

PLS Ratio	
Share of Mudarib	Rabb ul Maal
46%	54%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR AUGUST 2012

Local Currency		
	Payment Frequency	Weightages
7 Days Notice	7 Days	0.01296
Saving Accounts	Six monthly	0.01524
Saving Accounts		
Albaraka Business Plus	Monthly Payments	0.00017
Saving Accounts		
	Payment Frequency	Weightages
0 to 9,999,999	Monthly Payments	0.01524
10,000,000 to 49,999,999	Monthly Payments	0.01535
50,000,000 to 999,999,999	Monthly Payments	0.01547
Mudaraba Premium Plus - for individuals		
	Payment Frequency	Weightages
0 to 999,999	Monthly Payments	0.01524
1,000,000 to 4,999,999	Monthly Payments	0.01531
5,000,000 to 9,999,999	Monthly Payments	0.01535
10,000,000 to 24,999,999	Monthly Payments	0.01550
25,000,000 and above	Monthly Payments	0.01689
Mudaraba Premium Plus - for Business / Corporate		
	Payment Frequency	Weightages
0 to 9,999,999	Monthly Payments	0.01524
10,000,000 to 29,999,999	Monthly Payments	0.01531
30,000,000 to 49,999,999	Monthly Payments	0.01537
50,000,000 to 99,999,999	Monthly Payments	0.01651
100,000,000 and above	Monthly Payments	0.01778
Incentive Accounts		
	Payment Frequency	Weightages
0 to 99,999	Six Monthly	0.01524
100,000 and above	Six Monthly	0.01601
Khazana Account		
	Payment Frequency	Weightages
Rs 0 to 249,999	Quarterly	0.01525
Rs 250,000 to 4,999,999	Quarterly	0.01677
Rs 5,000,000 to 9,999,999	Quarterly	0.01753
Rs 10,000,000 to 24,999,999	Quarterly	0.01778
Rs 25,000,000 to 49,999,999	Quarterly	0.01791
Rs 50,000,000 to 99,999,999	Quarterly	0.01803
Rs 100,000,000 to 249,999,999	Quarterly	0.01817
Rs 250,000,000 to 499,999,999	Quarterly	0.01855
Rs 500,000,000 and above	Quarterly	-
Term Deposits		
	Payment Frequency	Weightages
1Month	At Maturity	0.01575
3Months	At Maturity	0.01799
6Months	At Maturity	0.01982
1Year	Monthly	0.02312
1Year	Quarterly	0.02350
1Year	At Maturity	0.02401
2Years	At Maturity	0.02513
3Years	Monthly	0.02287
3Years	Quarterly	0.02541
3Years	At Maturity	0.02548
5Years	Monthly	0.02566
5Years	Quarterly	0.02693
5Years	At Maturity	0.02807
Mahana Amadni Scheme		
	Payment Frequency	Weightages
1 year	Monthly	0.02312
2 year	Monthly	0.02553
3 year	Monthly	0.02693
4 year	Monthly	0.02807
5 year	Monthly	0.02947
AMI Deposits		
	Payment Frequency	Weightages
3 Months	Six Monthly	0.01944
6 Months	Six Monthly	0.02109
1 Year	Six Monthly	0.02421
2 Years	Six Monthly	0.02477
3 Years	Monthly	0.02515
5 Years	Six Monthly	0.02795


Farhan Usman
Manager Finance


Aziz Adh
EVP & Chief Financial Officer


Approved Sharia Advisor Division

PLS Ratio

Share of Mudarib	Rabb ul Maal
99%	1%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR AUGUST 2012

FOREIGN CURRENCY

Saving Accounts	Payment Frequency	Weightages
	Six Monthly	-

Saving Account	Payment Frequency	Weightages
USD Balance below USD 1,000/-	Monthly	0.01289
USD Minimum Balance USD 1,000/-	Monthly	0.02577
GBPBalace below POUND 1,000/-	Monthly	0.01289
GBPMinimum Balance POUND 1,000/-	Monthly	-
EUROBalance below EURO 1,000/-	Monthly	0.01289
EUROMinimum Balance EURO 1,000/-	Monthly	0.02577
UAE DirhamBalance below UAE Dirham 5,000/-	Monthly	0.00515
UAE DirhamMinimum Balance UAE Dirham 5,000/-	Monthly	0.01289

Term Deposits	Payment Frequency	Weightages
USD 1 Month	At Maturity	0.03866
USD 3 Months	At Maturity	0.09665
USD 6 Months	At Maturity	0.12242
USD 1 Year & above	At Maturity	0.12887

Term Deposits	Payment Frequency	Weightages
GBP 1 Month	At Maturity	-
GBP 3 Months	At Maturity	-
GBP 6 Months	At Maturity	0.12242
GBP 1 Year & above	At Maturity	0.12887

Term Deposits	Payment Frequency	Weightages
EURO 1 Month	At Maturity	-
EURO 3 Months	At Maturity	0.09665
EURO 6 Months	At Maturity	-
EURO 1 Year & above	At Maturity	0.12887

Term Deposits	Payment Frequency	Weightages
UAE Dirham 1 Month	At Maturity	-
UAE Dirham 3 Months	At Maturity	0.02835
UAE Dirham 6 Months	At Maturity	-
UAE Dirham 1 Year & above	At Maturity	-


Farhan Usman
Manager Finance


Aziz Adil
EVP & Chief Financial Officer



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