

March 28, 2018

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

PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM APRIL, 2018

Enclosed is a Circular received from Finance Department declaring Profit Sharing Ratio & Weightages for the month of APRIL, 2018.

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

*Sd/-***Masroor Hussain Rao** Chief Compliance Officer



PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM APRIL 2018

LOCAL CURRENCY

Profit Charing Patio [DCD]	Share of Mudarib	February-18 50%	March-18 50%	April-18 50%
rofit Sharing Ratio [PSR]	Rabb ul Maal	50%	50%	50%
	Payment Frequency		Weightages	
Saving Accounts	Six monthly	0.002082	0.002050	0.002148
Albaraka Business Plus Saving Accounts	Monthly	0.000059	0.000058	0.000058
Fif'l-Young Saver Account	Monthly	0.002082	0.002050	0.002148
Asaan Saving Deposit Account	Quarterly Monthly	0.003274 0.002082	0.003224 0.002050	0.003210
Asaan Saving Deposit Account	Monthly	0.002082	0.002050	0.002148
Mudaraba Premium Plus - for individuals				
) to 999,999	Monthly	0.002082	0.002050	0.002148
1,000,000 to 4,999,999	Monthly	0.002141	0.002108	0.002148
5,000,000 to 9,999,999	Monthly	0.002266	0.002232	0.002222
10,000,000 to 24,999,999	Monthly	0.002350	0.002315	0.002304
5,000,000 to 49,999,999	Monthly	0.002476	0.002439	0.002428
50,000,000 to 99,999,999	Monthly	0.002518	0.002480	0.002469
.00,000,000 to 149,999,999	Monthly	0.002560	0.002522	0.002510
50,000,000 to 199,999,999	Monthly	0.002644	0.002604	0.002592
200,000,000 to 249,999,999 250,000,000 to 499,999,999	Monthly	0.002854	0.002811	0.002798
500,000,000 to 499,999,999	Monthly	0.003274	0.003224	0.003210
	Monthly	0.003903	0.003845	0.003827
Mudaraba Premium Plus - for Business / Corporate				
) to 9,999,999	Monthly	0.002082	0.002050	0.002148
0,000,000 to 29,999,999	Monthly	0.002350	0.002315	0.002304
0,000,000 to 49,999,999	Monthly	0.002434	0.002398	0.002387
0,000,000 to 149,999,999	Monthly	0.002518	0.002480	0.002469
50,000,000 to 249,999,999	Monthly	0.002560	0.002522	0.002510
50,000,000 to 299,999,999	Monthly	0.002812	0.002770	0.002757
00,000,000 to 399,999,999	Monthly	0.003190	0.003142	0.003127
00,000,000 to 499,999,999	Monthly	0.004323	0.004258	0.004238
00,000,000 to 749,999,999	Monthly	0.003526	0.003473	0.003457
750,000,000 to 999,999,999	Monthly	0.003526	0.003473	0.003457
,000,000,000 to above	Monthly	0.003526	0.003473	0.003457
Halal Munafa Account				
Dn First 500,000	Monthly	0.002082	0.002050	0.002148
Dn Next 4,500,000	Monthly	0.002854	0.002030	0.002148
On Next 5,000,000	Monthly	0.002938	0.002894	0.002880
Dn Next 10,000,000	Monthly	0.003064	0.003018	0.003004
Dn Next 30,000,000	Monthly	0.003526	0.003597	0.003580
In amount above 50,000,000	Monthly	0.002082	0.002050	0.002148
ncentive Accounts				
to 99,999	Monthly	0.002082	0.002050	0.002148
00,000 to 9,999,999	Monthly	0.002434	0.002398	0.002387
0,000,000 to 49,999,999	Monthly	0.002854	0.002811	0.002798
0,000,000 to 99,999,999	Monthly	0.003442	0.003390	0.003374
00,000,000 to 399,999,999 00,000,000 and above	Monthly	0.003861	0.003845	0.003950
	Monthly	0.004281	0.004258	0.004279
hazana Account				
to 249,999	Monthly / Quarterly	0.002082	0.002050	0.002148
50,000 to 4,999,999	Monthly / Quarterly	0.002266	0.002232	0.002148
,000,000 to 9,999,999	Monthly / Quarterly	0.002392	0.002252	0.002222
0,000,000 to 24,999,999	Monthly / Quarterly	0.002434	0.002398	0.002387
5,000,000 to 49,999,999	Monthly / Quarterly	0.002602	0.002563	0.002551
0,000,000 to 99,999,999	Monthly / Quarterly	0.002770	0.002728	0.002716
00,000,000 to 249,999,999	Monthly / Quarterly	0.003190	0.003142	0.003127
50,000,000 to 299,999,999	Monthly / Quarterly	0.004197	0.004217	0.004197
00,000,000 to 399,999,999	Monthly / Quarterly	0.004281	0.004217	0.004197
00,000,000 to 499,999,999	Monthly / Quarterly	0.003777	0.003721	0.003703
00,000,000 to 749,999,999	Monthly / Quarterly	0.003903	0.003845	0.003827
50,000,000 to 1,000,000,000	Monthly / Quarterly	0.004995	0.004919	0.004897
,000,000,001 and above	Monthly / Quarterly	0.005037	0.005002	0.004979
haraka Islamic Institution Deposit Assount				
baraka Islamic Institution Deposit Account to 10,000,000	Manthly I	0.002002	0.000050	0.0004.45
0.000.001 to 100.000.000	Monthly	0.002082	0.002050	0.002148
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0 to 10,000,000	Monthly	0.002082	0.002050	0.002148
10,000,001 to 100,000,000	Monthly	0.004449	0.004671	0.004650
100,000,001 to 500,000,000	Monthly	0.004659	0.004837	0.004814
500,000,001 to 1,500,000,000	Monthly	0.004701	0.004878	0.004856
1,500,000,001 to 2,500,000,000	Monthly	0.004743	0.004919	0.004897

