

ISLAMIC BANKING DEPOSITS
PROFIT RATES FOR THE MONTH OF DECEMBER 2020

Islamic Banking Deposits	Dec-20	Nov-20	Oct-20	Sep-20	Aug-20	Jul-20	Jun-20	May-20	Apr-20	Mar-20	Feb-20	Jan-20	Dec-19	Nov-19	Oct-19	Sep-19	Aug-19	Jul-19	Jun-19	May-19	Apr-19	Mar-19	Feb-19	Jan-19	
75m – 99.99m	0.00%	0.00%	0.00%	3.80%	3.80%	4.44%	5.05%	0.00%	0.00%	0.00%	0.00%	7.50%	7.50%	-	-	-	-	-	-	-	6.50%	-	-	-	
100m – 199.99m	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.00%	8.00%	10.25%	11.50%	11.50%	11.50%	11.50%	11.50%	10.50%	10.50%	9.50%	9.00%	-	-	8.00%	-	-	6.50%	
200m – 499.99m	5.50%	5.50%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.50%	-	-	-	10.50%	9.50%	-	9.00%	9.00%	9.00%	-	-	-	
500m – & above	5.00%	4.90%	4.90%	4.80%	5.00%	5.72%	5.50%	8.15%	10.15%	12.30%	12.40%	12.50%	12.45%	13.25%	11.75%	11.05%	12.00%	13.00%	11.00%	8.00%	-	-	-	-	
Allied Islamic Institutions Account																									
0 – 9.9m	3.20%	3.20%	3.20%	3.20%	3.20%	3.30%	3.75%	4.00%	4.75%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.00%	4.00%	4.00%	4.00%	4.00%	4.06%	4.00%	4.00%
10m – 49.99 m	3.40%	3.40%	3.40%	3.40%	3.40%	3.52%	4.00%	4.30%	5.20%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	5.60%	4.60%	4.60%	4.60%	4.67%	4.60%	4.60%
50m – 99.99m	0.00%	0.00%	0.00%	0.00%	3.95%	4.09%	0.00%	5.00%	6.05%	7.10%	7.10%	7.10%	7.10%	7.10%	7.10%	7.10%	7.10%	7.10%	-	-	-	-	5.68%	5.60%	5.60%
100m – 199.99m	0.00%	0.00%	0.00%	5.50%	-	-	-	-	-	-	-	-	12.50%	12.35%	12.40%	12.25%	11.50%	-	7.10%	-	-	-	7.20%	7.10%	-
200m – 299.99m	0.00%	0.00%	0.00%	5.50%	0.00%	0.00%	0.00%	8.00%	0.00%	0.00%	0.00%	12.50%	-	12.35%	12.40%	12.25%	-	-	-	-	-	9.64%	9.50%	-	
300m – 499.99m	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12.40%	-	-	10.50%	-	9.50%	-	9.64%	9.50%	-	
500m – 999.9m	6.30%	6.30%	6.50%	6.50%	6.50%	6.60%	7.50%	8.50%	10.25%	0.00%	0.00%	13.25%	13.25%	-	13.25%	13.25%	12.75%	13.00%	12.00%	10.75%	10.30%	10.40%	10.25%	11.60%	
1.0 b & above	6.30%	6.30%	6.50%	6.50%	6.50%	6.60%	7.50%	8.50%	10.25%	12.75%	12.75%	13.70%	13.25%	12.75%	13.25%	13.25%	12.75%	13.00%	12.00%	10.75%	10.30%	10.40%	10.25%	11.60%	
SBP Deposit - (IFRE) - Category I	3.00%	3.00%	3.00%	3.00%	3.00%	3.08%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SBP Deposit - (IFRE) - Category II	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SBP Deposit - (IFRE) - Category III	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SBP Refinance against Salaries & Wages-Active Tax Payer	0.01%	0.01%	0.01%	0.01%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SBP Refinance against Salaries & Wages-Corp - Non Active Tax Payer	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SBP Refinance against Salaries & Wages-SME - Non Active Tax Payer	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Allied Aitbar Notice Period Certificates - 7 - 29 Days	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Allied Aitbar Notice Period Certificates - 30 Days & above	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Allied Islamic Investment Certificates																									
1 Month	4.90%	4.90%	4.90%	4.90%	5.00%	5.28%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	4.75%	4.75%	4.75%	4.82%	4.75%	4.75%	
3 Months	5.00%	5.00%	5.00%	5.00%	5.25%	5.72%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.00%	4.85%	4.85%	4.85%	4.92%	4.85%	4.85%	
6 Months	5.10%	5.10%	5.10%	5.10%	5.40%	6.16%	7.00%	7.00%	7.00%	7.00%	7.00%	6.98%	7.01%	7.00%	7.00%	7.00%	7.00%	6.00%	4.95%	4.95%	4.95%	5.02%	4.95%	4.95%	
1 Years - Monthly Profit Payment	6.00%	5.75%	5.40%	5.40%	5.60%	6.16%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	6.00%	6.00%	6.00%	6.09%	6.00%	6.00%	
1 Years - Quarterly Profit Payment	6.10%	5.85%	5.45%	5.45%	5.65%	6.38%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	6.10%	6.10%	6.10%	6.19%	6.10%	6.10%	
1 Years - Six Monthly Profit Payment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1 Years - Maturity Profit Payment	6.30%	6.05%	5.55%	5.55%	5.75%	6.68%	7.75%	7.75%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.00%	6.50%	6.50%	6.50%	6.60%	6.50%	6.50%	
2 Years - Monthly Profit Payment	5.80%	5.80%	5.45%	5.45%	5.65%	6.16%	7.00%	7.25%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	6.30%	6.30%	6.30%	6.39%	6.30%	6.30%	
2 Years - Quarterly Profit Payment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2 Years - Six Monthly Profit Payment	6.00%	6.00%	5.55%	5.55%	5.75%	6.51%	7.50%	7.75%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	6.50%	6.50%	6.50%	6.60%	6.50%	6.50%	
2 Years - Maturity Profit Payment	6.10%	6.10%	5.60%	5.60%	5.80%	6.68%	7.75%	8.00%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	-	-	-	-	-	-	-	-	
3 Years - Monthly Profit Payment	5.85%	5.85%	5.50%	5.50%	5.70%	6.38%	7.25%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.39%	6.30%	6.30%	
3 Years - Quarterly Profit Payment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3 Years - Six Monthly Profit Payment	6.05%	6.05%	5.60%	5.60%	5.80%	6.73%	7.75%	8.00%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.25%	6.55%	6.55%	6.55%	6.65%	6.55%	6.55%	
3 Years - Maturity Profit Payment	6.15%	6.15%	5.65%	5.65%	5.85%	6.86%	8.00%	8.25%	9.50%	9.50%	9.50%	-	-	-	-	-	-	-	-	-	-	-	-	-	
4 Years - Monthly Profit Payment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4 Years - Quarterly Profit Payment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4 Years - Six Monthly Profit Payment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4 Years - Maturity Profit Payment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5 Years - Monthly Profit Payment	5.95%	5.95%	5.60%	5.60%	5.80%	6.38%	7.25%	7.50%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	7.50%	6.50%	6.50%	6.60%	6.50%	6.50%	
5 Years - Quarterly Profit Payment	6.05%	6.05%	5.65%	5.65%	5.85%	6.60%	7.50%	7.75%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	7.75%	6.70%	6.70%	6.70%	6.80%	6.70%	6.70%	

