



INST/2018/059

May 31, 2018

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

PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM JUNE , 2018

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

LOCAL CURRENCY

Profit Sharing Ratio [PSR]	Share of Mudarib Rabb ul Maal	April-18	May-18	June-18
		50%	50%	50%

Saving Accounts	Payment Frequency	Weightages		
	Six monthly	0.002148	0.002147	0.002140
Albaraka Business Plus	Monthly	0.000058	0.000058	0.000057
Saving Accounts	Monthly	0.002148	0.002147	0.002140
TiFi-Young Saver Account	Quarterly	0.003210	0.003207	0.003198
Asaan Saving Deposit Account	Monthly	0.002148	0.002147	0.002140

Mudaraba Premium Plus - for individuals

0 to 999,999	Monthly	0.002148	0.002147	0.002140
1,000,000 to 4,999,999	Monthly	0.002148	0.002147	0.002140
5,000,000 to 9,999,999	Monthly	0.002222	0.002221	0.002214
10,000,000 to 24,999,999	Monthly	0.002304	0.002303	0.002296
25,000,000 to 49,999,999	Monthly	0.002428	0.002426	0.002419
50,000,000 to 99,999,999	Monthly	0.002469	0.002467	0.002460
100,000,000 to 149,999,999	Monthly	0.002510	0.002508	0.002501
150,000,000 to 199,999,999	Monthly	0.002592	0.002591	0.002583
200,000,000 to 249,999,999	Monthly	0.002798	0.002796	0.002788
250,000,000 to 499,999,999	Monthly	0.003210	0.003207	0.003198
500,000,000 and above	Monthly	0.003827	0.003824	0.003814

Mudaraba Premium Plus - for Business / Corporate

0 to 9,999,999	Monthly	0.002148	0.002147	0.002140
10,000,000 to 29,999,999	Monthly	0.002304	0.002303	0.002296
30,000,000 to 49,999,999	Monthly	0.002387	0.002385	0.002378
50,000,000 to 149,999,999	Monthly	0.002469	0.002467	0.002460
150,000,000 to 249,999,999	Monthly	0.002510	0.002508	0.002501
250,000,000 to 299,999,999	Monthly	0.002757	0.002755	0.002747
300,000,000 to 399,999,999	Monthly	0.003127	0.003125	0.003116
400,000,000 to 499,999,999	Monthly	0.004238	0.004236	0.004224
500,000,000 to 749,999,999	Monthly	0.003457	0.003454	0.003444
750,000,000 to 999,999,999	Monthly	0.003457	0.003454	0.003444
1,000,000,000 to above	Monthly	0.003457	0.003454	0.003444

Halal Munafa Account

On First 500,000	Monthly	0.002148	0.002147	0.002140
On Next 4,500,000	Monthly	0.002798	0.002796	0.002788
On Next 5,000,000	Monthly	0.002880	0.002879	0.002870
On Next 10,000,000	Monthly	0.003004	0.003002	0.002993
On Next 30,000,000	Monthly	0.003580	0.003578	0.003567
On amount above 50,000,000	Monthly	0.002148	0.002147	0.002140

Incentive Accounts

0 to 99,999	Monthly	0.002148	0.002147	0.002140
100,000 to 9,999,999	Monthly	0.002387	0.002385	0.002378
10,000,000 to 49,999,999	Monthly	0.002798	0.002796	0.002788
50,000,000 to 99,999,999	Monthly	0.003374	0.003372	0.003362
100,000,000 to 399,999,999	Monthly	0.003950	0.003948	0.003937
400,000,000 and above	Monthly	0.004279	0.004277	0.004265

