

**BankIslami Pakistan Limited**  
**Special TDR Weightages**  
**For the Month of February 2023**



<b>PRODUCT</b>	<b>PROFIT PAYOUT</b>	<b>WEIGHTAGES</b>
<b>1 Year - Islamic Regular Income Certificate</b>	<b>Maturity</b>	<b>0.5833</b>
<b>1 Year - Islamic Regular Income Certificate</b>	<b>Monthly</b>	<b>0.5417</b>
<b>1 Year - Term Deposit</b>	<b>Maturity</b>	<b>0.4583</b>
<b>1 Year - Term Deposit</b>	<b>Monthly</b>	<b>0.3958</b>
<b>1 Year - Term Certificate</b>	<b>Monthly</b>	<b>0.3854</b>
<b>2 Years - Term Deposit</b>	<b>Monthly</b>	<b>0.4063</b>
<b>2 Years - Term Certificate</b>	<b>Monthly</b>	<b>0.3958</b>
<b>3 Years - Term Deposit</b>	<b>Monthly</b>	<b>0.4479</b>

**Note:**

Weighted average investment ratios are approved by the management on January 27, 2023.

Profit Sharing Ratio : Bank (Mudarib share) 15% : Customer (Rab-ul Maal share) 85%



SAVING PRODUCTS (Monthly Average)	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	0.4708												
Islami Bachat	0.1625	0.1625	0.1625	0.1625	0.1625	0.1625	0.1625	0.1625	0.2167	0.3042	0.3167	0.4042	0.4708
Premium Saving	0.1625	0.1625	0.3583	0.3583	0.3667	0.3667	0.3667	0.3708	0.4375	0.4458	0.4708	0.4708	0.4708
Takaful Saving	0.1625	0.1625	0.3375	0.3375	0.3375	0.3583	0.3583	0.3583	0.3583	0.3583	0.3583	0.4542	0.4708
Islami Sahulat	0.0042												
Islami Asaan Sahulat	0.0042												
Provident, Gratuity & Pension Fund Saving	0.1625	0.1625	0.3375	0.3375	0.3375	0.3583	0.3583	0.3583	0.3583	0.3583	0.3583	0.4542	0.4708
Corporate Saving	0.1625	0.1625	0.1625	0.1625	0.1625	0.1625	0.1625	0.1625	0.1625	0.3583	0.4542	0.4708	0.4708
Humsafar Saving Plan – Umrah	0.4500												
Humsafar Saving Plan – Hajj	0.4500												
Islami Mashal Asaan Remunerative Current Account	0.0417												
Islami Mashal Saving Account	0.3333												
Mashal, I Wish, Plan - linked Saving Account	0.4208												
EBS - ISLAMI SAHULAT	0.0042												
EBS - ISLAMI BACHAT	0.1625	0.1625	0.1625	0.1625	0.1625	0.1625	0.1625	0.1625	0.2167	0.3042	0.3167	0.4042	0.4708
ASAAAN DIGITAL SAVING	0.4708												
ASAN DIGITAL SAHULAT	0.0042												

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	0.3000	0.3250	0.3250	0.3250	0.3375	0.3667	0.3667	0.3667	0.3667	0.3667	0.3667	0.3667	0.3667
3 Month	0.3042	0.3292	0.3292	0.3292	0.3375	0.3792	0.3792	0.3792	0.3792	0.3792	0.3792	0.3792	0.3792
6 Month	0.3000	0.3250	0.3250	0.3250	0.3375	0.3792	0.3792	0.3792	0.3792	0.3792	0.3792	0.3792	0.4458
1 YEAR	0.3375	0.3458	0.3583	0.3625	0.3667	0.3792	0.4167	0.4167	0.4167	0.4167	0.4167	0.4167	0.4667
2 YEAR	0.3500	0.3625	0.3750	0.3792	0.3833	0.4000	0.4375	0.4375	0.4375	0.4375	0.4375	0.4375	0.4875
3 YEAR	0.3667	0.3750	0.3917	0.3958	0.4000	0.4167	0.4583	0.4583	0.4583	0.4583	0.4583	0.4583	0.4875
5 YEAR	0.3958	0.4083	0.4250	0.4333	0.4375	0.4583	0.4875	0.4875	0.4875	0.4875	0.4875	0.4875	0.4875

Fixed Term Bullet Profit - FI	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	0.1583	0.1583	0.1583	0.1583	0.1792	0.2000	0.2125	0.2250	0.2333	0.2500	0.2583	0.2583	0.2583

