



INST/2019/041

May 29, 2019

TO: MANCOM MEMBERS/ AREA MANAGERS/ ALL BRANCH MANAGERS/ ALL OPERATION MANAGERS / ALL AREA OPERATION MANAGERS / OPERATIONS DEPARTMENT

PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM JUNE 2019.

Enclosed is a Circular received from Finance Department declaring Profit Sharing Ratio & Weightages for the month of June 2019.

For any queries regarding the subject matter please contact the Finance Department.

Sd/-

**Masroor Hussain Rao
Chief Compliance Officer**

WEIGHTAGES AND PROFIT SHARING RATIO EFFECTIVE FROM JUNE 2019

Saving / Aasaan / Staff Saving Account	
Profit Calculated on MAB	0.003253
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	0.003548
Quarterly Payout	

Business Plus	
Profit Calculated on MAB	0.000041
Monthly Payout	

Shafqaat Account	
Less than 25K	0.003253
25K - 499.99K	0.003548
500K - 999.99K	0.003844
1M - 4.99M	0.004435
5M - 9.99M	0.004879
10M - 24.99M	0.005027
25M - 49.99M	0.005175
50M - 99.99M	0.005322
Above 100M	0.005322
Profit Calculated on DB	
Monthly Payout	

Capital Instruments	
Tier II Sukuk 1st Issue	0.007250
Tier II Sukuk 2nd Issue	0.006866
Tier I Capital	0.008137

Monthly Income	
3 Months	6 Months
0.003696	0.003844

3 Year Mahana Amadani Shafqaat	
Slab	3 Years
500K - 10M	0.007688

Profit Sharing Ratio	LCY	FCY
Share of Mudarib	50%	80%
Rabb ul Maal	50%	20%

Mahana Barkah Account	
Less than 10K	0.003253
10K - 49.99K	0.003282
50K - 249.99K	0.003400
250K - 499.99K	0.003548
500K - 999.99K	0.003933
1M - 4.99M	0.004081
5M - 9.99M	0.004228
Above 10M	0.004376
Profit Calculated on DB	
Monthly Payout	

Khazana Account	
Less than 250K	0.003253
250K - 999.99K	0.003282
1M - 9.99M	0.003400
10M - 24.99M	0.003548
25M - 49.99M	0.003696
50M - 99.99M	0.003844
100M - 249.99M	0.003903
250M - 499.99M	0.004879
Above 500M	0.005175
Profit Calculated on MAB	
Monthly Payout	

Mahana Amadani Plus		
Slab	1 Year	3 Years
100K - 10M	0.006062	0.007097
10.01M - Above	0.006210	0.007244

Mahana Amadani Premium	
Slab	1 Year
100K - 10M	0.006801
10.01M - Above	0.006949

Mudarabah Premium Plus - Corporate	
Less than 1M	0.003253
1M - 9.99M	0.003282
10M - 24.99M	0.003400
25M - 49.99M	0.003548
50M - 99.99M	0.003696
100M - 249.99M	0.003992
250M - 499.99M	0.004288
Above 500M	0.004583
Profit Calculated on DB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	0.003253
50M - 100M	0.006505
100.01M - 500M	0.007156
500.01M - 1.5B	0.007185
1.501B - 2.5B	0.007215
Above 2.5B	0.007274
Profit Calculated on DB	
Monthly Payout	

Term Deposit 2018 (New Booking Stopped)			
Slab	Monthly	Quarterly	Maturity
250K - 10M	0.004583	0.004731	0.004879
10.01M - 25M	0.004731	0.004879	0.005027


FCY Saving Account				
USD	GBP	Euro	JPY	AED
0.022584	0.007528	0.001506	0.000602	0.001506
Profit Calculation on MAB, Monthly Payout.				

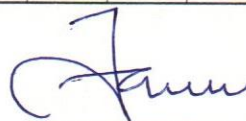
Mahana Amdani Scheme (Monthly Payout)					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	0.004731	0.005322	0.005470	0.005500	0.005618
250K - 499.99K	0.004820	0.005411	0.005559	0.005618	0.005736
500K - 999.99K	0.004908	0.005500	0.005648	0.005736	0.005855
1M - 4.99M	0.005027	0.005589	0.005736	0.005855	0.005973
5M - 9.99M	0.005115	0.005707	0.005855	0.005973	0.006091
10M - 49.99M	0.005145	0.005736	0.005973	0.006091	0.006210
Above 50M	0.005175	0.005914	0.006062	0.006210	0.006328

