



INST/2018/123

November 30, 2018

To: MANCOM MEMBERS / AREA OPERATION MANAGERS / AREA MANAGERS/ ALL BRANCH MANAGERS / OPERATIONS DEPARTMENT / IT DEPARTMENT

**PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM DECEMBER, 2018**

Enclosed is a Circular received from Finance Department declaring Profit Sharing Ratio & Weightages for the month of December, 2018.

For any queries regarding the subject matter please contact the Finance Department.

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**Masroor Hussain Rao  
Chief Compliance Officer**

**PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM DECEMBER 2018**

LOCAL CURRENCY

Profit Sharing Ratio [PSR]	Share of Mudarib Rabb ul Maal	October-18	November-18	December-18
		50%	50%	50%
		50%	50%	50%

Saving Accounts	Payment Frequency	Weightages		
		October-18	November-18	December-18
Albaraka Business Plus	Six monthly	0.002370	0.002033	0.001987
Saving Accounts	Monthly	0.000051	0.000044	0.000043
Tifl-Young Saver Account	Monthly	0.002370	0.002033	0.001987
Asaan Saving Deposit Account	Quarterly	0.003099	0.002658	0.002598
	Monthly	0.002370	0.002033	0.001987

**Mudaraba Premium Plus - for individuals**

0 to 999,999	Monthly	0.002370	0.002033	0.001987
1,000,000 to 4,999,999	Monthly	0.002370	0.002564	0.002507
5,000,000 to 9,999,999	Monthly	0.002370	0.002627	0.002568
10,000,000 to 24,999,999	Monthly	0.002370	0.002658	0.002598
25,000,000 to 49,999,999	Monthly	0.002406	0.002721	0.002660
50,000,000 to 99,999,999	Monthly	0.002443	0.002752	0.002690
100,000,000 to 149,999,999	Monthly	0.002479	0.003503	0.003424
150,000,000 to 199,999,999	Monthly	0.002552	0.003534	0.003454
200,000,000 to 249,999,999	Monthly	0.002734	0.003940	0.003852
250,000,000 to 499,999,999	Monthly	0.003099	0.003972	0.003882
500,000,000 and above	Monthly	0.003646	0.004128	0.004035

**Mudaraba Premium Plus - for Business / Corporate**

0 to 9,999,999	Monthly	0.002370	0.002033	0.001987
10,000,000 to 29,999,999	Monthly	0.002370	0.002627	0.002568
30,000,000 to 49,999,999	Monthly	0.002370	0.002658	0.002598
50,000,000 to 149,999,999	Monthly	0.002443	0.002721	0.002660
150,000,000 to 249,999,999	Monthly	0.002479	0.002752	0.002690
250,000,000 to 299,999,999	Monthly	0.004047	0.003972	0.003882
300,000,000 to 399,999,999	Monthly	0.004120	0.004003	0.004280
400,000,000 to 499,999,999	Monthly	0.004266	0.004128	0.004402
500,000,000 to 749,999,999	Monthly	0.004302	0.004159	0.004524
750,000,000 to 999,999,999	Monthly	0.005104	0.004816	0.005014
1,000,000,000 to above	Monthly	0.004740	0.004879	0.005014

**Halal Munafa Account**

On First 500,000	Monthly	0.002370	0.002033	0.001987
On Next 4,500,000	Monthly	0.002734	0.002971	0.003088
On Next 5,000,000	Monthly	0.002807	0.003033	0.003149
On Next 10,000,000	Monthly	0.002917	0.003127	0.003240
On Next 30,000,000	Monthly	0.003427	0.003565	0.003668
On amount above 50,000,000	Monthly	0.002370	0.002033	0.001987

**Incentive Accounts**

0 to 99,999	Monthly	0.002370	0.002033	0.001987
100,000 to 9,999,999	Monthly	0.002516	0.002783	0.002904
10,000,000 to 49,999,999	Monthly	0.002880	0.003096	0.003210
50,000,000 to 99,999,999	Monthly	0.003391	0.003534	0.003638
100,000,000 to 399,999,999	Monthly	0.004010	0.004065	0.004158
400,000,000 and above	Monthly	0.004667	0.004378	0.004463