2,500,000,001 & Above	Monthly	0.004953	0.005002	0.004979
Mahana Barkah Account				
On First 10,000	Monthly	0.002082	0.002050	0.002148
On Next 4,990,000	Monthly	0.003064	0.003018	0.003004
On amount above 5,000,000	Monthly	0.002082	0.002050	0.002148
Senior Citizen Account				
Rs 0 to 249,999	Monthly	0.002602	0.002563	0.002551
Rs 250,000 to 999,999	Monthly	0.003232	0.003183	0.003168
Rs 1,000,000 to 4,999,999	Monthly	0.003693	0.003638	0.003621
Rs 5,000,000 to 9,999,999	Monthly	0.004281	0.004217	0.004197
Rs 10,000,000 and above	Monthly	0.004785	0.004795	0.004773
Term Deposits				
1Month		1	1	
0 to 4,999,999	At Maturity	0.002896	0.002852	0.002839
5,000,000 to 9,999,999	At Maturity	0.002938	0.002894	0.002880
10,000,000 to 14,999,999	At Maturity	0.002980	0.002935	0.002922
15,000,000 to 24,999,999	At Maturity	0.003022	0.002976	0.002963
25,000,000 to 49,999,999	At Maturity	0.003232	0.003183	0.003168
50,000,000 to 99,999,999	At Maturity	0.003442	0.003390	0.003374
100,000,000 to 199,999,999	At Maturity	0.003526	0.003473	0.003457
200,000,000 to 499,999,999	At Maturity	0.003651	0.003597	0.003580
500,000,000 to 999,999,999	At Maturity	0.004029	0.003969	0.003950
1000,000,000 to 1,499,999,999	At Maturity	0.004113	0.004051	0.004033
1,500,000,000 to Above	At Maturity	0.004155	0.004093	0.004074
3Months				
0 to 4,999,999	At Maturity	0.003526	0.003473	0.003457
5,000,000 to 9,999,999	At Maturity	0.003609	0.003555	0.003539
10,000,000 to 14,999,999	At Maturity	0.003693	0.003638	0.003621
15,000,000 to 49,999,999	At Maturity	0.003777	0.003721	0.003703
50,000,000 to 99,999,999	At Maturity	0.004491	0.004423	0.004403
100,000,000 to 199,999,999	At Maturity	0.004827	0.004754	0.004814
200,000,000 to 299,999,999	At Maturity	0.004659	0.004754	0.004856
300,000,000 to 399,999,999	At Maturity	0.004659	0.004795	0.004897
400,000,000 to 499,999,999	At Maturity	0.004659	0.004837	0.004897
500,000,000 to 999,999,999	At Maturity	0.004827	0.004878	0.004938
1000,000,000 to 1,499,999,999	At Maturity	0.004785	0.005043	0.005020
1,500,000,000 to Above				0.005030
1,000,000,000 to Above	At Maturity	0.004785	0.005043	0.005020
6Months	At Maturity	0.004785	0.005043	0.005020
6Months 0 to 4,999,999	At Maturity At Maturity At Maturity	0.003693	0.003638	0.003621
6Months 0 to 4,999,999 5,000,000 to 9,999,999	At Maturity At Maturity		0.003638 0.003762	
6Months 0 to 4,999,999 5,000,000 to 9,999,999 10,000,000 to 14,999,999	At Maturity At Maturity At Maturity At Maturity	0.003693 0.003819 0.003861	0.003638 0.003762 0.003803	0.003621 0.003745 0.003786
6Months 0 to 4,999,999 5,000,000 to 9,999,999 10,000,000 to 14,999,999 15,000,000 to 49,999,999	At Maturity At Maturity At Maturity At Maturity At Maturity	0.003693 0.003819 0.003861 0.003987	0.003638 0.003762	0.003621 0.003745
6Months 0 to 4,999,999 5,000,000 to 9,999,999 10,000,000 to 14,999,999 15,000,000 to 49,999,999 50,000,000 to 99,999,999	At Maturity At Maturity At Maturity At Maturity At Maturity At Maturity	0.003693 0.003819 0.003861 0.003987 0.004113	0.003638 0.003762 0.003803 0.003927 0.004051	0.003621 0.003745 0.003786 0.003909 0.004033
6Months 0 to 4,999,999 5,000,000 to 9,999,999 10,000,000 to 14,999,999 15,000,000 to 49,999,999	At Maturity At Maturity At Maturity At Maturity At Maturity	0.003693 0.003819 0.003861 0.003987	0.003638 0.003762 0.003803 0.003927	0.003621 0.003745 0.003786 0.003909
6Months 0 to 4,999,999 5,000,000 to 9,999,999 10,000,000 to 14,999,999 15,000,000 to 49,999,999 50,000,000 to 99,999,999 100,000,000 to 199,999,999 200,000,000 to 499,999,999	At Maturity At Maturity At Maturity At Maturity At Maturity At Maturity At Maturity At Maturity	0.003693 0.003819 0.003861 0.003987 0.004113 0.004281 0.004827	0.003638 0.003762 0.003803 0.003927 0.004051 0.004713 0.004837	0.003621 0.003745 0.003786 0.003909 0.004033 0.004691 0.004814
6Months 0 to 4,999,999 5,000,000 to 9,999,999 10,000,000 to 14,999,999 15,000,000 to 49,999,999 50,000,000 to 99,999,999 100,000,000 to 199,999,999 200,000,000 to 499,999,999 500,000,000 to 999,999,999	At Maturity At Maturity At Maturity At Maturity At Maturity At Maturity At Maturity At Maturity At Maturity At Maturity	0.003693 0.003819 0.003861 0.003987 *** 0.004113 0.004281 0.004827 0.004449	0.003638 0.003762 0.003803 0.003927 0.004051 0.004713 0.004837 0.004878	0.003621 0.003745 0.003786 0.003909 0.004033 0.004691 0.004814 0.004856
6Months 0 to 4,999,999 5,000,000 to 9,999,999 10,000,000 to 14,999,999 15,000,000 to 49,999,999 50,000,000 to 199,999,999 100,000,000 to 199,999,999 200,000,000 to 499,999,999 500,000,000 to 499,999,999 100,000,000 to 199,999,999 1000,000,000 to 1,499,999,999	At Maturity At Maturity	0.003693 0.003819 0.003861 0.003987 *** 0.004113 0.004281 0.004827 0.004449 0.004827	0.003638 0.003762 0.003803 0.003927 0.004051 0.004713 0.004837 0.004878 0.005002	0.003621 0.003745 0.003786 0.003909 0.004033 0.004691 0.004814 0.004856 0.004979
6Months 0 to 4,999,999 5,000,000 to 9,999,999 10,000,000 to 14,999,999 15,000,000 to 49,999,999 50,000,000 to 199,999,999 100,000,000 to 199,999,999 200,000,000 to 499,999,999 100,000,000 to 199,999,999 1000,000,000 to 199,999,999 1000,000,000 to 1,499,999,999 1,500,000,000 to Above	At Maturity At Maturity At Maturity At Maturity At Maturity At Maturity At Maturity At Maturity At Maturity At Maturity	0.003693 0.003819 0.003861 0.003987 *** 0.004113 0.004281 0.004827 0.004449	0.003638 0.003762 0.003803 0.003927 0.004051 0.004713 0.004837 0.004878	0.003621 0.003745 0.003786 0.003909 0.004033 0.004691 0.004814 0.004856
