

BankIslami Pakistan Limited

Pool Profit Rates For the Month of December 2022



PRODUCT	PROFIT PAYOUT	Rates %
1 Year - Islamic Regular Income Certificate	Maturity	14.0101%
1 Year - Islamic Regular Income Certificate	Monthly	13.0093%
1 Year - Term Deposit	Maturity	11.0077%
1 Year - Term Deposit	Monthly	9.5077%
1 Year - Term Certificate	Monthly	9.2569%
2 Years - Term Deposit	Monthly	9.7573%
2 Years - Term Certificate	Monthly	9.5077%
3 Years - Term Deposit	Monthly	10.7581%

Note:

Rates are declared only for products in which Depositors have made Investments.

Profit Sharing Ratio: Bank (Mudarib share) 15%:Customer (Rab-ul Maal share) 85%

BankIslami Pakistan Limited

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Month of December 2022



BankIslami

PRODUCT	0 – 0.49 M	0.50 M – 0.99 M	1 M – 2.49 M	2.50 M – 4.99 M	5 M – 9.99 M	10 M – 24.99 M	25 M – 49.99 M	50 M – 99.99 M	100 M – 199.99 M	200 M – 499.99 M	500 M – 749.99 M	750 M – 999.99 M	1 B & Above		
Islami Asaan Saving (Monthly Average)	10.7993%														
Islami Bachat (Monthly Average)	3.7348%						4.8439%		6.9644%		7.2000%		9.1000%		10.7000%
Islami Sahulat (Monthly Average)	0.1013%														
Islami Asaan Sahulat (Monthly Average)	0.1013%														
Corporate Saving (Monthly Average)	3.7348%								8.2000%		10.3000%		10.7000%		
Takaful & Insurance Saving (Monthly Average)	3.7348%		7.7710%			8.2761%						10.3000%		10.7000%	
PF, GF & Pension Fund Saving (Monthly Average)	3.7348%		7.7710%			8.2761%						10.3000%		10.7000%	
Margin	0.1013%														
SBP INVESTMENT IRSPW - Islamic Refinance Scheme for payment and wages	0.0024%														
SBP INVESTMENT IRFCC - Islamic Refinance Facility for Combating COVID	0.0024%														
SBP IFFSAP - Islamic Financing Facility for Storage of Agricultural Produce	2.0181%														
SBP MODERNZTN SME	5.0464%														
SBP ISLAMIC ITERF	1.0090%														
EBS - ISLAMI SAHULAT	0.1013%														
EBS - ISLAMI BACHAT	3.7348%						4.8439%		6.9644%		7.2000%		9.1000%		10.7000%
ASAAAN DIGITAL SAVING	10.7993%														
ASAN DIGITAL SAHULAT	0.1013%														
Premium Saving (Monthly Average)	3.7348%		8.2761%			8.4774%		8.5787%		9.9916%		10.1941%		10.7000%	
MRT - MRC - Deferred Bonus	3.7348%		8.2761%			8.4774%		8.5787%		9.9916%		10.1941%		10.7000%	

Profit Payment At Maturity:													
30 Days	6.8632%	7.4684%	7.4684%	7.4684%	7.7710%	8.4774%							
3 Month	6.9633%	7.5696%	7.5696%	7.5696%	7.7710%	8.7800%							
6 Month	6.8632%	7.4684%	7.4684%	7.4684%	7.7710%	8.7800%							10.1000%
1 YEAR	7.7710%	7.9735%	8.2761%	8.3773%	8.4774%	8.7800%	9.4865%					10.6000%	
2 YEAR	8.2761%		8.6799%	8.7000%	8.8813%	9.1000%	9.8000%					11.1000%	
3 YEAR	8.3773%	8.6799%	8.9825%	9.0000%	9.2000%	9.5000%	10.3000%					11.1000%	
5 YEAR	9.0838%	9.3864%	9.7902%	9.8903%	10.0928%	10.4967%	11.1000%						

Profit Payment At Maturity (FI)													
30 Days	3.6335%			4.1375%	4.70%	4.9000%	5.2000%	5.4000%	5.8000%	6.0000%	6.0000%	6.0000%	

Profit Payment Monthly (PKR):													
1 YEAR	7.5696%	7.7710%	7.9735%	8.0736%	8.1748%	8.4774%	9.0000%					10.1000%	
2 YEAR	7.9735%		8.3773%	8.4774%	8.5000%	8.8000%	9.4000%					10.6000%	
3 YEAR	8.0736%	8.2761%	8.6799%	8.7800%	8.8813%	9.1839%	9.8903%					11.1000%	
5 YEAR	8.6799%	8.9825%	9.3864%	9.4865%	9.5877%	9.9916%	10.7000%					11.1000%	
6 YEAR	9.0838%	9.3864%	9.7902%	9.8903%	9.9916%	10.4000%	11.1000%						
10 YEAR	10.5968%	11.0006%	11.2031%										

Profit Payment Quarterly (PKR):													
1 YEAR	7.5696%	7.7710%	8.0736%	8.1748%	8.2761%	8.5787%	9.1000%					10.2000%	
2 YEAR	8.0736%		8.3773%	8.4000%	8.5787%	8.8000%	9.5000%					10.7000%	
3 YEAR	8.1748%	8.3773%	8.6799%	8.8813%	8.9825%	9.2000%	9.9000%					11.1000%	
5 YEAR	8.7800%	9.0838%	9.4865%	9.5877%	9.6890%	10.0928%	10.8000%					11.1000%	

PRODUCT	0-9999999999999999
SUBORDTE SUKUK EHAD	18.8328%

Note:

Rates are declared only for products in which Depositors have made Investments.

Profit Sharing Ratio: Bank (Mudarib share) 50%;Customer (Rab-ul Maal share) 50%

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Islami Bachat :	Rates %
USD Saving (Monthly Average)	0.5887%
GBP Saving (Monthly Average)	0.5349%
Euro Saving (Monthly Average)	2.0640%

Islami Premium Saving (USD):	
\$0-\$499	0.7229%
\$500-\$4999	0.7229%
\$5,000-\$9,999	1.0844%
\$10000-\$49999.99	1.8073%
\$50,000 and above	2.1699%

Islami Amdani Certificate (USD):	
30 Days - Bullet Payment	0.5887%
3 Months - Bullet Payment	0.9866%
6 Months - Bullet Payment	1.2068%
1 Year - Bullet Payment	1.4046%
1 Year - Monthly Payment	1.9474%

Margin	0.1448%
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Profit Sharing Ratio: Bank (Mudarib share) 50%:Customer (Rab-ul Maal share) 50%

BankIslami Pakistan Limited

Daily Product- Islami Business Saving (PKR)

Profit Rates - December 2022



Daily Product

Islami Business Savings Account

SLABS	Rates
0 – 0.99 K	3.1101%
0.10 M – 0.99 M	3.1101%
1 M – 2.49 M	7.2051%
2.50 M – 4.99 M	7.2051%
5 M – 9.99 M	7.4643%
10 M – 24.99 M	7.4643%
25 M – 49.99 M	7.4643%
50 M – 99.99 M	7.7753%
100 M – 199.99 M	9.0194%
200 M – 499.99 M	9.0194%
500 M – 749.99 M	9.0194%
750 M – 999.99 M	9.0194%
1 B & Above	9.0194%

Note:

Rates are declared only for products in which Depositors have made Investments.

Profit Sharing Ratio: Bank (Mudarib share) 50%:Customer (Rab-ul Maal share) 50%