Khazana Account

0 to 249,999	Monthly / Quarterly	0.002148	0.002147	0.002140
250,000 to 4,999,999	Monthly / Quarterly	0.002222	0.002221	0.002214
5,000,000 to 9,999,999	Monthly / Quarterly	0.002345	0.002344	0.002337
10,000,000 to 24,999,999	Monthly / Quarterly	0.002387	0.002385	0.002378
25,000,000 to 49,999,999	Monthly / Quarterly	0.002551	0.002550	0.002542
50,000,000 to 99,999,999	Monthly / Quarterly	0.002716	0.002714	0.002706
100,000,000 to 249,999,999	Monthly / Quarterly	0.003127	0.003125	0.003116
250,000,000 to 299,999,999	Monthly / Quarterly	0.004197	0.004194	0.004183
300,000,000 to 399,999,999	Monthly / Quarterly	0.004197	0.004194	0.004183
400,000,000 to 499,999,999	Monthly / Quarterly	0.003703	0.003701	0.003690
500,000,000 to 749,999,999	Monthly / Quarterly	0.003827	0.003824	0.003814
750,000,000 to 1,000,000,000	Monthly / Quarterly	0.004897	0.004935	0.004921
1,000,000,001 and above	Monthly / Quarterly	0.004979	0.005181	0.005208

Albaraka Islamic Institution Deposit Account

0 to 10,000,000	Monthly	0.002148	0.002147	0.002140
10,000,001 to 100,000,000	Monthly	0.004650	0.004729	0.004716
100,000,001 to 500,000,000	Monthly	0.004814	0.004935	0.005208
500,000,001 to 1,500,000,000	Monthly	0.004856	0.004935	0.005208

1,500,000,001 to 2,500,000,000	Monthly	0.004897	0.004935	0.005208
2,500,000,001 & Above	Monthly	0.004979	0.005058	0.005331

Mahana Barkah Account

On First 10,000	Monthly	0.002148	0.002147	0.002140
On Next 4,990,000	Monthly	0.003004	0.003002	0.002993
On amount above 5,000,000	Monthly	0.002148	0.002147	0.002140

Senior Citizen Account

Rs 0 to 249,999	Monthly	0.002551	0.002550	0.002542
Rs 250,000 to 999,999	Monthly	0.003168	0.003166	0.003157
Rs 1,000,000 to 4,999,999	Monthly	0.003621	0.003619	0.003608
Rs 5,000,000 to 9,999,999	Monthly	0.004197	0.004194	0.004183
Rs 10,000,000 and above	Monthly	0.004773	0.004770	0.004757

