



INST/2017/099

August 31, 2017

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

DECLARED SHARING RATIO & WEIGHTAGES FOR THE MONTH OF SEPTEMBER 2017

Enclosed is a Circular received from Finance Department declaring Profit Sharing Ratio & Weightages for the month of August 2017.

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

*Sd/-*

**Muhammad Salman Ali**  
Unit Head Compliance

INST/2017/ 099  
August 25, 2017

**PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM SEPTEMBER-17**  
GENERAL POOL I

LOCAL CURRENCY

PS Ratio	Share of Mudarib Rabb ul Maal	July-17	August-17	September-17
		40%	40%	40%
		60%	60%	60%
	Payment Frequency	Weightages		
		July-17	August-17	September-17
<b>Saving Accounts</b>	Six monthly	0.00310	0.00308	0.00304
<b>Albaraka Business Plus</b>	Monthly	0.00009	0.00009	0.00009
<b>Saving Accounts</b>	Monthly	0.00310	0.00308	0.00304
<b>Asaan Saving Deposit Account</b>	Monthly	0.00310	0.00308	0.00304
<b>Mudaraba Premium Plus - for individuals</b>				
0 to 999,999	Monthly	0.00310	0.00308	0.00304
1,000,000 to 4,999,999	Monthly	0.00321	0.00320	0.00315
5,000,000 to 9,999,999	Monthly	0.00340	0.00338	0.00334
10,000,000 to 24,999,999	Monthly	0.00352	0.00351	0.00346
25,000,000 to 49,999,999	Monthly	0.00371	0.00370	0.00364
50,000,000 to 99,999,999	Monthly	0.00378	0.00376	0.00371
100,000,000 to 149,999,999	Monthly	0.00384	0.00382	0.00377
150,000,000 to 199,999,999	Monthly	0.00397	0.00395	0.00389
200,000,000 to 249,999,999	Monthly	0.00428	0.00426	0.00420
250,000,000 to 499,999,999	Monthly	0.00491	0.00489	0.00482
500,000,000 and above	Monthly	0.00585	0.00583	0.00574
<b>Mudaraba Premium Plus - for Business / Corporate</b>				
0 to 9,999,999	Monthly	0.00310	0.00308	0.00304
10,000,000 to 29,999,999	Monthly	0.00352	0.00351	0.00346
30,000,000 to 49,999,999	Monthly	0.00365	0.00364	0.00358
50,000,000 to 149,999,999	Monthly	0.00378	0.00376	0.00371
150,000,000 to 249,999,999	Monthly	0.00384	0.00382	0.00377
250,000,000 to 299,999,999	Monthly	0.00422	0.00420	0.00414
300,000,000 to 399,999,999	Monthly	0.00478	0.00476	0.00469
400,000,000 to 499,999,999	Monthly	0.00529	0.00527	0.00520
500,000,000 to 749,999,999	Monthly	0.00535	0.00533	0.00525
750,000,000 to 999,999,999	Monthly	0.00541	0.00539	0.00531
1,000,000,000 to above	Monthly	0.00535	0.00533	0.00525
<b>Halal Munafa Account</b>				
On First 500,000	Monthly	0.00310	0.00308	0.00304
On Next 4,500,000	Monthly	0.00428	0.00426	0.00420
On Next 5,000,000	Monthly	0.00441	0.00439	0.00432
On Next 10,000,000	Monthly	0.00466	0.00464	0.00457
On Next 30,000,000	Monthly	0.00535	0.00533	0.00525
On amount above 50,000,000	Monthly	0.00310	0.00308	0.00304
<b>Incentive Accounts</b>				
0 to 99,999	Monthly	0.00310	0.00308	0.00304
100,000 to 9,999,999	Monthly	0.00365	0.00364	0.00358
10,000,000 to 49,999,999	Monthly	0.00428	0.00426	0.00420
50,000,000 to 99,999,999	Monthly	0.00516	0.00514	0.00506
100,000,000 to 399,999,999	Monthly	0.00585	0.00583	0.00574
400,000,000 and above	Monthly	0.00655	0.00652	0.00642
<b>Khazana Account</b>				
0 to 249,999	Monthly / Quarterly	0.00310	0.00308	0.00304
250,000 to 4,999,999	Monthly / Quarterly	0.00340	0.00338	0.00334
5,000,000 to 9,999,999	Monthly / Quarterly	0.00359	0.00357	0.00352
10,000,000 to 24,999,999	Monthly / Quarterly	0.00365	0.00364	0.00358
25,000,000 to 49,999,999	Monthly / Quarterly	0.00390	0.00389	0.00383
50,000,000 to 99,999,999	Monthly / Quarterly	0.00415	0.00414	0.00408
100,000,000 to 249,999,999	Monthly / Quarterly	0.00478	0.00476	0.00469
250,000,000 to 299,999,999	Monthly / Quarterly	0.00554	0.00552	0.00543
300,000,000 to 399,999,999	Monthly / Quarterly	0.00560	0.00689	0.00679
400,000,000 to 499,999,999	Monthly / Quarterly	0.00566	0.00564	0.00556
500,000,000 to 749,999,999	Monthly / Quarterly	0.00585	0.00583	0.00574
750,000,000 to 1,000,000,000	Monthly / Quarterly	0.00629	0.00779	0.00767
1,000,000,001 and above	Monthly / Quarterly	0.00629	0.00779	0.00618
<b>Albaraka Islamic Institution Deposit Account</b>				
0 to 10,000,000	Monthly	0.00310	0.00308	0.00304
10,000,001 to 100,000,000	Monthly	0.00667	0.00664	0.00655
100,000,001 to 500,000,000	Monthly	0.00699	0.00696	0.00686
500,000,001 to 1,500,000,000	Monthly	0.00705	0.00702	0.00692