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6Months 0 to 4,999,999 5,000,000 to 9,999,999 10,000,000 to 14,999,999 15,000,000 to 49,999,999 50,000,000 to 199,999,999 200,000,000 to 199,999,999 200,000,000 to 499,999,999 1000,000 to 1,499,999,999 1000,000 to 1,499,999,999 1000,000,000 to 1,499,999,999 1000,000,000 to Above 1Year - Monthly 0 to 4,999,999	At Maturity	0.003693 0.003819 0.003861 0.003987 0.004113 0.004281 0.004827 0.004449 0.004827 0.004827 0.004827	0.003638 0.003762 0.003803 0.003927 0.004051 0.004713 0.004837 0.004837 0.004878 0.004878 0.005002 0.004961	0.003621 0.003745 0.003786 0.003909 0.004033 0.004691 0.004814 0.004856 0.004979 0.004938 0.004974
6Months 0 to 4,999,999 5,000,000 to 9,999,999 10,000,000 to 14,999,999 15,000,000 to 49,999,999 50,000,000 to 199,999,999 200,000 to 199,999,999 200,000 to 499,999,999 500,000 to 1,499,999,999 1000,000 to 1,499,999,999 1000,000 to 1,499,999,999 1000,000 to Above 1Year - Monthly 0 to 4,999,999 5,000,000 to 9,999,999	At Maturity Mothly	0.003693 0.003819 0.003861 0.003987 0.004113 0.004281 0.004281 0.004827 0.004449 0.004827 0.004827 0.004827 0.004155 0.004197	0.003638 0.003762 0.003803 0.003927 0.004051 0.004713 0.004837 0.004837 0.004878 0.005002 0.004961 0.004093 0.004134	0.003621 0.003745 0.003786 0.003909 0.004033 0.004691 0.004814 0.004856 0.004979 0.004979 0.004938 0.004938
6Months 0 to 4,999,999 5,000,000 to 9,999,999 10,000,000 to 14,999,999 15,000,000 to 49,999,999 50,000,000 to 199,999,999 200,000,000 to 199,999,999 200,000,000 to 199,999,999 1000,000,000 to 1,499,999,999 1000,000,000 to 1,499,999,999 1000,000,000 to Above 1Year - Monthly 0 to 4,999,999 5,000,000 to 9,999,999 10,000,000 to 14,999,999	At Maturity Mothly Monthly Monthly	0.003693 0.003819 0.003861 0.003987 0.004113 0.004281 0.004281 0.004827 0.004427 0.004827 0.004827 0.004827 0.004155 0.004197 0.004281	0.003638 0.003762 0.003803 0.003927 0.004051 0.004051 0.004837 0.004837 0.004878 0.005002 0.004961 0.004093 0.004134 0.004217	0.003621 0.003745 0.003786 0.003909 0.004033 0.004691 0.004814 0.004856 0.004979 0.004938 0.004938 0.004074 0.004115 0.004197
6Months 0 to 4,999,999 5,000,000 to 9,999,999 10,000,000 to 14,999,999 15,000,000 to 49,999,999 50,000,000 to 199,999,999 100,000,000 to 199,999,999 200,000,000 to 499,999,999 100,000,000 to 399,999,999 100,000,000 to 499,999,999 100,000,000 to 499,999,999 100,000,000 to Above 1Year - Monthly 0 to 4,999,999 10,000,000 to 14,999,999 10,000,000 to 14,999,999 10,000,000 to 29,999,999	At Maturity Mothly Monthly Monthly Monthly	0.003693 0.003819 0.003861 0.003987 0.004113 0.004281 0.004827 0.004429 0.004827 0.004827 0.004827 0.004155 0.004197 0.004281 0.004323	0.003638 0.003762 0.003803 0.003927 0.004051 0.004051 0.004837 0.004837 0.004878 0.005002 0.004961 0.004093 0.004093 0.004134 0.004217 0.004258	0.003621 0.003745 0.003786 0.003909 0.004033 0.004691 0.004814 0.004856 0.004979 0.004979 0.004938 0.004974 0.004074 0.004115 0.004197 0.004238
6Months 0 to 4,999,999 5,000,000 to 9,999,999 10,000,000 to 14,999,999 15,000,000 to 49,999,999 50,000,000 to 199,999,999 200,000,000 to 199,999,999 200,000,000 to 99,999,999 100,000,000 to 99,999,999 100,000,000 to 1499,999,999 1000,000,000 to Above 1Year - Monthly 0 to 4,999,999 5,000,000 to 14,999,999 10,000,000 to 14,999,999 10,000,000 to 49,999,999 10,000,000 to 49,999,999 15,000,000 to 49,999,999	At Maturity Mothly Monthly Monthly Monthly Monthly Monthly	0.003693 0.003819 0.003861 0.003987 0.004113 0.004281 0.004827 0.004449 0.004827 0.004427 0.004427 0.004427 0.004281 0.004155 0.004197 0.004281 0.004323 0.004365	0.003638 0.003762 0.003803 0.003927 0.004051 0.004713 0.004837 0.004837 0.005002 0.004961 0.004093 0.004093 0.004134 0.004217 0.004258 0.004299	0.003621 0.003745 0.003786 0.003909 0.004033 0.004691 0.004814 0.004856 0.004979 0.004979 0.004938 0.004074 0.004115 0.004115 0.004197 0.004238 0.004279
6Months 0 to 4,999,999 5,000,000 to 9,999,999 10,000,000 to 14,999,999 15,000,000 to 49,999,999 50,000,000 to 199,999,999 200,000,000 to 199,999,999 200,000,000 to 99,999,999 100,000,000 to 99,999,999 1000,000,000 to 499,999,999 1000,000,000 to 1,499,999,999 1,500,000,000 to Above 1Year - Monthly 0 to 4,999,999 5,000,000 to 14,999,999 10,000,000 to 14,999,999 15,000,000 to 29,999,999 30,000,000 to 499,999,999	At Maturity Mothly Monthly Monthly Monthly Monthly Monthly Monthly Monthly	0.003693 0.003819 0.003861 0.003987 0.004113 0.004281 0.004827 0.00449 0.004827 0.004427 0.004427 0.004491	0.003638 0.003762 0.003803 0.003927 0.004051 0.004713 0.004837 0.004878 0.005002 0.004961 0.004093 0.004093 0.004134 0.004217 0.004258 0.004299 0.004423	0.003621 0.003745 0.003786 0.003909 0.004033 0.004691 0.004814 0.004856 0.004979 0.004979 0.004938 0.004074 0.004115 0.004115 0.004197 0.004238 0.004279 0.004403
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1,000,000,000 and above	At Maturity	0.005204	0.005333	0.005308
2Years	At Maturity	0.004449	0.004382	0.004362
3Years	Monthly	0.004491	0.004423	0.004403
3Years	Quarterly	0.004575	0.004506	0.004485
3Years	At Maturity	0.004701	0.004630	0.004609
5Years	Monthly	0.004995	0.004919	0.004897
5Years	Quarterly	0.005162	0.005085	0.005061
5Years	At Maturity	0.005330	0.005250	0.005226

