

BankIslami Pakistan Limited

TDR Pool Profit Rates For the Month of January 2024



PRODUCTS	PROFIT PAYOUT	RATES %
1 Year - Term Deposit Mahana Munafa	Monthly	19.0651%
Islami Super Salana Munafa	Maturity	18.0627%
Islami Super Mahana Munafa	Monthly	16.0544%
1 Year - Islamic Regular Income Certificate	Maturity	14.0497%
1 Year - Islamic Regular Income Certificate	Monthly	13.0438%
1 Year - Term Deposit	Maturity	11.5384%
1 Year - Term Deposit	Monthly	11.0390%
1 Year - Term Certificate	Monthly	9.2811%
2 Years - Term Deposit	Monthly	11.5384%
2 Years - Term Certificate	Monthly	11.5384%
3 Years - Term Deposit	Monthly	12.0414%

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 January 2024



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	14.0544%												
Islami Bachat	7.5290%	7.5290%	7.5290%	7.5290%	7.5290%	7.5290%	7.5290%	7.5290%	7.5290%	8.0319%	8.0319%	8.0319%	8.0319%
Islami Sahulat	0.0992%												
Corporate Saving	7.5290%												
Takaful Saving	7.5290%	7.5290%	7.5290%	8.7840%	8.7840%	8.7840%	8.7840%	8.7840%	8.7840%	8.7840%	8.7840%	8.7840%	8.7840%
Provident, Gratuity & Pension Fund Saving	7.5290%	7.5290%	7.5290%	7.5290%	7.5290%	9.0343%	9.0343%	9.0343%	9.0343%	9.0343%	9.0343%	9.0343%	9.0343%
Islami Asaan Sahulat	0.0992%												
Margin	0.0992%												
SBP INVESTMENT IRFCC - Islamic Refinance Facility for Combating COVID	0.0992%												
SBP Islamic Temporary Economic Refinancing Scheme (ITRE)	1.0024%												
SBP - Islamic Refinance Facility for Storage of Agriculture Produce (IFSAIP)	2.0083%												
SBP - Modernization of SMEs	5.0201%												
SBP - Islamic Financing Scheme for Renewable (IFRE)	3.0118%												
SBP - Islami Long Term Financing Facility (ILTF)	8.5313%												
Mashal Business Finance for Women Entrepreneurs - SBP (IRC.GS-WE)	0.0992%												
Islami Mashal Asaan Remunerative Current Account	0.0992%												
Islami Mashal Saving Account	8.0319%												
EBS - ISLAMI SAHULAT	0.0992%												
EBS - ISLAMI BACHAT	7.5290%												
ASAAN DIGITAL SAVING	14.0544%												
ASAAN DIGITAL SAHULAT	0.0980%												
Premium Saving	7.5290%	7.5290%	8.7840%	9.0343%	9.2846%	9.5373%	9.7875%	10.0378%	10.2905%	10.5408%	10.5408%	10.5408%	10.5408%
Humafar Saving Plan - Hajj	10.7238%												
MRT-MRC	7.5290%	7.5290%	8.7840%	9.0343%	9.2846%	9.5373%	9.7875%	10.0378%	10.2905%	10.5408%	10.5408%	10.5408%	10.5408%
Profit Payment At Maturity:													
30 Days	8.4322%	9.0343%	9.0343%	9.0343%	9.3354%	10.0378%	10.0378%	10.0378%	10.0378%	10.0378%	10.0378%	10.0378%	10.0378%
3 Month	8.5313%	9.1335%	9.1335%	9.1335%	9.3354%	10.3389%	10.3389%	10.3389%	10.3389%	10.3389%	10.3389%	10.3389%	10.3389%
6 Month	8.4322%	9.0343%	9.0343%	9.0343%	9.3354%	10.3389%	10.3389%	10.3389%	10.3389%	10.3389%	10.3389%	10.3389%	10.3389%
1 YEAR	9.3354%	9.5373%	9.8383%	9.9375%	10.0378%	10.3389%	10.3389%	11.8442%	11.8442%	11.8442%	11.8442%	11.8442%	11.8442%
2 YEAR	9.8383%	10.0378%	10.3389%	10.5408%	10.5408%	10.5408%	10.5408%	10.5408%	10.5408%	10.5408%	10.5408%	10.5408%	10.5408%
3 YEAR	10.2386%	10.5408%	10.8419%	10.9410%	10.9410%	10.9410%	10.9410%	10.9410%	10.9410%	10.9410%	10.9410%	10.9410%	10.9410%
5 YEAR	11.2421%	11.5432%	11.9469%	12.1453%	12.2480%	12.2480%	12.2480%	12.2480%	12.2480%	12.2480%	12.2480%	12.2480%	12.2480%
Profit Payment At Maturity (FD)													
30 Days	7.0260%	7.0260%	7.0260%	7.0260%	7.0260%	7.0260%	7.0260%	7.0260%	7.0260%	7.0260%	7.0260%	7.0260%	7.0260%
Profit Payment Monthly (PKR)													
1 YEAR	9.0343%	9.1335%	9.4345%	9.5373%	9.6364%	9.9375%	9.9375%	9.9375%	9.9375%	9.9375%	9.9375%	9.9375%	9.9375%
2 YEAR	9.3354%	9.6364%	9.9375%	9.9375%	9.9375%	9.9375%	9.9375%	9.9375%	9.9375%	9.9375%	9.9375%	9.9375%	9.9375%
3 YEAR	9.8383%	10.0378%	10.3389%	10.4404%	10.5408%	10.9410%	12.5491%	12.5491%	12.5491%	12.5491%	12.5491%	12.5491%	12.5491%
5 YEAR	10.7415%	10.9410%	11.3448%	11.5432%	11.6459%	12.0461%	12.0461%	12.0461%	12.0461%	12.0461%	12.0461%	12.0461%	12.0461%
6 YEAR	11.2421%	11.5432%	11.9469%	12.0461%	12.0461%	12.0461%	12.0461%	12.0461%	12.0461%	12.0461%	12.0461%	12.0461%	12.0461%
10 YEAR	13.5514%	13.5514%	13.5514%	13.5514%	13.5514%	13.5514%	13.5514%	13.5514%	13.5514%	13.5514%	13.5514%	13.5514%	13.5514%
Profit Payment Quarterly (PKR)													
1 YEAR	9.0343%	9.2362%	9.5373%	9.6364%	9.7368%	10.0378%	10.0378%	10.0378%	10.0378%	10.0378%	10.0378%	10.0378%	10.0378%
2 YEAR	9.4345%	9.6364%	9.6364%	9.6364%	9.6364%	9.6364%	9.6364%	9.6364%	9.6364%	9.6364%	9.6364%	9.6364%	9.6364%
3 YEAR	9.8383%	10.1394%	10.4404%	10.5408%	10.5408%	10.5408%	10.5408%	10.5408%	10.5408%	10.5408%	10.5408%	10.5408%	10.5408%
5 YEAR	10.8419%	11.0438%	11.4440%	11.6459%	11.6459%	12.1453%	12.1453%	12.1453%	12.1453%	12.1453%	12.1453%	12.1453%	12.1453%
PRODUCT	0.9999999999999999												
Ehad Sukuk II	24.6436%												
EHAD SUKUK (Additional Tier I)	24.2127%												

