

BankIslami Pakistan Limited

TDR Pool Profit Rates For the Month of December 2023



PRODUCTS	PROFIT PAYOUT	RATES %
1 Year - Term Deposit Mahana Munafa	Monthly	19.0106%
Islami Super Salana Munafa	Maturity	18.0110%
Islami Super Mahana Munafa	Monthly	16.0082%
1 Year - Islamic Regular Income Certificate	Maturity	14.0089%
1 Year - Islamic Regular Income Certificate	Monthly	13.0070%
1 Year - Term Deposit	Maturity	11.5057%
1 Year - Term Deposit	Monthly	11.0077%
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	12.0073%

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 December 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	13.1176%												
Islami Bachat	7.0080%	7.0080%	7.0080%	7.0080%	7.0080%	7.0080%	7.0080%	7.0080%	7.0080%	8.5092%	8.5092%	8.5092%	8.5092%
Islami Sahulat	0.0989%												
Corporate Saving	7.0080%												
Takaful Saving	7.0080%	7.0080%	9.3110%	9.3110%	9.3110%	9.8126%	9.8126%	9.8126%	9.8126%	9.8126%	9.8126%	9.8126%	9.8126%
Provident, Gratuity & Pension Fund Saving	7.0080%	7.0080%	7.0080%	7.0080%	7.0080%	9.8126%	9.8126%	9.8126%	9.8126%	9.8126%	9.8126%	9.8126%	9.8126%
Islami Asaan Sahulat	0.0989%												
Margin	0.0989%												
SBP INVESTMENT IRICC - Islamic Refinance Facility for Combating COVID	0.0989%												
SBP Islamic Temporary Economic Refinancing Scheme (ITRE)	1.0008%												
SBP - Islamic Refinance Facility for Storage of Agriculture Produce (IFISAP)	2.0040%												
SBP - Modernization of SMEs	5.0076%												
SBP - Islamic Financing Scheme for Renewable (IFRE)	3.0036%												
SBP - Islamic Long Term Financing Facility (LTF)	8.5092%												
Mashal Business Finance for Women Entrepreneurs - SBP (IRCCS-W)	0.0989%												
Islami Mashal Asaan Remunerative Current Account	0.0989%												
Islami Mashal Saving Account	8.0112%												
EBS - ISLAMI SAHULAT	0.0989%												
EBS - ISLAMI BACHAT	7.0068%												
ASAAN DIGITAL SAVING	13.1165%												
ASAAN DIGITAL SAHULAT	0.0989%												
Premium Saving	7.0080%	7.0080%	9.8126%	9.8126%	10.0116%	10.0116%	10.0116%	10.0116%	12.3146%	12.5160%	12.5160%	12.5160%	12.5160%
Humafar Saving Plan - Hajj	10.7852%												
MRT-MRC	7.0080%	7.0080%	9.8126%	9.8126%	10.0116%	10.0116%	10.0116%	10.0116%	12.3146%	12.5160%	12.5160%	12.5160%	12.5160%
Profit Payment At Maturity:													
30 Days	8.4103%	9.0108%	9.0108%	9.0108%	9.3110%	10.0116%	10.0116%	10.0116%	10.0116%	10.0116%	10.0116%	10.0116%	10.0116%
3 Month	8.5092%	9.1097%	9.1097%	9.1097%	9.3110%	10.3118%	10.3118%	10.3118%	10.3118%	10.3118%	10.3118%	10.3118%	10.3118%
6 Month	8.4103%	9.0108%	9.0108%	9.0108%	9.3110%	10.3118%	10.3118%	10.3118%	10.3118%	10.3118%	10.3118%	10.3118%	10.3118%
1 YEAR	9.3110%	9.5124%	9.8126%	9.9127%	10.0116%	10.3118%	11.8130%	11.8130%	11.8130%	11.8130%	11.8130%	11.8130%	11.8130%
2 YEAR	9.8126%	10.0116%	10.3118%	10.3118%	10.5132%	10.5132%	10.5132%	10.5132%	10.5132%	10.5132%	10.5132%	10.5132%	10.5132%
3 YEAR	10.2129%	10.5132%	10.8134%	10.9123%	10.9123%	10.9123%	10.9123%	10.9123%	10.9123%	10.9123%	10.9123%	10.9123%	10.9123%
5 YEAR	11.2126%	11.5128%	11.9155%	12.1145%	12.2157%	12.2157%	12.2157%	12.2157%	12.2157%	12.2157%	12.2157%	12.2157%	12.2157%
Profit Payment At Maturity (FI)													
30 Days	7.0080%	7.0080%	7.0080%	7.0080%	7.0080%	7.0080%	7.0080%	7.0080%	7.0080%	7.0080%	7.0080%	7.0080%	7.0080%
Profit Payment Monthly (PKR):													
1 YEAR	9.0108%	9.1097%	9.4111%	9.5124%	9.6113%	9.9127%	9.9127%	9.9127%	9.9127%	9.9127%	9.9127%	9.9127%	9.9127%
2 YEAR	9.3110%	9.6113%	9.9127%	9.9127%	9.9127%	9.9127%	9.9127%	9.9127%	9.9127%	9.9127%	9.9127%	9.9127%	9.9127%
3 YEAR	9.8126%	10.0116%	10.3118%	10.4143%	10.5132%	10.9123%	12.5160%	12.5160%	12.5160%	12.5160%	12.5160%	12.5160%	12.5160%
5 YEAR	10.7145%	10.9123%	11.3130%	11.5128%	11.6133%	12.0144%	12.0144%	12.0144%	12.0144%	12.0144%	12.0144%	12.0144%	12.0144%
6 YEAR	11.2126%	11.5128%	11.9155%	12.0144%	12.2157%	12.2157%	12.2157%	12.2157%	12.2157%	12.2157%	12.2157%	12.2157%	12.2157%
10 YEAR	13.5168%	13.5168%	13.5168%	13.5168%	13.5168%	13.5168%	13.5168%	13.5168%	13.5168%	13.5168%	13.5168%	13.5168%	13.5168%
Profit Payment Quarterly (PKR):													
1 YEAR	9.0108%	9.2121%	9.5124%	9.6113%	9.7114%	10.0116%	10.0116%	10.0116%	10.0116%	10.0116%	10.0116%	10.0116%	10.0116%
2 YEAR	9.4111%	9.6113%	9.6113%	9.6113%	9.6113%	9.6113%	9.6113%	9.6113%	9.6113%	9.6113%	9.6113%	9.6113%	9.6113%
3 YEAR	9.8126%	10.1140%	10.4143%	10.5132%	10.5132%	10.5132%	10.5132%	10.5132%	10.5132%	10.5132%	10.5132%	10.5132%	10.5132%
5 YEAR	10.8134%	11.0148%	11.4139%	11.6152%	11.6152%	12.1145%	12.1145%	12.1145%	12.1145%	12.1145%	12.1145%	12.1145%	12.1145%
PRODUCT	0-999999999999999												
Ehad Sukuk II	24.7800%												
EHAD SUKUK (Additional Tier I)	25.3428%												

