

INST/2013/
August 27, 2013

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

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR SEPTEMBER 2013

Local Currency

	Payment Frequency	Weightages
7 Days Notice	7 Days	0.00355

Saving Accounts	Six monthly	0.00439
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Saving Accounts		
Albaraka Business Plus	Monthly Payments	0.00009

Saving Accounts	Payment Frequency	Weightages
0 to 5,000,000	Monthly Payments	0.00439
5,000,001 to 10,000,000	Monthly Payments	0.00497
10,000,001 to 50,000,000	Monthly Payments	0.00549
50,000,001 to 100,000,000		0.00581
100,000,001 and above	Monthly Payments	0.00645

Mudaraba Premium Plus - for individuals	Payment Frequency	Weightages
0 to 1,000,000	Monthly Payments	0.00484
1,000,001 to 5,000,000	Monthly Payments	0.00581
5,000,001 to 10,000,000	Monthly Payments	0.00678
10,000,001 to 25,000,000	Monthly Payments	0.00710
25,000,001 to 50,000,000	Monthly Payments	0.00742
50,000,001 to 100,000,000	Monthly Payments	0.00749
100,000,001 to 150,000,000	Monthly Payments	0.00820
150,000,001 to 200,000,000	Monthly Payments	0.00878
200,000,001 to 250,000,000	Monthly Payments	0.00891
250,000,001 to 500,000,000	Monthly Payments	0.00910
500,000,001 and above	Monthly Payments	0.00981

Mudaraba Premium Plus - for Business / Corporate	Payment Frequency	Weightages
0 to 10,000,000	Monthly Payments	0.00581
10,000,001 to 30,000,000	Monthly Payments	0.00710
30,000,001 to 50,000,000	Monthly Payments	0.00742
50,000,001 to 150,000,000	Monthly Payments	0.00839
150,000,001 to 250,000,000	Monthly Payments	0.00936
250,000,001 to 300,000,000	Monthly Payments	0.00962
300,000,001 to 500,000,000	Monthly Payments	0.01033
500,000,001 and above	Monthly Payments	0.01130

Incentive Accounts		
0 to 100,000	Six Monthly	0.00484
100,001 to 10,000,000	Six Monthly	0.00581
10,000,001 to 50,000,000	Six Monthly	0.00794
50,000,001 and above	Six Monthly	0.01020

Khazana Account	Payment Frequency	Weightages
Rs 0 to 250,000	Quarterly	0.00484
Rs 250,001 to 5,000,000	Quarterly	0.00613
Rs 5,000,001 to 10,000,000	Quarterly	0.00742



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Local Currency

	Payment Frequency	Weightages
Rs 10,000,001 to 25,000,000	Quarterly	0.00775
Rs 25,000,001 to 50,000,000	Quarterly	0.00807
Rs 50,000,001 to 100,000,000	Quarterly	0.00871
Rs 100,000,001 to 250,000,000	Quarterly	0.01000
Rs 250,000,001 to 500,000,000	Quarterly	0.01033
Rs 500,000,001 and above	Quarterly	0.01097

Mahana Barkat Account (Daily Average Balance)	Payment Frequency	Weightages
Rs 0 to 9,999	Monthly	0.00439
Rs 10,000 to 4,999,999	Monthly	0.00968
Rs Above 5,000,000	Monthly	0.00439

Till-Young Saver Account (Daily Average Balance)	Payment Frequency	Weightages
Till-Young Saver Account	Quarterly	0.00516

Senior Citizen Account (Daily Average Balance)	Payment Frequency	Weightages
Rs 0 to 249,999	Monthly	0.00484
Rs 250,000 to 999,999	Monthly	0.00516
Rs 1,000,000 to 4,999,999	Monthly	0.00613
Rs 5,000,000 to 9,999,999	Monthly	0.00742
Rs 10,000,000 and above	Monthly	0.00839