**Khazana Account**

0 to 249,999	Monthly / Quarterly	0.002370	0.002033	0.001987
250,000 to 4,999,999	Monthly / Quarterly	0.002370	0.002502	0.002507
5,000,000 to 9,999,999	Monthly / Quarterly	0.002479	0.002596	0.002598
10,000,000 to 24,999,999	Monthly / Quarterly	0.002516	0.002627	0.002629
25,000,000 to 49,999,999	Monthly / Quarterly	0.002661	0.002752	0.002751
50,000,000 to 99,999,999	Monthly / Quarterly	0.002807	0.002877	0.002874
100,000,000 to 249,999,999	Monthly / Quarterly	0.003172	0.003127	0.003118
250,000,000 to 299,999,999	Monthly / Quarterly	0.004047	0.003628	0.003607
300,000,000 to 399,999,999	Monthly / Quarterly	0.004120	0.003690	0.003668
400,000,000 to 499,999,999	Monthly / Quarterly	0.003537	0.003753	0.003668
500,000,000 to 749,999,999	Monthly / Quarterly	0.004740	0.004472	0.004372
750,000,000 to 999,999,999	Monthly / Quarterly	0.004740	0.004503	0.004402
1,000,000,000 to 4,999,999,999	Monthly / Quarterly	0.004922	0.004535	0.004586
5,000,000,000 and above	Monthly / Quarterly	0.005250	0.005129	0.005564

**Albaraka Islamic Institution Deposit Account**

0 to 10,000,000	Monthly	0.002370	0.002033	0.003821
10,000,001 to 100,000,000	Monthly	0.005250	0.005097	0.005594
100,000,001 to 500,000,000	Monthly	0.005359	0.005097	0.005656

500,000,001 to 1,500,000,000	Monthly	0.005359	0.005160	0.005656
1,500,000,001 to 2,500,000,000	Monthly	0.005359	0.005160	0.005656
2,500,000,001 & Above	Monthly	0.005469	0.005316	0.005961

**Mahana Barkah Account**

On First 10,000	Monthly	0.002370	0.002033	0.001987
On Next 4,990,000	Monthly	0.002990	0.003127	0.003179
On amount above 5,000,000	Monthly	0.002370	0.002033	0.001987

**Senior Citizen Account**

Rs 0 to 249,999	Monthly	0.002516	0.002158	0.002109
Rs 250,000 to 999,999	Monthly	0.003172	0.003284	0.003210
Rs 1,000,000 to 4,999,999	Monthly	0.003573	0.003628	0.003546
Rs 5,000,000 to 9,999,999	Monthly	0.004083	0.004034	0.003944
Rs 10,000,000 to 99,999,999	Monthly	0.004667	0.004253	0.004158
Rs 100,000,000 to 299,999,999	Monthly	0.004667	0.004316	0.004341
Rs 300,000,000 and above	Monthly	0.004667	0.004628	0.004647