Term Deposits

1Month				
0 to 4,999,999	At Maturity	0.002839	0.002837	0.002829
5,000,000 to 9,999,999	At Maturity	0.002880	0.002879	0.002870
10,000,000 to 14,999,999	At Maturity	0.002922	0.002920	0.002911
15,000,000 to 24,999,999	At Maturity	0.002963	0.002961	0.002952
25,000,000 to 49,999,999	At Maturity	0.003168	0.003166	0.003157
50,000,000 to 99,999,999	At Maturity	0.003374	0.003372	0.003362
100,000,000 to 199,999,999	At Maturity	0.003457	0.003454	0.003444
200,000,000 to 499,999,999	At Maturity	0.003580	0.003578	0.003567
500,000,000 to 999,999,999	At Maturity	0.003950	0.003948	0.003937
1000,000,000 to 1,499,999,999	At Maturity	0.004033	0.004030	0.004019
1,500,000,000 to Above	At Maturity	0.004074	0.004071	0.004060
3Months				
0 to 4,999,999	At Maturity	0.003457	0.003454	0.003444
5,000,000 to 9,999,999	At Maturity	0.003539	0.003536	0.003526
10,000,000 to 14,999,999	At Maturity	0.003621	0.003619	0.003608
15,000,000 to 49,999,999	At Maturity	0.003703	0.003701	0.003690
50,000,000 to 99,999,999	At Maturity	0.004403	0.004400	0.004388
100,000,000 to 199,999,999	At Maturity	0.004814	0.004811	0.004798
200,000,000 to 299,999,999	At Maturity	0.004856	0.004852	0.004839
300,000,000 to 399,999,999	At Maturity	0.004897	0.004893	0.004880
400,000,000 to 499,999,999	At Maturity	0.004897	0.004893	0.004880
500,000,000 to 999,999,999	At Maturity	0.004938	0.004935	0.004921
1000,000,000 to 1,499,999,999	At Maturity	0.005020	0.005017	0.005003
1,500,000,000 to Above	At Maturity	0.005020	0.005017	0.005003
6Months				
0 to 4,999,999	At Maturity	0.003621	0.003619	0.003608
5,000,000 to 9,999,999	At Maturity	0.003745	0.003742	0.003731
10,000,000 to 14,999,999	At Maturity	0.003786	0.003783	0.003772
15,000,000 to 49,999,999	At Maturity	0.003909	0.003907	0.003896
50,000,000 to 99,999,999	At Maturity	0.004033	0.004030	0.004019
100,000,000 to 199,999,999	At Maturity	0.004691	0.004688	0.004675
200,000,000 to 499,999,999	At Maturity	0.004814	0.004811	0.004798
500,000,000 to 999,999,999	At Maturity	0.004856	0.004852	0.004839
1000,000,000 to 1,499,999,999	At Maturity	0.004979	0.004976	0.004962
1,500,000,000 to Above	At Maturity	0.004938	0.004935	0.004921
1Year - Monthly				
0 to 4,999,999	Monthly	0.004074	0.004071	0.004060
5,000,000 to 9,999,999	Monthly	0.004115	0.004112	0.004101
10,000,000 to 14,999,999	Monthly	0.004197	0.004194	0.004183
15,000,000 to 29,999,999	Monthly	0.004238	0.004236	0.004224
30,000,000 to 49,999,999	Monthly	0.004279	0.004277	0.004265
50,000,000 to 99,999,999	Monthly	0.004403	0.004400	0.004388
100,000,000 to 199,999,999	Monthly	0.004609	0.004606	0.004593
200,000,000 to 499,999,999	Monthly	0.004650	0.004647	0.004634
500,000,000 and above	Monthly	0.004897	0.004893	0.004880
1Year - Quarterly				
0 to 4,999,999	Quarterly	0.004074	0.004071	0.004060
5,000,000 to 9,999,999	Quarterly	0.004115	0.004112	0.004101
10,000,000 to 14,999,999	Quarterly	0.004197	0.004194	0.004183
15,000,000 to 49,999,999	Quarterly	0.004238	0.004236	0.004224
50,000,000 to 99,999,999	Quarterly	0.004403	0.004400	0.004388
100,000,000 to 199,999,999	Quarterly	0.004485	0.004482	0.004470
200,000,000 to 499,999,999	Quarterly	0.004609	0.004606	0.004593
500,000,000 and above	Quarterly	0.004897	0.004893	0.004880
1Year - Maturity				
0 to 4,999,999	At Maturity	0.004362	0.004359	0.004347
5,000,000 to 9,999,999	At Maturity	0.004362	0.004359	0.004347
10,000,000 to 14,999,999	At Maturity	0.004403	0.004400	0.004388
15,000,000 to 49,999,999	At Maturity	0.004403	0.004400	0.004388
50,000,000 to 99,999,999	At Maturity	0.004403	0.004400	0.004388
100,000,000 to 199,999,999	At Maturity	0.004691	0.004688	0.004675
200,000,000 to 499,999,999	At Maturity	0.004938	0.004935	0.004921

500,000,000 to 749,999,999	At Maturity	0.005185	0.005181	0.005167
750,000,000 to 999,999,999	At Maturity	0.005308	0.005305	0.005290
1,000,000,000 and above	At Maturity	0.005308	0.005305	0.005290
2Years	At Maturity	0.004362	0.004359	0.004347
3Years	Monthly	0.004403	0.004400	0.004388
3Years	Quarterly	0.004485	0.004482	0.004470
3Years	At Maturity	0.004609	0.004606	0.004593
5Years	Monthly	0.004897	0.004893	0.004880
5Years	Quarterly	0.005061	0.005058	0.005044
5Years	At Maturity	0.005226	0.005222	0.005208