Term Deposits	Payment Frequency	Weightages
1Month		
1 Months 0 to 15,000,000	At Maturity	0.00742
1 Months 15,000,001 to 50,000,000	At Maturity	0.00775
1 Months 50,000,001 to 100,000,000	At Maturity	0.00807
1 Months 100,000,001 to 200,000,000	At Maturity	0.00871
1 Months 200,000,001 to 250,000,000	At Maturity	0.00981
1 Months 250,000,001 to 500,000,000	At Maturity	0.00994
1 Months Rs 500,000,001 and above	At Maturity	0.01007
3Months		
3 Months 0 to 15,000,000	At Maturity	0.00807
3 Months 15,000,001 to 50,000,000	At Maturity	0.00839
3 Months 50,000,001 to 100,000,000	At Maturity	0.00891
3 Months 100,000,001 to 200,000,000	At Maturity	0.00968
3 Months 200,000,001 to 250,000,000	At Maturity	0.01033
3 Months 250,000,001 to 500,000,000	At Maturity	0.01097
3 Months Rs 500,000,001 and above	At Maturity	0.01130
6Months		
6 Months 0 to 15,000,000	At Maturity	0.00839
6 Months 15,000,001 to 50,000,000	At Maturity	0.00871
6 Months 50,000,001 to 100,000,000	At Maturity	0.00923
6 Months 100,000,001 to 200,000,000	At Maturity	0.01000
6 Months 200,000,001 to 250,000,000	At Maturity	0.01033
6 Months 250,000,001 to 500,000,000	At Maturity	0.01097
6 Months Rs 500,000,001 and above	At Maturity	0.01130
1Year		
1 Year- Monthly 0 to 10,000,000	Monthly	0.00871
1 Year- Monthly 10,000,001 and above	Monthly	0.01033
1Year		
1 Year- Quarterly 0 to 10,000,000	Quarterly	0.01007
1 Year- Quarterly 10,000,001 to 100,000,000	Quarterly	0.01046
1 Year- Quarterly 100,000,001 to 250,000,000	Quarterly	0.01097
1 Year- Quarterly 250,000,001 and above	Quarterly	0.01162
1Year		
1 Year- Maturity 0 to 10,000,000	At Maturity	0.01000

Khatun

PLS Ratio

Share of Mudarib	Rabb ul Maal
35%	65%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR SEPTEMBER 2013


Local Currency


	Payment Frequency	Weightages
1 Year- Maturity 10,000,001 to 100,000,000	At Maturity	0.01033
1 Year- Maturity 100,000,001 to 250,000,000	At Maturity	0.01065
1 Year- Maturity 250,000,001 to 500,000,000	At Maturity	0.01162
1 Year- Maturity 500,000,001 and above	At Maturity	0.01194
2Years	At Maturity	0.01052
3Years	Monthly	0.01026
3Years	Quarterly	0.01033
3Years	At Maturity	0.01097
5Years	Monthly	0.01097
5Years	Quarterly	0.01162
5Years	At Maturity	0.01226

Mahana Amadni Scheme	Payment Frequency	Weightages
1 year	Monthly	
1 year -monthly MAS 0 to 10,000,000	Monthly	0.00871
1 year -monthly MAS 10,000,001 and above	Monthly	0.00904
2 year	Monthly	0.01013
3 year	Monthly	0.01026
4 year	Monthly	0.01033
5 year	Monthly	0.01097