Fixed Term Monthly 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
1 YEAR	0.3250	0.3333	0.3458	0.3500	0.3542	0.3667	0.3958	0.3958	0.3958	0.3958	0.3958	0.3958	0.4458
2 YEAR	0.3375	0.3458	0.3625	0.3667	0.3708	0.3833	0.4167	0.4167	0.4167	0.4167	0.4167	0.4167	0.4667
3 YEAR	0.3542	0.3625	0.3750	0.3792	0.3833	0.4000	0.4375	0.4375	0.4375	0.4375	0.4375	0.4375	0.4875
5 YEAR	0.3792	0.3917	0.4083	0.4125	0.4208	0.4333	0.4792	0.4792	0.4792	0.4792	0.4792	0.4792	0.4875
6 YEAR	0.3958	0.4083	0.4250	0.4333	0.4375	0.4542	0.4875	0.4875	0.4875	0.4875	0.4875	0.4875	0.4875
10 YEAR	0.4667	0.4833	0.4875	0.4875	0.4875	0.4875	0.4875	0.4875	0.4875	0.4875	0.4875	0.4875	0.4875

Fixed Term Quarterly 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
1 YEAR	0.3292	0.3375	0.3500	0.3542	0.3583	0.3708	0.4000	0.4000	0.4000	0.4000	0.4000	0.4000	0.4500
2 YEAR	0.3417	0.3500	0.3625	0.3667	0.3708	0.3833	0.4208	0.4208	0.4208	0.4208	0.4208	0.4208	0.4708
3 YEAR	0.3542	0.3625	0.3792	0.3833	0.3875	0.4000	0.4417	0.4417	0.4417	0.4417	0.4417	0.4417	0.4875
5 YEAR	0.3833	0.3958	0.4125	0.4167	0.4208	0.4375	0.4833	0.4833	0.4833	0.4833	0.4833	0.4833	0.4875

Margin	0.0042												
Equity	On pro-rata basis												
EHAD SUKUK (Additional Tier I)	0.8233												
Ehad Sukuk II	0.8346												
MRT-MRC	0.1625	0.1625	0.3583	0.3583	0.3667	0.3667	0.3667	0.3708	0.4375	0.4458	0.4708	0.4708	0.4708
Combating Covid	0.0000												
Islamic Temporary Economic Refinancing Scheme	0.0417												
Islamic Refinance Scheme Salary and Wages - ATP	0.0000												
Islamic Refinance Scheme Salary and Wages - N.A Corporate	0.0833												
SBP - Islamic Refinance Facility for Storage of Agriculture Produce	0.0833												
SBP - Islamic long Term Financing Facility	0.3542												
Islamic Refinance Scheme Salary and Wages - N.A SME	0.0417												
SBP - Modernization of SMEs	0.2083												
SBP - Islamic Financing Scheme for Renewable	0.1250												
SBP - Women Entrepreneurs	0.2083												

Note:  
Weighted average investment ratios are approved by the management on January 27, 2023.  
Profit Sharing Ratio: Bank (Mudarib share) 50%; Customer (Rab-ul Maal share) 50%

**BankIslami Pakistan Limited**  
**General Deposit (FCY) Weightages**  
**For the Month of February 2023**



	SLABS	Weightages
USD Saving (Monthly Average)	\$0 - \$999,999,999,999	0.1086
Islami USD Premium Savings Account	\$0 - \$499	0.1333
	\$500 - \$4,999	0.1333
	\$5000 - \$9,999	0.2000
	\$10,000- \$49,999	0.3333
	\$50,000 and above	0.4000
Islami Amdani Certificate (USD):	30 Days - Bullet Profit	0.1085
	3 Month - Bullet Profit	0.1819
	6 Month - Bullet Profit	0.2224
	1 Year - Bullet Profit	0.2590
1 Year - Monthly Profit	0.3590	
USD Margin	ALL	0.0267

GBP	GBP Saving (Monthly Average)	0.1500
EURO	EUR Saving (Monthly Average)	0.2000
	Equity	On pro-rata basis

**Note:**

Weighted average investment ratios are approved by the management on January 27, 2023.

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

BankIslami Pakistan Limited

Daily Product- Islami Business Saving (PKR) Weightages

For the Month of February 2023



Daily Product  
Islami Business Savings Account

Slabs	WEIGHTAGES
0 – 0.99 K	0.1250
0.10 M – 0.99 M	0.1250
1 M – 2.49 M	0.2896
2.50 M – 4.99 M	0.2896
5 M – 9.99 M	0.3000
10 M – 24.99 M	0.3000
25 M – 49.99 M	0.3000
50 M – 99.99 M	0.3125
100 M – 199.99 M	0.3625
200 M – 499.99 M	0.3750
500 M – 749.99 M	0.3750
750 M – 999.99 M	0.3750
1 B & Above	0.3750

Note:

Weighted average investment ratios are approved by the management on January 27, 2023.

