



BankIslami Pakistan Limited

General Deposit (PKR) WTGs For the Month of December 2020

SAVING PRODUCTS (Monthly Average)													
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	0.3438												
Islami Bachat	0.1456												
Premium Saving	0.1456	0.1456	0.3125	0.3281	0.3438	0.3438	0.3500	0.3563	0.3625	0.3688	0.3750		
Takaful Saving	0.1875		0.3125			0.3750							
Provident, Gratuity & Pension Fund Saving	0.3125					0.3750							
Corporate Saving	0.1875												
Islami Sahulat	0.0025												
Islami Asaan Sahulat	0.0025												

Fixed Term Bullet Profit (General Deposit):	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
30 Days	0.2594	0.2969	0.2969	0.2969	0.3125	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750
3 Month	0.2625	0.3000	0.3000	0.3000	0.3156	0.3781	0.3781	0.3781	0.3781	0.3781	0.3781	0.3781	0.3781
6 Month	0.2594	0.2969	0.2969	0.2969	0.3125	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750	0.3750
1 YEAR	0.3281	0.3281	0.3438	0.3531	0.3594	0.3750	0.4063	0.4063	0.4063	0.4063	0.4063	0.4063	0.4063
2 YEAR	0.3313	0.3313	0.3469	0.3563	0.3625	0.3781	0.4094	0.4094	0.4094	0.4094	0.4094	0.4094	0.4094
3 YEAR	0.3344	0.3344	0.3500	0.3594	0.3656	0.3813	0.4125	0.4125	0.4125	0.4125	0.4125	0.4125	0.4125
5 YEAR	0.3803	0.3803	0.3866	0.3928	0.3991	0.4219	0.4219	0.4219	0.4219	0.4219	0.4219	0.4219	0.4219

Fixed Term Bullet Profit - FI													
30 Days	0.2043			0.2355	0.2512	0.2668	0.2824	0.2980	0.3199	0.3324			

Fixed Term Monthly Profit (General Deposit):													
1 YEAR	0.3205	0.3205	0.3354	0.3443	0.3502	0.3651	0.3946	0.3946	0.3946	0.3946	0.3946	0.3946	0.3946
2 YEAR	0.3235	0.3235	0.3384	0.3473	0.3532	0.3680	0.3976	0.3976	0.3976	0.3976	0.3976	0.3976	0.3976
3 YEAR	0.3265	0.3265	0.3413	0.3502	0.3562	0.3710	0.4005	0.4005	0.4005	0.4005	0.4005	0.4005	0.4005
5 YEAR	0.3701	0.3701	0.3760	0.3819	0.3878	0.4094	0.4094	0.4094	0.4094	0.4094	0.4094	0.4094	0.4094
6 YEAR	0.4250												
10 YEAR	0.4368												

Fixed Term Quarterly Profit (General Deposit):													
1 YEAR	0.3219	0.3219	0.3369	0.3459	0.3519	0.3669	0.3967	0.3967	0.3967	0.3967	0.3967	0.3967	0.3967
2 YEAR	0.3249	0.3249	0.3399	0.3489	0.3549	0.3698	0.3997	0.3997	0.3997	0.3997	0.3997	0.3997	0.3997
3 YEAR	0.3279	0.3279	0.3429	0.3519	0.3579	0.3728	0.4027	0.4027	0.4027	0.4027	0.4027	0.4027	0.4027
5 YEAR	0.3719	0.3719	0.3779	0.3839	0.3898	0.4116	0.4116	0.4116	0.4116	0.4116	0.4116	0.4116	0.4116

Margin	0.0025												
Equity	On pro-rata basis												
EHAD SUKUK (Additional Tier I)	0.6250												

COVID-19	
Combating Covid	0.0001
ITERF	0.1875
IRSSW-ATP	0.0001
IRSSW- N.A Corporate	0.1250
IRSSW- N.A SME	0.0625

Note:
Weighted average investment ratios are approved by the management as of November 25, 2020.
Profit Sharing Ratio: Bank (Mudharib share) 50%:Customer (Rab-ul Maal share) 50%

BankIslami Pakistan Limited

General Deposit (FCY) WTGs For the Month of December 2020



	SLABS	Weightages
USD Saving (Monthly Average)		0.1667
Islami USD Premium Savings Account	\$0 - \$500	0.1667
	\$500 - \$4,999	0.3333
	\$5000 - \$9,999	0.4000
	\$10,000- \$49,999	0.4333
	\$50,000 and above	0.4667
Islami Amdani Certificate (USD):	30 Days - Bullet Profit	0.2000
	3 Month - Bullet Profit	0.2667
	6 Month - Bullet Profit	0.3333
	1 Year - Bullet Profit	0.4333
	1 Year - Monthly Profit	0.4000

GBP	GBP Saving (Monthly Average)	0.2000
EURO	EUR Saving (Monthly Average)	0.2000
	Equity	On pro-rata basis

Note:

Weighted average investment ratios are approved by the management as of November 25, 2020.

