

INST/2013/  
May 23, 2013

FLS Ratio	
Share of Mudarib	Rabb ul Maal
49%	51%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR JUNE 2013

Local Currency		
	Payment Frequency	Weightages
7 Days Notice	7 Days	0.00412
Saving Accounts	Six monthly	0.00522
<b>Saving Accounts</b>		
Albaraka Business Plus	Monthly Payments	0.00010
<b>Saving Accounts</b>		
	Payment Frequency	Weightages
0 to 5,000,000	Monthly Payments	0.00515
5,000,001 to 10,000,000	Monthly Payments	0.00598
10,000,001 to 50,000,000	Monthly Payments	0.00632
50,000,001 to 100,000,000	Monthly Payments	0.00673
100,000,001 and above	Monthly Payments	0.00697
<b>Mudaraba Premium Plus - for Individuals</b>		
	Payment Frequency	Weightages
0 to 10,000,000	Monthly Payments	0.00543
10,000,001 to 5,000,000	Monthly Payments	0.00666
5,000,001 to 10,000,000	Monthly Payments	0.00804
10,000,001 to 25,000,000	Monthly Payments	0.00810
25,000,001 to 50,000,000	Monthly Payments	0.00812
50,000,001 to 100,000,000	Monthly Payments	0.00813
100,000,001 to 150,000,000	Monthly Payments	0.00838
150,000,001 to 200,000,000	Monthly Payments	0.00927
200,000,001 to 250,000,000	Monthly Payments	0.00941
250,000,001 to 500,000,000	Monthly Payments	0.00962
500,000,001 and above	Monthly Payments	0.01030
<b>Mudaraba Premium Plus - for Business / Corporate</b>		
	Payment Frequency	Weightages
0 to 10,000,000	Monthly Payments	0.00666
10,000,001 to 30,000,000	Monthly Payments	0.00804
30,000,001 to 50,000,000	Monthly Payments	0.00817
50,000,001 to 150,000,000	Monthly Payments	0.00859
150,000,001 to 250,000,000	Monthly Payments	0.00907
250,000,001 to 300,000,000	Monthly Payments	0.00920
300,000,001 to 500,000,000	Monthly Payments	0.00955
500,000,001 and above	Monthly Payments	0.01154
<b>Incentive Accounts</b>		
	Payment Frequency	Weightages
0 to 100,000	Six Monthly	0.00563
100,001 to 10,000,000	Six Monthly	0.00666
10,000,001 to 50,000,000	Six Monthly	0.00843
50,000,001 and above	Six Monthly	0.01085
<b>Khazana Account</b>		
	Payment Frequency	Weightages
Rs 0 to 250,000	Quarterly / Monthly	0.00563
Rs 250,001 to 5,000,000	Quarterly / Monthly	0.00666
Rs 5,000,001 to 10,000,000	Quarterly / Monthly	0.00817



PLS Ratio

Share of Mudarib	Rabb ul Mool
49%	51%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR JUNE 2013

Local Currency

	Payment Frequency	Weightages
Rs 10,000,001 to 25,000,000	Quarterly / Monthly	0.00852
Rs 25,000,001 to 50,000,000	Quarterly / Monthly	0.00872
Rs 50,000,001 to 100,000,000	Quarterly / Monthly	0.00927
Rs 100,000,001 to 250,000,000	Quarterly / Monthly	0.00982
Rs 250,000,001 to 500,000,000	Quarterly / Monthly	0.00994
Rs 500,000,001 and above	Quarterly / Monthly	0.01085

Term Deposits	Payment Frequency	Weightages
<b>1Month</b>		
1 Months 0 to 15,000,000	At Maturity	0.00817
1 Months 15,000,001 to 50,000,000	At Maturity	0.00824
1 Months 50,000,001 to 100,000,000	At Maturity	0.00859
1 Months 100,000,001 to 200,000,000	At Maturity	0.00927
1 Months 200,000,001 to 250,000,000	At Maturity	0.01044
1 Months 250,000,001 to 500,000,000	At Maturity	0.01058
1 Months Rs 500,000,001 and above	At Maturity	0.01071
<b>3Months</b>		
3 Months 0 to 15,000,000	At Maturity	0.00886
3 Months 15,000,001 to 50,000,000	At Maturity	0.00907
3 Months 50,000,001 to 100,000,000	At Maturity	0.00920
3 Months 100,000,001 to 200,000,000	At Maturity	0.00955
3 Months 200,000,001 to 250,000,000	At Maturity	0.01058
3 Months 250,000,001 to 500,000,000	At Maturity	0.01065
3 Months Rs 500,000,001 and above	At Maturity	0.01078
<b>6Months</b>		
6 Months 0 to 15,000,000	At Maturity	0.00920
6 Months 15,000,001 to 50,000,000	At Maturity	0.00941
6 Months 50,000,001 to 100,000,000	At Maturity	0.00968
6 Months 100,000,001 to 200,000,000	At Maturity	0.00994
6 Months 200,000,001 to 250,000,000	At Maturity	0.01065
6 Months 250,000,001 to 500,000,000	At Maturity	0.01078
6 Months Rs 500,000,001 and above	At Maturity	0.01106
<b>1Year</b>		
1 Year- Monthly 0 to 10,000,000	Monthly	0.01071
1 Year- Monthly 10,000,001 and above	Monthly	0.01106
<b>1Year</b>		
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	0.01126
1 Year- Quarterly 250,000,000 and above	Quarterly	0.01236
<b>1Year</b>		
1 Year- Maturity 0 to 10,000,000	At Maturity	0.01092
1 Year- Maturity 10,000,001 to 100,000,000	At Maturity	0.01126
1 Year- Maturity 100,000,001 to 250,000,000	At Maturity	0.01161
1 Year- Maturity 250,000,001 to 500,000,000	At Maturity	0.01257
1 Year- Maturity 500,000,001 and above	At Maturity	0.01298
<b>2Years</b>	At Maturity	0.01120
<b>3Years</b>	Monthly	0.01092
<b>3Years</b>	Quarterly	0.01099
<b>3Years</b>	At Maturity	0.01168
<b>5Years</b>	Monthly	0.01168
<b>5Years</b>	Quarterly	0.01236
<b>5Years</b>	At Maturity	0.01305