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

**BankIslami Pakistan Limited**  
**Weightages**

For the Month of February 2023



Special Pool Deposit (PKR)

Category	Weightages	Category	Weightages	Category	Weightages	Category	Weightages	Category	Weightages
SPL-041	0.2708	SPL-091	0.4688	SPL-141	0.5729	SPL-191	0.6771	SPL-241	0.7813
SPL-042	0.2750	SPL-092	0.4708	SPL-142	0.5750	SPL-192	0.6792	SPL-242	0.7833
SPL-043	0.2792	SPL-093	0.4729	SPL-143	0.5771	SPL-193	0.6813	SPL-243	0.7854
SPL-044	0.2833	SPL-094	0.4750	SPL-144	0.5792	SPL-194	0.6833	SPL-244	0.7875
SPL-045	0.2875	SPL-095	0.4771	SPL-145	0.5813	SPL-195	0.6854	SPL-245	0.7896
SPL-046	0.2917	SPL-096	0.4792	SPL-146	0.5833	SPL-196	0.6875	SPL-246	0.7917
SPL-047	0.2958	SPL-097	0.4813	SPL-147	0.5854	SPL-197	0.6896	SPL-247	0.7938
SPL-048	0.3000	SPL-098	0.4833	SPL-148	0.5875	SPL-198	0.6917	SPL-248	0.7958
SPL-049	0.3042	SPL-099	0.4854	SPL-149	0.5896	SPL-199	0.6938	SPL-249	0.7979
SPL-050	0.3083	SPL-100	0.4875	SPL-150	0.5917	SPL-200	0.6958	SPL-250	0.8000
SPL-051	0.3125	SPL-101	0.4896	SPL-151	0.5938	SPL-201	0.6979	SPL-251	0.8021
SPL-052	0.3167	SPL-102	0.4917	SPL-152	0.5958	SPL-202	0.7000	SPL-252	0.8042
SPL-053	0.3208	SPL-103	0.4938	SPL-153	0.5979	SPL-203	0.7021	SPL-253	0.8063
SPL-054	0.3250	SPL-104	0.4958	SPL-154	0.6000	SPL-204	0.7042	SPL-254	0.8083
SPL-055	0.3292	SPL-105	0.4979	SPL-155	0.6021	SPL-205	0.7063	SPL-255	0.8104
SPL-056	0.3333	SPL-106	0.5000	SPL-156	0.6042	SPL-206	0.7083	SPL-256	0.8125
SPL-057	0.3375	SPL-107	0.5021	SPL-157	0.6063	SPL-207	0.7104		
SPL-058	0.3417	SPL-108	0.5042	SPL-158	0.6083	SPL-208	0.7125		
SPL-059	0.3458	SPL-109	0.5063	SPL-159	0.6104	SPL-209	0.7146		
SPL-060	0.3500	SPL-110	0.5083	SPL-160	0.6125	SPL-210	0.7167		
SPL-061	0.3542	SPL-111	0.5104	SPL-161	0.6146	SPL-211	0.7188		
SPL-062	0.3583	SPL-112	0.5125	SPL-162	0.6167	SPL-212	0.7208		
SPL-063	0.3625	SPL-113	0.5146	SPL-163	0.6188	SPL-213	0.7229		
SPL-064	0.3667	SPL-114	0.5167	SPL-164	0.6208	SPL-214	0.7250		
SPL-065	0.3708	SPL-115	0.5188	SPL-165	0.6229	SPL-215	0.7271		
SPL-066	0.3750	SPL-116	0.5208	SPL-166	0.6250	SPL-216	0.7292		
SPL-067	0.3792	SPL-117	0.5229	SPL-167	0.6271	SPL-217	0.7313		
SPL-068	0.3833	SPL-118	0.5250	SPL-168	0.6292	SPL-218	0.7333		
SPL-069	0.3875	SPL-119	0.5271	SPL-169	0.6313	SPL-219	0.7354		
SPL-070	0.3917	SPL-120	0.5292	SPL-170	0.6333	SPL-220	0.7375		
SPL-071	0.3958	SPL-121	0.5313	SPL-171	0.6354	SPL-221	0.7396		
SPL-072	0.4000	SPL-122	0.5333	SPL-172	0.6375	SPL-222	0.7417		
SPL-073	0.4042	SPL-123	0.5354	SPL-173	0.6396	SPL-223	0.7438		
SPL-074	0.4083	SPL-124	0.5375	SPL-174	0.6417	SPL-224	0.7458		
SPL-075	0.4125	SPL-125	0.5396	SPL-175	0.6438	SPL-225	0.7479		
SPL-076	0.4167	SPL-126	0.5417	SPL-176	0.6458	SPL-226	0.7500		
SPL-077	0.4208	SPL-127	0.5438	SPL-177	0.6479	SPL-227	0.7521		
SPL-078	0.4250	SPL-128	0.5458	SPL-178	0.6500	SPL-228	0.7542		
SPL-079	0.4292	SPL-129	0.5479	SPL-179	0.6521	SPL-229	0.7563		
SPL-080	0.4333	SPL-130	0.5500	SPL-180	0.6542	SPL-230	0.7583		
SPL-081	0.4375	SPL-131	0.5521	SPL-181	0.6563	SPL-231	0.7604		
SPL-082	0.4417	SPL-132	0.5542	SPL-182	0.6583	SPL-232	0.7625		
SPL-083	0.4458	SPL-133	0.5563	SPL-183	0.6604	SPL-233	0.7646		
SPL-084	0.4500	SPL-134	0.5583	SPL-184	0.6625	SPL-234	0.7667		
SPL-085	0.4542	SPL-135	0.5604	SPL-185	0.6646	SPL-235	0.7688		
SPL-086	0.4583	SPL-136	0.5625	SPL-186	0.6667	SPL-236	0.7708		
SPL-087	0.4604	SPL-137	0.5646	SPL-187	0.6688	SPL-237	0.7729		
SPL-088	0.4625	SPL-138	0.5667	SPL-188	0.6708	SPL-238	0.7750		
SPL-089	0.4646	SPL-139	0.5688	SPL-189	0.6729	SPL-239	0.7771		
SPL-090	0.4667	SPL-140	0.5708	SPL-190	0.6750	SPL-240	0.7792		

