

**RETAIL BANKING SAVING ACCOUNTS - Weightages 2020**

Deposit Category	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
Saadiq Basic Saver Account	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331
Saadiq Saver & Saadiq Saver Plus Account												
Less than PKR 500,000	0.336	0.336	0.336	0.336	0.337	0.338	0.339	0.340	0.340	0.340	0.340	0.340
PKR 500K to less than PKR 1 Million	0.340	0.336	0.336	0.336	0.337	0.344	0.348	0.350	0.350	0.350	0.350	0.350
PKR 1 Million to less than PKR 5 Million	0.345	0.340	0.340	0.341	0.343	0.351	0.372	0.359	0.359	0.359	0.359	0.359
PKR 5 Million to less than PKR 20 Million	0.350	0.345	0.345	0.346	0.349	0.357	0.381	0.378	0.378	0.378	0.378	0.378
PKR 20 Million to less than PKR 40 Million	0.355	0.350	0.350	0.351	0.355	0.364	0.389	0.397	0.397	0.397	0.397	0.397
PKR 40 Million to less than PKR 60 Million	0.359	0.354	0.354	0.356	0.361	0.371	0.397	0.473	0.473	0.473	0.473	0.454
PKR 60 Million to less than PKR 80 Million	0.364	0.359	0.359	0.361	0.366	0.377	0.405	0.473	0.473	0.473	0.473	0.454
PKR 80 Million to less than PKR 100 Million	0.369	0.364	0.364	0.366	0.372	0.384	0.414	0.482	0.482	0.482	0.473	0.454
PKR 100 Million to less than PKR 250 Million	0.374	0.368	0.368	0.371	0.378	0.391	0.422	0.482	0.482	0.482	0.482	0.473
PKR 250 Million to less than PKR 500 Million	0.378	0.373	0.373	0.376	0.384	0.397	0.422	0.482	0.482	0.482	0.482	0.473
PKR 500 Million & above	0.378	0.373	0.373	0.376	0.384	0.397	0.430	0.482	0.482	0.482	0.482	0.473
<b>Corporate &amp; Institutional Banking and Commercial Banking Saving Accounts</b>												
Less than PKR 50 Million	0.236	0.233	0.280	0.263	0.266	0.298	0.372	0.331	0.307	0.497	0.520	0.378
PKR 50 Million to less than PKR 100 Million	0.260	0.256	0.280	0.263	0.266	0.298	0.372	0.355	0.331	0.501	0.520	0.378
PKR 100 Million to less than PKR 150 Million	0.260	0.256	0.280	0.263	0.266	0.298	0.372	0.355	0.331	0.511	0.530	0.402
PKR 150 Million to less than PKR 250 Million	0.272	0.268	0.280	0.263	0.266	0.298	0.372	0.378	0.355	0.511	0.530	0.402
PKR 250 Million to less than PKR 350 Million	0.284	0.280	0.280	0.263	0.266	0.311	0.389	0.378	0.378	0.520	0.530	0.402
PKR 350 Million to less than PKR 500 Million	0.296	0.291	0.303	0.288	0.281	0.311	0.389	0.402	0.378	0.520	0.530	0.402
PKR 500 Million to less than PKR 750 Million	0.307	0.303	0.315	0.301	0.281	0.311	0.389	0.402	0.378	0.520	0.539	0.426
PKR 750 Million to less than PKR 900 Million	0.319	0.315	0.326	0.301	0.281	0.311	0.389	0.426	0.402	0.520	0.539	0.426
PKR 900 Million & above	0.343	0.338	0.350	0.326	0.296	0.331	0.414	0.426	0.426	0.520	0.539	0.426
