

INST/2012
November 27, 2012

Branch Managers / Regional Managers

PLS Ratio

Share of Mudarib	Rabb ul Maal
49%	51%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR DECEMBER 2012

Local Currency		
	Payment Frequency	Weightages
7 Days Notice	7 Days	0.01396
Saving Accounts	Six monthly	0.01642
Saving Accounts		
Albaraka Business Plus	Monthly Payments	0.00019
Saving Accounts		
	Payment Frequency	Weightages
0 to 9,999,999	Monthly Payments	0.01642
10,000,000 to 49,999,999	Monthly Payments	0.01653
50,000,000 to 999,999,999	Monthly Payments	0.01658
Mudaraba Premium Plus - for individuals		
	Payment Frequency	Weightages
0 to 999,999	Monthly Payments	0.01642
1,000,000 to 4,999,999	Monthly Payments	0.01647
5,000,000 to 9,999,999	Monthly Payments	0.01650
10,000,000 to 24,999,999	Monthly Payments	0.01653
25,000,000 and above	Monthly Payments	0.01669
Mudaraba Premium Plus - for Business / Corporate		
	Payment Frequency	Weightages
0 to 9,999,999	Monthly Payments	0.01642
10,000,000 to 29,999,999	Monthly Payments	0.01647
30,000,000 to 49,999,999	Monthly Payments	0.01650
50,000,000 to 99,999,999	Monthly Payments	0.01669
100,000,000 and above	Monthly Payments	0.01732
Incentive Accounts		
	Payment Frequency	Weightages
0 to 99,999	Six Monthly	0.01642
100,000 and above	Six Monthly	0.01656
Khazana Account		
	Payment Frequency	Weightages
Rs 0 to 249,999	Quarterly	0.01642
Rs 250,000 to 4,999,999	Quarterly	0.01669
Rs 5,000,000 to 9,999,999	Quarterly	0.01724
Rs 10,000,000 to 24,999,999	Quarterly	0.01751
Rs 25,000,000 to 49,999,999	Quarterly	0.01779
Rs 50,000,000 to 99,999,999	Quarterly	0.01806
Rs 100,000,000 to 249,999,999	Quarterly	0.01820
Rs 250,000,000 to 499,999,999	Quarterly	0.01847
Rs 500,000,000 and above	Quarterly	0.01916
Term Deposits		
	Payment Frequency	Weightages
1Month	At Maturity	0.01656
3Months	At Maturity	0.01779
6Months	At Maturity	0.01847
1Year	Monthly	0.02148
1Year	Quarterly	0.02217
1Year	At Maturity	0.02258

2Years	At Maturity	0.02326
3Years	Monthly	0.02258
3Years	Quarterly	0.02449
3Years	At Maturity	0.02463
5Years	Monthly	0.02518
5Years	Quarterly	0.02627
5Years	At Maturity	0.02737

Mahana Amadni Scheme	Payment Frequency	Weightages
1 year	Monthly	0.02148
2 year	Monthly	0.02230
3 year	Monthly	0.02258
4 year	Monthly	0.02422
5 year	Monthly	0.02518

AMI Deposits	Payment Frequency	Weightages
3 Months	Six Monthly	0.01779
6 Months	Six Monthly	0.01847
1 Year	Six Monthly	0.02189
2 Years	Six Monthly	0.02326
3 Years	Monthly	0.02258
5 Years	Six Monthly	0.02696

FOREIGN CURRENCY

Saving Account	Payment Frequency	Weightages
USD Balance below USD 1,000/-	Monthly	0.00014
USD Minimum Balance USD 1,000/-	Monthly	0.00027
GBP Balance below POUND 1,000/-	Monthly	0.00014
GBP Minimum Balance POUND 1,000/-	Monthly	-
EURO Balance below EURO 1,000/-	Monthly	0.00014
EURO Minimum Balance EURO 1,000/-	Monthly	0.00027
UAE Dirham Balance below UAE Dirham 5,000/-	Monthly	0.00005
UAE Dirham Minimum Balance UAE Dirham 5,000/-	Monthly	0.00014


Term Deposits	Payment Frequency	Weightages
USD 1 Month	At Maturity	0.00041
USD 3 Months	At Maturity	0.00103
USD 6 Months	At Maturity	0.00130
USD 1 Year & above	At Maturity	0.00137

Term Deposits	Payment Frequency	Weightages
GBP 1 Month	At Maturity	-
GBP 3 Months	At Maturity	-
GBP 6 Months	At Maturity	0.00130
GBP 1 Year & above	At Maturity	0.00137

Term Deposits	Payment Frequency	Weightages
EURO 1 Month	At Maturity	-
EURO 3 Months	At Maturity	0.00103
EURO 6 Months	At Maturity	-
EURO 1 Year & above	At Maturity	0.00137

Term Deposits	Payment Frequency	Weightages
UAE Dirham 1 Month	At Maturity	-
UAE Dirham 3 Months	At Maturity	0.00030
UAE Dirham 6 Months	At Maturity	-
UAE Dirham 1 Year & above	At Maturity	-


Khwaja farhan Usman
Manager Finance


Muhammad Shakeel-ur-Rehman
AVP Finance


Approved Sharia Advisor Division