

WEIGHTAGES EFFECTIVE FROM OCTOBER 2019

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

Saving / Asaan Saving Account	
Profit Calculated on MAB	0.003203
Monthly Payout	

Tif'l - Young Saver Account	
Profit Calculated on DB	0.003331
Quarterly Payout	

Shafqaat Account	
Less than 25K	0.003203
25K - 499.99K	0.003587
500K - 999.99K	0.003844
1M - 4.99M	0.004100
5M - 9.99M	0.004356
10M - 24.99M	0.004484
25M - 49.99M	0.004612
50M - 99.99M	0.004689
Above 100M	0.004741
Profit Calculated on DB	
Monthly Payout	

Term Deposit - Quarterly Payout			
Slab	1 Year	3 Year	5 Year
Less than 5M	0.005048	0.005894	0.006175
5M - 9.99M	0.005176	0.005945	0.006201
10M - 24.99M	0.005279	0.005996	0.006278
25M - 49.99M	0.005407	0.006022	0.006355
50M - 99.99M	0.005535	0.006150	0.006380
100M - 249.99M	0.005663	0.006278	0.006432
250M - 499.99M	0.005919	0.006406	0.006509
500M - 999.99M	0.006150	0.006483	0.006585
Above 1 Billion	0.006201	0.006534	0.006662

Mahana Amdani Scheme (Monthly Payout)					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	0.004997	0.005381	0.005637	0.005663	0.005894
250K - 499.99K	0.005074	0.005509	0.005714	0.005766	0.005996
500K - 999.99K	0.005099	0.005637	0.005791	0.005894	0.006099
1M - 4.99M	0.005125	0.005766	0.005868	0.006022	0.006201
5M - 9.99M	0.005279	0.005894	0.006022	0.006150	0.006304
10M - 49.99M	0.005356	0.006022	0.006150	0.006278	0.006406
Above 50M	0.005381	0.006150	0.006278	0.006406	0.006509

Term Deposit - Maturity Payout							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.003716	0.003844	0.003972	0.005125	0.005637	0.006150	0.006201
5M - 9.99M	0.003844	0.003972	0.004100	0.005253	0.005766	0.006175	0.006227
10M - 24.99M	0.003972	0.004100	0.004228	0.005381	0.005894	0.006201	0.006304
25M - 49.99M	0.004100	0.004228	0.004356	0.005509	0.006022	0.006227	0.006406
50M - 99.99M	0.004228	0.005381	0.005509	0.005637	0.006150	0.006252	0.006483
100M - 249.99M	0.004741	0.005637	0.005766	0.005766	0.006278	0.006278	0.006560
250M - 499.99M	0.004869	0.005894	0.006022	0.006150	0.006406	0.006534	0.006637
500M - 999.99M	0.005509	0.006150	0.006278	0.006406	0.006534	0.006714	0.006816
Above 1 Billion	0.005637	0.006406	0.006534	0.006662	0.006714	0.006790	0.006893

Mahana Barkah Account	
Less than 10K	0.003203
10K - 49.99K	0.003229
50K - 249.99K	0.003331
250K - 499.99K	0.003459
500K - 999.99K	0.003664
1M - 4.99M	0.003792
5M - 9.99M	0.003921
10M - 24.99M	0.004100
Above 25M	0.004228
Profit Calculated on DB	
Monthly Payout	

Mudarabah Premium Plus - Corporate	
Less than 1M	0.003203
1M - 9.99M	0.003229
10M - 24.99M	0.003331
25M - 49.99M	0.003459
50M - 99.99M	0.003511
100M - 249.99M	0.003716
250M - 499.99M	0.003972
Above 500M	0.004228
Profit Calculated on DB	
Monthly Payout	

Term Deposit - 2018			
Slab	Monthly	Quarterly	Maturity
250K - 10M	0.004741	0.004869	0.004997
10.01M - 25M	0.004869	0.004997	0.005125

Monthly Income	
3 Months	0.003203
6 Months	0.003331

Mahana Amadani Premium	
Slab	1 Year
100K - 10M	0.006150
Above 10M	0.006278

Mahana Amdani Plus		
Slab	1 Year	3 Years
100K - 10M	0.005766	0.006278
Above 10M	0.005894	0.006406

Business Plus	
Profit Calculated on MAB	0.000036
Monthly Payout	

Khazana Account	
Less than 250K	0.003203
250K - 999.99K	0.003229
1M - 9.99M	0.003331
10M - 24.99M	0.003459
25M - 49.99M	0.003587
50M - 99.99M	0.003613
100M - 249.99M	0.003639
250M - 499.99M	0.004484
Above 500M	0.004612
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	0.003203
50M - 100M	0.006304
100.01M - 500M	0.006380
500.01M - 1.5B	0.006509
1.501B - 2.5B	0.006534
Above 2.5B	0.006534
Profit Calculated on DB	
Monthly Payout	

Capital Instruments	
Tier II Sukuk 1st Issue	0.007764
Tier II Sukuk 2nd Issue	0.007600
Tier I Capital	0.007052

3 Year Mahana Amadani Shafqaat	
Slab	3 Years
500K - 10M	0.006790

FCY Saving Account	
USD	0.015060
GBP	0.005792
Euro	0.001158
JPY	0.000463
AED	0.001158
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	0.017377	0.023170	0.028962	0.034754
USD 25K - 99.99K	0.023170	0.028962	0.034754	0.040547
USD 100K - 499.99K	0.025487	0.034754	0.040547	0.057924
USD 500K - 999.99K	0.027804	0.069509	0.069509	0.069509
USD Above 1000K	0.028962	0.075301	0.075301	0.069509
GBP	0.000463	0.002317	0.011585	0.017377
EURO	0.000463	0.001158	0.011585	0.017377
AED	0.003475	0.005792	0.011585	0.017377

DB: Daily Balance

MAB: Monthly Average Balance