<b>Saadiq Term Deposits</b>												
<b>1 month</b>												
PKR 50K to less than PKR 3 Million	0.213	0.210	0.210	0.226	0.266	0.298	0.372	0.416	0.416	0.416	0.416	0.416
PKR 3 Million to less than PKR 25 Million	0.218	0.214	0.214	0.231	0.272	0.305	0.381	0.426	0.426	0.426	0.426	0.426
PKR 25 Million to less than PKR 50 Million	0.222	0.219	0.219	0.236	0.278	0.311	0.389	0.435	0.435	0.435	0.435	0.435
PKR 50 Million to less than PKR 100 Million	0.227	0.224	0.224	0.241	0.284	0.318	0.397	0.444	0.444	0.444	0.444	0.444
PKR 100 Million to less than PKR 250 Million	0.232	0.228	0.228	0.246	0.290	0.324	0.405	0.454	0.454	0.454	0.454	0.454
PKR 250 Million and above	0.236	0.233	0.233	0.251	0.296	0.331	0.414	0.463	0.463	0.463	0.463	0.463
<b>2 month</b>												
PKR 50K to less than PKR 3 Million	0.218	0.214	0.214	0.231	0.272	0.305	0.381	0.426	0.426	0.426	0.426	0.426
PKR 3 Million to less than PKR 25 Million	0.222	0.219	0.219	0.236	0.278	0.311	0.389	0.435	0.435	0.435	0.435	0.435
PKR 25 Million to less than PKR 50 Million	0.227	0.224	0.224	0.241	0.284	0.318	0.397	0.444	0.444	0.444	0.444	0.444
PKR 50 Million to less than PKR 100 Million	0.232	0.228	0.228	0.246	0.290	0.324	0.405	0.454	0.454	0.454	0.454	0.454
PKR 100 Million to less than PKR 250 Million	0.236	0.233	0.233	0.251	0.296	0.331	0.414	0.463	0.463	0.463	0.463	0.463
PKR 250 Million and above	0.241	0.238	0.238	0.256	0.301	0.338	0.422	0.473	0.482	0.482	0.473	0.473
<b>3 month</b>												
PKR 50K to less than PKR 3 Million	0.222	0.219	0.219	0.236	0.278	0.311	0.389	0.435	0.435	0.435	0.435	0.435
PKR 3 Million to less than PKR 25 Million	0.227	0.224	0.224	0.241	0.284	0.318	0.397	0.444	0.444	0.444	0.444	0.444
PKR 25 Million to less than PKR 50 Million	0.232	0.228	0.228	0.246	0.290	0.324	0.405	0.454	0.454	0.454	0.454	0.454
PKR 50 Million to less than PKR 100 Million	0.236	0.233	0.233	0.251	0.296	0.331	0.414	0.463	0.463	0.463	0.463	0.463
PKR 100 Million to less than PKR 250 Million	0.241	0.238	0.238	0.256	0.301	0.338	0.422	0.473	0.473	0.473	0.473	0.473
PKR 250 Million and above	0.246	0.242	0.242	0.261	0.307	0.344	0.430	0.482	0.482	0.482	0.482	0.482
<b>6 month</b>												
PKR 50K to less than PKR 3 Million	0.227	0.224	0.224	0.241	0.284	0.318	0.397	0.444	0.444	0.444	0.444	0.444
PKR 3 Million to less than PKR 25 Million	0.232	0.228	0.228	0.246	0.290	0.324	0.405	0.454	0.454	0.454	0.454	0.454
PKR 25 Million to less than PKR 50 Million	0.236	0.233	0.233	0.251	0.296	0.331	0.414	0.463	0.463	0.463	0.463	0.463