**Term Deposits**

<b>1Month</b>				
0 to 4,999,999	At Maturity	0.002771	0.002377	0.002323
5,000,000 to 9,999,999	At Maturity	0.002807	0.003002	0.002935
10,000,000 to 14,999,999	At Maturity	0.002844	0.003065	0.002996
15,000,000 to 24,999,999	At Maturity	0.002880	0.003096	0.003026
25,000,000 to 49,999,999	At Maturity	0.003063	0.003190	0.003118
50,000,000 to 99,999,999	At Maturity	0.003245	0.003315	0.003240
100,000,000 to 199,999,999	At Maturity	0.003318	0.003377	0.003668
200,000,000 to 499,999,999	At Maturity	0.003427	0.003909	0.003974
500,000,000 to 999,999,999	At Maturity	0.003755	0.004065	0.004524
1000,000,000 to 1,499,999,999	At Maturity	0.003828	0.004378	0.004586
1,500,000,000 to Above	At Maturity	0.003865	0.004691	0.004586
<b>3Months</b>				
0 to 4,999,999	At Maturity	0.003318	0.003377	0.003302
5,000,000 to 9,999,999	At Maturity	0.003391	0.003440	0.003363
10,000,000 to 14,999,999	At Maturity	0.003464	0.003503	0.003424
15,000,000 to 49,999,999	At Maturity	0.003537	0.003565	0.003485
50,000,000 to 99,999,999	At Maturity	0.004156	0.004003	0.003913
100,000,000 to 199,999,999	At Maturity	0.004630	0.004378	0.004280
200,000,000 to 299,999,999	At Maturity	0.004667	0.004879	0.004769
300,000,000 to 399,999,999	At Maturity	0.004703	0.004910	0.004800
400,000,000 to 499,999,999	At Maturity	0.004849	0.004972	0.004861
500,000,000 to 999,999,999	At Maturity	0.004958	0.005004	0.005075
1000,000,000 to 1,499,999,999	At Maturity	0.005104	0.005097	0.005136
1,500,000,000 to Above	At Maturity	0.005104	0.005160	0.005136
<b>6Months</b>				
0 to 4,999,999	At Maturity	0.003464	0.003440	0.003363
5,000,000 to 9,999,999	At Maturity	0.003573	0.003503	0.003424
10,000,000 to 14,999,999	At Maturity	0.003609	0.003534	0.003454
15,000,000 to 49,999,999	At Maturity	0.003719	0.003596	0.003516
50,000,000 to 99,999,999	At Maturity	0.004193	0.004034	0.003944
100,000,000 to 199,999,999	At Maturity	0.004630	0.004409	0.004310
200,000,000 to 499,999,999	At Maturity	0.004630	0.004472	0.004372
500,000,000 to 999,999,999	At Maturity	0.004958	0.004785	0.005105
1000,000,000 to 1,499,999,999	At Maturity	0.005104	0.004910	0.005166
1,500,000,000 to Above	At Maturity	0.005104	0.004972	0.005166
<b>1Year - Monthly</b>				
0 to 4,999,999	Monthly	0.003865	0.003690	0.003607
5,000,000 to 9,999,999	Monthly	0.003901	0.003753	0.003668
10,000,000 to 14,999,999	Monthly	0.003974	0.003815	0.003730
15,000,000 to 29,999,999	Monthly	0.004010	0.004065	0.003974
30,000,000 to 49,999,999	Monthly	0.004047	0.004097	0.004005
50,000,000 to 99,999,999	Monthly	0.004375	0.004253	0.004158
100,000,000 to 199,999,999	Monthly	0.004448	0.004378	0.004280
200,000,000 to 499,999,999	Monthly	0.005104	0.004941	0.004891
500,000,000 and above	Monthly	0.005214	0.005004	0.004891
<b>1Year - Quarterly</b>				
0 to 4,999,999	Quarterly	0.003901	0.003753	0.003668
5,000,000 to 9,999,999	Quarterly	0.003938	0.003784	0.003699
10,000,000 to 14,999,999	Quarterly	0.004010	0.003847	0.003760
15,000,000 to 49,999,999	Quarterly	0.004047	0.004316	0.004219
50,000,000 to 99,999,999	Quarterly	0.004375	0.004347	0.004249
100,000,000 to 199,999,999	Quarterly	0.004521	0.004378	0.004280
200,000,000 to 499,999,999	Quarterly	0.005287	0.005004	0.004891
500,000,000 and above	Quarterly	0.005396	0.005066	0.004952
<b>1Year - Maturity</b>				
0 to 4,999,999	At Maturity	0.004120	0.003940	0.003852
5,000,000 to 9,999,999	At Maturity	0.004120	0.003909	0.003821
10,000,000 to 14,999,999	At Maturity	0.004156	0.003972	0.003882
15,000,000 to 49,999,999	At Maturity	0.004156	0.004691	0.004586

