

INST/2012/  
December 28, 2012

Branch Managers / Regional Managers

PLS Ratio	
Share of Mudarib	Rabb ul Maal
38%	62%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR JANUARY 2013

**Local Currency**

	Payment Frequency	Weightages
<b>7 Days Notice</b>	7 Days	0.01205

<b>Saving Accounts</b>	Six monthly	0.01145
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<b>Saving Accounts</b>		
Albaraka Business Plus	Monthly Payments	0.00017

<b>Saving Accounts</b>	Payment Frequency	Weightages
0 to 4,999,999	Monthly Payments	0.01145
5 M to 9,999,999	Monthly Payments	0.01205
10 M to 49,999,999	Monthly Payments	0.01265
50 M and above	Monthly Payments	0.01325

<b>Mudaraba Premium Plus - for Individuals</b>	Payment Frequency	Weightages
0 to 999,999	Monthly Payments	0.01205
1M to 4,999,999	Monthly Payments	0.01325
5 M to 9,999,999	Monthly Payments	0.01446
10 M to 24,999,999	Monthly Payments	0.01458
25 M to 49,999,999	Monthly Payments	0.01460
50 M to 99,999,999	Monthly Payments	0.01463
100 M to 149,999,999	Monthly Payments	0.01482
150 M to 199,999,999	Monthly Payments	0.01506
200 M to 249,999,999	Monthly Payments	0.01530
250 M to 499,999,999	Monthly Payments	0.01566
500 M and above	Monthly Payments	0.01687

<b>Mudaraba Premium Plus - for Business / Corporate</b>	Payment Frequency	Weightages
0 to 9,999,999	Monthly Payments	0.01205
10 M to 29,999,999	Monthly Payments	0.01446
30,000,000 to 49,999,999	Monthly Payments	0.01470
50,000,000 to 149,999,999	Monthly Payments	0.01482
150,000,000 to 249,999,999	Monthly Payments	0.01494
250,000,000 to 299,999,999	Monthly Payments	0.01506
300,000,000 to 499,999,999	Monthly Payments	0.01566
500,000,000 and above	Monthly Payments	0.01807

<b>Incentive Accounts</b>		
0 to 99,999	Six Monthly	0.01446
100,000 and above	Six Monthly	0.01458

<b>Khazana Account</b>	Payment Frequency	Weightages
Rs 0 to 249,999	Quarterly	0.01205
Rs 250,000 to 4,999,999	Quarterly	0.01325
Rs 5,000,000 to 9,999,999	Quarterly	0.01470
Rs 10,000,000 to 24,999,999	Quarterly	0.01530
Rs 25,000,000 to 49,999,999	Quarterly	0.01566
Rs 50,000,000 to 99,999,999	Quarterly	0.01590
Rs 100,000,000 to 249,999,999	Quarterly	0.01603
Rs 250,000,000 to 499,999,999	Quarterly	0.01627
Rs 500,000,000 and above	Quarterly	0.01807

<b>Term Deposits</b>	Payment Frequency	Weightages
<b>1Month</b>	At Maturity	0.01446

3Months	At Maturity	0.01566
6Months	At Maturity	0.01627
1Year	Monthly	0.01868
1Year	Quarterly	0.01916
1Year	At Maturity	0.01964
2Years	At Maturity	0.01964
3Years	Monthly	0.01916
3Years	Quarterly	0.01928
3Years	At Maturity	0.02048
5Years	Monthly	0.02048
5Years	Quarterly	0.02169
5Years	At Maturity	0.02289

Mahana Amadni Scheme	Payment Frequency	Weightages
1 year	Monthly	0.01868
2 year	Monthly	0.01904
3 year	Monthly	0.01916
4 year	Monthly	0.01928
5 year	Monthly	0.02048

AMI Deposits	Payment Frequency	Weightages
3 Months	Six Monthly	0.01566
6 Months	Six Monthly	0.01627
1 Year	Six Monthly	0.01904
2 Years	Six Monthly	0.01928
3 Years	Six Monthly	0.01964
5 Years	Six Monthly	0.02253

**FOREIGN CURRENCY**

Saving Account	Payment Frequency	Weightages
USD Balance below USD 1,000/-	Monthly	0.00024
USD Minimum Balance USD 1,000/-	Monthly	0.00036
GBP Balance below POUND 1,000/-	Monthly	0.00012
GBP Minimum Balance POUND 1,000/-	Monthly	0.00024
EURO Balance below EURO 1,000/-	Monthly	0.00012
EURO Minimum Balance EURO 1,000/-	Monthly	0.00024
UAE Dirham Balance below UAE Dirham 5,000/-	Monthly	0.00005
UAE Dirham Minimum Balance UAE Dirham 5,000/-	Monthly	0.00012

Term Deposits	Payment Frequency	Weightages
USD 1 Month	At Maturity	0.00060
USD 3 Months	At Maturity	0.00116
USD 6 Months	At Maturity	0.00140
USD 1 Year & above	At Maturity	0.00145

Term Deposits	Payment Frequency	Weightages
GBP 1 Month	At Maturity	0.00036
GBP 3 Months	At Maturity	0.00090
GBP 6 Months	At Maturity	0.00114
GBP 1 Year & above	At Maturity	0.00120

Term Deposits	Payment Frequency	Weightages
EURO 1 Month	At Maturity	0.00036
EURO 3 Months	At Maturity	0.00090
EURO 6 Months	At Maturity	0.00114
EURO 1 Year & above	At Maturity	0.00120

Term Deposits	Payment Frequency	Weightages
UAE Dirham 1 Month	At Maturity	0.00024
UAE Dirham 3 Months	At Maturity	0.00027
UAE Dirham 6 Months	At Maturity	0.00029
UAE Dirham 1 Year & above	At Maturity	0.00036

*[Handwritten mark]*

*[Signature]*

Muhammad Shakeel Ur Rehman  
AVP -Finance

*[Signature]*

Syed Shah Sajid Hussain  
Chief Financial Office

*[Signature]*

Approved by Sharia Division

