KIBORrate.com

PAKISTAN FINANCIAL BENCHMARK INTELLIGENCE PORTAL

OFFICIAL SBP BENCHMARK BULLETIN
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State Bank Policy Rate:	**11.0%**	**Benchmark 1-Year KIBOR (Offer):**	**12.79%**	**Standard Bank Spread:**	**+3.00% to +4.50%**

1. Daily Karachi Interbank Offered Rate (KIBOR) Schedule

Published in accordance with State Bank of Pakistan procedures and quotes submitted by primary commercial dealers.

Tenor	Bid Rate (%)	Offer Rate (%)	Mid Average (%)	Net Day Change	Market Application
1-Week	11.89%	**12.39%**	12.14%	+0.00%	Overnight/Interbank
2-Week	11.89%	**12.39%**	12.14%	+0.00%	Interbank
1-Month	11.90%	**12.40%**	12.15%	-0.01%	Working Capital
3-Month	12.01%	**12.26%**	12.13%	-0.01%	Corporate Floating
6-Month	**12.21%**	**12.46%**	**12.34%**	**+0.00%**	Semi-Annual Repricing
9-Month	12.25%	**12.75%**	12.50%	-0.01%	Treasury Instruments
1-Year [LOAN STANDARD]	**12.29%**	**12.79%**	**12.54%**	**+0.00%**	Auto & Home Loans

2. Indicative Commercial Bank Loan Markups & Installments

Financing Facility	Benchmark Peg	Bank Margin / Spread	Total Effective Rate	Monthly EMI / 10 Lac
	1-Yr KIBOR (12.79%)	+3.50%		PKR 35,327
Home Mortgage / Musharakah (20 Yrs)	1-Yr KIBOR (12.79%)	+2.75%	15.54%	PKR 13,576
	6-M KIBOR (12.45%)	+2.00% to +3.00%		Quarterly Float

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