50,000,000 to 99,999,999	At Maturity	0.004229	0.004753	0.004647
100,000,000 to 199,999,999	At Maturity	0.004521	0.004816	0.004708
200,000,000 to 499,999,999	At Maturity	0.005469	0.005191	0.005075
500,000,000 to 599,999,999	At Maturity	0.005469	0.005223	0.005197
600,000,000 to 999,999,999	At Maturity	0.005469	0.005254	0.005808
1,000,000,000 and above	At Maturity	0.005578	0.005285	0.005808
Term Deposit 1 Year 2018 - PKR 250,000 to 10,000,000	Monthly	-	0.004535	0.004433
Term Deposit 1 Year 2018 - PKR 10,000,001 to 25,000,000	Monthly	-	0.004691	0.004586
Term Deposit 1 Year 2018 - PKR 250,000 to 10,000,000	Quarterly	-	0.004597	0.004494
Term Deposit 1 Year 2018 - PKR 10,000,001 to 25,000,000	Quarterly	-	0.004847	0.004738
Term Deposit 1 Year 2018 - PKR 250,000 to 10,000,000	At Maturity	-	0.004691	0.004586
Term Deposit 1 Year 2018 - PKR 10,000,001 to 25,000,000	At Maturity	-	0.005004	0.004891
2Years	At Maturity	0.004375	0.004378	0.004280
3Years	Monthly	0.004448	0.004441	0.004341
3Years	Quarterly	0.004521	0.004503	0.004402
3Years	At Maturity	0.004667	0.004628	0.004524
5Years	Monthly	0.004630	0.004597	0.004494
5Years	Quarterly	0.004776	0.004722	0.004616
5Years	At Maturity	0.004958	0.004879	0.004769

#### Term Deposits - FI's

1Month				
0 to 9,999,999	At Maturity	0.000000	0.000000	0.000000
10,000,000 to 100,000,000	At Maturity	0.003828	0.003284	0.003210
100,000,001 to 200,000,000	At Maturity	0.003865	0.003315	0.003240
200,000,001 to 300,000,000	At Maturity	0.003901	0.003346	0.003271
300,000,001 to 400,000,000	At Maturity	0.003938	0.003377	0.003302
400,000,001 to 500,000,000	At Maturity	0.003974	0.003409	0.003332
500,000,001 to 750,000,000	At Maturity	0.004010	0.003440	0.003363
750,000,001 to 1000,000,000	At Maturity	0.004047	0.003471	0.003393
1000,000,001 and above	At Maturity	0.004083	0.003503	0.003424
3Months				
0 to 9,999,999	At Maturity	0.000000	0.000000	0.000000
10,000,000 to 100,000,000	At Maturity	0.003828	0.003284	0.003210
100,000,001 to 200,000,000	At Maturity	0.003974	0.003409	0.003332
200,000,001 to 300,000,000	At Maturity	0.004010	0.003440	0.003363
300,000,001 to 400,000,000	At Maturity	0.004047	0.003471	0.003393
400,000,001 to 500,000,000	At Maturity	0.004083	0.003503	0.003424
500,000,001 to 750,000,000	At Maturity	0.004120	0.003534	0.003454
750,000,001 to 1000,000,000	At Maturity	0.004156	0.003565	0.003485
1000,000,001 and above	At Maturity	0.004193	0.003596	0.003516

#### Mahana Amadni Scheme

##### 1 year

0 to 9,999,999	Monthly	0.003609	0.003721	0.003638
10,000,000 to 14,999,999	Monthly	0.003682	0.003721	0.003638
15,000,000 to 49,999,999	Monthly	0.003865	0.003753	0.003668
50,000,000 to 99,999,999	Monthly	0.003974	0.003753	0.003668
100,000,000 to 199,999,999	Monthly	0.004156	0.003753	0.003668
200,000,000 to 499,999,999	Monthly	0.004339	0.003753	0.003668
500,000,000 and above	Monthly	0.004448	0.003815	0.003730
2 year	Monthly	0.003609	0.003721	0.003638
3 year	Monthly	0.003719	0.003815	0.003730
4 year	Monthly	0.003755	0.003847	0.003760
5 year	Monthly	0.003792	0.003878	0.003791