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	0.004033	0.004030	0.004019
100,000,001 to 200,000,000	At Maturity	0.004074	0.004071	0.004060
200,000,001 to 300,000,000	At Maturity	0.004115	0.004112	0.004101
300,000,001 to 400,000,000	At Maturity	0.004156	0.004153	0.004142
400,000,001 to 500,000,000	At Maturity	0.004197	0.004194	0.004183
500,000,001 to 750,000,000	At Maturity	0.004238	0.004236	0.004224
750,000,001 to 1000,000,000	At Maturity	0.004279	0.004277	0.004265
1000,000,001 and above	At Maturity	0.004321	0.004318	0.004306
3Months				
0 to 9,999,999	At Maturity	0.000000	0.000000	0.000000
10,000,000 to 100,000,000	At Maturity	0.004033	0.004030	0.004019
100,000,001 to 200,000,000	At Maturity	0.004197	0.004194	0.004183
200,000,001 to 300,000,000	At Maturity	0.004238	0.004236	0.004224
300,000,001 to 400,000,000	At Maturity	0.004279	0.004277	0.004265
400,000,001 to 500,000,000	At Maturity	0.004321	0.004318	0.004306
500,000,001 to 750,000,000	At Maturity	0.004362	0.004359	0.004347
750,000,001 to 1000,000,000	At Maturity	0.004403	0.004400	0.004388
1000,000,001 and above	At Maturity	0.004444	0.004441	0.004429

Mahana Amadni Scheme

1 year

0 to 9,999,999	Monthly	0.003786	0.003783	0.003772
10,000,000 to 14,999,999	Monthly	0.003868	0.003865	0.003855
15,000,000 to 49,999,999	Monthly	0.004074	0.004071	0.004060
50,000,000 to 99,999,999	Monthly	0.004197	0.004194	0.004183
100,000,000 to 199,999,999	Monthly	0.004403	0.004400	0.004388
200,000,000 to 499,999,999	Monthly	0.004609	0.004606	0.004593
500,000,000 and above	Monthly	0.004732	0.004729	0.004716
2 year	Monthly	0.003786	0.003783	0.003772
3 year	Monthly	0.003909	0.003907	0.003896
4 year	Monthly	0.003950	0.003948	0.003937
5 year	Monthly	0.003991	0.003989	0.003978

AMI Deposits

3 Months				
0 to 49,999	At Maturity	0.003210	0.003207	0.003198
50,000 to 499,999	At Maturity	0.003292	0.003290	0.003280
500,000 to 999,999	At Maturity	0.003415	0.003413	0.003403
1,000,000 and above	At Maturity	0.003621	0.003619	0.003608
6 Months				
0 to 49,999	At Maturity	0.003210	0.003207	0.003198
50,000 to 499,999	At Maturity	0.003333	0.003331	0.003321
500,000 to 999,999	At Maturity	0.003415	0.003413	0.003403
1,000,000 and above	At Maturity	0.003662	0.003660	0.003649
1 Year				
0 to 49,999	Six Monthly	0.003621	0.003619	0.003608
50,000 to 499,999	Six Monthly	0.003827	0.003824	0.003814
500,000 to 999,999	Six Monthly	0.004033	0.004030	0.004019
1,000,000 to 2,999,999	Six Monthly	0.004074	0.004071	0.004060
3,000,000 to 4,999,999	Six Monthly	0.004197	0.004194	0.004183
5,000,000 to 9,999,999	Six Monthly	0.004403	0.004400	0.004388
10,000,000 and above	Six Monthly	0.004609	0.004606	0.004593
2 Years	Six Monthly	0.003621	0.003619	0.003608
3 Years	Six Monthly	0.003827	0.003824	0.003814
5 Years	Six Monthly	0.004033	0.004030	0.004019