1,500,000.001 to 3,500,000.000	Monthly	0.00711	0.00708	0.00698
3,500,000.001 & Above	Monthly	0.00718	0.00715	0.00704

**Mahana Barkah Account**

On First 10,000	Monthly	0.00310	0.00308	0.00304
On Next 4,990,000	Monthly	0.00466	0.00464	0.00457
On amount above 5,000,000	Monthly	0.00310	0.00308	0.00304

**TIFI-Young Saver Account**

	Quarterly	0.00491	0.00489	0.00482
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**Senior Citizen Account**

Rs 0 to 249,999	Monthly	0.00390	0.00389	0.00383
Rs 250,000 to 999,999	Monthly	0.00485	0.00483	0.00476
Rs 1,000,000 to 4,999,999	Monthly	0.00554	0.00552	0.00543
Rs 5,000,000 to 9,999,999	Monthly	0.00642	0.00639	0.00630
Rs 10,000,000 and above	Monthly	0.00724	0.00715	0.00704

**Term Deposits**

<b>1Month</b>				
0 to 4,999,999	At Maturity	0.00434	0.00433	0.00426
5,000,000 to 9,999,999	At Maturity	0.00441	0.00439	0.00432
10,000,000 to 14,999,999	At Maturity	0.00447	0.00445	0.00438
15,000,000 to 24,999,999	At Maturity	0.00453	0.00451	0.00445
25,000,000 to 49,999,999	At Maturity	0.00485	0.00483	0.00476
50,000,000 to 99,999,999	At Maturity	0.00516	0.00514	0.00506
100,000,000 to 199,999,999	At Maturity	0.00529	0.00527	0.00519
200,000,000 to 499,999,999	At Maturity	0.00548	0.00545	0.00537
500,000,000 to 999,999,999	At Maturity	0.00604	0.00602	0.00593
1,000,000,000 to 1,499,999,999	At Maturity	0.00617	0.00614	0.00605
1,500,000,000 to Above	At Maturity	0.00629	0.00627	0.00618
<b>3Months</b>				
0 to 4,999,999	At Maturity	0.00529	0.00527	0.00519
5,000,000 to 9,999,999	At Maturity	0.00541	0.00539	0.00531
10,000,000 to 14,999,999	At Maturity	0.00554	0.00552	0.00543
15,000,000 to 49,999,999	At Maturity	0.00566	0.00564	0.00556
50,000,000 to 99,999,999	At Maturity	0.00629	0.00627	0.00618
100,000,000 to 199,999,999	At Maturity	0.00692	0.00690	0.00682
200,000,000 to 499,999,999	At Maturity	0.00705	0.00702	0.00692
500,000,000 to 999,999,999	At Maturity	0.00711	0.00708	0.00698
1,000,000,000 to 1,499,999,999	At Maturity	0.00774	0.00771	0.00760
1,500,000,000 to Above	At Maturity	0.00774	0.00771	0.00760
<b>6Months</b>				
0 to 4,999,999	At Maturity	0.00554	0.00552	0.00543