#### AMI Deposits

3 Months				
0 to 49,999	At Maturity	0.003099	0.002658	0.002598
50,000 to 499,999	At Maturity	0.003172	0.002721	0.002660
500,000 to 999,999	At Maturity	0.003281	0.002815	0.002751
1,000,000 and above	At Maturity	0.003464	0.002971	0.002904
6 Months				
0 to 49,999	At Maturity	0.003099	0.002658	0.002598
50,000 to 499,999	At Maturity	0.003208	0.002752	0.002690
500,000 to 999,999	At Maturity	0.003281	0.002815	0.002751
1,000,000 and above	At Maturity	0.003500	0.003002	0.002935
1 Year				
0 to 49,999	Six Monthly	0.003464	0.002971	0.002904
50,000 to 499,999	Six Monthly	0.003646	0.003127	0.003057
500,000 to 999,999	Six Monthly	0.003828	0.003284	0.003210
1,000,000 to 2,999,999	Six Monthly	0.003865	0.003315	0.003240
3,000,000 to 4,999,999	Six Monthly	0.003974	0.003409	0.003332
5,000,000 to 9,999,999	Six Monthly	0.004156	0.003565	0.003485
10,000,000 and above	Six Monthly	0.004339	0.003721	0.003638
2 Years	Six Monthly	0.003464	0.002971	0.002904
3 Years	Six Monthly	0.003646	0.003127	0.003057

5 Years	Six Monthly	0.003828	0.003284	0.003210
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**Tier-II Sukuk**

ALBaraka Bank (Pakistan) Ltd Sukuk First Issue	Six monthly	0.007109	0.006098	0.005961
ALBaraka Bank (Pakistan) Ltd Sukuk Second Issue	Six monthly	0.006417	0.005504	0.005380
ABPL Tier-I Capital	Six monthly	0.006417	0.005504	0.008034

Minor Account	Monthly	0.002370	0.002033	0.001987
Burj Staff Saving	Monthly	0.002370	0.002033	0.001987
Burj Mushaharah Saving Account	Monthly	0.002370	0.002033	0.001987
LCY Education Plan Deposits	Monthly	0.002370	0.002033	0.001987
Burj Business Account	Monthly	0.000044	0.000038	0.000037
Burj Premium Saving Deposit - Corporate	Monthly	0.003865	0.003315	0.003240

**LCY Savings Monthly**

0 to 4,999,999	Monthly	0.002370	0.002033	0.001987
5,000,000 to 9,999,999	Monthly	0.002370	0.002658	0.002598
10,000,000 to 14,999,999	Monthly	0.002370	0.002658	0.002598
15,000,000 to 19,999,999	Monthly	0.002370	0.002658	0.002598
20,000,000 to 29,999,999	Monthly	0.002370	0.002689	0.002629
30,000,000 to 39,999,999	Monthly	0.002370	0.002721	0.002660
40,000,000 to 49,999,999	Monthly	0.002370	0.002752	0.002690
50,000,000 to 99,999,999	Monthly	0.002479	0.002783	0.002721
100,000,000 and Above	Monthly	0.003391	0.003503	0.003424

**LCY Savings - Half Yearly**

0 to 4,999,999	Six Monthly	0.002370	0.002033	0.001987
5,000,000 to 9,999,999	Six Monthly	0.002370	0.002689	0.002629
10,000,000 to 14,999,999	Six Monthly	0.002370	0.002689	0.002629
15,000,000 to 19,999,999	Six Monthly	0.002370	0.002721	0.002660
20,000,000 to 29,999,999	Six Monthly	0.002370	0.002721	0.002660
30,000,000 to 39,999,999	Six Monthly	0.002370	0.002721	0.002660
40,000,000 to 49,999,999	Six Monthly	0.002479	0.002721	0.002660
50,000,000 to 99,999,999	Six Monthly	0.002516	0.002721	0.002660
100,000,000 and Above	Six Monthly	0.002516	0.002721	0.002660

**LCY Smart Savings Deposit - Individual**

0 to 49,999	Monthly	0.002370	0.002033	0.001987
50,000 to 1,999,999	Monthly	0.002370	0.002658	0.002598
2,000,000 to 4,999,999	Monthly	0.002625	0.002877	0.002812
5,000,000 to 9,999,999	Monthly	0.002917	0.003127	0.003057
10,000,000 and Above	Monthly	0.002370	0.002658	0.002598

