

INST/2013/
April 26, 2013

PLS Ratio	
Share of Mudarib	Rabb ul Maal
41%	59%
MAY	

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR APRIL 2013

Local Currency

	Payment Frequency	Weightages
7 Days Notice	7 Days	0.00412
Saving Accounts	Six monthly	0.00522

Saving Accounts		
Albaraka Business Plus	Monthly Payments	0.00010

Saving Accounts	Payment Frequency	Weightages
0 to 4,999,999	Monthly Payments	0.00515
5 M to 9,999,999	Monthly Payments	0.00578
10 M to 49,999,999	Monthly Payments	0.00632
50 M and above	Monthly Payments	0.00673

Mudaraba Premium Plus - for Individuals		
	Payment frequency	Weightages
0 to 999,999	Monthly Payments	0.00543
1M to 4,999,999	Monthly Payments	0.00566
5 M to 9,999,999	Monthly Payments	0.00604
10 M to 24,999,999	Monthly Payments	0.00810
25 M to 49,999,999	Monthly Payments	0.00612
50 M to 99,999,999	Monthly Payments	0.00813
100 M to 149,999,999	Monthly Payments	0.00838
150 M to 199,999,999	Monthly Payments	0.00927
200 M to 249,999,999	Monthly Payments	0.00841
250 M to 499,999,999	Monthly Payments	0.00962
500 M and above	Monthly Payments	0.01030

Mudaraba Premium Plus - for Business / Corporate		
	Payment frequency	Weightages
0 to 9,999,999	Monthly Payments	0.00666
10 M to 29,999,999	Monthly Payments	0.00804
30,000,000 to 49,999,999	Monthly Payments	0.00817
50,000,000 to 149,999,999	Monthly Payments	0.00859
150,000,000 to 249,999,999	Monthly Payments	0.00907
250,000,000 to 299,999,999	Monthly Payments	0.00920
300,000,000 to 499,999,999	Monthly Payments	0.00953
500,000,000 and above	Monthly Payments	0.01154

Incentive Accounts		
	Payment Frequency	Weightages
0 to 99,999	Six Monthly	0.00560
100,000 to 9,999,999	Six Monthly	0.00266
10,000,000 to 49,999,999	Six Monthly	0.00846
50,000,000 and above	Six Monthly	0.01085

Khasana Account		
	Payment Frequency	Weightages
Rs 0 to 249,999	Quarterly	0.00563
Rs 250,000 to 4,999,999	Quarterly	0.00666
Rs 5,000,000 to 9,999,999	Quarterly	0.00817
Rs 10,000,000 to 24,999,999	Quarterly	0.00852
Rs 25,000,000 to 49,999,999	Quarterly	0.00872

PLS Ratio

Share of Mudarib	Rabb ul Maal
41%	59%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR APRIL 2013

MAY

Local Currency

	Payment Frequency	Weightages
Rs 50,000,000 to 99,999,999	Quarterly	0.00927
Rs 100,000,000 to 249,999,999	Quarterly	0.00982
Rs 250,000,000 to 499,999,999	Quarterly	0.00994
Rs 500,000,000 and above	Quarterly	0.01085

Term Deposits	Payment Frequency	Weightages
1 Month		
1 Months 0 to 15,000,000	At Maturity	0.00617
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 249,999,999	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
3 Months		
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	0.00935
3 Months 200,000,001 to 249,999,999	At Maturity	0.01068
3 Months 250,000,001 to 500,000,000	At Maturity	0.01065
3 Months Rs 500,000,001 and above	At Maturity	0.01076
6 Months		
6 Months 0 to 15,000,000	At Maturity	0.00923
6 Months 15,000,001 to 50,000,000	At Maturity	0.00941
6 Months 50,000,001 to 100,000,000	At Maturity	0.00948
6 Months 100,000,001 to 200,000,000	At Maturity	0.00996
6 Months 200,000,001 to 249,999,999	At Maturity	0.01065
6 Months 250,000,001 to 500,000,000	At Maturity	0.01076
6 Months Rs 500,000,001 and above	At Maturity	0.01106
1 Year		
1 Year Monthly 0 to 10,000,000	Monthly	0.01071
1 Year Monthly 10,000,001 and above	Monthly	0.01106
1 Year		
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
1 Year		
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 100,000,000 to 250,000,000	At Maturity	0.01161
1 Year Maturity 250,000,000 to 500,000,000	At Maturity	0.01257
1 Year Maturity 500,000,000 and above	At Maturity	0.01296
2 Years	At Maturity	0.01120
3 Years	Monthly	0.01092
3 Years	Quarterly	0.01099
3 Years	At Maturity	0.01168
5 Years	Monthly	0.01168
5 Years	Quarterly	0.01236
5 Years	At Maturity	0.01305