5,000,000 to 9,999,999	At Maturity	0.00573	0.00570	0.00562
10,000,000 to 14,999,999	At Maturity	0.00579	0.00577	0.00568
15,000,000 to 49,999,999	At Maturity	0.00598	0.00595	0.00587
50,000,000 to 99,999,999	At Maturity	0.00617	0.00614	0.00605
100,000,000 to 199,999,999	At Maturity	0.00648	0.00646	0.00636
200,000,000 to 499,999,999	At Maturity	0.00736	0.00727	0.00716
500,000,000 to 999,999,999	At Maturity	0.00673	0.00671	0.00661
1,000,000,000 to 1,499,999,999	At Maturity	0.00611	0.00608	0.00599
1,500,000,000 to Above	At Maturity	0.00629	0.00627	0.00618
<b>1Year - Monthly</b>				
0 to 4,999,999	Monthly	0.00629	0.00627	0.00618
5,000,000 to 9,999,999	Monthly	0.00636	0.00633	0.00624
10,000,000 to 14,999,999	Monthly	0.00648	0.00646	0.00636
15,000,000 to 29,999,999	Monthly	0.00655	0.00652	0.00642
30,000,000 to 49,999,999	Monthly	0.00661	0.00658	0.00648
50,000,000 to 99,999,999	Monthly	0.00680	0.00677	0.00667
100,000,000 to 199,999,999	Monthly	0.00711	0.00708	0.00698
200,000,000 to 499,999,999	Monthly	0.00718	0.00715	0.00704
500,000,000 and above	Monthly	0.00755	0.00752	0.00741
<b>1Year - Quarterly</b>				
0 to 4,999,999	Quarterly	0.00629	0.00627	0.00618
5,000,000 to 9,999,999	Quarterly	0.00636	0.00633	0.00624
10,000,000 to 14,999,999	Quarterly	0.00648	0.00646	0.00636
15,000,000 to 49,999,999	Quarterly	0.00655	0.00652	0.00642
50,000,000 to 99,999,999	Quarterly	0.00680	0.00677	0.00667
100,000,000 to 199,999,999	Quarterly	0.00692	0.00689	0.00679
200,000,000 to 499,999,999	Quarterly	0.00711	0.00708	0.00698
500,000,000 and above	Quarterly	0.00755	0.00752	0.00741
<b>1Year - Maturity</b>				
0 to 4,999,999	At Maturity	0.00673	0.00671	0.00661
5,000,000 to 9,999,999	At Maturity	0.00673	0.00671	0.00661
10,000,000 to 14,999,999	At Maturity	0.00680	0.00677	0.00667
15,000,000 to 49,999,999	At Maturity	0.00680	0.00677	0.00667
50,000,000 to 99,999,999	At Maturity	0.00680	0.00677	0.00667
100,000,000 to 199,999,999	At Maturity	0.00711	0.00708	0.00698
200,000,000 to 499,999,999	At Maturity	0.00724	0.00721	0.00710
500,000,000 to 749,999,999	At Maturity	0.00755	0.00752	0.00741
750,000,000 to 999,999,999	At Maturity	0.00774	0.00771	0.00760

