

INST/2016/
July 26, 2016

PROFIT SHARING RATIO & WEIGHTAGES AUGUST-16

LOCAL CURRENCY

PS Ratio	Share of Mudarib Rabb ul Maal	June-16	July-16	August-16
		40%	40%	40%
		60%	60%	60%

Payment Frequency	Weightages		
	June-16	July-16	August-16

Saving Accounts	Six monthly	0.00323	0.00317	0.00318
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Albaraka Business Plus	Monthly	0.00008	0.00008	0.00008
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Saving Accounts	Monthly	0.00317	0.00311	0.00312
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Asaan Saving Deposit Account	Monthly	0.00317	0.00311	0.00312
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Mudaraba Premium Plus - for Individuals

0 to 999,999	Monthly	0.00317	0.00311	0.00312
1,000,000 to 4,999,999	Monthly	0.00329	0.00323	0.00324
5,000,000 to 9,999,999	Monthly	0.00346	0.00341	0.00342
10,000,000 to 24,999,999	Monthly	0.00352	0.00347	0.00348
25,000,000 to 49,999,999	Monthly	0.00358	0.00353	0.00354
50,000,000 to 99,999,999	Monthly	0.00364	0.00359	0.00360
100,000,000 to 149,999,999	Monthly	0.00370	0.00365	0.00366
150,000,000 to 199,999,999	Monthly	0.00381	0.00377	0.00377
200,000,000 to 249,999,999	Monthly	0.00411	0.00407	0.00407
250,000,000 to 499,999,999	Monthly	0.00469	0.00467	0.00467
500,000,000 and above	Monthly	0.00557	0.00555	0.00557

Mudaraba Premium Plus - for Business / Corporate

0 to 9,999,999	Monthly	0.00317	0.00311	0.00312
10,000,000 to 29,999,999	Monthly	0.00346	0.00341	0.00342
30,000,000 to 49,999,999	Monthly	0.00358	0.00353	0.00354
50,000,000 to 149,999,999	Monthly	0.00364	0.00359	0.00360
150,000,000 to 249,999,999	Monthly	0.00375	0.00371	0.00371
250,000,000 to 299,999,999	Monthly	0.00405	0.00401	0.00401
300,000,000 to 399,999,999	Monthly	0.00463	0.00461	0.00461
400,000,000 to 499,999,999	Monthly	0.00639	0.00652	0.00653
500,000,000 to 749,999,999	Monthly	0.00675	0.00688	0.00689
750,000,000 to 999,999,999	Monthly	0.00692	0.00706	0.00707
1,000,000,000 to above	Monthly	0.00704	0.00718	0.00719

Halal Munafa Account

On First 500,000	Monthly	0.00317	0.00311	0.00312
On Next 4,500,000	Monthly	0.00528	0.00527	0.00515
On Next 5,000,000	Monthly	0.00587	0.00586	0.00575
On Next 10,000,000	Monthly	0.00622	0.00622	0.00617
On Next 30,000,000	Monthly	0.00675	0.00676	0.00671
On amount above 50,000,000	Monthly	0.00317	0.00311	0.00312

Incentive Accounts

0 to 99,999	Monthly	0.00317	0.00311	0.00312
100,000 to 9,999,999	Monthly	0.00352	0.00347	0.00348
10,000,000 to 49,999,999	Monthly	0.00411	0.00407	0.00407
50,000,000 to 99,999,999	Monthly	0.00587	0.00586	0.00587
100,000,000 to 399,999,999	Monthly	0.00675	0.00688	0.00677
400,000,000 and above	Monthly	0.00704	0.00718	0.00707