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



PRODUCT	WEIGHTAGES
SPECIAL POOL (TDR-1 YEAR) MONTHLY PROFIT	0.43750
TWO YEAR SPECIAL TDR MONTHLY PROFIT	0.46875
SPECIAL POOL TDR-3 YEAR MONTHLY PROFIT	0.50000
1YEAR SPECIAL TDR BULLET PROFIT	0.46875
1 YEAR SP 2 TDR MONTHLY PROFIT	0.43750

Note:

Weighted average investment ratios are approved by the management as of November 25, 2020.
Profit Sharing Ratio: Bank (Mudarib share) 15%-Customer (Rab-ul Maal share) 85%



Special Pool Deposit (PKR)

Category	Weightages	Category	Weightages	Category	Weightages
Special Saving		Mutual Fund		Special TDR	
SPL-001	0.5625	MF-001	0.5625	STDR-001	0.5625
SPL-002	0.5781	MF-002	0.5781	STDR-002	0.5781
SPL-003	0.5938	MF-003	0.5938	STDR-003	0.5938
SPL-004	0.6094	MF-004	0.6094	STDR-004	0.6094
SPL-005	0.6250	MF-005	0.6250	STDR-005	0.6250
SPL-006	0.6406	MF-006	0.6406	STDR-006	0.6406
SPL-007	0.6563	MF-007	0.6563	STDR-007	0.6563
SPL-008	0.6719	MF-008	0.6719	STDR-008	0.6719
SPL-009	0.6875	MF-009	0.6875	STDR-009	0.6875
SPL-010	0.7031	MF-010	0.7031	STDR-010	0.7031
SPL-011	0.7188	MF-011	0.7188	STDR-011	0.7188
SPL-012	0.7344	MF-012	0.7344	STDR-012	0.7344
SPL-013	0.7500	MF-013	0.7500	STDR-013	0.7500
SPL-014	0.7563	MF-014	0.7563	STDR-014	0.7563
SPL-015	0.7625	MF-015	0.7625	STDR-015	0.7625
SPL-016	0.7688	MF-016	0.7688	STDR-016	0.7688
SPL-017	0.7750	MF-017	0.7750	STDR-017	0.7750
SPL-018	0.7813	MF-018	0.7813	STDR-018	0.7813
SPL-019	0.7875	MF-019	0.7875	STDR-019	0.7875
SPL-020	0.7938	MF-020	0.7938	STDR-020	0.7938
SPL-021	0.8000	MF-021	0.8000	STDR-021	0.8000
SPL-022	0.8063	MF-022	0.8063	STDR-022	0.8063
SPL-023	0.8125	MF-023	0.8125	STDR-023	0.8125
SPL-024	0.8188	MF-024	0.8188	STDR-024	0.8188
SPL-025	0.8250	MF-025	0.8250	STDR-025	0.8250
SPL-026	0.8313	MF-026	0.8313	STDR-026	0.8313
SPL-027	0.8375	MF-027	0.8375	STDR-027	0.8375
SPL-028	0.8438	MF-028	0.8438	STDR-028	0.8438
SPL-029	0.8500	MF-029	0.8500	STDR-029	0.8500
SPL-030	0.8563	MF-030	0.8563	STDR-030	0.8563
SPL-031	0.8625	MF-031	0.8625	STDR-031	0.8625
SPL-032	0.8688	MF-032	0.8688	STDR-032	0.8688
SPL-033	0.8750	MF-033	0.8750	STDR-033	0.8750
SPL-034	0.8813	MF-034	0.8813	STDR-034	0.8813
SPL-035	0.4375	MF-035	0.4375	STDR-035	0.4375
SPL-036	0.4531	MF-036	0.4531	STDR-036	0.4531
SPL-037	0.4688	MF-037	0.4688	STDR-037	0.4688
SPL-038	0.4844	MF-038	0.4844	STDR-038	0.4844
SPL-039	0.5000	MF-039	0.5000	STDR-039	0.5000
SPL-040	0.5156	MF-040	0.5156	STDR-040	0.5156
SPL-041	0.5313	MF-041	0.5313	STDR-041	0.5313
SPL-042	0.5469	MF-042	0.5469	STDR-042	0.5469
SPL-043	0.3750	MF-043	0.3750	STDR-043	0.3750
SPL-044	0.3906	MF-044	0.3906	STDR-044	0.3906
SPL-045	0.4063	MF-045	0.4063	STDR-045	0.4063
SPL-046	0.4219	MF-046	0.4219	STDR-046	0.4219
SPL-047	0.3125	MF-047	0.3125	STDR-047	0.3125
SPL-048	0.3281	MF-048	0.3281	STDR-048	0.3281
SPL-049	0.3438	MF-049	0.3438	STDR-049	0.3438
SPL-050	0.3594	MF-050	0.3594	STDR-050	0.3594
Security Deposit Pool					
Security Deposit		Bank share 99.5%:Customer 0.5%			

Weighted average investment ratios are approved by the management as of November 25, 2020.

Profit Sharing Ratio: Bank (Mudarib share) 25%:Customer (Rab-ul Maal share) 75%

Security Deposit Profit Sharing Ratio: Bank 99.5%:Customer 0.5%

Customer may obtain information about its category by making call on 111475264

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SPL Deposit (FCY) Weightages For the Month of December 2020



Category	PSR
USD Special	
SUD-001	80/20
SUD-002	80/20
SUD-003	80/20
SUD-004	80/20
SUD-005	80/20
SUD-006	80/20
SUD-007	80/20
SUD-008	80/20
SUD-009	80/20
SUD-010	80/20
SUD-011	80/20
SUD-012	80/20
SUD-013	80/20

Note:

Weighted average investment ratios are approved by the management as of November 25, 2020.

Profit Sharing Ratio: Bank (Mudarib share) 20%:Customer (Rab-ul Maal share) 80%