Tier-II Sukuk

ALBaraka Bank (Pakistan) Ltd Sukuk First Issue	Six monthly	0.006427	0.006423	0.006405
ALBaraka Bank (Pakistan) Ltd Sukuk Second Issue	Six monthly	0.005917	0.005913	0.005897

Minor Account	Monthly	0.002148	0.002147	0.002140
Burj Staff Saving	Monthly	0.002148	0.002147	0.002140
Burj Mushaharah Saving Account	Monthly	0.002148	0.002147	0.002140
LCY Education Plan Deposits	Monthly	0.002148	0.002147	0.002140
Burj Business Account	Monthly	0.000001	0.000001	0.000001

Burj Premium Saving Deposit - Corporate	Monthly	0.004074	0.004071	0.004060
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LCY Savings Monthly

0 to 4,999,999	Monthly	0.002148	0.002147	0.002140
5,000,000 to 9,999,999	Monthly	0.002148	0.002147	0.002140
10,000,000 to 14,999,999	Monthly	0.002148	0.002147	0.002140
15,000,000 to 19,999,999	Monthly	0.002148	0.002147	0.002140
20,000,000 to 29,999,999	Monthly	0.002148	0.002147	0.002140
30,000,000 to 39,999,999	Monthly	0.002148	0.002147	0.002140
40,000,000 to 49,999,999	Monthly	0.002148	0.002147	0.002140
50,000,000 to 99,999,999	Monthly	0.002510	0.002508	0.002501
100,000,000 and Above	Monthly	0.003539	0.003536	0.003526

LCY Savings - Half Yearly

0 to 4,999,999	Six Monthly	0.002148	0.002147	0.002140
5,000,000 to 9,999,999	Six Monthly	0.002148	0.002147	0.002140
10,000,000 to 14,999,999	Six Monthly	0.002148	0.002147	0.002140
15,000,000 to 19,999,999	Six Monthly	0.002148	0.002147	0.002140
20,000,000 to 29,999,999	Six Monthly	0.002148	0.002147	0.002140
30,000,000 to 39,999,999	Six Monthly	0.002148	0.002147	0.002140
40,000,000 to 49,999,999	Six Monthly	0.002510	0.002508	0.002501
50,000,000 to 99,999,999	Six Monthly	0.002551	0.002550	0.002542
100,000,000 and Above	Six Monthly	0.002551	0.002550	0.002542

LCY Smart Savings Deposit - Individual

0 to 49,999	Monthly	0.002148	0.002147	0.002140
50,000 to 1,999,999	Monthly	0.002222	0.002221	0.002214
2,000,000 to 4,999,999	Monthly	0.002675	0.002673	0.002665
5,000,000 to 9,999,999	Monthly	0.003004	0.003002	0.002993
10,000,000 and Above	Monthly	0.002148	0.002147	0.002140

LCY Smart Savings Deposit - Corporate

0 to 99,999	Monthly	0.002148	0.002147	0.002140
100,000 to 999,999	Monthly	0.003045	0.003043	0.003034
1,000,000 to 1,999,999	Monthly	0.003415	0.003413	0.003403
2,000,000 to 4,999,999	Monthly	0.003498	0.003495	0.003485
5,000,000 to 9,999,999	Monthly	0.003621	0.003619	0.003608
10,000,000 and Above	Monthly	0.003703	0.003701	0.003690

Term Deposits

1 Month

0 to 999,999	Monthly	0.003333	0.003331	0.003321
1,000,000 to 4,999,999	Monthly	0.003662	0.003660	0.003649
5,000,000 to 9,999,999	Monthly	0.003786	0.003783	0.003772
10,000,000 to 49,999,999	Monthly	0.003868	0.003865	0.003855
50,000,000 to 99,999,999	Monthly	0.003950	0.003948	0.003937
100,000,000 and Above	Monthly	0.004074	0.004071	0.004060

