

INST/2010/197  
December 02, 2010



Branch Managers / Regional Managers

Following is the preagreed ratio of profit between Mudarib and Rabb-ul-Mal

**PRE-AGREED RATIO OF PROFIT**

Share of Profit of Mudarib	Upto 60%
Share of Profit of Rabb-ul-Mal	Upto 40%

Following are the declared Weightages for the month of December 2010

**DECLARED WEIGHTAGES**

		Local Currency	
		Pak Rupees	
<b>Saving Accounts</b>			
	0	9,999,999	0.53
	10,000,000	49,999,999	0.58
	50,000,000	AND ABOVE	0.62
<b>Mudaraba Premium Plus - for individuals</b>			
	0	999,999	0.53
	1,000,000	4,999,999	0.63
	5,000,000	9,999,999	0.65
	10,000,000	24,999,999	0.65
	25,000,000	AND ABOVE	0.73
<b>Mudaraba Premium Plus - for Business / Corporate</b>			
	0	9,999,999	0.64
	10,000,000	29,999,999	0.66
	30,000,000	49,999,999	0.65
	50,000,000	99,999,999	0.73
	100,000,000	AND ABOVE	0.69
<b>Term Deposits</b>			
	1	Month	0.64
	3	Months	0.69
	6	Months	0.80
	1	Year - monthly	1.01
	1	Years - quarterly	1.02
	1	Year	1.06
	3	Year - monthly	1.09
	3	Years - quarterly	1.10
	3	Years	1.11
	5	Year - monthly	1.11
	5	Years - quarterly	1.17
	5	Years	1.22

**FOREIGN CURRENCY**

<b>Saving Account</b>			
USD	Balance below USD 1,000/-		0.01
USD	Minimum Balance USD 1,000/-		0.11
GBP	Balance below UK POUND 1,000/-		0.01
GBP	Minimum Balance UK POUND 1,000/-		0.08
EURO	Balance below EURO 1,000/-		0.01
EURO	Minimum Balance EURO 1,000/-		0.05
UAE Dirham	Balance below UAE Dirham 5,000/-		0.01
UAE Dirham	Minimum Balance UAE Dirham 5,000/-		0.05
<b>Term Deposits</b>			
USD	1	Month	0.05
USD	3	Months	0.08
USD	6	Months	0.11
GBP	1	Month	-
GBP	3	Months	0.08
GBP	6	Months	-
EURO	1	Month	0.05
EURO	3	Months	0.08
EURO	6	Months	0.11
UAE Dirham	1	Month	-
UAE Dirham	3	Months	-
UAE Dirham	6	Months	0.11

**Bank Equity**

1.59

Imran Mehmood  
VP - Finance

M. Salim Yusuf  
EVP- Finance