**LCY Smart Savings Deposit - Corporate**

0 to 99,999	Monthly	0.002370	0.002033	0.001987
100,000 to 999,999	Monthly	0.002953	0.002533	0.002476
1,000,000 to 1,999,999	Monthly	0.003281	0.002815	0.002751
2,000,000 to 4,999,999	Monthly	0.003354	0.003440	0.003363
5,000,000 to 9,999,999	Monthly	0.003464	0.003565	0.003485
10,000,000 and Above	Monthly	0.003537	0.003628	0.003546

**Term Deposits**

**1 Month**

0 to 999,999	Monthly	0.003208	0.002752	0.002690
1,000,000 to 4,999,999	Monthly	0.003500	0.003002	0.002935
5,000,000 to 9,999,999	Monthly	0.003609	0.003096	0.003026
10,000,000 to 49,999,999	Monthly	0.003682	0.003159	0.003088
50,000,000 to 99,999,999	Monthly	0.003755	0.003221	0.003149
100,000,000 and Above	Monthly	0.003865	0.003315	0.003240
3 Months	Monthly	0.003755	0.003753	0.003668
3 Months	At Maturity	0.003792	0.003815	0.003730
6 Months	Monthly	0.004156	0.003878	0.003791
6 Months	Quarterly	0.004178	0.003909	0.003821
6 Months	At Maturity	0.004229	0.003940	0.003852
1 Year	Monthly	0.004047	0.004003	0.003913
1 Year	Quarterly	0.004156	0.004034	0.003944
1 Year	At Maturity	0.004339	0.004065	0.003974
2 Years	At Maturity	0.004266	0.004128	0.004035
3 Years	Six Monthly	0.004412	0.004316	0.004219
3 Years	At Maturity	0.004484	0.004378	0.004280
5 Years	Six Monthly	0.004849	0.004753	0.004647
5 Years	At Maturity	0.004885	0.004816	0.004708

**Burj Monthly Income Account**

3 Months	Monthly	0.003537	0.003033	0.002965
6 Months	Monthly	0.003609	0.003096	0.003026
1 Year				
0 to 999,999	Monthly	0.003828	0.003815	0.003730

1,000,000 to 4,999,999	Monthly	0.003865	0.003878	0.003791
5,000,000 to 14,999,999	Monthly	0.003865	0.003315	0.003240
15,000,000 to 29,999,999	Monthly	0.003901	0.003346	0.003271
30,000,000 to 49,999,999	Monthly	0.003938	0.003377	0.003302
50,000,000 to 99,999,999	Monthly	0.003974	0.003409	0.003332
100,000,000 to 299,999,999	Monthly	0.003974	0.003409	0.003332
300,000,000 and Above	Monthly	0.003974	0.003409	0.003332
3 Years	Monthly	0.004229	0.004065	0.003974
5 Years	Monthly	0.004375	0.004128	0.004035

**Burj Super Saving Deposit - Retail**

0 to 2,999,999	Monthly	0.002370	0.002033	0.001987
3,000,000 to 4,999,999	Monthly	0.002516	0.002564	0.002507
5,000,000 to 9,999,999	Monthly	0.002661	0.002596	0.002537
10,000,000 to 14,999,999	Monthly	0.002771	0.002627	0.002568
15,000,000 to 19,999,999	Monthly	0.002917	0.002689	0.002629
20,000,000 to 29,999,999	Monthly	0.003354	0.003127	0.003057
30,000,000 to 49,999,999	Monthly	0.003464	0.003190	0.003118
50,000,000 to 99,999,999	Monthly	0.003609	0.003252	0.003179
100,000,000 and Above	Monthly	0.003682	0.003252	0.003179

**Burj Super Saving Deposit - Corporate**

0 to 49,999,999	Monthly	0.003719	0.003753	0.003668
50,000,000 to 99,999,999	Monthly	0.003792	0.003815	0.003730
100,000,000 to 199,999,999	Monthly	0.003865	0.003878	0.003791
200,000,000 to 299,999,999	Monthly	0.003865	0.003909	0.003821
300,000,000 to 399,999,999	Monthly	0.003755	0.003909	0.003821
400,000,000 to 499,999,999	Monthly	0.003755	0.003909	0.003821
500,000,000 and Above	Monthly	0.003755	0.003909	0.003821