Term Deposits - FI's

1Month				
0 to 9,999,999	At Maturity	0.000000	0.000000	0.000000
10,000,000 to 100,000,000	At Maturity	0.004113	0.004051	0.004033
100,000,001 to 200,000,000	At Maturity	0.004155	0.004093	0.004074
200,000,001 to 300,000,000	At Maturity	0.004197	0.004134	0.004115
300,000,001 to 400,000,000	At Maturity	0.004239	0.004175	0.004156
400,000,001 to 500,000,000	At Maturity	0.004281	0.004217	0.004197
500,000,001 to 750,000,000	At Maturity	0.004323	0.004258	0.004238
750,000,001 to 1000,000,000	At Maturity	0.004365	0.004299	0.004279
1000,000,001 and above	At Maturity	0.004407	0.004341	0.004321
3Months .				
0 to 9,999,999	At Maturity	0.000000	0.000000	0.000000
10,000,000 to 100,000,000	At Maturity	0.004113	0.004051	0.004033
100,000,001 to 200,000,000	At Maturity	0.004281	0.004217	0.004197
200,000,001 to 300,000,000	At Maturity	0.004323	0.004258	0.004238
300,000,001 to 400,000,000	At Maturity	0.004365	0.004299	0.004279
400,000,001 to 500,000,000	At Maturity	0.004407	0.004341	0.004321
500,000,001 to 750,000,000	At Maturity	0.004449	0.004382	0.004362
750,000,001 to 1000,000,000	At Maturity	0.004491	0.004423	0.004403
1000,000,001 and above	At Maturity	0.004533	0.004465	0.004444

