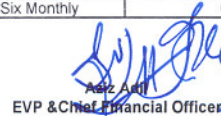


PLS Ratio	
Share of Mudarib	Rabb ul Maal
45%	55%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR JULY 2012

Local Currency		
	Payment Frequency	Weightages
7 Days Notice	7 Days	0.01291
Saving Accounts	Six monthly	0.01519
Saving Accounts		
Albaraka Business Plus	Monthly Payments	0.00017
Saving Accounts		
	Payment Frequency	Weightages
0 to 9,999,999	Monthly Payments	0.01519
10,000,000 to 49,999,999	Monthly Payments	0.01529
50,000,000 to 999,999,999	Monthly Payments	0.01542
Mudaraba Premium Plus - for individuals		
	Payment Frequency	Weightages
0 to 999,999	Monthly Payments	0.01519
1,000,000 to 4,999,999	Monthly Payments	0.01526
5,000,000 to 9,999,999	Monthly Payments	0.01529
10,000,000 to 24,999,999	Monthly Payments	0.01557
25,000,000 and above	Monthly Payments	0.01684
Mudaraba Premium Plus - for Business / Corporate		
	Payment Frequency	Weightages
0 to 9,999,999	Monthly Payments	0.01519
10,000,000 to 29,999,999	Monthly Payments	0.01526
30,000,000 to 49,999,999	Monthly Payments	0.01532
50,000,000 to 99,999,999	Monthly Payments	0.01671
100,000,000 and above	Monthly Payments	0.01772
Incentive Accounts		
	Payment Frequency	Weightages
0 to 99,999	Six Monthly	0.01519
100,000 and above	Six Monthly	0.01608
Khazana Account		
	Payment Frequency	Weightages
Rs 0 to 249,999	Quarterly	0.01519
Rs 250,000 to 4,999,999	Quarterly	0.01671
Rs 5,000,000 to 9,999,999	Quarterly	0.01747
Rs 10,000,000 to 24,999,999	Quarterly	0.01772
Rs 25,000,000 to 49,999,999	Quarterly	0.01785
Rs 50,000,000 to 99,999,999	Quarterly	0.01797
Rs 100,000,000 to 249,999,999	Quarterly	0.01810
Rs 250,000,000 to 499,999,999	Quarterly	0.01886
Rs 500,000,000 and above	Quarterly	-
Term Deposits		
	Payment Frequency	Weightages
1Month	At Maturity	0.01569
3Months	At Maturity	0.01797
6Months	At Maturity	0.01987
1Year	Monthly	0.02316
1Year	Quarterly	0.02354
1Year	At Maturity	0.02418
2Years	At Maturity	0.02504
3Years	Monthly	0.02282
3Years	Quarterly	0.02534
3Years	At Maturity	0.02552
5Years	Monthly	0.02570
5Years	Quarterly	0.02696
5Years	At Maturity	0.02795
Mahana Amadui Scheme		
	Payment Frequency	Weightages
1 year	Monthly	0.02316
2 year	Monthly	0.02567
3 year	Monthly	0.02699
4 year	Monthly	0.02818
5 year	Monthly	0.02924
AMI Deposits		
	Payment Frequency	Weightages
3 Months	Six Monthly	0.01949
6 Months	Six Monthly	0.02114
1 Year	Six Monthly	0.02426
2 Years	Six Monthly	0.02481
3 Years	Monthly	0.02522
5 Years	Six Monthly	0.02790


Farhan Usman
Manager Finance


Aziz Anjum
EVP & Chief Financial Officer


Approved Sharia Advisor Division

PLS Ratio	
Share of Mudarib	Rabb ul Maal
97%	3%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR JULY 2012

FOREIGN CURRENCY

Saving Accounts	Payment Frequency	Weightages
	Six Monthly	-

Saving Account	Payment Frequency	Weightages
USD Balance below USD 1,000/-	Monthly	0.01010
USD Minimum Balance USD 1,000/-	Monthly	0.05051
GBP Balance below POUND 1,000/-	Monthly	0.01010
GBP Minimum Balance POUND 1,000/-	Monthly	-
EURO Balance below EURO 1,000/-	Monthly	0.01010
EURO Minimum Balance EURO 1,000/-	Monthly	0.02525
UAE Dirham Balance below UAE Dirham 5,000/-	Monthly	0.01010
UAE Dirham Minimum Balance UAE Dirham 5,000/-	Monthly	0.01515

Term Deposits	Payment Frequency	Weightages
USD 1 Month	At Maturity	0.05051
USD 3 Months	At Maturity	0.07576
USD 6 Months	At Maturity	0.09596
USD 1 Year & above	At Maturity	0.10101

Term Deposits	Payment Frequency	Weightages
GBP 1 Month	At Maturity	-
GBP 3 Months	At Maturity	-
GBP 6 Months	At Maturity	0.09596
GBP 1 Year & above	At Maturity	0.10101

Term Deposits	Payment Frequency	Weightages
EURO 1 Month	At Maturity	-
EURO 3 Months	At Maturity	0.07576
EURO 6 Months	At Maturity	0.09596
EURO 1 Year & above	At Maturity	0.10101

Term Deposits	Payment Frequency	Weightages
UAE Dirham 1 Month	At Maturity	-
UAE Dirham 3 Months	At Maturity	0.07576
UAE Dirham 6 Months	At Maturity	-
UAE Dirham 1 Year & above	At Maturity	-


Farnan Usman
Manager Finance


Aziz Adil
EVP & Chief Financial Officer



Approved Sharia Advisor Division