Khazana Account

0 to 249,999	Monthly / Quarterly	0.00317	0.00311	0.00312
250,000 to 4,999,999	Monthly / Quarterly	0.00334	0.00329	0.00324
5,000,000 to 9,999,999	Monthly / Quarterly	0.00352	0.00347	0.00342
10,000,000 to 24,999,999	Monthly / Quarterly	0.00364	0.00359	0.00354
25,000,000 to 49,999,999	Monthly / Quarterly	0.00381	0.00377	0.00371
50,000,000 to 99,999,999	Monthly / Quarterly	0.00411	0.00407	0.00401
100,000,000 to 249,999,999	Monthly / Quarterly	0.00469	0.00467	0.00461
250,000,000 to 299,999,999	Monthly / Quarterly	0.00528	0.00527	0.00521
300,000,000 to 399,999,999	Monthly / Quarterly	0.00587	0.00586	0.00581
400,000,000 to 499,999,999	Monthly / Quarterly	0.00657	0.00658	0.00653
500,000,000 to 749,999,999	Monthly / Quarterly	0.00675	0.00688	0.00683
750,000,000 and above	Monthly / Quarterly	0.00716	0.00730	0.00731

Albaraka Islamic Institution Deposit Account

0 to 10,000,000	Monthly	0.00317	0.00311	0.00312
10,000,001 to 100,000,000	Monthly	0.00469	0.00467	0.00467
100,000,001 to 200,000,000	Monthly	0.00499	0.00497	0.00497
200,000,001 to 300,000,000	Monthly	0.00557	0.00556	0.00557
300,000,001 to 400,000,000	Monthly	0.00587	0.00586	0.00587
400,000,001 to 500,000,000	Monthly	0.00598	0.00598	0.00599
500,000,001 to 750,000,000	Monthly	0.00598	0.00598	0.00599
750,000,001 to 1,000,000,000	Monthly	0.00604	0.00604	0.00605
1,000,000,001 and above	Monthly	0.00610	0.00610	0.00611

Mahana Barkah Account

On First 10,000	Monthly	0.00317	0.00311	0.00312
On Next 4,999,999	Monthly	0.00587	0.00574	0.00569
On amount above 5,000,000	Monthly	0.00317	0.00311	0.00312

Gift-Young Saver Account

	Quarterly	0.00469	0.00467	0.00467
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Senior Citizen Account

Rs 0 to 249,999	Monthly	0.00351	0.00377	0.00371
Rs 250,000 to 999,999	Monthly	0.00469	0.00467	0.00461
Rs 1,000,000 to 4,999,999	Monthly	0.00528	0.00527	0.00527
Rs 5,000,000 to 9,999,999	Monthly	0.00587	0.00586	0.00587
Rs 10,000,000 and above	Monthly	0.00675	0.00658	0.00659

Term Deposits

1Month				
0 to 4,999,999	At Maturity	0.00411	0.00407	0.00407
5,000,000 to 9,999,999	At Maturity	0.00411	0.00407	0.00407
10,000,000 to 14,999,999	At Maturity	0.00469	0.00467	0.00467
15,000,000 to 24,999,999	At Maturity	0.00499	0.00497	0.00497
25,000,000 to 49,999,999	At Maturity	0.00528	0.00527	0.00527
50,000,000 to 99,999,999	At Maturity	0.00557	0.00556	0.00557
100,000,000 to 199,999,999	At Maturity	0.00587	0.00586	0.00587
200,000,000 to 499,999,999	At Maturity	0.00645	0.00646	0.00647
500,000,000 to 999,999,999	At Maturity	0.00651	0.00652	0.00653
1,000,000,000 to 1,499,999,999	At Maturity	0.00657	0.00658	0.00659
1,500,000,000 to Above	At Maturity	0.00663	0.00664	0.00665
3Months				
0 to 4,999,999	At Maturity	0.00505	0.00503	0.00503
5,000,000 to 9,999,999	At Maturity	0.00516	0.00515	0.00515
10,000,000 to 14,999,999	At Maturity	0.00528	0.00527	0.00527
15,000,000 to 49,999,999	At Maturity	0.00557	0.00556	0.00557
50,000,000 to 99,999,999	At Maturity	0.00587	0.00586	0.00575
100,000,000 to 199,999,999	At Maturity	0.00745	0.00748	0.00743
200,000,000 to 499,999,999	At Maturity	0.00751	0.00766	0.00755
500,000,000 to 999,999,999	At Maturity	0.00757	0.00760	0.00761
1,000,000,000 to 1,499,999,999	At Maturity	0.00839	0.00826	0.00854
1,500,000,000 to Above	At Maturity	0.00669	0.00670	0.00671
6Months				
0 to 4,999,999	At Maturity	0.00540	0.00539	0.00539
5,000,000 to 9,999,999	At Maturity	0.00551	0.00550	0.00551
10,000,000 to 14,999,999	At Maturity	0.00557	0.00556	0.00557
15,000,000 to 49,999,999	At Maturity	0.00569	0.00568	0.00569
50,000,000 to 99,999,999	At Maturity	0.00587	0.00586	0.00587
100,000,000 to 199,999,999	At Maturity	0.00616	0.00616	0.00617
200,000,000 to 499,999,999	At Maturity	0.00645	0.00646	0.00647
500,000,000 to 999,999,999	At Maturity	0.00675	0.00676	0.00677
1,000,000,000 to 1,499,999,999	At Maturity	0.00681	0.00682	0.00683
1,500,000,000 to Above	At Maturity	0.00686	0.00688	0.00689
1Year - Monthly				
0 to 4,999,999	Monthly	0.00604	0.00604	0.00605
5,000,000 to 9,999,999	Monthly	0.00610	0.00610	0.00611
10,000,000 to 14,999,999	Monthly	0.00616	0.00616	0.00617
15,000,000 to 29,999,999	Monthly	0.00622	0.00622	0.00623
30,000,000 to 49,999,999	Monthly	0.00628	0.00628	0.00629
50,000,000 to 99,999,999	Monthly	0.00645	0.00646	0.00647
100,000,000 to 199,999,999	Monthly	0.00675	0.00676	0.00677
200,000,000 to 499,999,999	Monthly	0.00686	0.00688	0.00689
500,000,000 and above	Monthly	0.00704	0.00706	0.00707