1,000,000,000 and above	At Maturity	0.00787	0.00784	0.00772
<b>2Years</b>	At Maturity	0.00673	0.00671	0.00661
<b>3Years</b>	Monthly	0.00680	0.00677	0.00667
<b>3Years</b>	Quarterly	0.00692	0.00689	0.00679
<b>3Years</b>	At Maturity	0.00711	0.00708	0.00698
<b>5Years</b>	Monthly	0.00755	0.00752	0.00741
<b>5Years</b>	Quarterly	0.00780	0.00777	0.00766
<b>5Years</b>	At Maturity	0.00806	0.00802	0.00791

#### Term Deposits - FI's

<b>1Month</b>				
10,000,000 to 100,000,000	At Maturity	0.00617	0.00614	0.00605
100,000,001 to 200,000,000	At Maturity	0.00629	0.00627	0.00618
200,000,001 to 300,000,000	At Maturity	0.00636	0.00633	0.00624
300,000,001 to 400,000,000	At Maturity	0.00642	0.00639	0.00630
400,000,001 to 500,000,000	At Maturity	0.00648	0.00646	0.00636
500,000,001 to 750,000,000	At Maturity	0.00655	0.00652	0.00642
750,000,001 to 1000,000,000	At Maturity	0.00661	0.00658	0.00648
1000,000,001 and above	At Maturity	0.00667	0.00664	0.00655
<b>3Months</b>				
10,000,000 to 100,000,000	At Maturity	0.00617	0.00614	0.00605
100,000,001 to 200,000,000	At Maturity	0.00648	0.00646	0.00636
200,000,001 to 300,000,000	At Maturity	0.00655	0.00652	0.00642
300,000,001 to 400,000,000	At Maturity	0.00661	0.00658	0.00648
400,000,001 to 500,000,000	At Maturity	0.00667	0.00664	0.00655
500,000,001 to 750,000,000	At Maturity	0.00673	0.00671	0.00661
750,000,001 to 1000,000,000	At Maturity	0.00680	0.00677	0.00667
1000,000,001 and above	At Maturity	0.00686	0.00683	0.00673

#### Mahana Amadni Scheme

<b>1 year</b>				
0 to 9,999,999	Monthly	0.00579	0.00577	0.00568
10,000,000 to 14,999,999	Monthly	0.00592	0.00589	0.00581
15,000,000 to 49,999,999	Monthly	0.00629	0.00627	0.00618
50,000,000 to 99,999,999	Monthly	0.00648	0.00646	0.00636
100,000,000 to 199,999,999	Monthly	0.00680	0.00677	0.00667
200,000,000 to 499,999,999	Monthly	0.00711	0.00708	0.00698
500,000,000 and above	Monthly	0.00730	0.00727	0.00716
<b>2 year</b>	Monthly	0.00579	0.00577	0.00568
<b>3 year</b>	Monthly	0.00598	0.00595	0.00587
<b>4 year</b>	Monthly	0.00604	0.00602	0.00593
<b>5 year</b>	Monthly	0.00611	0.00608	0.00599

#### AMI Deposits

<b>3 Months</b>				
0 to 49,999	At Maturity	0.00491	0.00489	0.00482
50,000 to 499,999	At Maturity	0.00504	0.00501	0.00494
500,000 to 999,999	At Maturity	0.00522	0.00520	0.00513
1,000,000 to 2,999,999	At Maturity	0.00554	0.00552	0.00543
<b>6 Months</b>				
0 to 49,999	At Maturity	0.00491	0.00489	0.00482
50,000 to 499,999	At Maturity	0.00510	0.00508	0.00500
500,000 to 999,999	At Maturity	0.00522	0.00520	0.00513
1,000,000 to 2,999,999	At Maturity	0.00560	0.00558	0.00550
<b>1 Year</b>				
0 to 49,999	Six Monthly	0.00554	0.00552	0.00543
50,000 to 499,999	Six Monthly	0.00585	0.00583	0.00574
500,000 to 999,999	Six Monthly	0.00617	0.00614	0.00605
1,000,000 to 2,999,999	Six Monthly	0.00629	0.00627	0.00618
3,000,000 to 4,999,999	Six Monthly	0.00648	0.00646	0.00636
5,000,000 to 9,999,999	Six Monthly	0.00680	0.00677	0.00667
10,000,000 to 14,999,999	Six Monthly	0.00711	0.00708	0.00698
<b>2 Years</b>	Six Monthly	0.00554	0.00552	0.00543
<b>3 Years</b>	Six Monthly	0.00585	0.00583	0.00574
<b>5 Years</b>	Six Monthly	0.00617	0.00614	0.00605