Mahana Amadni 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
2 year	Monthly	0.01078
3 year	Monthly	0.01085

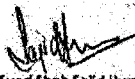
PLS Ratio

Share of Mudarib	Rabb ul Maal
41%	59%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR APRIL 2013

Local Currency		
	Payment Frequency	Weightages
4 year	Monthly	0.01092
5 year	Monthly	0.01161
AMI Deposits		
	Payment Frequency	Weightages
3 Months		
3 Months AMI 0 to 15,000,000	Monthly	0.00888
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	0.00939
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
6 Months		
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	0.00969
AMI 6 Months 100,000,001 to 200,000,000	Six Monthly	0.00992
AMI 6 Months 200,000,001 to 249,999,999	Six Monthly	0.01063
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
1 Year		
1 Year - six monthly 0 to 10,000,000	Six Monthly	0.01083
1 Year - six monthly 10,000,001 to 100,000,000	Six Monthly	0.01130
1 Year - six monthly 100,000,001 and above	Six Monthly	0.01181
2 Years	Six Monthly	0.01092
3 Years	Six Monthly	0.01113
5 Years	Six Monthly	0.01201


Khwaja Farhan Usman
Manager Finance


Syed Shah Sajid Hussain
Chief Financial Officer

Approved by Sharia Division

INS/2013/
April 24, 2013

PLS Ratio	
Share of Mudarib	Rabb ul Maal
99%	1%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR APRIL 2013

FOREIGN CURRENCY

Saving Account	Payment Frequency	Weightages
USD Balance below USD 1,000/-	Monthly	0.01444
USD Minimum Balance USD 1,000/-	Monthly	0.02482
GBP Balance below POUND 1,000/-	Monthly	0.06240
GBP Minimum Balance POUND 1,000/-	Monthly	0.01444
EUR Balance below EURO 1,000/-	Monthly	0.05332
EUR Minimum Balance EURO 1,000/-	Monthly	0.01444
UAE Dirham balance below UAE Dirham 5,000/-	Monthly	0.05332
UAE Dirham Minimum Balance UAE Dirham 5,000/-	Monthly	0.05332

Term Deposits	Payment Frequency	Weightages
USD 1 Month	At Maturity	0.04160
USD 3 Months	At Maturity	0.07987
USD 6 Months	At Maturity	0.09651
USD 1 Year & above	At Maturity	0.09983


Term Deposits	Payment Frequency	Weightages
GBP 1 Month	At Maturity	0.02496
GBP 3 Months	At Maturity	0.06240
GBP 6 Months	At Maturity	0.07983
GBP 1 Year & above	At Maturity	0.08319

Term Deposits	Payment Frequency	Weightages
EUR 1 Month	At Maturity	0.02496
EUR 3 Months	At Maturity	0.06240
EUR 6 Months	At Maturity	0.07983
EUR 1 Year & above	At Maturity	0.08319

Term Deposits	Payment Frequency	Weightages
UAE Dirham 1 Month	At Maturity	0.01444
UAE Dirham 3 Months	At Maturity	0.01830
UAE Dirham 6 Months	At Maturity	0.01997
UAE Dirham 1 Year & above	At Maturity	0.02496


Arojia Farhan Usman
Manager Finance




Syed Shahid Hussain
Chief Financial Officer

Approved by Share Division