

ALBARAKA ISLAMIC BANK B. S. C. (C)

PROFIT WEIGHTAGES FOR THE QUARTER JULY TO SEPTEMBER 2010

TYPE OF DEPOSITS	WEIGHTAGEs
7 DAYS NOTICE	0.42
SAVINGS ACCOUNTS	0.46
INCENTIVE ACCOUNTS	
Below Rs. 100,000	0.42
Above Rs. 100,000	0.54
KHAZANA ACCOUNTS	
Below Rs. 250,000	0.42
Rs 250,000 to 4,999,999	0.58
Rs 5,000,000 to 9,999,999	0.60
Rs 10,000,000 to 24,999,999	0.61
Rs 25,000,000 to 49,999,999	0.62
Rs 50,000,000 to 99,999,999	0.63
Rs 100,000,000 to 299,999,999	0.63
Rs 250,000,000 to 499,999,999	0.66
Rs 500,000,000 and above	0.71
TERM DEPOSITS	
1 MONTHS	0.58
3 MONTHS	0.68
6 MONTHS	0.73
1 YEAR	0.88
2 YEARS	0.89
3 YEARS	0.92
4 YEARS	0.94
5 YEARS	0.96
TERM DEPOSITS - MAHANA AMDANI	
1 YEAR	0.86
2 YEARS	0.88
3 YEARS	0.92
4 YEARS	0.96
5 YEARS	1.00
FOREIGN CURRENCY DEPSOITS	
Saving accounts*	0.00
Term depsoits	0.01
* weightage for Foreign Currency saving accounts is 0.0042	

Note:

The relationship of the depositors (the account holders) and the Bank (the Mudarib) is that of Rabb-ul-Mal and Mudarib. As depositor's funds are commingled with the Bank's funds for investment, no priority is granted to any party for the purpose of investments and distribution of profits. Ratio of sharing of profits between the deposit holders and the bank is 50:50.