

INST/2013/
June 25, 2013

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

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR JULY 2013

Local Currency

	Payment Frequency	Weightages
7 Days Notice	7 Days	0.00382

Saving Accounts	Six monthly	0.00473
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Saving Accounts		
Albaraka Business Plus	Monthly Payments	0.00010

Saving Accounts	Payment Frequency	Weightages
0 to 5,000,000	Monthly Payments	0.00473
5,000,001 to 10,000,000	Monthly Payments	0.00535
10,000,001 to 50,000,000	Monthly Payments	0.00591
50,000,001 to 100,000,000		0.00626
100,000,001 and above	Monthly Payments	0.00695

Mudaraba Premium Plus - for individuals	Payment Frequency	Weightages
0 to 1,000,000	Monthly Payments	0.00522
1,000,001 to 5,000,000	Monthly Payments	0.00626
5,000,001 to 10,000,000	Monthly Payments	0.00730
10,000,001 to 25,000,000	Monthly Payments	0.00765
25,000,001 to 50,000,000	Monthly Payments	0.00800
50,000,001 to 100,000,000	Monthly Payments	0.00807
100,000,001 to 150,000,000	Monthly Payments	0.00835
150,000,001 to 200,000,000	Monthly Payments	0.00939
200,000,001 to 250,000,000	Monthly Payments	0.00953
250,000,001 to 500,000,000	Monthly Payments	0.00974
500,000,001 and above	Monthly Payments	0.01043

Mudaraba Premium Plus - for Business / Corporate	Payment Frequency	Weightages
0 to 10,000,000	Monthly Payments	0.00626
10,000,001 to 30,000,000	Monthly Payments	0.00765
30,000,001 to 50,000,000	Monthly Payments	0.00800
50,000,001 to 150,000,000	Monthly Payments	0.00869
150,000,001 to 250,000,000	Monthly Payments	0.00918
250,000,001 to 300,000,000	Monthly Payments	0.00932
300,000,001 to 500,000,000	Monthly Payments	0.01008
500,000,001 and above	Monthly Payments	0.01196

Incentive Accounts		
0 to 100,000	Six Monthly	0.00522
100,001 to 10,000,000	Six Monthly	0.00626
10,000,001 to 50,000,000	Six Monthly	0.00855
50,000,001 and above	Six Monthly	0.01099

Khazana Account	Payment Frequency	Weightages
Rs 0 to 250,000	Quarterly	0.00522
Rs 250,001 to 5,000,000	Quarterly	0.00661
Rs 5,000,001 to 10,000,000	Quarterly	0.00800

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PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR JULY 2013

Local Currency		
	Payment Frequency	Weightages
Rs 10,000,001 to 25,000,000	Quarterly	0.00835
Rs 25,000,001 to 50,000,000	Quarterly	0.00869
Rs 50,000,001 to 100,000,000	Quarterly	0.00939
Rs 100,000,001 to 250,000,000	Quarterly	0.00994
Rs 250,000,001 to 500,000,000	Quarterly	0.01043
Rs 500,000,001 and above	Quarterly	0.01134
Term Deposits		
1Month		
1 Months 0 to 15,000,000	At Maturity	0.00800
1 Months 15,000,001 to 50,000,000	At Maturity	0.00835
1 Months 50,000,001 to 100,000,000	At Maturity	0.00869
1 Months 100,000,001 to 200,000,000	At Maturity	0.00939
1 Months 200,000,001 to 250,000,000	At Maturity	0.01057
1 Months 250,000,001 to 500,000,000	At Maturity	0.01071
1 Months Rs 500,000,001 and above	At Maturity	0.01085
3Months		
3 Months 0 to 15,000,000	At Maturity	0.00869
3 Months 15,000,001 to 50,000,000	At Maturity	0.00904
3 Months 50,000,001 to 100,000,000	At Maturity	0.00939
3 Months 100,000,001 to 200,000,000	At Maturity	0.00974
3 Months 200,000,001 to 250,000,000	At Maturity	0.01043
3 Months 250,000,001 to 500,000,000	At Maturity	0.01078
3 Months Rs 500,000,001 and above	At Maturity	0.01092
6Months		
6 Months 0 to 15,000,000	At Maturity	0.00904
6 Months 15,000,001 to 50,000,000	At Maturity	0.00939
6 Months 50,000,001 to 100,000,000	At Maturity	0.00974
6 Months 100,000,001 to 200,000,000	At Maturity	0.01008
6 Months 200,000,001 to 250,000,000	At Maturity	0.01078
6 Months 250,000,001 to 500,000,000	At Maturity	0.01092
6 Months Rs 500,000,001 and above	At Maturity	0.01120
1Year		
1 Year- Monthly 0 to 10,000,000	Monthly	0.01078
1 Year- Monthly 10,000,001 and above	Monthly	0.01113
1Year		
1 Year- Quarterly 0 to 10,000,000	Quarterly	0.01078
1 Year- Quarterly 10,000,001 to 100,000,000	Quarterly	0.01113
1 Year- Quarterly 100,000,001 to 250,000,000	Quarterly	0.01147
1 Year- Quarterly 250,000,001 and above	Quarterly	0.01217
1Year		
1 Year- Maturity 0 to 10,000,000	At Maturity	0.01078
1 Year- Maturity 10,000,001 to 100,000,000	At Maturity	0.01113
1 Year- Maturity 100,000,001 to 250,000,000	At Maturity	0.01147
1 Year- Maturity 250,000,001 to 500,000,000	At Maturity	0.01252
1 Year- Maturity 500,000,001 and above	At Maturity	0.01287
2Years	At Maturity	0.01134
3Years	Monthly	0.01106
3Years	Quarterly	0.01113
3Years	At Maturity	0.01182
5Years	Monthly	0.01182
5Years	Quarterly	0.01252
5Years	At Maturity	0.01321
Mahana Amadni Scheme		
1 year	Monthly	
1 year-monthly MAS 0 to 10,000,000	Monthly	0.01078
1 year-monthly MAS 10,000,001 and above	Monthly	0.01113

