

# BankIslami Pakistan Limited

Pool Profit Rates For the Month of February 2023



PRODUCT	PROFIT PAYOUT	Rates %
1 Year - Islamic Regular Income Certificate	Maturity	14.0056%
1 Year - Islamic Regular Income Certificate	Monthly	13.0057%
1 Year - Term Deposit	Maturity	11.0048%
1 Year - Term Deposit	Monthly	9.5043%
1 Year - Term Certificate	Monthly	9.2541%
2 Years - Term Deposit	Monthly	9.7546%
2 Years - Term Certificate	Monthly	9.5043%
3 Years - Term Deposit	Monthly	10.7545%

**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 February 2023



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)	11.3189%													
Islami Bachat (Monthly Average)	3.9068%						5.2091%	7.3117%	7.6000%	9.7000%	11.3000%			
Islami Sahulat (Monthly Average)	0.1004%													
Islami Asaan Sahulat (Monthly Average)	0.1004%													
Corporate Saving (Monthly Average)	3.9068%						8.6000%	10.9000%	11.3000%					
Takaful & Insurance Saving (Monthly Average)	3.9068%	8.1134%			8.6140%				10.9000%	11.3000%				
PF, GF & Pension Fund Saving (Monthly Average)	3.9068%	8.1134%			8.6140%				10.9000%	11.3000%				
Margin	0.1004%													
SBP INVESTMENT IRSPW - Islamic Refinance Scheme for payment and wages	0.0013%													
SBP INVESTMENT IRFCC - Islamic Refinance Facility for Combating COVID	0.0013%													
SBP IFFSAP - Islamic Financing Facility for Storage of Agricultural Produce	2.0036%													
SBP MODERNZTN SME	5.0083%													
SBP ISLAMIC ITERF	1.0011%													
SBP - IFRE	3.0047%													
MASHAL ASAAN RUMNRTV	0.9998%													
EBS - ISLAMI SAHULAT	0.1004%													
EBS - ISLAMI BACHAT	3.9068%						5.2091%	7.3117%	7.6000%	9.7000%	11.3000%			
ASAAN DIGITAL SAVING	11.3176%													
ASAN DIGITAL SAHULAT	0.1004%													
Premium Saving (Monthly Average)	3.9068%	8.6140%	8.8148%		8.9151%	10.5172%	10.7180%	11.3000%						
HUMSAFAR SAVING HAJJ	10.7884%													
Humsafar Saving Plan – Umrah	10.7584%													
MRT - MRC - Deferred Bonus	3.9000%	3.9000%	8.6000%	8.6000%	8.8148%			10.5000%	10.7000%	11.3000%				

Profit Payment At Maturity:													
30 Days	7.2114%	7.8123%			8.1134%	8.8148%							
3 Month	7.3117%	7.9127%			8.1134%	9.1146%							
6 Month	7.2114%	7.8123%			8.1134%	9.1146%							10.7000%
1 YEAR	8.1134%	8.3142%	8.6140%	8.7144%	8.8148%	9.1146%	10.0166%				11.2000%		
2 YEAR	8.4133%	8.7144%	9.0142%	9.1000%	9.2149%	9.6000%	10.5000%				11.7000%		
3 YEAR	8.8148%	9.0142%	9.4157%	9.5000%	9.6000%	10.0000%	11.0000%				11.7000%		
5 YEAR	9.5161%	9.8159%	10.2174%	10.4168%	10.5172%	11.0178%	11.7000%						

Profit Payment At Maturity (FI)														
30 Days	3.9000%			4.4074%	4.90%	5.3000%	5.6000%	5.8000%	6.2000%	6.4000%				

Profit Payment Monthly (PKR):													
1 YEAR	7.8123%	8.0131%	8.3142%	8.4133%	8.5136%	8.8148%	9.5000%				10.7000%		
2 YEAR	8.1134%	8.3142%	8.7144%	8.8148%	8.9000%	9.2000%	10.0000%				11.2000%		
3 YEAR	8.5136%	8.7144%	9.0142%	9.1146%	9.2149%	9.6164%	10.5172%				11.7000%		
5 YEAR	9.1146%	9.4157%	9.8159%	9.9163%	10.1170%	10.4168%	11.5000%				11.7000%		
6 YEAR	9.5161%	9.8159%	10.2174%	10.4168%	10.5172%	10.9000%	11.7000%						
10 YEAR	11.2185%	11.6187%	11.7191%										

Profit Payment Quarterly (PKR):													
1 YEAR	7.9127%	8.1134%	8.4133%	8.5136%	8.6140%	8.9151%	9.6000%				10.8000%		
2 YEAR	8.2138%	8.4133%	8.7144%	8.8000%	8.9151%	9.2000%	10.1000%				11.3000%		
3 YEAR	8.5136%	8.7144%	9.1146%	9.2149%	9.3153%	9.6000%	10.6000%				11.7000%		
5 YEAR	9.2149%	9.5161%	9.9163%	10.0166%	10.1170%	10.5172%	11.6000%				11.7000%		

PRODUCT	0-9999999999999999
SUB EHAD SUKUK II	20.0633%
SUBORDTE SUKUK EHAD	19.7921%

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%

# BankIslami Pakistan Limited

Daily Product- Islami Business Saving (PKR)

Profit Rates - February 2023



## Daily Product

### Islami Business Savings Account

SLABS	Rates
0 – 0.99 K	3.1781%
0.10 M – 0.99 M	3.8312%
1 M – 2.49 M	7.0927%
2.50 M – 4.99 M	7.2218%
5 M – 9.99 M	7.4160%
10 M – 24.99 M	7.4551%
25 M – 49.99 M	7.6924%
50 M – 99.99 M	7.6924%
100 M – 199.99 M	8.9647%
200 M – 499.99 M	9.0000%
500 M – 749.99 M	9.0000%
750 M – 999.99 M	9.0000%
1 B & Above	9.0000%

**Note:**

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

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Pool Profit Rates For the Month of February 2023



<b>Islami Bachat :</b>	<b>Rates %</b>
USD Saving (Monthly Average)	<b>0.6713%</b>
GBP Saving (Monthly Average)	<b>3.3018%</b>
Euro Saving (Monthly Average)	<b>2.6955%</b>

<b>Islami Premium Saving (USD):</b>	
\$0-\$499	<b>0.8239%</b>
\$500-\$4999	<b>0.8239%</b>
\$5,000-\$9,999	<b>1.2371%</b>
\$10000-\$49999.99	<b>2.0609%</b>
\$50,000 and above	<b>2.4729%</b>

<b>Islami Amdani Certificate (USD):</b>	
30 Days - Bullet Payment	<b>0.6713%</b>
3 Months - Bullet Payment	<b>1.1250%</b>
6 Months - Bullet Payment	<b>1.3753%</b>
1 Year - Bullet Payment	<b>1.6021%</b>
1 Year - Monthly Payment	<b>2.2200%</b>

<b>Margin</b>	<b>0.1656%</b>
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