3 Months

3 Months	Monthly	0.003950	0.003948	0.003937
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3 Months

3 Months	At Maturity	0.003991	0.003989	0.003978
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6 Months

6 Months	Monthly	0.004403	0.004400	0.004388
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6 Months

6 Months	Quarterly	0.004428	0.004425	0.004412
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6 Months

6 Months	At Maturity	0.004485	0.004482	0.004470
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1 Year

1 Year	Monthly	0.004279	0.004277	0.004265
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1 Year

1 Year	Quarterly	0.004403	0.004400	0.004388
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1 Year

1 Year	At Maturity	0.004609	0.004606	0.004593
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2 Years

2 Years	At Maturity	0.004526	0.004523	0.004511
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3 Years

3 Years	Six Monthly	0.004691	0.004688	0.004675
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3 Years

3 Years	At Maturity	0.004773	0.004770	0.004757
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5 Years

5 Years	Six Monthly	0.005185	0.005181	0.005167
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5 Years

5 Years	At Maturity	0.005226	0.005222	0.005208
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Burj Monthly Income Account

3 Months	Monthly	0.003703	0.003701	0.003690
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6 Months	Monthly	0.003786	0.003783	0.003772
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1 Year	Monthly	0.004033	0.004030	0.004019
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0 to 999,999	Monthly	0.004074	0.004071	0.004060
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1,000,000 to 4,999,999	Monthly	0.004074	0.004071	0.004060
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5,000,000 to 14,999,999	Monthly	0.004074	0.004071	0.004060
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15,000,000 to 29,999,999	Monthly	0.004115	0.004112	0.004101
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30,000,000 to 49,999,999	Monthly	0.004156	0.004153	0.004142
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50,000,000 to 99,999,999	Monthly	0.004197	0.004194	0.004183
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100,000,000 to 299,999,999	Monthly	0.004197	0.004194	0.004183
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300,000,000 and Above	Monthly	0.004197	0.004194	0.004183
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3 Years	Monthly	0.004485	0.004482	0.004470
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5 Years	Monthly	0.004650	0.004647	0.004634
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Burj Super Saving Deposit - Retail	Monthly	0.002148	0.002147	0.002140
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0 to 2,999,999	Monthly	0.002148	0.002147	0.002140
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3,000,000 to 4,999,999	Monthly	0.002551	0.002550	0.002542
5,000,000 to 9,999,999	Monthly	0.002716	0.002714	0.002706
10,000,000 to 14,999,999	Monthly	0.002839	0.002837	0.002829
15,000,000 to 19,999,999	Monthly	0.003004	0.003002	0.002993
20,000,000 to 29,999,999	Monthly	0.003498	0.003495	0.003485
30,000,000 to 49,999,999	Monthly	0.003621	0.003619	0.003608
50,000,000 to 99,999,999	Monthly	0.003786	0.003783	0.003772
100,000,000 and Above	Monthly	0.003868	0.003865	0.003855

Burj Super Saving Deposit - Corporate

0 to 49,999,999	Monthly	0.003909	0.003907	0.003896
50,000,000 to 99,999,999	Monthly	0.003991	0.003989	0.003978
100,000,000 to 199,999,999	Monthly	0.004074	0.004071	0.004060
200,000,000 to 299,999,999	Monthly	0.004074	0.004071	0.004060
300,000,000 to 399,999,999	Monthly	0.003950	0.003948	0.003937
400,000,000 to 499,999,999	Monthly	0.003950	0.003948	0.003937
500,000,000 and Above	Monthly	0.003950	0.003948	0.003937