AMI Deposits	Payment Frequency	Weightages
3 Months		
3 Months AMI 0 to 15,000,000	Monthly	0.00807
3 Months AMI 15,000,001 to 50,000,000	Monthly	0.00839
3 Months AMI 50,000,001 to 100,000,000	Monthly	0.00891
3 Months AMI 100,000,001 to 200,000,000	Monthly	0.00968
3 Months AMI 200,000,001 to 250,000,000	Monthly	0.01033
3 Months AMI 250,000,001 to 500,000,000	Monthly	0.01097
3 Months AMI Rs 500,000,001 and above	Monthly	0.01130
6 Months		
AMI 6 Months AMI 0 to 15,000,000	Six Monthly	0.00839
AMI 6 Months 15,000,001 to 50,000,000	Six Monthly	0.00871
AMI 6 Months 50,000,001 to 100,000,000	Six Monthly	0.00923
AMI 6 Months 100,000,001 to 200,000,000	Six Monthly	0.01000
AMI 6 Months 200,000,001 to 250,000,000	Six Monthly	0.01033
AMI 6 Months 250,000,001 to 500,000,000	Six Monthly	0.01097
AMI 6 Months Rs 500,000,001 and above	Six Monthly	0.01130
1 Year		
1 Year - six monthly 0 to 10,000,000	Six Monthly	0.01020
1 Year - six monthly 10,000,001 to 100,000,000	Six Monthly	0.01052
1 Year - six monthly 100,000,001 and above	Six Monthly	0.01097
2 Years	Six Monthly	0.01026
3 Years	Six Monthly	0.01046
5 Years	Six Monthly	0.01226


Khwaja Farhan Usman
Manager Finance


Syed Shah Sajid Hussain
Chief Financial Officer


Approved by Sharia Division

INST/2013/
August 27, 2013

PLS Ratio	
Share of Mudarib	Rabb ul Maal
95%	5%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR SEPTEMBER 2013

FOREIGN CURRENCY

Saving Account	Payment Frequency	Weightages
USD 0 to 50,000	Monthly	0.00409
USD 50,001 to 100,000	Monthly	0.00818
USD 100,001 to 200,000	Monthly	0.01226
USD 200,001 to 500,000	Monthly	0.04088
USD 500,001 and above	Monthly	0.08177
GBP balance below POUND 1,000/-	Monthly	0.00409
GBP minimum balance POUND 1,000/-	Monthly	0.00818
EURO balance below EURO 1,000/-	Monthly	0.00409
EURO minimum balance EURO 1,000/-	Monthly	0.00818
UAE Dirham balance below UAE Dirham 5,000/-	Monthly	0.00164
UAE Dirham minimum balance UAE Dirham 5,000/-	Monthly	0.00409

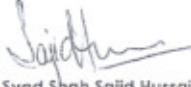
Term Deposits	Payment Frequency	Weightages
USD 1 Month 0 to 500,000	At Maturity	0.02044
USD 1 Month 500,001 to 1,000,000	At Maturity	0.06132
USD 1 Month 1,000,001 and above	At Maturity	0.08177
USD 3 Months 0 to 500,000	At Maturity	0.03925
USD 3 Months 500,001 and above	At Maturity	0.06132
USD 6 Months 0 to 500,000	At Maturity	0.05315
USD 6 Months 500,001 and above	At Maturity	0.06950
USD 1 Year & above 0 to 500,000	At Maturity	0.06950
USD 1 Year & above 500,001 and above	At Maturity	0.08177

Term Deposits	Payment Frequency	Weightages
GBP 1 Month	At Maturity	0.01226
GBP 3 Months	At Maturity	0.03066
GBP 6 Months	At Maturity	0.03884
GBP 1 Year & above	At Maturity	0.04088

Term Deposits	Payment Frequency	Weightages
EURO 1 Month	At Maturity	0.01226
EURO 3 Months	At Maturity	0.03066
EURO 6 Months	At Maturity	0.03884
EURO 1 Year & above	At Maturity	0.04088

Term Deposits	Payment Frequency	Weightages
UAE Dirham 1 Month	At Maturity	0.00818
UAE Dirham 3 Months	At Maturity	0.00899
UAE Dirham 6 Months	At Maturity	0.00981
UAE Dirham 1 Year & above	At Maturity	0.01226


Khwaja Farhan Usman
Manager Finance


Syed Shah Sajid Hussain
Chief Financial Officer

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