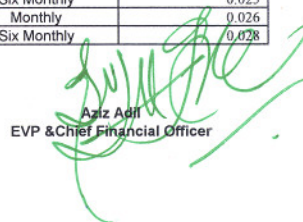


PLS Ratio	
Share of Mudarib	Rabb ul Maal
37%	63%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR MARCH 2012

Local Currency		
	Payment Frequency	Profit Rate
7 Days Notice	7 Days	0.012
Saving Accounts	Six monthly	0.014
<b>Saving Accounts</b>		
Albaraka Business Plus	Monthly Payments	0.000
<b>Saving Accounts</b>		
0 to 9,999,999	Monthly Payments	0.012
10,000,000 to 49,999,999	Monthly Payments	0.014
50,000,000 to 999,999,999	Monthly Payments	0.014
<b>Mudaraba Premium Plus - for individuals</b>		
0 to 999,999	Monthly Payments	0.012
1,000,000 to 4,999,999	Monthly Payments	0.015
5,000,000 to 9,999,999	Monthly Payments	0.015
10,000,000 to 24,999,999	Monthly Payments	0.015
25,000,000 and above	Monthly Payments	0.017
<b>Mudaraba Premium Plus - for Business / Corporate</b>		
0 to 9,999,999	Monthly Payments	0.015
10,000,000 to 29,999,999	Monthly Payments	0.015
30,000,000 to 49,999,999	Monthly Payments	0.015
50,000,000 to 99,999,999	Monthly Payments	0.017
100,000,000 and above	Monthly Payments	0.018
<b>Incentive Accounts</b>		
0 to 99,999	Six Monthly	0.012
100,000 and above	Six Monthly	0.016
<b>Khazana Account</b>		
Rs 0 to 249,999	Quarterly	0.012
Rs 250,000 to 4,999,999	Quarterly	0.017
Rs 5,000,000 to 9,999,999	Quarterly	0.018
Rs 10,000,000 to 24,999,999	Quarterly	0.018
Rs 25,000,000 to 49,999,999	Quarterly	0.018
Rs 50,000,000 to 99,999,999	Quarterly	0.019
Rs 100,000,000 to 249,999,999	Quarterly	0.019
Rs 250,000,000 to 499,999,999	Quarterly	0.020
Rs 500,000,000 and above	Quarterly	0.021
<b>Term Deposits</b>		
1Month	At Maturity	0.016
3Months	At Maturity	0.019
6Months	At Maturity	0.020
1Year	Monthly	0.024
1Year	Quarterly	0.024
1Year	At Maturity	0.025
2Years	At Maturity	0.025
3Years	Monthly	0.025
3Years	Quarterly	0.026
3Years	At Maturity	0.026
5Years	Monthly	0.026
5Years	Quarterly	0.027
5Years	At Maturity	0.028
<b>Mahana Amadni Scheme</b>		
1 year	Monthly	0.024
2 year	Monthly	-
3 year	Monthly	0.027
4 year	Monthly	0.028
5 year	Monthly	0.030
<b>AMI Deposits</b>		
3 Months	Six Monthly	0.020
6 Months	Six Monthly	0.022
1 Year	Six Monthly	0.025
2 Years	Six Monthly	0.025
3 Years	Monthly	0.026
5 Years	Six Monthly	0.028

  
Farhan Usman  
Manager Finance

  
Aziz Adil  
EVP & Chief Financial Officer

PLS Ratio

Share of Mudarib	Rabb ul Maal
37%	63%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR MARCH 2012

**FOREIGN CURRENCY**

Saving Accounts	Six Monthly	-
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Saving Account	Payment Frequency	Profit Rate
USD Balance below USD 1,000/-	Monthly	0.02
USD Minimum Balance USD 1,000/-	Monthly	0.08
GBP Balance below POUND 1,000/-	Monthly	0.02
GBP Minimum Balance POUND 1,000/-	Monthly	-
EURO Balance below EURO 1,000/-	Monthly	0.02
EURO Minimum Balance EURO 1,000/-	Monthly	0.04
UAE Dirham Balance below UAE Dirham 5,000/-	Monthly	0.02
UAE Dirham Minimum Balance UAE Dirham 5,000/-	Monthly	0.02

Term Deposits	Payment Frequency	Profit Rate
USD 1 Month	At Maturity	0.08
USD 3 Months	At Maturity	0.12
USD 6 Months	At Maturity	0.15
USD 1 Year & above	At Maturity	-

Term Deposits	Payment Frequency	Profit Rate
GBP 1 Month	At Maturity	-
GBP 3 Months	At Maturity	-
GBP 6 Months	At Maturity	0.15
GBP 1 Year & above	At Maturity	-

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

Term Deposits	Payment Frequency	Profit Rate
UAE Dirham 1 Month	At Maturity	-
UAE Dirham 3 Months	At Maturity	0.12
UAE Dirham 6 Months	At Maturity	0.15
UAE Dirham 1 Year & above	At Maturity	-

  
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Manager Finance

  
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