

WEIGHTAGES EFFECTIVE FROM **DECEMBER 2019**

Profit Sharing Ratio	LCY	FCY
Share of Mudarib	30%	80%
Rabb ul Maal	70%	20%

Saving / Asaan Saving Account	
Profit Calculated on MAB	0.003275
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	0.003406
Quarterly Payout	

Shafaqat Account	
Less than 25K	0.003275
25K - 499.99K	0.003668
500K - 999.99K	0.003930
1M - 4.99M	0.004192
5M - 9.99M	0.004454
10M - 24.99M	0.004585
25M - 49.99M	0.004716
50M - 99.99M	0.004794
Above 100M	0.004847
Profit Calculated on DB	
Monthly Payout	

Term Deposit - Quarterly Payout			
Slab	1 Year	3 Year	5 Year
Less than 5M	0.005161	0.005764	0.006052
5M - 9.99M	0.005292	0.005816	0.006078
10M - 24.99M	0.005397	0.005868	0.006156
25M - 49.99M	0.005528	0.005895	0.006235
50M - 99.99M	0.005659	0.006026	0.006261
100M - 249.99M	0.005790	0.006156	0.006314
250M - 499.99M	0.006052	0.006287	0.006392
500M - 999.99M	0.006287	0.006366	0.006471
Above 1 Billion	0.006340	0.006418	0.006549

Mahana Amdani Scheme (Monthly Payout)					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	0.005109	0.005371	0.005449	0.005528	0.005764
250K - 499.99K	0.005187	0.005502	0.005580	0.005633	0.005868
500K - 999.99K	0.005213	0.005633	0.005711	0.005764	0.005973
1M - 4.99M	0.005240	0.005764	0.005842	0.005895	0.006078
5M - 9.99M	0.005397	0.005895	0.005973	0.006026	0.006183
10M - 49.99M	0.005475	0.006026	0.006104	0.006156	0.006287
Above 50M	0.005502	0.006156	0.006235	0.006287	0.006392

Term Deposit - Maturity Payout							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.003799	0.003930	0.004061	0.005240	0.005633	0.006026	0.006078
5M - 9.99M	0.003930	0.004061	0.004192	0.005371	0.005764	0.006052	0.006209
10M - 24.99M	0.004061	0.004192	0.004323	0.005502	0.005895	0.006078	0.006261
25M - 49.99M	0.004192	0.004323	0.004454	0.005633	0.006026	0.006104	0.006340
50M - 99.99M	0.004323	0.005502	0.005633	0.005764	0.006156	0.006130	0.006418
100M - 249.99M	0.004847	0.005764	0.005895	0.006287	0.006156	0.006156	0.006471
250M - 499.99M	0.004978	0.006026	0.006156	0.006287	0.006418	0.006418	0.006523
500M - 999.99M	0.005633	0.006287	0.006418	0.006549	0.006549	0.006602	0.006707
Above 1 Billion	0.005764	0.006549	0.006680	0.006811	0.006733	0.006785	0.006811

Mahana Barkah Account	
Less than 10K	0.003275
10K - 49.99K	0.003301
50K - 249.99K	0.003406
250K - 499.99K	0.003537
500K - 999.99K	0.003746
1M - 4.99M	0.003877
5M - 9.99M	0.004008
10M - 24.99M	0.004192
Above 25M	0.004323
Profit Calculated on DB	
Monthly Payout	

Mudarabah Premium Plus - Corporate	
Less than 1M	0.003275
1M - 9.99M	0.003301
10M - 24.99M	0.003406
25M - 49.99M	0.003537
50M - 99.99M	0.003589
100M - 249.99M	0.003799
250M - 499.99M	0.004061
Above 500M	0.004323
Profit Calculated on DB	
Monthly Payout	

Term Deposit - 2018			
Slab	Monthly	Quarterly	Maturity
250K - 10M	0.004847	0.004978	0.005109
10.01M - 25M	0.004978	0.005109	0.005240

Monthly Income	
3 Months	0.003275
6 Months	0.003406

Mahana Amadani Premium	
Slab	1 Year
100K - 10M	0.006287
Above 10M	0.006418

Mahana Amdani Plus		
Slab	1 Year	3 Years
100K - 10M	0.005895	0.006287
Above 10M	0.006026	0.006418

Business Plus	
Profit Calculated on MAB	0.000037
Monthly Payout	

Khazana Account	
Less than 250K	0.003275
250K - 999.99K	0.003301
1M - 9.99M	0.003406
10M - 24.99M	0.003537
25M - 49.99M	0.003668
50M - 99.99M	0.003694
100M - 249.99M	0.003720
250M - 499.99M	0.004585
Above 500M	0.004716
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	0.003275
50M - 100M	0.006680
100.01M - 500M	0.006864
500.01M - 1.5B	0.006942
1.501B - 2.5B	0.006942
Above 2.5B	0.007021
Profit Calculated on DB	
Monthly Payout	

Capital Instruments	
Tier II Sukuk 1st Issue	0.007938
Tier II Sukuk 2nd Issue	0.007770
Tier I Capital	0.000003

3 Year Mahana Amadani Shafaqat	
Slab	3 Years
500K - 10M	0.006811

FCY Saving Account	
USD	0.016389
GBP	0.006304
Euro	0.001261
JPY	0.000504
AED	0.001261
Profit Calculated on MAB	
Monthly Payout	

FCY Term Deposit					
Tenure	1 Month	3 Months	6 Months	1 Year	
Profit Payment	Maturity	Maturity	Maturity	Maturity	
USD Less than 25K	0.018911	0.025214	0.031518	0.037821	
USD 25K - 99.99K	0.025214	0.031518	0.037821	0.044125	
USD 100K - 499.99K	0.027736	0.037821	0.044125	0.063036	
USD 500K - 999.99K	0.030257	0.063036	0.063036	0.063036	
USD Above 1000K	0.031518	0.063036	0.063036	0.063036	
GBP	0.000504	0.002521	0.012607	0.018911	
EURO	0.000504	0.001261	0.012607	0.018911	
AED	0.003782	0.006304	0.012607	0.018911	

DB: Daily Balance

MAB: Monthly Average Balance