

BankIslami Pakistan Limited

Pool Profit Rates For the Month of January 2023



PRODUCT	PROFIT PAYOUT	Rates %
1 Year - Islamic Regular Income Certificate	Maturity	14.0078%
1 Year - Islamic Regular Income Certificate	Monthly	13.0070%
1 Year - Term Deposit	Maturity	11.0065%
1 Year - Term Deposit	Monthly	9.5053%
1 Year - Term Certificate	Monthly	9.2557%
2 Years - Term Deposit	Monthly	9.7549%
2 Years - Term Certificate	Monthly	9.5053%
3 Years - Term Deposit	Monthly	10.7557%

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

Pool Profit Rates For the Month
of January 2023



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)	11.0418%												
Islami Bachat (Monthly Average)	3.8148%							5.0193%	7.1269%	7.4000%	9.4000%	11.0000%	
Islami Sahulat (Monthly Average)	0.1001%												
Islami Asaan Sahulat (Monthly Average)	0.1001%												
Corporate Saving (Monthly Average)	3.8148%							8.4000%	10.6000%	11.0000%			
Takaful & Insurance Saving (Monthly Average)	3.8148%	7.9299%			8.4315%					10.6000%	11.0000%		
PF, GF & Pension Fund Saving (Monthly Average)	3.8148%	7.9299%			8.4315%					10.3000%	10.7000%		
Margin	0.1001%												
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	2.0075%												
SBP MODERNIZTN SME	5.0193%												
SBP ISLAMIC ITERF	1.0043%												
SBP - IFRE	3.0118%												
MASHAL ASAAN RUMNRTV	0.9631%												
EBS - ISLAMI SAHULAT	0.1001%												
EBS - ISLAMI BACHAT	3.8148%							5.0193%	7.1269%	7.4000%	9.4000%	11.0000%	
ASAAN DIGITAL SAVING	11.0407%												
ASAN DIGITAL SAHULAT	0.1001%												
Premium Saving (Monthly Average)	3.8148%	8.4315%	8.6328%		8.7329%	10.2388%	10.4390%	11.0000%					
HUMSAFAR SAVING HAJJ	10.8699%												
MRT - MRC - Deferred Bonus	3.8148%	8.4315%	8.6328%		8.7329%	10.2388%	10.4390%	11.0000%					

Profit Payment At Maturity:

30 Days	7.0268%	7.6285%	7.6285%	7.6285%	7.9299%	8.6328%							
3 Month	7.1269%	7.7286%	7.7286%	7.7286%	7.9299%	9.0343%							
6 Month	7.0268%	7.6285%	7.6285%	7.6285%	7.9299%	9.0343%					10.4000%		
1 YEAR	7.9299%	8.1301%	8.4315%	8.5316%	8.6328%	9.0343%	9.7361%					10.9000%	
2 YEAR	8.2313%		8.5316%	8.9000%	8.9331%	9.3000%	10.1000%					11.4000%	
3 YEAR	8.6328%	8.8330%	9.2345%	9.3000%	9.4000%	9.8000%	10.6000%					11.4000%	
5 YEAR	9.3346%	9.5359%	10.0375%	10.1376%	10.3389%	10.7404%	11.4000%						

Profit Payment At Maturity (FI)

30 Days	3.7000%	3.7000%	3.7136%	3.7000%	4.2163%	4.70%	4.9000%	5.2000%	5.4000%	5.8000%	6.0000%	6.0000%	6.0000%
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Profit Payment Monthly (PKR):

1 YEAR	7.7286%	7.8298%	8.1301%	8.2313%	8.3314%	8.6328%	9.3000%					10.4000%	
2 YEAR	7.9299%		8.2313%	8.5316%	8.7000%	9.0000%	9.7000%					10.9000%	
3 YEAR	8.2313%	8.5316%	8.8330%	8.9331%	9.0343%	9.4358%	10.1376%					11.4000%	
5 YEAR	8.9331%	9.2345%	9.5359%	9.7361%	9.8373%	10.2388%	11.1000%					11.4000%	
6 YEAR	9.3346%	9.5359%	9.9374%	10.1376%	10.2388%	10.7000%	11.4000%						
10 YEAR	10.8405%	11.2420%	11.4433%										

Profit Payment Quarterly (PKR):

1 YEAR	7.7286%	7.9299%	8.2313%	8.3314%	8.4315%	8.7329%	9.3000%					10.5000%
2 YEAR	8.0300%		8.2313%	8.6000%	8.6328%	9.0000%	9.8000%					11.0000%
3 YEAR	8.3314%	8.5316%	8.9331%	9.0343%	9.1344%	9.4000%	10.2000%					11.4000%
5 YEAR	9.0343%	9.2345%	9.6360%	9.8373%	9.9374%	10.3389%	11.2000%					

PRODUCT	0-9999999999999999
SUB EHAD SUKUK II	19.0718%
SUBORDTE SUKUK EHAD	19.8348%

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)	0.6134%
GBP Saving (Monthly Average)	2.4287%
Euro Saving (Monthly Average)	1.2170%

Islami Premium Saving (USD):	
\$0-\$499	0.7524%
\$500-\$4999	0.7524%
\$5,000-\$9,999	1.1291%
\$10000-\$49999.99	1.8815%
\$50,000 and above	2.2583%

Islami Amdani Certificate (USD):	
30 Days - Bullet Payment	0.6123%
3 Months - Bullet Payment	1.0267%
6 Months - Bullet Payment	1.2551%
1 Year - Bullet Payment	1.4624%
1 Year - Monthly Payment	2.0263%

Margin	0.1507%
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Note:

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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 - January 2023



Daily Product

Islami Business Savings Account

SLABS	Rates
0 – 0.99 K	3.1496%
0.10 M – 0.99 M	3.1496%
1 M – 2.49 M	7.2966%
2.50 M – 4.99 M	7.2966%
5 M – 9.99 M	7.5591%
10 M – 24.99 M	7.5591%
25 M – 49.99 M	7.5591%
50 M – 99.99 M	7.8741%
100 M – 199.99 M	9.1339%
200 M – 499.99 M	9.1339%
500 M – 749.99 M	9.1339%
750 M – 999.99 M	9.1339%
1 B & Above	9.1339%

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%