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 - December 2023



SLABS	Rates
0 – 0.99 K	7.3076%
0.10 M – 0.99 M	7.3076%
1 M – 2.49 M	7.3076%
2.50 M – 4.99 M	7.3076%
5 M – 9.99 M	7.5175%
10 M – 24.99 M	7.5175%
25 M – 49.99 M	7.5175%
50 M – 99.99 M	7.8307%
100 M – 199.99 M	9.0836%
200 M – 499.99 M	9.0836%
500 M – 749.99 M	9.0836%
750 M – 999.99 M	9.0836%
1 B & Above	9.0836%

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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FCY Pools Profit Rates For the Month of December 2023



Islami Bachat :	Rates %
USD Saving (Monthly Average)	0.3285%
GBP Saving (Monthly Average)	0.9758%
Euro Saving (Monthly Average)	0.6595%

Islami Premium Savings Account (USD)	Rates %
\$0-\$499	0.4027%
\$500-\$4999	0.4027%
\$5,000-\$9,999	0.6052%
\$10000-\$49999.99	1.0079%
\$50,000 and above	1.2104%

Islami Amdani Certificate (USD):	Rates %
30 Days - Bullet Payment	0.3285%
3 Months - Bullet Payment	0.5499%
6 Months - Bullet Payment	0.6723%
1 Year - Bullet Payment	0.7830%
1 Year - Monthly Payment	1.0856%

USD Margin	0.0812%
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Profit Sharing Ratio: Bank (Mudarib share) 50%:Customer (Rab-ul Maal share) 50%