#### Tier-II SUKUK

ALBaraka Bank (Pakistan) Ltd SUKUK First Issue	Six monthly	0.00929	0.00925	0.00912
ALBaraka Bank (Pakistan) Ltd SUKUK Second Issue	Six monthly			0.00852



Ahmed Nasir  
Manager - Pool Management



Mufti Abdullah Najeeb Ul Haq Siddiqui  
Resident Shariah Board Member

30/08/17



Tamim Shabbir  
Chief Financial Officer

INST/2017/ 099  
August 25, 2017

**PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM SEPTEMBER-17**  
GENERAL POOL 1

FOREIGN CURRENCY

PS Ratio	Share of Mudarib Rabb ul Maal	July-17	August-17	September-17
		65%	65%	65%
		35%	35%	35%

Saving Account	Payment Frequency	Weightages		
		July-17	August-17	September-17
USD	Six Monthly	0.00173	0.00173	0.00173
GBP	Six Monthly	0.00058	0.00058	0.00058
EURO	Six Monthly	0.00058	0.00058	0.00058
USD 0 to 50,000	Monthly	0.00289	0.00289	0.00289
USD 50,001 to 100,000	Monthly	0.00577	0.00577	0.00577
USD 100,001 to 200,000	Monthly	0.00866	0.00866	0.00866
USD 200,001 to 500,000	Monthly	0.01155	0.01155	0.01155
USD 500,001 to 1000,000	Monthly	0.01443	0.01443	0.01443
USD 1000,001 and above	Monthly	0.01155	0.01155	0.01155
GBP Saving (Below £ 1,000/-)	Monthly	0.00058	0.00058	0.00058
GBP Saving (Above £ 1,000/-)	Monthly	0.00173	0.00173	0.00173
EURO Saving (Below € 1,000/-)	Monthly	0.00058	0.00058	0.00058
EURO Saving (Above € 1,000/-)	Monthly	0.00115	0.00115	0.00115
JPY Saving (Below ¥ 1,000/-)	Monthly	0.00058	0.00058	0.00058
JPY Saving (Above ¥ 1,000/-)	Monthly	0.00115	0.00115	0.00115
UAE Saving (Below AED 5,000/-)	Monthly	0.00058	0.00058	0.00058
UAE Saving (Above AED 5,000/-)	Monthly	0.00115	0.00115	0.00115

Term Deposits [Other than FI's]				
USD 1 Month 0 to 200,000	At Maturity	0.00577	0.00577	0.00577
USD 1 Month 200,001 to 300,000	At Maturity	0.00866	0.00866	0.00866
USD 1 Month 300,001 and 1,000,000	At Maturity	0.01155	0.01155	0.01155
USD 1 Month 1,000,001 and 2,000,000	At Maturity	0.01443	0.01443	0.01443
USD 1 Month 2,000,001 and above	At Maturity	0.01732	0.01732	0.01732
USD 3 Months 0 to 250,000	At Maturity	0.02887	0.02887	0.02887
USD 3 Months 250,000 to 300,000	At Maturity	0.05774	0.05774	0.05774
USD 3 Months 300,001 to 500,000	At Maturity	0.08661	0.08661	0.08661
USD 3 Months 500,001 and above	At Maturity	0.11547	0.11547	0.11547
USD 6 Months 0 to 500,000	At Maturity	0.02887	0.02887	0.02887
USD 6 Months 500,001 and above	At Maturity	0.12991	0.12991	0.12991
USD 1 Year & above 0 to 200,000	At Maturity	0.03464	0.03464	0.03464
USD 1 Year & above 200,001 to 300,000	At Maturity	0.07217	0.07217	0.07217
USD 1 Year & above 300,001 to 500,000	At Maturity	0.11547	0.11547	0.11547
USD 1 Year & above 500,001 and above	At Maturity	0.14434	0.14434	0.14434