1Year - Quarterly				
0 to 4,999,999	Quarterly	0.00610	0.00610	0.00611
5,000,000 to 9,999,999	Quarterly	0.00616	0.00616	0.00617
10,000,000 to 14,999,999	Quarterly	0.00622	0.00622	0.00623
15,000,000 to 49,999,999	Quarterly	0.00628	0.00628	0.00629
50,000,000 to 99,999,999	Quarterly	0.00645	0.00646	0.00647
100,000,000 to 199,999,999	Quarterly	0.00657	0.00658	0.00659
200,000,000 to 499,999,999	Quarterly	0.00675	0.00676	0.00677
500,000,000 and above	Quarterly	0.00716	0.00718	0.00719
1Year - Maturity				
0 to 4,999,999	At Maturity	0.00639	0.00640	0.00641
5,000,000 to 9,999,999	At Maturity	0.00639	0.00640	0.00641
10,000,000 to 14,999,999	At Maturity	0.00645	0.00646	0.00647
15,000,000 to 49,999,999	At Maturity	0.00645	0.00646	0.00647
50,000,000 to 99,999,999	At Maturity	0.00645	0.00646	0.00647
100,000,000 to 199,999,999	At Maturity	0.00675	0.00676	0.00677
200,000,000 to 499,999,999	At Maturity	0.00686	0.00688	0.00689
500,000,000 to 749,999,999	At Maturity	0.00704	0.00706	0.00707
750,000,000 to 999,999,999	At Maturity	0.00716	0.00718	0.00719
1,000,000,000 and above	At Maturity	0.00738	0.00736	0.00737
2Years	At Maturity	0.00639	0.00640	0.00641
3Years	Monthly	0.00645	0.00646	0.00647
3Years	Quarterly	0.00657	0.00658	0.00659
3Years	At Maturity	0.00675	0.00676	0.00677
5Years	Monthly	0.00686	0.00688	0.00689
5Years	Quarterly	0.00704	0.00706	0.00707
5Years	At Maturity	0.00716	0.00718	0.00719