Mahana Amadni Scheme

1 year				
0 to 9,999,999	Monthly	0.003861	0.003803	0.003786
10,000,000 to 14,999,999	Monthly	0.003945	0.003886	0.003868
15,000,000 to 49,999,999	Monthly	0.004155	0.004093	0.004074
50,000,000 to 99,999,999	Monthly	0.004281	0.004217	0.004197
100,000,000 to 199,999,999	Monthly	0.004491	0.004423	0.004403
200,000,000 to 499,999,999	Monthly	0.004701	0.004630	0.004609
500,000,000 and above	Monthly	0.004827	0.004754	0.004732
2 year	Monthly	0.003861	0.003803	0.003786
3 year	Monthly	0.003987	0.003927	0.003909
4 year	Monthly	0.004029	0.003969	0.003950
5 year	Monthly	0.004071	0.004010	0.003991
AMI Deposits	1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.	* pdi		W Barris
3 Months	2	1	1	
0 to 49,999	At Maturity	0.003274	0.003224	0.003210
50,000 to 499,999	At Maturity	0.003358	0.003307	0.003292
500,000 to 999,999	At Maturity	0.003484	0.003431	0.003415
1,000,000 to 2,999,999	At Maturity	0.003693	0.003638	0.003621
6 Months			11 N. 12	
0 to 49,999	At Maturity	0.003274	0.003224	0.003210
50,000 to 499,999	At Maturity	0.003400	0.003349	0.003333
500,000 to 999,999	At Maturity	0.003484	0.003431	0.003415
1,000,000 to 2,999,999	At Maturity	0.003735	0.003679	0.003662
1 Year				
0 to 49,999	Six Monthly	0.003693	0.003638	0.003621
50,000 to 499,999	Six Monthly	0.003903	0.003845	0.003827
500,000 to 999,999	Six Monthly	0.004113	0.004051	0.004033
1,000,000 to 2,999,999	Six Monthly	0.004155	0.004093	0.004074
3,000,000 to 4,999,999	Six Monthly	0.004281	0.004217	0.004197
5,000,000 to 9,999,999	Six Monthly	0.004491	0.004423	0.004403
10,000,000 to 14,999,999	Six Monthly	0.004701	0.004630	0.004609
2 Years	Six Monthly	0.003693	0.003638	0.003621
3 Years	Six Monthly	0.003903	0.003845	0.003827
5 Years	Six Monthly	0.004113	0.004051	0.004033
Tier-II Sukuk				
ALBaraka Bank (Pakistan) Ltd Sukuk First Issue	Six monthly	0.006228	0.006135	0.006427
Al Baraka Bank (Pakistan) Ltd Sukuk Second Issue	Six monthly	0.005792	0.005945	0.005017

ALBaraka Bank (Pakistan) Ltd Sukuk Second Issue	Six monthly	0.005792	0.005945	0.005917
				5 F F F
Minor Account	Monthly	0.002082	0.002050	0.002148
Burj Staff Saving	Monthly	0.002082	0.002050	0.002148
Burj Mushaharah Saving Account	Monthly	0.002082	0.002050	0.002148
LCY Education Plan Deposits	Monthly	0.002082	0.002050	0.002148
Burj Business Account	Monthly	0.000001	0.000001	0.000001