GBP 1 Month	At Maturity	0.00115	0.00115	0.00115
GBP 3 Months	At Maturity	0.00577	0.00577	0.00577
GBP 6 Months	At Maturity	0.00866	0.00866	0.00866
GBP 1 Year & above	At Maturity	0.01732	0.01732	0.01732

EURO 1 Month	At Maturity	0.00115	0.00115	0.00115
EURO 3 Months	At Maturity	0.00289	0.00289	0.00289
EURO 6 Months	At Maturity	0.00404	0.00404	0.00404
EURO 1 Year & above	At Maturity	0.00577	0.00577	0.00577

UAE Dirham 1 Month	At Maturity	0.00289	0.00289	0.00289
UAE Dirham 3 Months	At Maturity	0.00289	0.00289	0.00289
UAE Dirham 6 Months	At Maturity	0.00289	0.00289	0.00289
UAE Dirham 1 Year & above	At Maturity	0.00289	0.00289	0.00289

JPY 1 Month	At Maturity	0.00115	0.00115	0.00115
JPY 3 Months	At Maturity	0.00115	0.00115	0.00115
JPY 6 Months	At Maturity	0.00115	0.00115	0.00115
JPY 1 Year & above	At Maturity	0.00115	0.00115	0.00115

  
Ahmed Nasir  
Manager - Pool Management

  
Mufli Abdullah Najeem Ul Haq Siddiqui  
Resident Shariah Board Member

  
Tamim Shabbir  
Chief Financial Officer

30/08/17

INST/2017/ 099  
August 25, 2017

**PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM SEPTEMBER-17**  
GENERAL POOL 2 (FORMERLY BURJ BANK LTD)

LOCAL CURRENCY

PS Ratio	Share of Mudarib Rabb ul Maal	July-17	August-17	September-17
		50%	50%	50%

Payment Frequency	Weightages			
	July-17	August-17	September-17	
Minor Account	Monthly	0.21040	0.21040	0.21040
Asaan Acc Saving	Monthly	0.21040	0.21040	0.21040

**LCY Savings Monthly**

0 to 4,999,999	Monthly	0.21040	0.21040	0.21040
5,000,000 to 9,999,999	Monthly	0.21040	0.21040	0.21040
10,000,000 to 14,999,999	Monthly	0.24950	0.24950	0.24950
15,000,000 to 19,999,999	Monthly	0.26910	0.26910	0.26910
20,000,000 to 29,999,999	Monthly	0.29840	0.29840	0.29840
30,000,000 to 39,999,999	Monthly	0.34730	0.34730	0.34730
40,000,000 to 49,999,999	Monthly	0.39620	0.39620	0.39620
50,000,000 to 99,999,999	Monthly	0.44030	0.44030	0.44030
100,000,000 and Above	Monthly	0.45010	0.45010	0.45010

**LCY Savings - Half Yearly**

0 to 4,999,999	Six Monthly	0.21040	0.21040	0.21040
5,000,000 to 9,999,999	Six Monthly	0.21520	0.21520	0.21520
10,000,000 to 14,999,999	Six Monthly	0.25440	0.25440	0.25440
15,000,000 to 19,999,999	Six Monthly	0.27390	0.27390	0.27390
20,000,000 to 29,999,999	Six Monthly	0.30330	0.30330	0.30330
30,000,000 to 39,999,999	Six Monthly	0.35220	0.35220	0.35220
40,000,000 to 49,999,999	Six Monthly	0.40110	0.40110	0.40110
50,000,000 to 99,999,999	Six Monthly	0.44030	0.44030	0.44030
100,000,000 and Above	Six Monthly	0.46470	0.46470	0.46470