Term Deposits - FI's

1Month				
10,000,000 to 100,000,000	At Maturity	0.00587	0.00586	0.00587
100,000,001 to 200,000,000	At Maturity	0.00598	0.00598	0.00599
200,000,001 to 300,000,000	At Maturity	0.00604	0.00604	0.00605
300,000,001 to 400,000,000	At Maturity	0.00610	0.00610	0.00611
400,000,001 to 500,000,000	At Maturity	0.00616	0.00616	0.00617
500,000,001 to 750,000,000	At Maturity	0.00622	0.00622	0.00623
750,000,001 to 1,000,000,000	At Maturity	0.00628	0.00628	0.00629
1,000,000,001 and above	At Maturity	0.00634	0.00634	0.00635
3Months				
10,000,000 to 100,000,000	At Maturity	0.00587	0.00586	0.00587
100,000,001 to 200,000,000	At Maturity	0.00616	0.00616	0.00617
200,000,001 to 300,000,000	At Maturity	0.00622	0.00622	0.00623
300,000,001 to 400,000,000	At Maturity	0.00628	0.00628	0.00629
400,000,001 to 500,000,000	At Maturity	0.00634	0.00634	0.00635
500,000,001 to 750,000,000	At Maturity	0.00639	0.00640	0.00641
750,000,001 to 1,000,000,000	At Maturity	0.00645	0.00646	0.00647
1,000,000,001 and above	At Maturity	0.00651	0.00652	0.00653

Mahana Amadnl Scheme

1 year				
0 to 9,999,999	Monthly	0.00557	0.00558	0.00559
10,000,000 to 14,999,999	Monthly	0.00587	0.00598	0.00599
15,000,000 to 49,999,999	Monthly	0.00598	0.00598	0.00599
50,000,000 to 99,999,999	Monthly	0.00616	0.00616	0.00617
100,000,000 to 199,999,999	Monthly	0.00645	0.00646	0.00647
200,000,000 to 499,999,999	Monthly	0.00675	0.00676	0.00677
500,000,000 and above	Monthly	0.00704	0.00706	0.00707
2 year	Monthly	0.00557	0.00558	0.00559
3 year	Monthly	0.00575	0.00586	0.00587
4 year	Monthly	0.00581	0.00592	0.00593
5 year	Monthly	0.00587	0.00598	0.00599

AMI Deposits

3 Months				
0 to 49,999	At Maturity	0.00469	0.00467	0.00467
50,000 to 499,999	At Maturity	0.00481	0.00479	0.00479
500,000 to 999,999	At Maturity	0.00499	0.00497	0.00497
1,000,000 to 2,999,999	At Maturity	0.00528	0.00527	0.00527
6 Months				
0 to 49,999	At Maturity	0.00469	0.00467	0.00467
50,000 to 499,999	At Maturity	0.00487	0.00485	0.00485
500,000 to 999,999	At Maturity	0.00499	0.00497	0.00497
1,000,000 to 2,999,999	At Maturity	0.00534	0.00533	0.00533

1 Year				
0 to 49,999	Six Monthly	0.00528	0.00527	0.00527
50,000 to 499,999	Six Monthly	0.00557	0.00556	0.00557
500,000 to 999,999	Six Monthly	0.00587	0.00586	0.00587
1,000,000 to 2,999,999	Six Monthly	0.00598	0.00598	0.00599
3,000,000 to 4,999,999	Six Monthly	0.00616	0.00616	0.00617
5,000,000 to 9,999,999	Six Monthly	0.00645	0.00646	0.00647
10,000,000 to 14,999,999	Six Monthly	0.00675	0.00676	0.00677
2 Years	Six Monthly	0.00528	0.00527	0.00527
3 Years	Six Monthly	0.00557	0.00556	0.00557
5 Years	Six Monthly	0.00587	0.00586	0.00587
AlBaraka Bank (Pakistan) Ltd TIER-II SUKUK	Six monthly	0.00893	0.00911	0.00912


Ahmed Nasir
 Manager - Pool Management


Mufti Abdullah Najeem Ul Haq Siddiqui
 Resident Shariah Board Member


Tamim Shabbir
 Chief Financial Officer

INST/2016/
July 26, 2016

PROFIT SHARING RATIO & WEIGHTAGES AUGUST-16

FOREIGN CURRENCY

PS Ratio	Share of Mudarib Rabb ul Maal	June-16	July-16	August-16
		65%	65%	65%
		35%	35%	35%

