

BankIslami Pakistan Limited

TDR Pool Profit Rates For the Month of February 2024



PRODUCTS	PROFIT PAYOUT	RATES %
1 Year - Term Deposit Mahana Munafa	Monthly	19.0118%
Islami Super Salana Munafa	Maturity	18.0122%
Islami Super Mahana Munafa	Monthly	16.0106%
1 Year - Islamic Regular Income Certificate	Maturity	14.0102%
1 Year - Islamic Regular Income Certificate	Monthly	13.0081%
1 Year - Term Deposit	Maturity	11.5075%
1 Year - Term Deposit	Monthly	11.0090%
1 Year - Term Certificate	Monthly	9.2560%
2 Years - Term Deposit	Monthly	11.5075%
2 Years - Term Certificate	Monthly	11.5075%
3 Years - Term Deposit	Monthly	12.0086%

Note:

Rates are declared only for products in which Depositors have made Investments.

Profit Sharing Ratio: Bank (Mudarib share) 30%:Customer (Rab-ul Maal share) 70%

BankIslami Pakistan Limited

General Pool Profit Rates For the Month of February 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	14.0203%												
Islami Bachat	7.5106%	7.5106%	7.5106%	7.5106%	7.5106%	7.5106%	7.5106%	7.5106%	7.5106%	8.0116%	-	-	-
Islami Sahulat	0.0997%												
Corporate Saving	7.5106%												
Takaful Saving	7.5106%	7.5106%	8.7625%	8.7625%	8.7625%	8.7625%	8.7625%	8.7625%	8.7625%	8.7625%	-	-	-
Provident, Gratuity & Pension Fund Saving	7.5106%	7.5106%	7.5106%	7.5106%	7.5106%	9.0124%	9.0124%	9.0124%	-	9.0124%	-	-	-
Islami Asaan Sahulat	0.0984%												
Margin	0.0997%												
SBP INVESTMENT IRICC - Islamic Refinance Facility for Combating COVID	0.0997%												
SBP Islamic Temporary Economic Refinancing Scheme (ITRE)	1.0008%												
SBP - Islamic Refinance Facility for Storage of Agriculture Produce (IFFSAP)	2.0042%												
SBP - Modernization of SMEs	5.0079%												
SBP - Islamic Financing Scheme for Renewable (IFRI)	3.0037%												
SBP - Islamic Long Term Financing Facility (LITFF)	8.5114%												
Mashal Business Finance for Women Entrepreneurs - SBP (IRCCGS-WE)	0.0997%												
Islami Mashal Asaan Remunerative Current Account	0.0997%												
Islami Mashal Saving Account	8.0116%												
EBS - ISLAMI SAHULAT	0.0984%												
EBS - ISLAMI BACHAT	7.5106%												
ASAAN DIGITAL SAVING	14.0203%												
ASAN DIGITAL SAHULAT	0.0984%												
Premium Saving	7.5106%	7.5106%	8.7625%	9.0124%	9.2623%	9.5147%	9.7634%	10.0133%	10.2657%	10.5143%	-	-	-
Humafar Saving Plan - Hajj	10.8374%												
MRT-MRC	-	-	-	-	-	9.5147%	-	-	-	-	-	-	-
Profit Payment At Maturity:													
30 Days	8.4117%	9.0124%	9.0124%	9.0124%	9.3128%	10.0133%	-	-	-	-	-	-	-
3 Month	8.5114%	9.1121%	9.1121%	9.1121%	9.3128%	10.3136%	10.3136%	-	-	-	-	-	-
6 Month	8.4117%	9.0124%	9.0124%	9.0124%	9.3128%	10.3136%	-	-	-	-	-	-	-
1 YEAR	9.3128%	9.5147%	9.8151%	9.9136%	10.0133%	10.3136%	11.8155%	-	-	-	-	-	-
2 YEAR	9.8151%	10.0133%	10.3136%	-	10.5143%	-	-	-	-	-	-	-	-
3 YEAR	10.2139%	10.5143%	10.8147%	10.9144%	-	-	-	-	-	-	-	-	-
5 YEAR	11.2147%	11.5151%	11.9177%	12.1159%	12.2181%	-	-	-	-	-	-	-	-
Profit Payment At Maturity (FD)													
30 Days	-	-	7.0083%	7.0083%	-	-	-	-	-	-	-	-	-
Profit Payment Monthly (PKR):													
1 YEAR	9.0124%	9.1121%	9.4125%	9.5147%	9.6132%	9.9136%	-	-	-	-	-	-	-
2 YEAR	9.3128%	9.6132%	9.9136%	-	-	-	-	-	-	-	-	-	-
3 YEAR	9.8151%	10.0133%	10.3136%	10.4159%	10.5143%	10.9144%	12.5185%	-	-	-	-	-	-
5 YEAR	10.7162%	10.9144%	11.3170%	11.5151%	11.6173%	12.0162%	-	-	-	-	-	-	-
6 YEAR	11.2147%	11.5151%	11.9177%	12.0162%	-	-	-	-	-	-	-	-	-
10 YEAR	13.5193%	13.5193%	13.5193%	-	-	-	-	-	-	-	-	-	-
Profit Payment Quarterly (PKR):													
1 YEAR	9.0124%	9.2144%	9.5147%	9.6132%	9.7129%	10.0133%	-	-	-	-	-	-	-
2 YEAR	9.4125%	9.6132%	-	-	-	-	-	-	-	-	-	-	-
3 YEAR	9.8151%	10.1155%	10.4159%	10.5143%	-	-	-	-	-	-	-	-	-
5 YEAR	10.8147%	11.0166%	11.4154%	11.6173%	-	12.1159%	-	-	-	-	-	-	-
PRODUCT	0.9999999999999999												
Ehad Sukuk II	24.0841%												
EHAD SUKUK (Additional Tier I)	24.1535%												

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 2024



SLABS	Rates
0 – 0.99 K	7.0070%
0.10 M – 0.99 M	7.0070%
1 M – 2.49 M	7.0070%
2.50 M – 4.99 M	7.0070%
5 M – 9.99 M	7.2082%
10 M – 24.99 M	7.2082%
25 M – 49.99 M	7.2082%
50 M – 99.99 M	7.5085%
100 M – 199.99 M	-
200 M – 499.99 M	-
500 M – 749.99 M	-
750 M – 999.99 M	-
1 B & Above	-

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 February 2024



Islami Bachat :	Rates %
USD Saving (Monthly Average)	1.5296%
GBP Saving (Monthly Average)	0.3860%
Euro Saving (Monthly Average)	1.3453%

Islami Premium Savings Account (USD)	Rates %
\$0-\$499	1.8767%
\$500-\$4999	1.8767%
\$5,000-\$9,999	2.8169%
\$10000-\$49999.99	4.6936%
\$50,000 and above	5.6326%

Islami Amdani Certificate (USD):	Rates %
30 Days - Bullet Payment	0.0000%
3 Months - Bullet Payment	2.5620%
6 Months - Bullet Payment	3.1312%
1 Year - Bullet Payment	3.6474%
1 Year - Monthly Payment	5.0558%

USD Margin	0.3761%
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Profit Sharing Ratio: Bank (Mudarib share) 50%:Customer (Rab-ul Maal share) 50%