

PLS Ratio

Share of Mudarib	Rabb ul Maal
35%	65%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR JUNE 2012

Local Currency		
	Payment Frequency	Weightages
7 Days Notice	7 Days	0.01262
Saving Accounts	Six monthly	0.01485
Saving Accounts		
Albaraka Business Plus	Monthly Payments	0.00017
Saving Accounts		
0 to 9,999,999	Monthly Payments	0.01485
10,000,000 to 49,999,999	Monthly Payments	0.01495
50,000,000 to 999,999,999	Monthly Payments	0.01507
Mudaraba Premium Plus - for individuals		
0 to 999,999	Monthly Payments	0.01485
1,000,000 to 4,999,999	Monthly Payments	0.01492
5,000,000 to 9,999,999	Monthly Payments	0.01495
10,000,000 to 24,999,999	Monthly Payments	0.01522
25,000,000 and above	Monthly Payments	0.01658
Mudaraba Premium Plus - for Business / Corporate		
0 to 9,999,999	Monthly Payments	0.01485
10,000,000 to 29,999,999	Monthly Payments	0.01492
30,000,000 to 49,999,999	Monthly Payments	0.01497
50,000,000 to 99,999,999	Monthly Payments	0.01633
100,000,000 and above	Monthly Payments	0.01745
Incentive Accounts		
0 to 99,999	Six Monthly	0.01485
100,000 and above	Six Monthly	0.01572
Khazana Account		
Rs 0 to 249,999	Quarterly	0.01485
Rs 250,000 to 4,999,999	Quarterly	0.01633
Rs 5,000,000 to 9,999,999	Quarterly	0.01708
Rs 10,000,000 to 24,999,999	Quarterly	0.01732
Rs 25,000,000 to 49,999,999	Quarterly	0.01745
Rs 50,000,000 to 99,999,999	Quarterly	0.01757
Rs 100,000,000 to 249,999,999	Quarterly	0.01770
Rs 250,000,000 to 499,999,999	Quarterly	0.01844
Rs 500,000,000 and above	Quarterly	0.02032
Term Deposits		
1Month	At Maturity	0.01534
3Months	At Maturity	0.01757
6Months	At Maturity	0.01943
1Year	Monthly	0.02265
1Year	Quarterly	0.02302
1Year	At Maturity	0.02388
2Years	At Maturity	0.02448
3Years	Monthly	0.02230
3Years	Quarterly	0.02477
3Years	At Maturity	0.02515
5Years	Monthly	0.02512
5Years	Quarterly	0.02636
5Years	At Maturity	0.02757
Mahana Amadni Scheme		
1 year	Monthly	0.02265
2 year	Monthly	0.02510
3 year	Monthly	0.02638
4 year	Monthly	0.02755
5 year	Monthly	0.02883
AMI Deposits		
3 Months	Six Monthly	0.01906
6 Months	Six Monthly	0.02067
1 Year	Six Monthly	0.02371
2 Years	Six Monthly	0.02425
3 Years	Monthly	0.02465
5 Years	Six Monthly	0.02727

  
Farhan Usman  
Manager Finance

  
Asif Adh  
EVP & Chief Financial Officer

  
Approved Sharia Advisor Division

PLS Ratio	
Share of Mudarib	Rabb ul Maal
80%	20%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR JUNE 2012

FOREIGN CURRENCY

Saving Accounts	Six Monthly	-
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Saving Account	Payment Frequency	Weightages
USD Balance below USD 1,000/-	Monthly	0.01399
USD Minimum Balance USD 1,000/-	Monthly	0.06993
GBP Balance below POUND 1,000/-	Monthly	0.01399
GBP Minimum Balance POUND 1,000/-	Monthly	-
EURO Balance below EURO 1,000/-	Monthly	0.01399
EURO Minimum Balance EURO 1,000/-	Monthly	0.03497
UAE Dirham Balance below UAE Dirham 5,000/-	Monthly	0.01399
UAE Dirham Minimum Balance UAE Dirham 5,000/-	Monthly	0.02098

Term Deposits	Payment Frequency	Weightages
USD 1 Month	At Maturity	0.06993
USD 3 Months	At Maturity	0.10490
USD 6 Months	At Maturity	0.13287
USD 1 Year & above	At Maturity	-

Term Deposits	Payment Frequency	Weightages
GBP 1 Month	At Maturity	0.06993
GBP 3 Months	At Maturity	-
GBP 6 Months	At Maturity	0.13287
GBP 1 Year & above	At Maturity	-

Term Deposits	Payment Frequency	Weightages
EURO 1 Month	At Maturity	0.06993
EURO 3 Months	At Maturity	-
EURO 6 Months	At Maturity	-
EURO 1 Year & above	At Maturity	-

Term Deposits	Payment Frequency	Weightages
UAE Dirham 1 Month	At Maturity	-
UAE Dirham 3 Months	At Maturity	0.10490
UAE Dirham 6 Months	At Maturity	0.13287
UAE Dirham 1 Year & above	At Maturity	-

  
Farhan Usman  
Manager Finance

  
Aziz Adil  
EVP & Chief Financial Officer



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