Burj Premium Saving Deposit - Corporate	Monthly	0.004155	0.004093	0.004074
LCY Savings Monthly				
D to 4,999,999	Monthly	0.002082	0.002050	0.002148
5,000,000 to 9,999,999				0.002148
10,000,000 to 14,999,999	Monthly	0.002082	0.002050	
	Monthly	0.002099	0.002067	0.002148
5,000,000 to 19,999,999	Monthly	0.002115	0.002084	0.002148
0,000,000 to 29,999,999	Monthly	0.002141	0.002108	0.002148
0,000,000 to 39,999,999	Monthly	0.002157	0.002125	0.002148
0,000,000 to 49,999,999	Monthly	0.002174	0.002141	0.002148
0,000,000 to 99,999,999	Monthly	0.002560	0.002522	0.002510
.00,000,000 and Above	Monthly	0.003609	0.003555	0.003539
CY Savings - Half Yearly				
to 4,999,999	Six Monthly	0.002082	0.002050	0.002148
,000,000 to 9,999,999	Six Monthly	0.002082	0.002050	0.002148
0,000,000 to 14,999,999	Six Monthly	0.002115	0.002084	0.002148
5,000,000 to 19,999,999	Six Monthly	0.002141	0.002108	0.002148
0,000,000 to 29,999,999	Six Monthly	0.002157	0.002125	0.002148
0,000,000 to 39,999,999	Six Monthly	0.002174	0.002141	0.002148
0,000,000 to 49,999,999	Six Monthly	0.002560	0.002522	0.002510
0,000,000 to 99,999,999	Six Monthly	0.002560	0.002522	0.002510
00,000,000 and Above				
	Six Monthly	0.002602	0.002563	0.002551
CY Smart Savings Deposit - Individual to 49,999	Mantheli	0.000000	0.000050	0.000110
0.000 to 1.999.999	Monthly	0.002082	0.002050	0.002148
	Monthly	0.002266	0.002232	0.002222
,000,000 to 4,999,999	Monthly	0.002728	0.002687	0.002675
,000,000 to 9,999,999	Monthly	0.003064	0.003018	0.003004
0,000,000 and Above	Monthly	0.002082	0.002050	0.002148
CY Smart Savings Deposit - Corporate				
to 99,999	Monthly	0.002082	0.002050	0.002148
00,000 to 999,999	Monthly	0.003106	0.003059	0.003045
,000,000 to 1,999,999	Monthly	0.003484	0.003431	0.003415
,000,000 to 4,999,999	Monthly	0.003568	0.003514	0.003498
,000,000 to 9,999,999	Monthly	0.003693	0.003638	0.003621
0,000,000 and Above	Monthly	0.003777	0.003721	0.003703
to 999,999 ,000,000 to 4,999,999	Monthly Monthly	0.003400 0.003735	0.003349 0.003679	0.003333 0.003662
,000,000 to 9,999,999	Monthly	0.003861	0.003803	0.003786
0,000,000 to 49,999,999	Monthly	0.003945	0.003886	0.003868
0,000,000 to 99,999,999	Monthly	0.004029	0.003969	0.003950
00,000,000 and Above	Monthly	0.004155	0.004093	0.004074
Months	Monthly	0.004029	0.003969	0.003950
Months			0.003989	the second s
	At Maturity	0.004071		0.003991
Months	Monthly	0.004491	0.004423	0.004403
Months	Quarterly	0.004516	0.004448	0.004428
Months	At Maturity	0.004575	0.004506	0.004485
Year	Monthly	0.004365	0.004299	0.004279
Year	Quarterly	0.004491	0.004423	0.004403
Yeár	At Maturity	0.004701	0.004630	0.004609
Years	At Maturity	0.004617	0.004547	0.004526
Years	Six Monthly	0.004785	0.004713	0.004691
Years	At Maturity	0.004869	0.004795	0.004773
Years	Six Monthly	0.005288	0.005209	0.005185
Years	At Maturity	0.005330	0.005250	0.005226
urj Monthly Income Account				. Kerra
Months	Monthly	0.003777	0.003721	0.003703
Months Year	Monthly	0.003861	0.003803	0.003786
Year to 999,999	Monthly	0.004113	0.004051	0.004033
000,000 to 4,999,999	Monthly	0.004115	0.004093	0.004033
000,000 to 14,999,999	Monthly			the second s
	Monthly	0.004155	0.004093	0.004074
		0.004197	0.004134	0.004115
0,000,000 to 49,999,999	Monthly	0.004239	0.004175	0.004156
0,000,000 to 99,999,999	Monthly	0.004281	0.004217	0.004197
00,000,000 to 299,999,999	Monthly	0.004281	0.004217	0.004197
00,000,000 and Above	Monthly	0.004281	0.004217	0.004197
Years				
	Monthly	0.004575	0.004506	0.004485
Years		0.004575 0.004743	0.004506 0.004671	0.004485 0.00465 0
	Monthly			
Years urj Super Saving Deposit - Retail to 2,999,999	Monthly			

3,000,000 to 4,999,999	Monthly	0.002602	0.002563	0.002551
5,000,000 to 9,999,999	Monthly	0.002770	0.002728	0.002716
10,000,000 to 14,999,999	Monthly	0.002896	0.002852	0.002839
15,000,000 to 19,999,999	Monthly	0.003064	0.003018	0.003004
20,000,000 to 29,999,999	Monthly	0.003568	0.003514	0.003498
30,000,000 to 49,999,999	Monthly	0.003693	0.003638	0.003621
50,000,000 to 99,999,999	Monthly	0.003861	0.003803	0.003786
100,000,000 and Above	Monthly	0.003945	0.003886	0.003868

Burj Super Saving Deposit - Corporate

0 to 49,999,999	Monthly	0.003987	0.003927	0.003909
50,000,000 to 99,999,999	Monthly	0.004071	0.004010	0.003991
100,000,000 to 199,999,999	Monthly	0.004155	0.004093	0.004074
200,000,000 to 299,999,999	Monthly	0.004155	0.004093	0.004074
300,000,000 to 399,999,999	Monthly	0.004029	0.003969	0.003950
400,000,000 to 499,999,999	Monthly	0.004029	0.003969	0.003950
500,000,000 and Above	Monthly	0.004029	0.003969	0.003950

Burj Super Saving Deposit - Fl

0 to 999,999	Monthly	0.002224	0.002191	0.002181
1,000,000 to 24,999,999	Monthly	0.003945	0.003886	0.003868
25,000,000 to 49,999,999	Monthly	0.004029	0.003969	0.003950
50,000,000 to 99,999,999	Monthly	0.004113	0.004051	0.004033
100,000,000 to 199,999,999	Monthly	0.004239	0.004175	0.004156
200,000,000 and Above	Monthly	0.004155	0.004093	0.004074

TF Savings Monthly

0 to 4,999,999	Monthly	0.002082	0.002050	0.002148
5,000,000 to 9,999,999	Monthly	0.002082	0.002050	0.002148
10,000,000 to 14,999,999	Monthly	0.002082	0.002050	0.002148
15,000,000 to 19,999,999	Monthly	0.002082	0.002050	0.002148
20,000,000 to 29,999,999	Monthly	0.002082	0.002050	0.002148
30,000,000 to 39,999,999	Monthly	0.002141	0.002108	0.002148
40,000,000 to 49,999,999	Monthly	0.002560	0.002522	0.002510
50,000,000 to 99,999,999	Monthly	0.003064	0.003018	0.003004
100,000,000 and Above	Monthly	0.003484	0.003431	0.003415