PKR 50 Million to less than PKR 100 Million	0.241	0.238	0.238	0.256	0.301	0.338	0.422	0.473	0.473	0.473	0.473	0.473
PKR 100 Million to less than PKR 250 Million	0.246	0.242	0.242	0.261	0.307	0.344	0.430	0.482	0.482	0.482	0.482	0.482
PKR 250 Million and above	0.251	0.247	0.247	0.266	0.313	0.351	0.439	0.492	0.492	0.492	0.492	0.492
<b>1 year</b>												
PKR 50K to less than PKR 3 Million	0.260	0.256	0.256	0.276	0.325	0.364	0.439	0.473	0.473	0.473	0.473	0.473
PKR 3 Million to less than PKR 25 Million	0.265	0.261	0.261	0.281	0.331	0.371	0.447	0.482	0.482	0.482	0.482	0.482
PKR 25 Million to less than PKR 50 Million	0.270	0.266	0.266	0.286	0.337	0.377	0.455	0.492	0.492	0.492	0.492	0.492
PKR 50 Million to less than PKR 100 Million	0.274	0.270	0.270	0.291	0.343	0.384	0.463	0.492	0.492	0.492	0.492	0.492
PKR 100 Million to less than PKR 250 Million	0.279	0.275	0.275	0.296	0.349	0.391	0.472	0.497	0.497	0.497	0.497	0.497
PKR 250 Million and above	0.284	0.280	0.280	0.301	0.355	0.397	0.480	0.497	0.497	0.497	0.497	0.497
<b>2 year</b>												
PKR 50K to less than PKR 3 Million	0.260	0.256	0.256	0.276	0.325	0.364	0.439	0.473	0.473	0.473	0.473	0.473
PKR 3 Million to less than PKR 25 Million	0.265	0.261	0.261	0.281	0.331	0.371	0.447	0.482	0.482	0.482	0.482	0.482
PKR 25 Million to less than PKR 50 Million	0.270	0.266	0.266	0.286	0.337	0.377	0.455	0.492	0.492	0.492	0.492	0.492
PKR 50 Million to less than PKR 100 Million	0.274	0.270	0.270	0.291	0.343	0.384	0.463	0.492	0.492	0.492	0.492	0.492
PKR 100 Million to less than PKR 250 Million	0.279	0.275	0.275	0.296	0.349	0.391	0.472	0.497	0.497	0.497	0.497	0.497
PKR 250 Million and above	0.284	0.280	0.280	0.301	0.355	0.397	0.480	0.497	0.497	0.497	0.497	0.497
<b>3 year</b>												
PKR 50K to less than PKR 3 Million	0.260	0.256	0.256	0.276	0.325	0.364	0.439	0.473	0.473	0.473	0.473	0.473
PKR 3 Million to less than PKR 25 Million	0.265	0.261	0.261	0.281	0.331	0.371	0.447	0.482	0.482	0.482	0.482	0.482
PKR 25 Million to less than PKR 50 Million	0.270	0.266	0.266	0.286	0.337	0.377	0.455	0.492	0.492	0.492	0.492	0.492
PKR 50 Million to less than PKR 100 Million	0.274	0.270	0.270	0.291	0.343	0.384	0.463	0.492	0.492	0.492	0.492	0.492
PKR 100 Million to less than PKR 250 Million	0.279	0.275	0.275	0.296	0.349	0.391	0.472	0.497	0.497	0.497	0.497	0.497
PKR 250 Million and above	0.284	0.280	0.280	0.301	0.355	0.397	0.480	0.497	0.497	0.497	0.497	0.497
<b>Mudarib Share</b>	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
<b>Rab-ul-Mal Share</b>	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%

