

General Deposit (PKR) WTGs For the Month of January 2021

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	0.3750	0.3438
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)	0.6281											

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 December 28, 2020.
Profit Sharing Ratio: Bank (Mudarib share) 50%; Customer (Rab-ul Maal share) 50%

BankIslami Pakistan Limited

General Deposit (FCY) WTGs For the Month of January 2021



BankIslami

	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
USD Margin	All	0.0025
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 December 28, 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 December 28, 2020.
Profit Sharing Ratio: Bank (Mudarib share) 15%-Customer (Rab-ul Maal share) 85%



Special Pool Deposit (PKR)

Category	Weightages	Category	Weightages
SPL-001	0.2813	SPL-051	0.5938
SPL-002	0.2875	SPL-052	0.6000
SPL-003	0.2938	SPL-053	0.6063
SPL-004	0.3000	SPL-054	0.6125
SPL-005	0.3063	SPL-055	0.6188
SPL-006	0.3125	SPL-056	0.6250
SPL-007	0.3188	SPL-057	0.6313
SPL-008	0.3250	SPL-058	0.6375
SPL-009	0.3313	SPL-059	0.6438
SPL-010	0.3375	SPL-060	0.6500
SPL-011	0.3438	SPL-061	0.6563
SPL-012	0.3500	SPL-062	0.6625
SPL-013	0.3563	SPL-063	0.6688
SPL-014	0.3625	SPL-064	0.6750
SPL-015	0.3688	SPL-065	0.6813
SPL-016	0.3750	SPL-066	0.6875
SPL-017	0.3813	SPL-067	0.6938
SPL-018	0.3875	SPL-068	0.7000
SPL-019	0.3938	SPL-069	0.7063
SPL-020	0.4000	SPL-070	0.7125
SPL-021	0.4063	SPL-071	0.7188
SPL-022	0.4125	SPL-072	0.7250
SPL-023	0.4188	SPL-073	0.7313
SPL-024	0.4250	SPL-074	0.7375
SPL-025	0.4313	SPL-075	0.7438
SPL-026	0.4375	SPL-076	0.7500
SPL-027	0.4438	SPL-077	0.7563
SPL-028	0.4500	SPL-078	0.7625
SPL-029	0.4563	SPL-079	0.7688
SPL-030	0.4625	SPL-080	0.7750
SPL-031	0.4688	SPL-081	0.7813
SPL-032	0.4750	SPL-082	0.7875
SPL-033	0.4813	SPL-083	0.7938
SPL-034	0.4875	SPL-084	0.8000
SPL-035	0.4938	SPL-085	0.8063
SPL-036	0.5000	SPL-086	0.8125
SPL-037	0.5063		
SPL-038	0.5125		
SPL-039	0.5188		
SPL-040	0.5250		
SPL-041	0.5313		
SPL-042	0.5375		
SPL-043	0.5438		
SPL-044	0.5500		
SPL-045	0.5563		
SPL-046	0.5625		
SPL-047	0.5688		
SPL-048	0.5750		
SPL-049	0.5813		
SPL-050	0.5875		
Security Deposit Pool			
Security Deposit	Bank share 99.5%:Customer 0.5%		

Note:

Weighted average investment ratios are approved by the management as of December 28, 2020.

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

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

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

BankIslami Pakistan Limited

SPL Deposit (FCY) Weightages For the Month of January 2021



Category	Weightages
USD Special	
SUD-001	0.5044
SUD-002	0.5333
SUD-003	0.6667
SUD-004	0.7333
SUD-005	0.7467
SUD-006	1.1333
SUD-007	1.3333
SUD-008	1.5000
SUD-009	1.5133

Note:

Weighted average investment ratios are approved by the management as of December 28, 2020.

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