**LCY Smart Savings Deposit - Individual**

0 to 49,999	Monthly	0.21040	0.21040	0.21040
50,000 to 1,999,999	Monthly	0.26420	0.26420	0.26420
2,000,000 to 4,999,999	Monthly	0.31800	0.31800	0.31800
5,000,000 to 9,999,999	Monthly	0.35710	0.35710	0.35710
10,000,000 and Above	Monthly	0.21040	0.21040	0.21040

**LCY Smart Savings Deposit - Corporate**

0 to 99,999	Monthly	0.21040	0.21040	0.21040
100,000 to 999,999	Monthly	0.36200	0.36200	0.36200
1,000,000 to 1,999,999	Monthly	0.40600	0.40600	0.40600
2,000,000 to 4,999,999	Monthly	0.41580	0.41580	0.41580
5,000,000 to 9,999,999	Monthly	0.43050	0.43050	0.43050
10,000,000 and Above	Monthly	0.44030	0.44030	0.44030

Burj Staff Saving	Monthly	0.23480	0.23480	0.23480
Burj Mushaharah Saving Account	Monthly	0.23480	0.23480	0.23480
LCY Education Plan Deposits	Monthly	0.23480	0.23480	0.23480
LCY Retirement Plan Deposits	Monthly	0.23480	0.23480	0.23480
Burj Business Account	Monthly	0.00010	0.00010	0.00010
Burj Tjjarah Premium Account	Monthly	0.00010	0.00010	0.00010

**Term Deposits**

<b>1 Month</b>				
0 to 999,999	Monthly	0.39620	0.39620	0.39620
1,000,000 to 4,999,999	Monthly	0.43540	0.43540	0.43540
5,000,000 to 9,999,999	Monthly	0.45010	0.45010	0.45010
10,000,000 to 49,999,999	Monthly	0.45980	0.45980	0.45980
50,000,000 to 99,999,999	Monthly	0.46960	0.46960	0.46960
100,000,000 and Above	Monthly	0.48920	0.48920	0.48920
<b>3 Months</b>				
3 Months	Monthly	0.47450	0.47450	0.47450
3 Months	At Maturity	0.47940	0.47940	0.47940
<b>6 Months</b>				
6 Months	Monthly	0.52830	0.52830	0.52830
6 Months	Quarterly	0.53130	0.53130	0.53130
<b>1 Year</b>				
1 Year	At Maturity	0.53810	0.53810	0.53810
1 Year	Monthly	0.51850	0.51850	0.51850
1 Year	Quarterly	0.52830	0.52830	0.52830
<b>2 Years</b>				
2 Years	At Maturity	0.55280	0.55280	0.55280
2 Years	Six Monthly	0.52830	0.52830	0.52830
<b>3 Years</b>				
3 Years	At Maturity	0.54300	0.54300	0.54300
3 Years	Six Monthly	0.56260	0.56260	0.56260
<b>5 Years</b>				
5 Years	At Maturity	0.57240	0.57240	0.57240
5 Years	Six Monthly	0.62130	0.62130	0.62130
5 Years	At Maturity	0.62620	0.62620	0.62620

**Burj Monthly Income Account**

<b>3 Months</b>	Monthly	0.44030	0.44030	<b>0.44030</b>
<b>6 Months</b>	Monthly	0.45010	0.45010	<b>0.45010</b>
<b>9 Months</b>	Monthly	0.47940	0.47940	<b>0.47940</b>
<b>1 Year</b>				
0 to 999,999	Monthly	0.47940	0.47940	<b>0.47940</b>
1,000,000 to 4,999,999	Monthly	0.48430	0.48430	<b>0.48430</b>
5,000,000 to 14,999,999	Monthly	0.48920	0.48920	<b>0.48920</b>
15,000,000 to 29,999,999	Monthly	0.49410	0.49410	<b>0.49410</b>
30,000,000 to 49,999,999	Monthly	0.49900	0.49900	<b>0.49900</b>
50,000,000 to 99,999,999	Monthly	0.50390	0.50390	<b>0.50390</b>
100,000,000 to 299,999,999	Monthly	0.50390	0.50390	<b>0.50390</b>
300,000,000 and Above	Monthly	0.50390	0.50390	<b>0.50390</b>
<b>3 Years</b>	Monthly	0.53810	0.53810	<b>0.53810</b>
<b>5 Years</b>	Monthly	0.55770	0.55770	<b>0.55770</b>

