

BankIslami Pakistan Limited

TDR Pool Profit Rates For the Month of October 2023



PRODUCTS	PROFIT PAYOUT	RATES %
1 Year - Term Deposit Mahana Munafa	Monthly	19.0071%
ISLAMI SUPER SALANA MUNAFA	Maturity	18.0075%
ISLAMI SUPER MAHANA MUNAFA	Monthly	16.0058%
1 Year - Islamic Regular Income Certificate	Maturity	14.0066%
1 Year - Islamic Regular Income Certificate	Monthly	13.0046%
1 Year - Term Deposit	Maturity	11.5046%
1 Year - Term Deposit	Monthly	11.0053%
1 Year - Term Certificate	Monthly	9.2533%
2 Years - Term Deposit	Monthly	11.5046%
2 Years - Term Certificate	Monthly	11.5046%
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) 40%:Customer (Rab-ul Maal share) 60%

BankIslami Pakistan Limited

General Pool Profit Rates For the Month of October 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)	13.1200%												
Islami Bachat (Monthly Average)	6.0084%	6.0084%	6.0084%	6.0084%	6.0084%	6.0084%	6.0084%	6.0084%	6.4087%	8.5116%	8.5116%	8.5116%	8.5116%
Islami Sahulat (Monthly Average)	0.0989%												
Islami Asaan Sahulat (Monthly Average)	0.0989%												
Corporate Saving (Monthly Average)	6.0084%												
Takaful & Insurance Saving (Monthly Average)	6.0084%	6.0084%	9.3134%	9.3134%	9.3134%	9.8150%	9.8150%	9.8150%	9.8150%	9.8150%	9.8150%	9.8150%	9.8150%
PF, GF & Pension Fund Saving (Monthly Average)	6.0084%	6.0084%	6.0084%	6.0084%	6.0084%	9.8150%	9.8150%	9.8150%	9.8150%	9.8150%	9.8150%	9.8150%	9.8150%
Margin	0.0989%												
SBP INVESTMENT IRFCC - Islamic Refinance Facility for Combating COVID	0.0989%												
SBP - Islamic Refinance Facility for Storage of Agriculture Produce (IFFSAP)	2.0040%												
SBP - Modernization of SMEs	5.0087%												
SBP Islamic Temporary Economic Refinancing Scheme (ITRF)	1.0008%												
SBP - Islamic Financing Scheme for Renewable (IFRE)	3.0048%												
SBP - Islamic Long Term Financing Facility (LITFF)	8.5116%												
SBP - Islamic Long Term Financing Facility (LITFF)	8.5116%												
Islami Mashaal Asaan Remunorative Current Account	0.0989%												
ISLAMI MASHAL SAVING ACCOUNT	8.0123%												
EBS - ISLAMI SAHULAT	0.0989%												
EBS - ISLAMI BACHAT	6.0084%												
ASAAN DIGITAL SAVING	13.1200%												
ASAAN DIGITAL SAHULAT	0.0907%												
Premium Saving (Monthly Average)	6.0084%	6.0084%	9.8150%	9.8150%	10.0140%	10.0140%	10.0140%	10.1152%	12.3182%	12.5195%	12.5195%	12.5195%	12.5195%
HUMSAFAR SAVING PALN - HAJJ	10.8111%												
Humsafar Saving Plan - Umrah	10.1505%												
MRT - MRC - Deferred Bonus	6.0084%	6.0084%	9.8150%	9.8150%	10.0140%	10.0140%	10.0140%	10.1152%	12.3182%	12.5195%	12.5195%	12.5195%	12.5195%
Profit Payment At Maturity:													
30 Days	8.4127%	9.0131%	9.0131%	9.0131%	9.3134%	10.0140%	10.0140%	10.0140%	10.0140%	10.0140%	10.0140%	10.0140%	10.0140%
3 Month	8.5116%	9.1120%	9.1120%	9.1120%	9.3134%	10.3142%	10.3142%	10.3142%	10.3142%	10.3142%	10.3142%	10.3142%	10.3142%
6 Month	8.4127%	9.0131%	9.0131%	9.0131%	9.3134%	10.3142%	10.3149%	10.3149%	10.3149%	10.3149%	10.3149%	10.3149%	10.3149%
1 YEAR	9.3134%	9.5147%	9.8150%	9.9139%	10.0140%	10.3142%	11.8166%	11.8166%	11.8166%	11.8166%	11.8166%	11.8166%	11.8166%
2 YEAR	9.8150%	10.0140%	10.3142%	10.5155%	10.5155%	10.5155%	10.5155%	10.5155%	10.5155%	10.5155%	10.5155%	10.5155%	10.5155%
3 YEAR	10.2153%	10.5155%	10.8158%	10.9147%	10.9147%	10.9147%	10.9147%	10.9147%	10.9147%	10.9147%	10.9147%	10.9147%	10.9147%
5 YEAR	11.2149%	11.5152%	11.9178%	12.1168%	12.2193%	12.2193%	12.2193%	12.2193%	12.2193%	12.2193%	12.2193%	12.2193%	12.2193%
Profit Payment At Maturity (FD)													
30 Days	6.0084%	6.0091%	6.0091%	6.0091%	6.0091%	6.0091%	6.0091%	6.0091%	6.0091%	6.0091%	6.0091%	6.0091%	6.0091%
Profit Payment Monthly (PKR)													
1 YEAR	9.0131%	9.1120%	9.4123%	9.5147%	9.6136%	9.9139%	9.9139%	9.9139%	9.9139%	9.9139%	9.9139%	9.9139%	9.9139%
2 YEAR	9.3134%	9.6136%	9.9139%	10.0140%	10.0140%	10.0140%	10.0140%	10.0140%	10.0140%	10.0140%	10.0140%	10.0140%	10.0140%
3 YEAR	9.8150%	10.0140%	10.3142%	10.4166%	10.5155%	10.9147%	12.5195%	12.5195%	12.5195%	12.5195%	12.5195%	12.5195%	12.5195%
5 YEAR	10.7169%	10.9147%	11.3174%	11.5163%	11.6176%	12.0179%	12.0179%	12.0179%	12.0179%	12.0179%	12.0179%	12.0179%	12.0179%
6 YEAR	11.2149%	11.5152%	11.9178%	12.0179%	12.2193%	12.2193%	12.2193%	12.2193%	12.2193%	12.2193%	12.2193%	12.2193%	12.2193%
10 YEAR	13.5191%	13.5191%	13.5191%	13.5191%	13.5191%	13.5191%	13.5191%	13.5191%	13.5191%	13.5191%	13.5191%	13.5191%	13.5191%
Profit Payment Quarterly (PKR)													
1 YEAR	9.0131%	9.2145%	9.5147%	9.6136%	9.7137%	10.0140%	10.0140%	10.0140%	10.0140%	10.0140%	10.0140%	10.0140%	10.0140%
2 YEAR	9.4123%	9.6136%	9.6136%	9.6136%	9.6136%	9.6136%	9.6136%	9.6136%	9.6136%	9.6136%	9.6136%	9.6136%	9.6136%
3 YEAR	9.8150%	10.1152%	10.4166%	10.5155%	10.5155%	10.5155%	10.5155%	10.5155%	10.5155%	10.5155%	10.5155%	10.5155%	10.5155%
5 YEAR	10.8158%	11.0171%	11.4163%	11.6176%	12.1168%	12.1168%	12.1168%	12.1168%	12.1168%	12.1168%	12.1168%	12.1168%	12.1168%
PRODUCT	0.9999999999999999												
Ehad Sukuk II	24.6870%												
EHAD SUKUK (Additional Tier I)	25.3475%												

