

PLS Ratio	
Share of Mudarib	Rabb ul Maal
35%	65%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR MAY 2012

Local Currency

	Payment Frequency	Weightages
7 Days Notice	7 Days	0.01490
Saving Accounts	Six monthly	0.01490

Saving Accounts		
Abaraka Business Plus	Monthly Payments	0.00017

Saving Accounts	Payment Frequency	Weightages
0 to 9,999,999	Monthly Payments	0.01490
10,000,000 to 49,999,999	Monthly Payments	0.01490
50,000,000 to 999,999,999	Monthly Payments	0.01490

Mudaraba Premium Plus - for individuals	Payment Frequency	Weightages
0 to 999,999	Monthly Payments	0.01490
1,000,000 to 4,999,999	Monthly Payments	0.01490
5,000,000 to 9,999,999	Monthly Payments	0.01490
10,000,000 to 24,999,999	Monthly Payments	0.01490
25,000,000 and above	Monthly Payments	0.01662

Mudaraba Premium Plus - for Business / Corporate	Payment Frequency	Weightages
0 to 9,999,999	Monthly Payments	0.01490
10,000,000 to 29,999,999	Monthly Payments	0.01503
30,000,000 to 49,999,999	Monthly Payments	0.01466
50,000,000 to 99,999,999	Monthly Payments	0.01691
100,000,000 and above	Monthly Payments	0.01764

Incentive Accounts		
0 to 99,999	Six Monthly	0.01490
100,000 and above	Six Monthly	0.01568

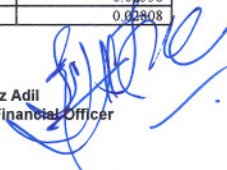
Khazana Account	Payment Frequency	Weightages
Rs 0 to 249,999	Quarterly	0.01490
Rs 250,000 to 4,999,999	Quarterly	0.01688
Rs 5,000,000 to 9,999,999	Quarterly	0.01742
Rs 10,000,000 to 24,999,999	Quarterly	0.01763
Rs 25,000,000 to 49,999,999	Quarterly	0.01789
Rs 50,000,000 to 99,999,999	Quarterly	0.01817
Rs 100,000,000 to 249,999,999	Quarterly	0.01826
Rs 250,000,000 to 499,999,999	Quarterly	0.01935
Rs 500,000,000 and above	Quarterly	0.02139

Term Deposits	Payment Frequency	Weightages
1Month	At Maturity	0.01564
3Months	At Maturity	0.01817
6Months	At Maturity	0.02004
1Year	Monthly	0.02313
1Year	Quarterly	0.02349
1Year	At Maturity	0.02436
2Years	At Maturity	0.02497
3Years	Monthly	0.02500
3Years	Quarterly	0.02526
3Years	At Maturity	0.02562
5Years	Monthly	0.02558
5Years	Quarterly	0.02683
5Years	At Maturity	0.02807

Mahana Amadni Scheme	Payment Frequency	Weightages
1 year	Monthly	0.02311
2 year	Monthly	-
3 year	Monthly	0.02687
4 year	Monthly	0.02804
5 year	Monthly	0.02933

AMI Deposits	Payment Frequency	Weightages
3 Months	Six Monthly	0.01975
6 Months	Six Monthly	0.02139
1 Year	Six Monthly	0.02438
2 Years	Six Monthly	0.02498
3 Years	Monthly	0.02558
5 Years	Six Monthly	0.02808


Farhan Usman
Manager Finance


Aziz Adil
EVP & Chief Financial Officer


Approved Sharia Advisor Division

PLS Ratio	
Share of Mudarib	Rabb ul Maal
81%	19%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR MAY 2012

FOREIGN CURRENCY

Saving Accounts	Six Monthly	-
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Saving Account	Payment Frequency	Weightages
USD Balance below USD 1,000/-	Monthly	0.01626
USD Minimum Balance USD 1,000/-	Monthly	0.08130
GBP Balance below POUND 1,000/-	Monthly	0.01626
GBP Minimum Balance POUND 1,000/-	Monthly	-
EURO Balance below EURO 1,000/-	Monthly	0.01626
EURO Minimum Balance EURO 1,000/-	Monthly	0.04065
UAE Dirham Balance below UAE Dirham 5,000/-	Monthly	0.01626
UAE Dirham Minimum Balance UAE Dirham 5,000/-	Monthly	0.02439

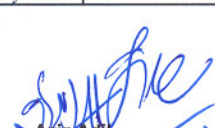
Term Deposits	Payment Frequency	Weightages
USD 1 Month	At Maturity	0.08130
USD 3 Months	At Maturity	0.12195
USD 6 Months	At Maturity	0.15447
USD 1 Year & above	At Maturity	-


Term Deposits	Payment Frequency	Weightages
GBP 1 Month	At Maturity	-
GBP 3 Months	At Maturity	-
GBP 6 Months	At Maturity	0.15447
GBP 1 Year & above	At Maturity	-

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

Term Deposits	Payment Frequency	Weightages
UAE Dirham 1 Month	At Maturity	-
UAE Dirham 3 Months	At Maturity	0.12195
UAE Dirham 6 Months	At Maturity	0.15447
UAE Dirham 1 Year & above	At Maturity	-


Farhan Usman
Manager Finance


Aziz Ashraf
EVP & Chief Financial Officer


Approved Sharia Advisor Division