**Special Pricing Pool - Weightages**

Deposit Category	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
Saadiq Saver & Saadiq Saver Plus Account												
Less than PKR 500,000	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331
PKR 500K to less than PKR 1 Million	0.331	0.331	0.331	0.331	0.331	0.335	0.336	0.337	0.337	0.331	0.331	0.331
PKR 1 Million to less than PKR 5 Million	0.351	0.351	0.351	0.352	0.348	0.339	0.341	0.342	0.342	0.347	0.347	0.338
PKR 5 Million to less than PKR 20 Million	0.367	0.367	0.367	0.369	0.366	0.343	0.344	0.354	0.354	0.353	0.353	0.338

PKR 20 Million to less than PKR 40 Million	0.367	0.367	0.367	0.369	0.366	0.352	0.344	0.354	0.354	0.353	0.353	0.344
PKR 40 Million to less than PKR 60 Million	0.371	0.371	0.371	0.373	0.369	0.360	0.346	0.360	0.360	0.359	0.359	0.344
PKR 60 Million to less than PKR 80 Million	0.374	0.374	0.374	0.376	0.369	0.364	0.349	0.360	0.360	0.359	0.359	0.344
PKR 80 Million to less than PKR 100 Million	0.374	0.374	0.374	0.376	0.373	0.372	0.351	0.360	0.360	0.366	0.366	0.344
PKR 100 Million to less than PKR 150 Million	0.377	0.377	0.377	0.38	0.376	0.372	0.356	0.365	0.365	0.366	0.366	0.344
PKR 150 Million to less than PKR 200 Million	0.381	0.381	0.381	0.383	0.380	0.372	0.362	0.365	0.371	0.372	0.372	0.344
PKR 200 Million to less than PKR 250 Million	0.381	0.381	0.381	0.383	0.383	0.372	0.367	0.371	0.371	0.378	0.378	0.351
PKR 250 Million to less than PKR 500 Million	0.384	0.384	0.384	0.387	0.383	0.372	0.372	0.371	0.371	0.378	0.378	0.351
PKR 500 Million & above	0.384	0.384	0.384	0.387	0.383	0.372	0.372	0.371	0.371	0.378	0.378	0.351

#### Corporate & Institutional Banking and Commercial Banking Saving Accounts

Less than PKR 50 Million	0.323	0.323	0.323	0.331	0.261	0.310	0.382	0.314	0.314			
PKR 50 Million to less than PKR 100 Million	0.331	0.331	0.331	0.331	0.261	0.310	0.382	0.314	0.320			
PKR 100 Million to less than PKR 150 Million	0.331	0.331	0.331	0.331	0.261	0.310	0.382	0.314	0.322			
PKR 150 Million to less than PKR 250 Million	0.348	0.348	0.348	0.331	0.261	0.310	0.382	0.328	0.328			
PKR 250 Million to less than PKR 350 Million	0.348	0.348	0.348	0.331	0.261	0.310	0.382	0.328	0.328			
PKR 350 Million to less than PKR 500 Million	0.364	0.364	0.364	0.348	0.279	0.331	0.407	0.342	0.328			
PKR 500 Million to less than PKR 750 Million	0.381	0.381	0.381	0.348	0.279	0.331	0.407	0.357	0.328			
PKR 750 Million to less than PKR 900 Million	0.387	0.387	0.387	0.357	0.279	0.331	0.407	0.371	0.331			
PKR 900 Million & above	0.394	0.394	0.394	0.357	0.279	0.331	0.407	0.385	0.334			
Mudarib Share	22%	18%	18%	30%	40%	40%	40%	40%	35%	40%	45%	45%
Rab-ul-Mal Share	78%	82%	82%	70%	60%	60%	60%	60%	65%	60%	55%	55%

#### Special Pool -Corporate & Institutional Banking and Commercial Banking Saving Accounts

Less than PKR 50 Million										0.331	0.331	0.331
PKR 50 Million to less than PKR 100 Million										0.331	0.331	0.331
PKR 100 Million to less than PKR 150 Million										0.334	0.337	0.337
PKR 150 Million to less than PKR 250 Million										0.340	0.337	0.337
PKR 250 Million to less than PKR 350 Million										0.340	0.337	0.337
PKR 350 Million to less than PKR 500 Million										0.347	0.337	0.337
PKR 500 Million to less than PKR 750 Million										0.347	0.343	0.343
PKR 750 Million to less than PKR 900 Million										0.347	0.343	0.343
PKR 900 Million & above										0.347	0.343	0.343
Mudarib Share										25%	25%	25%
Rab-ul-Mal Share										75%	75%	75%