Mahana Amdani Scheme	Payment Frequency	Weightages
1 year	Monthly	
1 year-monthly MAS 0 to 10,000,000	Monthly	0.01071
1 year-monthly MAS 10,000,001 and above	Monthly	0.01113

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PLS Ratio


Share of Mudarib	Rabb ul Mool
49%	51%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR JUNE 2013

Local Currency		
	Payment Frequency	Weightages
<b>2 year</b>	Monthly	0.01078
<b>3 year</b>	Monthly	0.01085
<b>4 year</b>	Monthly	0.01092
<b>5 year</b>	Monthly	0.01161
<b>AMI Deposits</b>		
<b>3 Months</b>		
3 Months AMI 0 to 15,000,000	Monthly	0.00886
3 Months AMI 15,000,001 to 50,000,000	Monthly	0.00907
3 Months AMI 50,000,001 to 100,000,000	Monthly	0.00920
3 Months AMI 100,000,001 to 200,000,000	Monthly	0.00955
3 Months AMI 200,000,001 to 249,999,999	Monthly	0.01058
3 Months AMI 250,000,001 to 500,000,000	Monthly	0.01065
3 Months AMI Rs 500,000,001 and above	Monthly	0.01078
<b>6 Months</b>		
AMI 6 Months AMI 0 to 15,000,000	Six Monthly	0.00920
AMI 6 Months 15,000,001 to 50,000,000	Six Monthly	0.00941
AMI 6 Months 50,000,001 to 100,000,000	Six Monthly	0.00968
AMI 6 Months 100,000,001 to 200,000,000	Six Monthly	0.00996
AMI 6 Months 200,000,001 to 249,999,999	Six Monthly	0.01065
AMI 6 Months 250,000,001 to 500,000,000	Six Monthly	0.01078
AMI 6 Months Rs 500,000,001 and above	Six Monthly	0.01106
<b>1 Year</b>		
1 Year - six monthly 0 to 10,000,000	Six Monthly	0.01085
1 Year - six monthly 10,000,001 to 100,000,000	Six Monthly	0.01120
1 Year - six monthly 100,000,001 and above	Six Monthly	0.01168
<b>2 Years</b>	Six Monthly	0.01092
<b>3 Years</b>	Six Monthly	0.01113
<b>5 Years</b>	Six Monthly	0.01291

  
Khwaja Farhan Usman  
Manager Finance

  
Syed Shah Sajid Hussain  
Chief Financial Officer

  
Approved by Shari'ah Division

INST/2013/  
May 23, 2013

PLS Ratio

Share of Mudarib	Kobb ul Maal
98%	2%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR JUNE 2013

**FOREIGN CURRENCY**

Saving Account	Payment Frequency	Weightages
USD 0 to 50,000	Monthly	0.00470
USD 50,001 to 100,000	Monthly	0.00940
USD 100,001 to 200,000	Monthly	0.01410
USD 200,001 to 500,000	Monthly	0.04499
USD 500,001 and above	Monthly	0.09398
GBP Balance below POUND 1,000/-	Monthly	0.00470
GBP Minimum Balance: POUND 1,000/-	Monthly	0.00940
EURO Balance below EURO 1,000/-	Monthly	0.00470
EURO Minimum Balance: EURO 1,000/-	Monthly	0.00940
UAE Dirham balance below UAE Dirham 5,000/-	Monthly	0.00188
UAE Dirham Minimum Balance: UAE Dirham 5,000/-	Monthly	0.00470

Term Deposits	Payment Frequency	Weightages
USD 1 Month 0 to 500,000	At Maturity	0.02350
USD 1 Month 500,001 and above	At Maturity	0.03571
USD 3 Months 0 to 500,000	At Maturity	0.04311
USD 3 Months 500,001 and above	At Maturity	0.05439
USD 6 Months 0 to 500,000	At Maturity	0.06109
USD 6 Months 500,001 and above	At Maturity	0.07331
USD 1 Year & above 0 to 500,000	At Maturity	0.07989
USD 1 Year & above 500,001 and above	At Maturity	0.09398

Term Deposits	Payment Frequency	Weightages
GBP 1 Month	At Maturity	0.01410
GBP 3 Months	At Maturity	0.03524
GBP 6 Months	At Maturity	0.04464
GBP 1 Year & above	At Maturity	0.04499

Term Deposits	Payment Frequency	Weightages
EURO 1 Month	At Maturity	0.01410
EURO 3 Months	At Maturity	0.03524
EURO 6 Months	At Maturity	0.04464
EURO 1 Year & above	At Maturity	0.04499

Term Deposits	Payment Frequency	Weightages
UAE Dirham 1 Month	At Maturity	0.00940
UAE Dirham 3 Months	At Maturity	0.01034
UAE Dirham 6 Months	At Maturity	0.01128
UAE Dirham 1 Year & above	At Maturity	0.01410

  
Khwaja Farhan Usman  
Manager Finance

  
Syed Shah Sajid Hussain  
Chief Financial Officer

  
Approved by Sharia Division