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 - October 2023



SLABS	Rates
0 – 0.99 K	4.0665%
0.10 M – 0.99 M	4.0665%
1 M – 2.49 M	9.4220%
2.50 M – 4.99 M	9.4220%
5 M – 9.99 M	9.7595%
10 M – 24.99 M	9.7595%
25 M – 49.99 M	9.7595%
50 M – 99.99 M	10.1662%
100 M – 199.99 M	11.7928%
200 M – 499.99 M	12.1994%
500 M – 749.99 M	12.1994%
750 M – 999.99 M	12.1994%
1 B & Above	12.1994%

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

FCY Pools Profit Rates For the Month of October 2023



Islami Bachat :	Rates %
USD Saving (Monthly Average)	0.7253%
GBP Saving (Monthly Average)	0.3026%
Euro Saving (Monthly Average)	0.8117%

Islami Premium Saving (USD):	Rates %
\$0-\$499	0.8901%
\$500-\$4999	0.8901%
\$5,000-\$9,999	1.3352%
\$10000-\$49999.99	2.2253%
\$50,000 and above	2.6704%

Islami Amdani Certificate (USD):	Rates %
30 Days - Bullet Payment	0.7241%
3 Months - Bullet Payment	1.2139%
6 Months - Bullet Payment	1.4847%
1 Year - Bullet Payment	1.7285%
1 Year - Monthly Payment	2.3960%

Margin	0.1778%
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Profit Sharing Ratio: Bank (Mudarib share) 50%:Customer (Rab-ul Maal share) 50%