Burj Super Saving Deposit - FI

0 to 999,999	Monthly	0.002181	0.002179	0.002173
1,000,000 to 24,999,999	Monthly	0.003868	0.003865	0.003855
25,000,000 to 49,999,999	Monthly	0.003950	0.003948	0.003937
50,000,000 to 99,999,999	Monthly	0.004033	0.004030	0.004019
100,000,000 to 199,999,999	Monthly	0.004156	0.004153	0.004142
200,000,000 and Above	Monthly	0.004074	0.004071	0.004060

TF Savings Monthly

0 to 4,999,999	Monthly	0.002148	0.002147	0.002140
5,000,000 to 9,999,999	Monthly	0.002148	0.002147	0.002140
10,000,000 to 14,999,999	Monthly	0.002148	0.002147	0.002140
15,000,000 to 19,999,999	Monthly	0.002148	0.002147	0.002140
20,000,000 to 29,999,999	Monthly	0.002148	0.002147	0.002140
30,000,000 to 39,999,999	Monthly	0.002148	0.002147	0.002140
40,000,000 to 49,999,999	Monthly	0.002510	0.002508	0.002501
50,000,000 to 99,999,999	Monthly	0.003004	0.003002	0.002993
100,000,000 and Above	Monthly	0.003415	0.003413	0.003403



Ahmed Nasir
Manager - Pool Management



Mufti Abdullah Najeab Ul Haq Siddiqui
Resident Shariah Board Member



Tamim Shabbir
Chief Financial Officer

PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM JUNE 2018

FOREIGN CURRENCY

Profit Sharing Ratio [PSR]	Share of Mudarib Rabb ul Maal	April-18	May-18	June-18
		70%	70%	70%
		30%	30%	30%

Saving Account	Payment Frequency	Weightages		
USD	Six Monthly	0.001073	0.001073	0.000977
GBP	Six Monthly	0.000358	0.000358	0.000326
EURO	Six Monthly	0.000358	0.000358	0.000326
USD 0 to 50,000	Monthly	0.001788	0.001788	0.001628
USD 50,001 to 100,000	Monthly	0.012513	0.012513	0.011393
USD 100,001 to 200,000	Monthly	0.016089	0.016089	0.014648
USD 200,001 to 500,000	Monthly	0.019664	0.019664	0.017904
USD 500,001 to 1000,000	Monthly	0.023239	0.023239	0.021159
USD 1000,001 and above	Monthly	0.026814	0.026814	0.024414
GBP Saving (Below £ 1,000/-)	Monthly	0.000358	0.000358	0.000326
GBP Saving (Above £ 1,000/-)	Monthly	0.001073	0.001073	0.000977
EURO Saving (Below € 1,000/-)	Monthly	0.000358	0.000358	0.000326
EURO Saving (Above € 1,000/-)	Monthly	0.000715	0.000715	0.000651
JPY Saving (Below ¥ 1,000/-)	Monthly	0.000358	0.000358	0.000326
JPY Saving (Above ¥ 1,000/-)	Monthly	0.000715	0.000715	0.000651
UAE Saving (Below AED 5,000/-)	Monthly	0.000358	0.000358	0.000326
UAE Saving (Above AED 5,000/-)	Monthly	0.000715	0.000715	0.000651

Term Deposits [Other than FI's]

USD 1 Month 0 to 200,000	At Maturity	0.003575	0.003575	0.003255
USD 1 Month 200,001 to 300,000	At Maturity	0.005363	0.005363	0.004883
USD 1 Month 300,001 and 1,000,000	At Maturity	0.007151	0.007151	0.006510
USD 1 Month 1,000,001 and 2,000,000	At Maturity	0.008938	0.008938	0.008138
USD 1 Month 2,000,001 and above	At Maturity	0.010726	0.010726	0.009766
USD 3 Months 0 to 250,000	At Maturity	0.017876	0.017876	0.026042
USD 3 Months 250,000 to 300,000	At Maturity	0.035753	0.035753	0.032552
USD 3 Months 300,001 to 500,000	At Maturity	0.053629	0.053629	0.048828
USD 3 Months 500,001 and above	At Maturity	0.071505	0.071505	0.065104
USD 6 Months 0 to 500,000	At Maturity	0.017876	0.017876	0.016276
USD 6 Months 500,001 and above	At Maturity	0.080443	0.080443	0.073242
USD 1 Year & above 0 to 200,000	At Maturity	0.021452	0.021452	0.019531
USD 1 Year & above 200,001 to 300,000	At Maturity	0.044691	0.044691	0.040690
USD 1 Year & above 300,001 to 500,000	At Maturity	0.071505	0.071505	0.065104
USD 1 Year & above 500,001 and above	At Maturity	0.089381	0.089381	0.081380

