

INST/2013/  
January 28, 2013

Branch Managers / Regional Managers

PLS Ratio	
Share of Mudarib	Rabb ul Maal
38%	62%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR FEBRUARY 2013

Local Currency

	Payment Frequency	Weightages
7 Days Notice	7 Days	0.00950
Saving Accounts	Six monthly	0.01009

Saving Accounts		
Albaraka Business Plus	Monthly Payments	0.00017

Saving Accounts	Payment Frequency	Weightages
0 to 4,999,999	Monthly Payments	0.01009
5 M to 9,999,999	Monthly Payments	0.01069
10 M to 49,999,999	Monthly Payments	0.01128
50 M and above	Monthly Payments	0.01187

Mudaraba Premium Plus - for individuals	Payment Frequency	Weightages
0 to 999,999	Monthly Payments	0.01009
1M to 4,999,999	Monthly Payments	0.01187
5 M to 9,999,999	Monthly Payments	0.01425
10 M to 24,999,999	Monthly Payments	0.01437
25 M to 49,999,999	Monthly Payments	0.01439
50 M to 99,999,999	Monthly Payments	0.01441
100 M to 149,999,999	Monthly Payments	0.01484
150 M to 199,999,999	Monthly Payments	0.01508
200 M to 249,999,999	Monthly Payments	0.01532
250 M to 499,999,999	Monthly Payments	0.01567
500 M and above	Monthly Payments	0.01686

Mudaraba Premium Plus - for Business / Corporate	Payment Frequency	Weightages
0 to 9,999,999	Monthly Payments	0.01187
10 M to 29,999,999	Monthly Payments	0.01425
30,000,000 to 49,999,999	Monthly Payments	0.01448
50,000,000 to 149,999,999	Monthly Payments	0.01460
150,000,000 to 249,999,999	Monthly Payments	0.01484
250,000,000 to 299,999,999	Monthly Payments	0.01496
300,000,000 to 499,999,999	Monthly Payments	0.01555
500,000,000 and above	Monthly Payments	0.01900

Incentive Accounts	Payment Frequency	Weightages
0 to 99,999	Six Monthly	0.01009
100,000 to 9,999,999	Six Monthly	0.01187
10,000,000 to 49,999,999	Six Monthly	0.01484
50,000,000 and above	Six Monthly	0.01781

Khazana Account	Payment Frequency	Weightages
Rs 0 to 249,999	Quarterly	0.01009
Rs 250,000 to 4,999,999	Quarterly	0.01187
Rs 5,000,000 to 9,999,999	Quarterly	0.01448
Rs 10,000,000 to 24,999,999	Quarterly	0.01508
Rs 25,000,000 to 49,999,999	Quarterly	0.01543
Rs 50,000,000 to 99,999,999	Quarterly	0.01567
Rs 100,000,000 to 249,999,999	Quarterly	0.01579
Rs 250,000,000 to 499,999,999	Quarterly	0.01603
Rs 500,000,000 and above	Quarterly	0.01781

Term Deposits	Payment Frequency	Weightages
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1Month	At Maturity	0.01425
3Months	At Maturity	0.01543
6Months	At Maturity	0.01603
1Year	Monthly	0.01840
1Year	Quarterly	0.01888
1Year	At Maturity	0.01935
2Years	At Maturity	0.01935
3Years	Monthly	0.01888
3Years	Quarterly	0.01900
3Years	At Maturity	0.02018
5Years	Monthly	0.02018
5Years	Quarterly	0.02137
5Years	At Maturity	0.02256

Mahana Amadni Scheme	Payment Frequency	Weightages
1 year	Monthly	0.01840
2 year	Monthly	0.01876
3 year	Monthly	0.01888
4 year	Monthly	0.01900
5 year	Monthly	0.02018

AMI Deposits	Payment Frequency	Weightages
3 Months	Six Monthly	0.01543
6 Months	Six Monthly	0.01603
1 Year	Six Monthly	0.01890
2 Years	Six Monthly	0.01900
3 Years	Six Monthly	0.01935
5 Years	Six Monthly	0.02220

### FOREIGN CURRENCY

Saving Account	Payment Frequency	Weightages
USD Balance below USD 1,000/-	Monthly	0.00024
USD Minimum Balance USD 1,000/-	Monthly	0.00036
GBP Balance below POUND 1,000/-	Monthly	0.00012
GBP Minimum Balance POUND 1,000/-	Monthly	0.00024
EURO Balance below EURO 1,000/-	Monthly	0.00012
EURO Minimum Balance EURO 1,000/-	Monthly	0.00024
UAE Dirham Balance below UAE Dirham 5,000/-	Monthly	0.00005
UAE Dirham Minimum Balance UAE Dirham 5,000/-	Monthly	0.00012

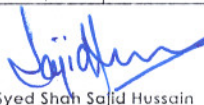
Term Deposits	Payment Frequency	Weightages
USD 1 Month	At Maturity	0.00059
USD 3 Months	At Maturity	0.00114
USD 6 Months	At Maturity	0.00138
USD 1 Year & above	At Maturity	0.00142


Term Deposits	Payment Frequency	Weightages
GBP 1 Month	At Maturity	0.00036
GBP 3 Months	At Maturity	0.00089
GBP 6 Months	At Maturity	0.00113
GBP 1 Year & above	At Maturity	0.00119

Term Deposits	Payment Frequency	Weightages
EURO 1 Month	At Maturity	0.00036
EURO 3 Months	At Maturity	0.00089
EURO 6 Months	At Maturity	0.00113
EURO 1 Year & above	At Maturity	0.00119

Term Deposits	Payment Frequency	Weightages
UAE Dirham 1 Month	At Maturity	0.00024
UAE Dirham 3 Months	At Maturity	0.00026
UAE Dirham 6 Months	At Maturity	0.00028
UAE Dirham 1 Year & above	At Maturity	0.00036

  
Khwaja Farhan Usman  
Manager Finance

  
Syed Shah Sajid Hussain  
Chief Financial Officer

  
Approved by Sharia Division