**Burj Super Saving Deposit - FI**

0 to 999,999	Monthly	0.002370	0.002033	0.001987
1,000,000 to 24,999,999	Monthly	0.003682	0.003159	0.003088
25,000,000 to 49,999,999	Monthly	0.003755	0.003221	0.003149
50,000,000 to 99,999,999	Monthly	0.003828	0.003284	0.003210
100,000,000 to 199,999,999	Monthly	0.003938	0.003377	0.003302
200,000,000 and Above	Monthly	0.003865	0.003315	0.003240

**TF Savings Monthly**

0 to 4,999,999	Monthly	0.002370	0.002033	0.001987
5,000,000 to 9,999,999	Monthly	0.002370	0.002033	0.001987
10,000,000 to 14,999,999	Monthly	0.002370	0.002033	0.001987
15,000,000 to 19,999,999	Monthly	0.002370	0.002033	0.001987
20,000,000 to 29,999,999	Monthly	0.002370	0.002033	0.001987
30,000,000 to 39,999,999	Monthly	0.002370	0.002033	0.001987
40,000,000 to 49,999,999	Monthly	0.002479	0.002127	0.002079
50,000,000 to 99,999,999	Monthly	0.002917	0.002502	0.002446
100,000,000 and Above	Monthly	0.003281	0.002815	0.002751

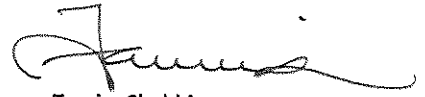


**Ahmed Nasir**  
Manager - Pool Management



**Mufti Abdullāh Najeeb Ul Haq Siddiqui**  
Resident Shariah Board Member

30-11-2018



**Tamim Shabbir**  
Chief Financial Officer

**PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM DECEMBER 2018**

FOREIGN CURRENCY

Profit Sharing Ratio [PSR]	Share of Mudarib Rabb ul Maal	October-18	November-18	December-18
		70%	70%	70%
		30%	30%	30%

Saving Account	Payment Frequency	Weightages		
USD	Six Monthly	0.000821	0.000821	0.000774
GBP	Six Monthly	0.000274	0.000274	0.000258
EURO	Six Monthly	0.000274	0.000274	0.000258
USD 0 to 50,000	Monthly	0.001369	0.001369	0.001290
USD 50,001 to 100,000	Monthly	0.009584	0.009584	0.009028
USD 100,001 to 200,000	Monthly	0.012322	0.012322	0.011607
USD 200,001 to 500,000	Monthly	0.015060	0.015060	0.014186
USD 500,001 to 1000,000	Monthly	0.017798	0.017798	0.016766
USD 1000,001 and above	Monthly	0.020537	0.020537	0.019345
GBP Saving (Below £ 1,000/-)	Monthly	0.000274	0.000274	0.000258
GBP Saving (Above £ 1,000/-)	Monthly	0.000821	0.000821	0.000774
EURO Saving (Below € 1,000/-)	Monthly	0.000274	0.000274	0.000258
EURO Saving (Above € 1,000/-)	Monthly	0.000548	0.000548	0.000516
JPY Saving (Below ¥ 1,000/-)	Monthly	0.000274	0.000274	0.000258
JPY Saving (Above ¥ 1,000/-)	Monthly	0.000548	0.000548	0.000516
UAE Saving (Below AED 5,000/-)	Monthly	0.000274	0.000274	0.000258
UAE Saving (Above AED 5,000/-)	Monthly	0.000548	0.000548	0.000516