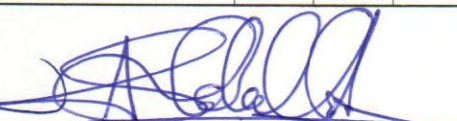
FCY Term Deposit				
Tenure	1 Month	3 Months	6 Months	1 Year
Profit Payment	Maturity	Maturity	Maturity	Maturity
USD Less than 25K	0.022584	0.030111	0.037639	0.045167
USD 25K - 99.99K	0.030111	0.037639	0.045167	0.060223
USD 100K - 499.99K	0.037639	0.045167	0.052695	0.075279
USD Above 500K	0.045167	0.090334	0.090334	0.090334
GBP	0.000602	0.003011	0.015056	0.022584
EURO	0.000602	0.001506	0.015056	0.022584
AED	0.004517	0.007528	0.015056	0.022584

Term Deposit - Maturity Payout							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.003253	0.004140	0.004288	0.004879	0.005322	0.005766	0.005914
5M - 9.99M	0.003400	0.004435	0.004583	0.005027	0.005470	0.005914	0.006003
10M - 24.99M	0.003489	0.004495	0.004672	0.005175	0.005618	0.006003	0.006091
25M - 49.99M	0.003548	0.004583	0.004731	0.005470	0.005766	0.006091	0.006210
50M - 99.99M	0.003696	0.004731	0.004879	0.005618	0.005914	0.006180	0.006357
100M - 249.99M	0.004583	0.005027	0.005322	0.005766	0.006062	0.006269	0.006417
250M - 499.99M	0.004731	0.005175	0.005470	0.005914	0.006210	0.006357	0.006505
500M - 999.99M	0.006091	0.006505	0.006712	0.006949	0.007126	0.007156	0.007185
Above 1B	0.006150	0.006653	0.006771	0.007008	0.007185	0.007215	0.007244

Term Deposit - Quarterly Payout				
Slab	1 Year	3 Year	5 Year	
Less than 5M	0.004435	0.005618	0.005766	
5M - 9.99M	0.004583	0.005766	0.005914	
10M - 24.99M	0.004731	0.005914	0.006062	
25M - 49.99M	0.004879	0.006003	0.006150	
50M - 99.99M	0.005027	0.006091	0.006210	
100M - 249.99M	0.005175	0.006150	0.006298	
250M - 499.99M	0.005470	0.006210	0.006387	
500M - 999.99M	0.006919	0.007097	0.007126	
Above 1B	0.006978	0.007156	0.007185	


Muhammad Saadan
Manager-Pool Management


Tamim Shabbir
Chief Financial Officer


Mufti Abdullah Najeeb Ul Haq Siddiqui
Resident Shariah Board Member

DB: Daily Balance

MAB: Monthly Average Balance

Albaraka Bank (Pakistan) Limited

Old Deposit Products

Weightages and PSR from 1-June-2019

Old Deposit Products	Weightages and PSR applicable as of
Basic Banking Account	Assan Current Account
Saving Account - Six Monthly	Mudarba Saving - Monthly
Khazana - Quarterly	Khazana - Monthly
Mudarba Premium Plus (Individual)	Mahana Barkah Account
Halal Munafa Account	Khazana - Monthly
Incentive Account	Mudarba Premium Plus (Business)
Saving Account - Six Monthly [EURO]	Mudarba Saving - Monthly [EURO]
Saving Account - Six Monthly [GBP]	Mudarba Saving - Monthly [GBP]
Saving Account - Six Monthly [USD]	Mudarba Saving - Monthly [USD]
AMI Deposits - 3 Months	Islamic Term Deposit - 3 Months
AMI Deposits - 6 Months	Islamic Term Deposit - 6 Months
AMI Deposits - 1 Year [Six monthly]	Islamic Term Deposit - 1 Year [Quarterly]
AMI Deposits - 2 Years [Six monthly]	Mahana Amadani Scheme - 2 Years
AMI Deposits - 3 Years [Six monthly]	Islamic Term Deposit - 3 Years [Quarterly]
AMI Deposits - 5 Years [Six monthly]	Islamic Term Deposit - 5 Years [Quarterly]
Islamic Term Deposit - 1 Year [Monthly]	Mahana Amadani Scheme - 1 Years
Islamic Term Deposit - 3 Years [Monthly]	Mahana Amadani Scheme - 3 Years
Islamic Term Deposit - 5 Years [Monthly]	Mahana Amadani Scheme - 5 Years
USD Term Deposit Mudaraba (1 Month)	Term Deposit Mudaraba (1 Month - FCY)
USD Term Deposit Mudaraba (3 Month)	Term Deposit Mudaraba (3 Month - FCY)
USD Term Deposit Mudaraba (6 Month)	Term Deposit Mudaraba (6 Month - FCY)
GBP Term Deposit Mudaraba (6 Month)	Term Deposit Mudaraba (6 Month - FCY)