Ahmed Nasir Manager - Pool Management

Mufti Abdullah Najeeb Ul Haq Siddiqui Resident Shariah Board Member + -

au Tamim Shabbir

Chief Financial Officer





FOREIGN CURRENCY

	Share of Mudarib	February-18 70%	March-18	April-18
Profit Sharing Ratio [PSR]	Rabb ul Maal	30%	70%	70%
	Nabb ul Maai	50%	50%	30%
Saving Account	Payment Frequency		Weightages	
USD	Six Monthly	0.001073	0.001073	0.001073
GBP	Six Monthly	0.000358	0.000358	0.000358
EURO	Six Monthly	0.000358	0.000358	0.000358
JSD 0 to 50,000	Monthly	0.001788	0.001788	0.001788
JSD 50,001 to 100,000	Monthly	0.012513	0.012513	0.012513
USD 100,001 to 200,000	Monthly	0.016089	0.016089	0.016089
USD 200,001 to 500,000	Monthly	0.019664	0.019664	0.019664
USD 500,001 to 1000,000	Monthly	0.023239	0.023239	0.023239
USD 1000,001 and above	Monthly	0.026814	0.026814	0.026814
GBP Saving (Below £ 1,000/-)	Monthly	0.000358	0.000358	0.000358
GBP Saving (Above £ 1,000/-)	Monthly	0.001073	0.001073	0.001073
EURO Saving (Below € 1,000/-)	Monthly	0.000358	0.000358	0.000358
EURO Saving (Above € 1,000/-)	Monthly	0.000715	0.000715	0.000715
IPY Saving (Below ¥ 1,000/-)	Monthly	0.000358	0.000358	0.000358
IPY Saving (Above ¥ 1,000/-)	Monthly	0.000715	0.000715	0.000715
JAE Saving (Below AED 5,000/-)	Monthly	0.000358	0.000358	0.000358
JAE Saving (Above AED 5,000/-)	Monthly	0.000715	0.000715	0.000715
Ferm Deposits [Other than FI's]			5	- 20
JSD 1 Month 0 to 200,000	At Maturity	0.003575	0.003575	0.003575
JSD 1 Month 200,001 to 300,000	At Maturity	0.005363	0.005363	0.005363
JSD 1 Month 300,001 and 1,000,000	At Maturity	0.007151	0.007151	0.007151
JSD 1 Month 1,000,001 and 2,000,000	At Maturity	0.008938	0.008938	0.008938
JSD 1 Month 2,000,001 and above	At Maturity	0.010726	0.010726	0.010726
JSD 3 Months 0 to 250,000	At Maturity	0.017876	0.017876	0.017876
JSD 3 Months 250,000 to 300,000	At Maturity	0.035753	0.035753	0.035753
JSD 3 Months 300,001 to 500,000	At Maturity	0.053629	0.053629	0.053629
JSD 3 Months 500,001 and above	At Maturity	0.071505	0.071505	0.071505
JSD 6 Months 0 to 500,000	At Maturity	0.017876	0.017876	0.017876
JSD 6 Months 500,001 and above	At Maturity	0.080443	0.080443	0.080443
JSD 1 Year & above 0 to 200,000	At Maturity	0.021452	0.021452	0.021452
JSD 1 Year & above 200,001 to 300,000	At Maturity	0.044691	0.044691	0.044691
JSD 1 Year & above 300,001 to 500,000	At Maturity	0.071505	0.071505	0.071505
JSD 1 Year & above 500,001 and above	At Maturity	0.089381	0.089381	0.089381
		1. 2. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	- 18 - 14 - 14 - 14 - 14 - 14 - 14 - 14	
GBP 1 Month	At Maturity	0.000715	0.000715	0.000715
GBP 3 Months	At Maturity	0.003575	0.003575	0.003575
GBP 6 Months	At Maturity	0.005363	0.005363	0.005363
GBP 1 Year & above	At Maturity	0.010726	0.010726	0.010726
URO 1 Month	At Maturity	0.000715	0.000715	0.000715
URO 3 Months	At Maturity	0.001788	0.001788	0.001788
URO 6 Months	At Maturity	0.002503	0.002503	0.002503
URO 1 Year & above	At Maturity	0.003575	0.003575	0.003575
JAE Dirham 1 Month	At Maturity	0.001788	0.001788	0.001788
IAE Dirham 3 Months	At Maturity	0.001788	0.001788	0.001788
IAE Dirham 6 Months	At Maturity	0.001788	0.001788	0.001788
AE Dirham 1 Year & above	At Maturity	0.001788	0.001788	0.001788
PY 1 Month	At Maturity	0.000715	0.000715	0.000715
PY 3 Months	At Maturity	0.000715	0.000715	0.000715
			0.000715	0.000715
PY 6 Months	At Maturity	0.000715		
	At Maturity At Maturity	0.000715		0.000715
PY 6 Months PY 1 Year & above			0.000715	0.000715
PY 6 Months PY 1 Year & above aving Accounts				0.000715
PY 6 Months PY 1 Year & above aving Accounts CY Savings HY Non-Corporate [USD]				
PY 6 Months PY 1 Year & above aving Accounts CY Savings HY Non-Corporate [USD] CY Savings HY Non-Corporate [GBP]	At Maturity At Maturity At Maturity	0.000715	0.000715	0.000715
PY 6 Months PY 1 Year & above aving Accounts CY Savings HY Non-Corporate [USD] CY Savings HY Non-Corporate [GBP] CY Savings HY Non-Corporate [EURO]	At Maturity At Maturity	0.000715 0.003575 0.003575	0.000715	0.003575