**Term Deposits [Other than FI's]**

USD 1 Month 0 to 200,000	At Maturity	0.002738	0.002738	0.002579
USD 1 Month 200,001 to 300,000	At Maturity	0.004107	0.004107	0.003869
USD 1 Month 300,001 and 1,000,000	At Maturity	0.005476	0.005476	0.005159
USD 1 Month 1,000,001 and 2,000,000	At Maturity	0.006846	0.006846	0.006448
USD 1 Month 2,000,001 and above	At Maturity	0.008215	0.008215	0.007738
USD 3 Months 0 to 250,000	At Maturity	0.021906	0.021906	0.020635
USD 3 Months 250,000 to 300,000	At Maturity	0.027382	0.027382	0.025793
USD 3 Months 300,001 to 500,000	At Maturity	0.041073	0.041073	0.070931
USD 3 Months 500,001 and above	At Maturity	0.054765	0.054765	0.077379
USD 6 Months 0 to 500,000	At Maturity	0.013691	0.013691	0.012897
USD 6 Months 500,001 and above	At Maturity	0.061610	0.061610	0.058035
USD 1 Year & above 0 to 200,000	At Maturity	0.027382	0.027382	0.025793
USD 1 Year & above 200,001 to 300,000	At Maturity	0.054765	0.054765	0.051586
USD 1 Year & above 300,001 to 500,000	At Maturity	0.068456	0.068456	0.064483
USD 1 Year & above 500,001 and above	At Maturity	0.082147	0.082147	0.077379

GBP 1 Month	At Maturity	0.000548	0.000548	0.000516
GBP 3 Months	At Maturity	0.002738	0.002738	0.002579
GBP 6 Months	At Maturity	0.004107	0.004107	0.003869
GBP 1 Year & above	At Maturity	0.008215	0.008215	0.007738

EURO 1 Month	At Maturity	0.000548	0.000548	0.000516
EURO 3 Months	At Maturity	0.001369	0.001369	0.001290
EURO 6 Months	At Maturity	0.001917	0.001917	0.001806
EURO 1 Year & above	At Maturity	0.002738	0.002738	0.002579

UAE Dirham 1 Month	At Maturity	0.008215	0.008215	0.007738
UAE Dirham 3 Months	At Maturity	0.075301	0.075301	0.070931
UAE Dirham 6 Months	At Maturity	0.012322	0.012322	0.011607
UAE Dirham 1 Year & above	At Maturity	0.076670	0.076670	0.072221

JPY 1 Month	At Maturity	0.000548	0.000548	0.000516
JPY 3 Months	At Maturity	0.000548	0.000548	0.000516
JPY 6 Months	At Maturity	0.000548	0.000548	0.000516
JPY 1 Year & above	At Maturity	0.000548	0.000548	0.000516

**Saving Accounts**

FCY Savings HY Non-Corporate [USD]	At Maturity	0.002738	0.002738	0.002579
FCY Savings HY Non-Corporate [GBP]	At Maturity	0.002738	0.002738	0.002579
FCY Savings HY Non-Corporate [EURO]	At Maturity	0.002738	0.002738	0.002579
FCY Savings HY Corporate [USD]	At Maturity	0.002738	0.002738	0.002579
FCY Savings HY Corporate [GBP]	At Maturity	0.002738	0.002738	0.002579
FCY Savings HY Corporate [EURO]	At Maturity	0.002738	0.002738	0.002579

**Term Deposits**

1 Month [USD]	At Maturity	0.001369	0.001369	0.001290
1 Month [EURO]	At Maturity	0.001369	0.001369	0.001290
3 Months [USD]	At Maturity	0.012322	0.012322	0.011607
3 Months [GBP]	At Maturity	0.012322	0.012322	0.011607

**3 Months [USD]**

0 to 999,999	At Maturity	0.013691	0.013691	0.012897
1,000,000 and Above	At Maturity	0.027382	0.027382	0.025793


**3 Months [GBP]**

0 to 999,999	At Maturity	0.013691	0.013691	0.012897
1,000,000 and Above	At Maturity	0.027382	0.027382	0.025793

6 Months [USD]	Quarterly	0.015060	0.015060	0.014186
6 Months [USD]	At Maturity	0.016429	0.016429	0.015476
6 Months [EURO]	At Maturity	0.016429	0.016429	0.015476
1 Year [USD]	Quarterly	0.017798	0.017798	0.016766
1 Year [USD]	At Maturity	0.024644	0.024644	0.023214
1 Year [GBP]	At Maturity	0.024644	0.024644	0.023214




**Ahmed Nasir**  
Manager - Pool Management



**Mufti Abdullah Najeem Ul Haq Siddiqui**  
Resident Shariah Board Member

30-11-2018



**Tamim Shabbir**  
Chief Financial Officer