#### Special Term Deposit – Pool Weightages - 2020

Deposit Category	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
<b>1 month</b>												
PKR 50K to less than PKR 3 Million	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331
PKR 3 Million to less than PKR 25 Million	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331
PKR 25 Million to less than PKR 50 Million	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331
PKR 50 Million to less than PKR 100 Million	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331
PKR 100 Million to less than PKR 250 Million	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331
PKR 250 Million and above	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.348	0.348	0.348
<b>3 month</b>												
PKR 50K to less than PKR 3 Million	0.334	0.334	0.334	0.334	0.338	0.335	0.337	0.337	0.337	0.334	0.334	0.331
PKR 3 Million to less than PKR 25 Million	0.334	0.334	0.334	0.334	0.338	0.335	0.337	0.337	0.337	0.334	0.334	0.331
PKR 25 Million to less than PKR 50 Million	0.334	0.334	0.334	0.334	0.338	0.335	0.337	0.337	0.337	0.334	0.334	0.331
PKR 50 Million to less than PKR 100 Million	0.334	0.334	0.334	0.334	0.338	0.335	0.337	0.337	0.337	0.334	0.334	0.331
PKR 100 Million to less than PKR 250 Million	0.334	0.334	0.334	0.334	0.338	0.335	0.337	0.337	0.337	0.334	0.334	0.331
PKR 250 Million and above	0.334	0.334	0.334	0.334	0.338	0.335	0.337	0.337	0.337	0.351	0.351	0.351
<b>6 month</b>												
PKR 50K to less than PKR 3 Million	0.337	0.337	0.337	0.337	0.341	0.340	0.342	0.343	0.343	0.337	0.337	0.337
PKR 3 Million to less than PKR 25 Million	0.337	0.337	0.337	0.337	0.341	0.340	0.342	0.343	0.343	0.337	0.337	0.337
PKR 25 Million to less than PKR 50 Million	0.337	0.337	0.337	0.337	0.341	0.340	0.342	0.343	0.343	0.337	0.337	0.337
PKR 50 Million to less than PKR 100 Million	0.337	0.337	0.337	0.337	0.341	0.340	0.342	0.343	0.343	0.337	0.337	0.337
PKR 100 Million to less than PKR 250 Million	0.337	0.337	0.337	0.337	0.341	0.340	0.342	0.343	0.343	0.337	0.337	0.337
PKR 250 Million and above	0.337	0.337	0.337	0.337	0.341	0.340	0.342	0.343	0.343	0.354	0.354	0.354
<b>1 year</b>												
PKR 50K to less than PKR 3 Million	0.342	0.342	0.342	0.340	0.348	0.344	0.359	0.349	0.349	0.348	0.348	0.348
PKR 3 Million to less than PKR 25 Million	0.342	0.342	0.342	0.340	0.348	0.344	0.359	0.349	0.349	0.348	0.348	0.348
PKR 25 Million to less than PKR 50 Million	0.342	0.342	0.342	0.340	0.348	0.344	0.359	0.349	0.349	0.348	0.348	0.348
PKR 50 Million to less than PKR 100 Million	0.342	0.342	0.342	0.340	0.348	0.344	0.359	0.349	0.349	0.348	0.348	0.348
PKR 100 Million to less than PKR 250 Million	0.342	0.342	0.342	0.340	0.348	0.344	0.359	0.349	0.349	0.348	0.348	0.348
PKR 250 Million and above	0.342	0.342	0.342	0.340	0.348	0.344	0.359	0.349	0.349	0.377	0.377	0.377
Mudarib Share	25%	20%	20%	32%	45%	45%	45%	45%	45%	10%	45%	40%
Rab-ul-Mal Share	75%	80%	80%	68%	55%	55%	55%	55%	55%	90%	55%	60%

#### High Yield Pool Weightages 2020

Deposit Category	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
Saadiq Saver & Saadiq Saver Plus Account												
Less than PKR 3,000,000	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331
PKR 3,000,000 to less than 20,000,000	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331
PKR 20,000,000 to less than 50,000,000	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331
PKR 50,000,000 to less than 100,000,000	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331
PKR 100,000,000 to less than 500,000,000	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331
PKR 500,000,000 & above	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331	0.331
Mudarib Share	20%	18%	18%	25%	35%	35%	35%	35%	30%	30%	30%	25%
Rab-ul-Mal Share	80%	82%	82%	75%	65%	65%	65%	65%	70%	70%	70%	75%

Note: These are the updated weightages for YTD - 2020. To be displayed prominently on the branch notice boards.

-For information on how to avail Special pricing pool & High yield pool rates please contact your relationship manager. These rates are subject to Banks approval.

-An amount up to Rs 250,000 (Rupees two hundred and fifty thousand) per depositor per bank has been determined by the State Bank of Pakistan to be the guaranteed amount. The guaranteed amount may also be referred as the protected amount or protected deposit. For more details, please visit the Important Information section on our website or visit your nearest branch