PY 6 Months PY 1 Year & above aving Accounts CY Savings HY Non-Corporate [USD] CY Savings HY Non-Corporate [GBP]	At Maturity At Maturity At Maturity	0.000715 0.003575 0.003575 0.003575	0.000715 0.003575 0.003575 0.003575	0.003575 0.003575 0.003575
PY 6 Months PY 1 Year & above aving Accounts CY Savings HY Non-Corporate [USD] CY Savings HY Non-Corporate [GBP] CY Savings HY Non-Corporate [EURO]	At Maturity At Maturity At Maturity At Maturity At Maturity At Maturity	0.000715 0.003575 0.003575 0.003575 0.003575	0.000715 0.003575 0.003575 0.003575 0.003575	0.003575 0.003575 0.003575 0.003575
PY 6 Months PY 1 Year & above aving Accounts CY Savings HY Non-Corporate [USD] CY Savings HY Non-Corporate [GBP] CY Savings HY Non-Corporate [EURO] CY Savings HY Corporate [USD]	At Maturity At Maturity At Maturity At Maturity At Maturity At Maturity At Maturity	0.000715 0.003575 0.003575 0.003575 0.003575 0.003575	0.000715 0.003575 0.003575 0.003575 0.003575 0.003575	0.003575 0.003575 0.003575 0.003575 0.003575
PY 6 Months PY 1 Year & above aving Accounts CY Savings HY Non-Corporate [USD] CY Savings HY Non-Corporate [GBP] CY Savings HY Non-Corporate [EURO] CY Savings HY Corporate [USD] CY Savings HY Corporate [GBP]	At Maturity At Maturity At Maturity At Maturity At Maturity At Maturity	0.000715 0.003575 0.003575 0.003575 0.003575	0.000715 0.003575 0.003575 0.003575 0.003575	0.003575 0.003575 0.003575 0.003575
PY 6 Months PY 1 Year & above aving Accounts CY Savings HY Non-Corporate [USD] CY Savings HY Non-Corporate [GBP] CY Savings HY Non-Corporate [EURO] CY Savings HY Corporate [USD] CY Savings HY Corporate [GBP]	At Maturity At Maturity At Maturity At Maturity At Maturity At Maturity At Maturity	0.000715 0.003575 0.003575 0.003575 0.003575 0.003575	0.000715 0.003575 0.003575 0.003575 0.003575 0.003575	0.003575 0.003575 0.003575 0.003575 0.003575
PY 6 Months PY 1 Year & above aving Accounts CY Savings HY Non-Corporate [USD] CY Savings HY Non-Corporate [GBP] CY Savings HY Non-Corporate [EURO] CY Savings HY Corporate [USD] CY Savings HY Corporate [GBP] CY Savings HY Corporate [EURO] erm Deposits	At Maturity	0.000715 0.003575 0.003575 0.003575 0.003575 0.003575 0.003575	0.000715 0.003575 0.003575 0.003575 0.003575 0.003575 0.003575	0.003575 0.003575 0.003575 0.003575 0.003575 0.003575
PY 6 Months PY 1 Year & above aving Accounts CY Savings HY Non-Corporate [USD] CY Savings HY Non-Corporate [GBP] CY Savings HY Non-Corporate [EURO] CY Savings HY Corporate [USD] CY Savings HY Corporate [GBP] CY Savings HY Corporate [EURO]	At Maturity At Maturity	0.000715 0.003575 0.003575 0.003575 0.003575 0.003575 0.003575	0.000715 0.003575 0.003575 0.003575 0.003575 0.003575 0.003575 0.003575	0.003575 0.003575 0.003575 0.003575 0.003575 0.003575 0.003575
PY 6 Months PY 1 Year & above aving Accounts CY Savings HY Non-Corporate [USD] CY Savings HY Non-Corporate [GBP] CY Savings HY Non-Corporate [EURO] CY Savings HY Corporate [USD] CY Savings HY Corporate [GBP] CY Savings HY Corporate [EURO] erm Deposits Month [USD]	At Maturity	0.000715 0.003575 0.003575 0.003575 0.003575 0.003575 0.003575	0.000715 0.003575 0.003575 0.003575 0.003575 0.003575 0.003575	0.003575 0.003575 0.003575 0.003575 0.003575 0.003575

0 to 999,999	At Maturity	0.017876	0.017876	0.017876
1,000,000 and Above	At Maturity	0.035753	0.035753	0.035753
3 Months [GBP]		1		
0 to 999,999	At Maturity	0.017876	0.017876	0.017876
1,000,000 and Above	At Maturity	0.035753	0.035753	0.035753
6 Months [USD]	Quarterly	0.019664	0.019664	0.019664
6 Months [USD]	At Maturity	0.021452	0.021452	0.021452
6 Months [EURO]	At Maturity	0.021452	0.021452	0.021452
1 Year [USD]	Quarterly	0.023239	0.023239	0.023239
1 Year [USD]	At Maturity	0.032177	0.032177	0.032177
1 Year [GBP]	At Maturity	0.032177	0.032177	0.032177

Ahmed Nasir Manager - Pool Management

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Mufti Abdullah Najeeb Ul Haq Siddiqui Resident Shariah Board Member

Tamim Shabbir Chief Financial Officer