Saving Account	Payment Frequency	Weightages		
		June-16	July-16	August-16
USD	Six Monthly	0.00241	0.00243	0.00298
GBP	Six Monthly	0.00080	0.00081	0.00099
EURO	Six Monthly	0.00080	0.00081	0.00099
USD 0 to 50,000	Monthly	0.00805	0.00811	0.00993
USD 50,001 to 100,000	Monthly	0.01207	0.01217	0.01490
USD 100,001 to 200,000	Monthly	0.01609	0.01622	0.01986
USD 200,001 to 500,000	Monthly	0.02011	0.02028	0.02483
USD 500,001 to 1,000,000	Monthly	0.04023	0.04055	0.02979
USD 1,000,001 and above	Monthly	0.06034	0.05677	0.05958
GBP Saving (Below £ 1,000/-)	Monthly	0.00080	0.00081	0.00099
GBP Saving (Above £ 1,000/-)	Monthly	0.00241	0.00243	0.00298
EURO Saving (Below € 1,000/-)	Monthly	0.00080	0.00081	0.00099
EURO Saving (Above € 1,000/-)	Monthly	0.00161	0.00162	0.00199
JPY Saving (Below ¥ 1,000/-)	Monthly	0.00080	0.00081	0.00099
JPY Saving (Above ¥ 1,000/-)	Monthly	0.00161	0.00162	0.00199
UAE Saving (Below AED 5,000/-)	Monthly	0.00080	0.00081	0.00099
UAE Saving (Above AED 5,000/-)	Monthly	0.00161	0.00162	0.00199

Term Deposits (Other than FI's)				
USD 1 Month 0 to 200,000	At Maturity	0.00805	0.00811	0.00993
USD 1 Month 200,001 to 300,000	At Maturity	0.01609	0.01622	0.01490
USD 1 Month 300,001 and 1,000,000	At Maturity	0.02414	0.02433	0.01986
USD 1 Month 1,000,001 and 2,000,000	At Maturity	0.03218	0.03244	0.02483
USD 1 Month 2,000,001 and above	At Maturity	0.04023	0.04055	0.02979
USD 3 Months 0 to 250,000	At Maturity	0.04023	0.04055	0.03972
USD 3 Months 250,001 and above	At Maturity	0.06034	0.05677	0.05958
USD 6 Months 0 to 500,000	At Maturity	0.04827	0.04866	0.04965
USD 6 Months 500,001 and above	At Maturity	0.16090	0.16221	0.19861
USD 1 Year & above 0 to 200,000	At Maturity	0.05229	0.05272	0.05958
USD 1 Year & above 200,001 to 300,000	At Maturity	0.05632	0.05677	0.06455
USD 1 Year & above 300,001 to 500,000	At Maturity	0.06034	0.06083	0.06951
USD 1 Year & above 500,001 and above	At Maturity	0.08045	0.08110	0.07448

GBP 1 Month	At Maturity	0.00161	0.00162	0.00199
GBP 3 Months	At Maturity	0.02011	0.02028	0.00993
GBP 6 Months	At Maturity	0.02414	0.02433	0.01490
GBP 1 Year & above	At Maturity	0.04023	0.04055	0.02979

EURO 1 Month	At Maturity	0.00402	0.00406	0.00199
EURO 3 Months	At Maturity	0.00805	0.00811	0.00497
EURO 6 Months	At Maturity	0.01207	0.01217	0.00695
EURO 1 Year & above	At Maturity	0.01609	0.01622	0.00993

UAE Dirham 1 Month	At Maturity	0.00402	0.00406	0.00497
UAE Dirham 3 Months	At Maturity	0.00402	0.00406	0.00497
UAE Dirham 6 Months	At Maturity	0.00402	0.00406	0.00497
UAE Dirham 1 Year & above	At Maturity	0.00402	0.00406	0.00497

JPY 1 Month	At Maturity	0.00161	0.00162	0.00199
JPY 3 Months	At Maturity	0.00161	0.00162	0.00199
JPY 6 Months	At Maturity	0.00161	0.00162	0.00199
JPY 1 Year & above	At Maturity	0.00161	0.00162	0.00199


Ahmed Nasir
Manager - Pool Management


Mufti Abdullah Najeem Ul Haq Siddiqui
Resident Shariah Board Member


Tamim Shabbir
Chief Financial Officer