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 - January 2024



SLABS	Rates
0 – 0.99 K	7.0188%
0.10 M – 0.99 M	7.0188%
1 M – 2.49 M	7.0188%
2.50 M – 4.99 M	7.0188%
5 M – 9.99 M	7.2203%
10 M – 24.99 M	7.2203%
25 M – 49.99 M	7.2203%
50 M – 99.99 M	7.5212%
100 M – 199.99 M	8.7246%
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:

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 January 2024



BankIslami

Islami Bachat :	Rates %
USD Saving (Monthly Average)	0.2515%
GBP Saving (Monthly Average)	0.6034%
Euro Saving (Monthly Average)	0.7434%

Islami Premium Savings Account (USD)	Rates %
\$0-\$499	0.3093%
\$500-\$4999	0.3093%
\$5,000-\$9,999	0.4640%
\$10000-\$49999.99	0.7733%
\$50,000 and above	0.9280%

Islami Amdani Certificate (USD):	Rates %
30 Days - Bullet Payment	0.0000%
3 Months - Bullet Payment	0.4215%
6 Months - Bullet Payment	0.5159%
1 Year - Bullet Payment	0.6009%
1 Year - Monthly Payment	0.8324%

USD Margin	0.0614%
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Profit Sharing Ratio: Bank (Mudarib share) 50%:Customer (Rab-ul Maal share) 50%