PLS Ratio

Share of Mudarib	Rabb ul Maal
38%	62%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR JULY 2013

Local Currency

	Payment Frequency	Weightages
2 year	Monthly	0.01092
3 year	Monthly	0.01099
4 year	Monthly	0.01106
5 year	Monthly	0.01175

AMI Deposits	Payment Frequency	Weightages
3 Months		
3 Months AMI 0 to 15,000,000	Monthly	0.00869
3 Months AMI 15,000,001 to 50,000,000	Monthly	0.00904
3 Months AMI 50,000,001 to 100,000,000	Monthly	0.00939
3 Months AMI 100,000,001 to 200,000,000	Monthly	0.00974
3 Months AMI 200,000,001 to 250,000,000	Monthly	0.01043
3 Months AMI 250,000,001 to 500,000,000	Monthly	0.01078
3 Months AMI Rs 500,000,001 and above	Monthly	0.01092
6 Months		
AMI 6 Months AMI 0 to 15,000,000	Six Monthly	0.00904
AMI 6 Months 15,000,001 to 50,000,000	Six Monthly	0.00939
AMI 6 Months 50,000,001 to 100,000,000	Six Monthly	0.00974
AMI 6 Months 100,000,001 to 200,000,000	Six Monthly	0.01008
AMI 6 Months 200,000,001 to 250,000,000	Six Monthly	0.01078
AMI 6 Months 250,000,001 to 500,000,000	Six Monthly	0.01092
AMI 6 Months Rs 500,000,001 and above	Six Monthly	0.01120
1 Year		
1 Year - six monthly 0 to 10,000,000	Six Monthly	0.01099
1 Year - six monthly 10,000,001 to 100,000,000	Six Monthly	0.01134
1 Year - six monthly 100,000,001 and above	Six Monthly	0.01182
2 Years	Six Monthly	0.01106
3 Years	Six Monthly	0.01127
5 Years	Six Monthly	0.01307



Khwaja Farhan Usman
Manager Finance




Syed Shah Sajid Hussain
Chief Financial Officer

Approved by Sharia Division

INST/2013/
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PLS Ratio

Share of Mudarib	Rabb ul Maal
95%	5%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR JULY 2013

FOREIGN CURRENCY

Saving Account	Payment Frequency	Weightages
USD 0 to 50,000	Monthly	0.00447
USD 50,001 to 100,000	Monthly	0.00894
USD 100,001 to 200,000	Monthly	0.01342
USD 200,001 to 500,000	Monthly	0.04472
USD 500,001 and above	Monthly	0.08945
GBP Balance below POUND 1,000/-	Monthly	0.00447
GBP Minimum Balance POUND 1,000/-	Monthly	0.00894
EURO Balance below EURO 1,000/-	Monthly	0.00447
EURO Minimum Balance EURO 1,000/-	Monthly	0.00894
UAE Dirham Balance below UAE Dirham 5,000/-	Monthly	0.00179
UAE Dirham Minimum Balance UAE Dirham 5,000/-	Monthly	0.00447

Term Deposits	Payment Frequency	Weightages
USD 1 Month 0 to 500,000	A1 Maturity	0.02236
USD 1 Month 500,001 and above	A1 Maturity	0.06261
USD 3 Months 0 to 500,000	A1 Maturity	0.04293
USD 3 Months 500,001 and above	A1 Maturity	0.06708
USD 6 Months 0 to 500,000	A1 Maturity	0.05814
USD 6 Months 500,001 and above	A1 Maturity	0.07603
USD 1 Year & above 0 to 500,000	A1 Maturity	0.07603
USD 1 Year & above 500,001 and above	A1 Maturity	0.08945


Term Deposits	Payment Frequency	Weightages
GBP 1 Month	A1 Maturity	0.01342
GBP 3 Months	A1 Maturity	0.03354
GBP 6 Months	A1 Maturity	0.04249
GBP 1 Year & above	A1 Maturity	0.04472

Term Deposits	Payment Frequency	Weightages
EURO 1 Month	A1 Maturity	0.01342
EURO 3 Months	A1 Maturity	0.03354
EURO 6 Months	A1 Maturity	0.04249
EURO 1 Year & above	A1 Maturity	0.04472

Term Deposits	Payment Frequency	Weightages
UAE Dirham 1 Month	A1 Maturity	0.00894
UAE Dirham 3 Months	A1 Maturity	0.00984
UAE Dirham 6 Months	A1 Maturity	0.01073
UAE Dirham 1 Year & above	A1 Maturity	0.01342


Khwaja Farhan Usman
Manager Finance


Syed Shah Sajid Hussain
Chief Financial Officer


Approved by Sharia Division