GBP 1 Month	At Maturity	0.000715	0.000715	0.000651
GBP 3 Months	At Maturity	0.003575	0.003575	0.003255
GBP 6 Months	At Maturity	0.005363	0.005363	0.004883
GBP 1 Year & above	At Maturity	0.010726	0.010726	0.009766

EURO 1 Month	At Maturity	0.000715	0.000715	0.000651
EURO 3 Months	At Maturity	0.001788	0.001788	0.001628
EURO 6 Months	At Maturity	0.002503	0.002503	0.002279
EURO 1 Year & above	At Maturity	0.003575	0.003575	0.003255

UAE Dirham 1 Month	At Maturity	0.001788	0.001788	0.001628
UAE Dirham 3 Months	At Maturity	0.001788	0.001788	0.081380
UAE Dirham 6 Months	At Maturity	0.001788	0.001788	0.001628
UAE Dirham 1 Year & above	At Maturity	0.001788	0.001788	0.001628

JPY 1 Month	At Maturity	0.000715	0.000715	0.000651
JPY 3 Months	At Maturity	0.000715	0.000715	0.000651
JPY 6 Months	At Maturity	0.000715	0.000715	0.000651
JPY 1 Year & above	At Maturity	0.000715	0.000715	0.000651

Saving Accounts

FCY Savings HY Non-Corporate [USD]	At Maturity	0.003575	0.003575	0.003255
FCY Savings HY Non-Corporate [GBP]	At Maturity	0.003575	0.003575	0.003255
FCY Savings HY Non-Corporate [EURO]	At Maturity	0.003575	0.003575	0.003255
FCY Savings HY Corporate [USD]	At Maturity	0.003575	0.003575	0.003255
FCY Savings HY Corporate [GBP]	At Maturity	0.003575	0.003575	0.003255
FCY Savings HY Corporate [EURO]	At Maturity	0.003575	0.003575	0.003255

Term Deposits

1 Month [USD]	At Maturity	0.001788	0.001788	0.001628
1 Month [EURO]	At Maturity	0.001788	0.001788	0.001628
3 Months [USD]	At Maturity	0.016089	0.016089	0.014648
3 Months [GBP]	At Maturity	0.016089	0.016089	0.014648

3 Months [USD]

0 to 999,999	At Maturity	0.017876	0.017876	0.016276
1,000,000 and Above	At Maturity	0.035753	0.035753	0.032552

3 Months [GBP]

0 to 999,999	At Maturity	0.017876	0.017876	0.016276
1,000,000 and Above	At Maturity	0.035753	0.035753	0.032552

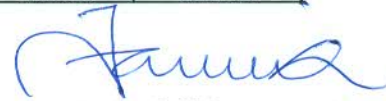
6 Months [USD]	Quarterly	0.019664	0.019664	0.017904
6 Months [USD]	At Maturity	0.021452	0.021452	0.019531
6 Months [EURO]	At Maturity	0.021452	0.021452	0.019531
1 Year [USD]	Quarterly	0.023239	0.023239	0.021159
1 Year [USD]	At Maturity	0.032177	0.032177	0.029297
1 Year [GBP]	At Maturity	0.032177	0.032177	0.029297



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