**Note:**

Weighted average investment ratios are approved by the management on January 27, 2023.

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

Profit Sharing Ratio: Bank (Mudarib share) 10%:Customer (Rab-ul Maal share) 90%

BankIslami Pakistan Limited

SPL Deposit (FCY) Weightages

For the Month of February 2023



USD Special					
Category	Weightages	Category	Weightages	Category	Weightages
SUD-001	0.0909	SUD-032	0.3727	SUD-063	0.6545
SUD-002	0.1000	SUD-033	0.3818	SUD-064	0.6636
SUD-003	0.1091	SUD-034	0.3909	SUD-065	0.6727
SUD-004	0.1182	SUD-035	0.4000	SUD-066	0.6818
SUD-005	0.1273	SUD-036	0.4091	SUD-067	0.6909
SUD-006	0.1364	SUD-037	0.4182	SUD-068	0.7000
SUD-007	0.1455	SUD-038	0.4273	SUD-069	0.7091
SUD-008	0.1545	SUD-039	0.4364	SUD-070	0.7182
SUD-009	0.1636	SUD-040	0.4455	SUD-071	0.7273
SUD-010	0.1727	SUD-041	0.4545	SUD-072	0.7364
SUD-011	0.1818	SUD-042	0.4636	SUD-073	0.7455
SUD-012	0.1909	SUD-043	0.4727	SUD-074	0.7545
SUD-013	0.2000	SUD-044	0.4818	SUD-075	0.7636
SUD-014	0.2091	SUD-045	0.4909	SUD-076	0.7727
SUD-015	0.2182	SUD-046	0.5000	SUD-077	0.7818
SUD-016	0.2273	SUD-047	0.5091	SUD-078	0.7909
SUD-017	0.2364	SUD-048	0.5182	SUD-079	0.8000
SUD-018	0.2455	SUD-049	0.5273	SUD-080	0.8091
SUD-019	0.2545	SUD-050	0.5364	SUD-081	0.8182
SUD-020	0.2636	SUD-051	0.5455	SUD-082	0.8273
SUD-021	0.2727	SUD-052	0.5545	SUD-083	0.8364
SUD-022	0.2818	SUD-053	0.5636	SUD-084	0.8455
SUD-023	0.2909	SUD-054	0.5727	SUD-085	0.8545
SUD-024	0.3000	SUD-055	0.5818	SUD-086	0.8636
SUD-025	0.3091	SUD-056	0.5909	SUD-087	0.8727
SUD-026	0.3182	SUD-057	0.6000	SUD-088	0.8818
SUD-027	0.3273	SUD-058	0.6091	SUD-089	0.8909
SUD-028	0.3364	SUD-059	0.6182	SUD-090	0.9000
SUD-029	0.3455	SUD-060	0.6273	SUD-091	0.9091
SUD-030	0.3545	SUD-061	0.6364		
SUD-031	0.3636	SUD-062	0.6455		
EURO Special					
SEU-001	0.6000				
SEU-002	0.6000				

Note:

Weighted average investment ratios are approved by the management on January 27, 2023.

Profit Sharing Ratio USD: Bank (Mudarib share) 10%:Customer (Rab-ul Maal share) 90%

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

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