

BankIslami Pakistan Limited

Pool Profit Rates For the Month of March 2023



PRODUCT	PROFIT PAYOUT	Rates %
ISLAMI SUPER SALANA MUNAFA	Maturity	18.0086%
ISLAMI SUPER MAHANA MUNAFA	Monthly	16.0070%
1 Year - Islamic Regular Income Certificate	Maturity	14.0066%
1 Year - Islamic Regular Income Certificate	Monthly	13.0058%
1 Year - Term Deposit	Maturity	11.5057%
1 Year - Term Deposit	Monthly	11.0053%
1 Year - Term Certificate	Monthly	9.2545%
2 Years - Term Deposit	Monthly	11.5057%
2 Years - Term Certificate	Monthly	11.5057%
3 Years - Term Deposit	Monthly	12.0050%

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 March 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)	11.7059%												
Islami Bachat (Monthly Average)	4.0362%					5.4491%	7.5685%	7.8000%	10.0000%	11.6000%			
Islami Sahulat (Monthly Average)	0.1013%												
Islami Asaan Sahulat (Monthly Average)	0.1013%												
Corporate Saving (Monthly Average)	4.0362%						8.8000%	11.2000%	11.6000%				
Takaful & Insurance Saving (Monthly Average)	4.0362%		8.3762%			8.8801%					11.2000%		11.6000%
PF, GF & Pension Fund Saving (Monthly Average)	4.0362%		8.3762%			8.8801%					11.2000%		11.6000%
Margin	0.1013%												
SBP INVESTMENT IRSPW - Islamic Refinance Scheme for payment and wages	0.0012%												
SBP INVESTMENT IRFCC - Islamic Refinnace Facility for Combating COVID	0.0012%												
SBP IFSAP - Islamic Financing Facility for Storage of Agricultural Produce	2.0181%												
SBP MODERNZTN SME	5.0452%												
SBP ISLAMIC ITERF	1.0090%												
SBP - IFRE	3.0271%												
SBP BORROWING ILTFF	8.5775%												
MASHAL ASAAN RUMNRTV	1.0090%												
ISLAMIC MASHAL SAVING	8.0630%												
EBS - ISLAMIC SAHULAT	0.1013%												
EBS - ISLAMIC BACHAT	4.0374%						5.4491%	7.5685%	7.8000%	10.0000%	11.6000%		
ASAAN DIGITAL SAVING	11.7047%												
ASAN DIGITAL SAHULAT	0.1013%												
Premium Saving (Monthly Average)	4.0362%		8.8801%			9.0826%		9.1839%	10.8994%	11.1007%	11.6000%		
HUMSAFAR SAVING HAJJ	10.8405%												
Humsafar Saving Plan – Umrah	10.8699%												
MRT - MRC - Deferred Bonus	4.0362%		8.8801%			9.0826%		9.1839%	10.8994%	11.1007%	11.6000%		

Profit Payment At Maturity:													
30 Days	7.4672%		8.0736%			8.3762%		9.0826%					
3 Month	7.5685%		8.1736%			8.3762%		9.3852%					
6 Month	7.4672%		8.0736%			8.3762%		9.3852%				11.0000%	
1 YEAR	8.3762%		8.5775%	8.8801%	8.9814%	9.0826%	9.3852%	10.3943%				11.5000%	
2 YEAR	8.7800%		8.9814%	9.2840%	9.3000%	9.4865%	9.8000%		10.8000%			12.0000%	
3 YEAR	9.0826%		9.3852%	9.6878%	9.7000%	9.9000%	10.2000%		11.3000%			12.0000%	
5 YEAR	9.8891%		10.1929%	10.5956%	10.7981%	10.8994%	11.3020%		12.0000%				

Profit Payment At Maturity (FI)														
30 Days	4.0000%			4.4400%		4.90%	5.3000%	5.6000%	5.8000%	6.2000%		6.4000%		

Profit Payment Monthly (PKR):														
1 YEAR	8.0736%	8.2749%	8.5775%		8.6788%	8.7800%	9.0826%		9.8000%				10.9000%	
2 YEAR	8.3762%		8.5775%	8.9814%	9.0826%	9.1000%	9.4000%		10.3000%				11.5000%	
3 YEAR	8.7800%		8.9814%	9.2840%	9.3852%	9.5865%	9.8891%		10.8994%				12.0000%	
5 YEAR	9.4865%		9.7891%	10.0917%	10.2930%	10.3943%	10.7981%		11.9000%			12.0000%		
6 YEAR	9.8891%		10.1929%	10.5956%	10.6969%	10.8994%	11.2000%		12.0000%					
10 YEAR	11.7059%		12.0085%	12.1098%										

Profit Payment Quarterly (PKR):															
1 YEAR	8.1736%	8.3762%	8.6788%		8.7800%	8.8801%		9.0826%		9.9000%				11.0000%	
2 YEAR	8.4774%		8.6788%	8.9814%	9.0000%	9.1000%	9.4000%		10.4000%				11.6000%		
3 YEAR	8.7800%		9.0826%	9.3852%	9.4865%	9.5000%	9.9000%		10.9000%				12.0000%		
5 YEAR	9.5865%		9.7891%	10.1929%	10.3943%	10.4000%		12.0000%							

PRODUCT	0-9999999999999999												
SUB EHAD SUKUK II	21.7870%												
SUBORDTE SUKUK EHAD	19.9408%												

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 - March 2023



Daily Product Islami Business Savings Account

SLABS	Rates
0 – 0.99 K	3.2661%
0.10 M – 0.99 M	3.2661%
1 M – 2.49 M	7.5664%
2.50 M – 4.99 M	7.5664%
5 M – 9.99 M	7.8386%
10 M – 24.99 M	7.8386%
25 M – 49.99 M	7.8386%
50 M – 99.99 M	8.1652%
100 M – 199.99 M	9.4717%
200 M – 499.99 M	9.4717%
500 M – 749.99 M	9.4717%
750 M – 999.99 M	9.4717%
1 B & Above	9.4717%

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 March 2023



Islami Bachat :	Rates %
USD Saving (Monthly Average)	0.4769%
GBP Saving (Monthly Average)	2.7417%
Euro Saving (Monthly Average)	1.6880%

Islami Premium Saving (USD):	
\$0-\$499	0.5852%
\$500-\$4999	0.5852%
\$5,000-\$9,999	0.8784%
\$10000-\$49999.99	1.4635%
\$50,000 and above	1.7567%

Islami Amdani Certificate (USD):	
30 Days - Bullet Payment	0.4769%
3 Months - Bullet Payment	0.7995%
6 Months - Bullet Payment	0.9773%
1 Year - Bullet Payment	1.1374%
1 Year - Monthly Payment	1.5766%

Margin	0.1177%
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Profit Sharing Ratio: Bank (Mudarib share) 50%:Customer (Rab-ul Maal share) 50%