**Burj Super Saving Deposit - Retail**

0 to 2,999,999	Monthly	0.21040	0.21040	<b>0.21040</b>
3,000,000 to 4,999,999	Monthly	0.30330	0.30330	<b>0.30330</b>
5,000,000 to 9,999,999	Monthly	0.32290	0.32290	<b>0.32290</b>
10,000,000 to 14,999,999	Monthly	0.33750	0.33750	<b>0.33750</b>
15,000,000 to 19,999,999	Monthly	0.35710	0.35710	<b>0.35710</b>
20,000,000 to 29,999,999	Monthly	0.41580	0.41580	<b>0.41580</b>
30,000,000 to 49,999,999	Monthly	0.43050	0.43050	<b>0.43050</b>
50,000,000 to 99,999,999	Monthly	0.45010	0.45010	<b>0.45010</b>
100,000,000 and Above	Monthly	0.45980	0.45980	<b>0.45980</b>

**Burj Super Saving Deposit - Corporate**

0 to 49,999,999	Monthly	0.46470	0.46470	<b>0.46470</b>
50,000,000 to 99,999,999	Monthly	0.47450	0.47450	<b>0.47450</b>
100,000,000 to 199,999,999	Monthly	0.48430	0.48430	<b>0.48430</b>
200,000,000 to 299,999,999	Monthly	0.48920	0.48920	<b>0.48920</b>
300,000,000 to 399,999,999	Monthly	0.46960	0.46960	<b>0.46960</b>
400,000,000 to 499,999,999	Monthly	0.46960	0.46960	<b>0.46960</b>
500,000,000 and Above	Monthly	0.46960	0.46960	<b>0.46960</b>

**Burj Super Saving Deposit - FI**

0 to 999,999	Monthly	0.25930	0.25930	<b>0.25930</b>
1,000,000 to 24,999,999	Monthly	0.45980	0.45980	<b>0.45980</b>
25,000,000 to 49,999,999	Monthly	0.46960	0.46960	<b>0.46960</b>
50,000,000 to 99,999,999	Monthly	0.47940	0.47940	<b>0.47940</b>
100,000,000 to 199,999,999	Monthly	0.49900	0.49900	<b>0.49900</b>
200,000,000 and Above	Monthly	0.48430	0.48430	<b>0.48430</b>

**TF Savings Monthly**

0 to 4,999,999	Monthly	0.21040	0.21040	<b>0.21040</b>
5,000,000 to 9,999,999	Monthly	0.21040	0.21040	<b>0.21040</b>
10,000,000 to 14,999,999	Monthly	0.21040	0.21040	<b>0.21040</b>
15,000,000 to 19,999,999	Monthly	0.21040	0.21040	<b>0.21040</b>
20,000,000 to 29,999,999	Monthly	0.21040	0.21040	<b>0.21040</b>
30,000,000 to 39,999,999	Monthly	0.24950	0.24950	<b>0.24950</b>
40,000,000 to 49,999,999	Monthly	0.29840	0.29840	<b>0.29840</b>
50,000,000 to 99,999,999	Monthly	0.35710	0.35710	<b>0.35710</b>
100,000,000 and Above	Monthly	0.40600	0.40600	<b>0.40600</b>

**TF TDR 1 Month**

0 to 999,999	Monthly	0.30330	0.30330	<b>0.30330</b>
1,000,000 to 4,999,999	Monthly	0.38160	0.38160	<b>0.38160</b>
5,000,000 to 9,999,999	Monthly	0.39140	0.39140	<b>0.39140</b>
10,000,000 to 49,999,999	Monthly	0.40110	0.40110	<b>0.40110</b>
50,000,000 to 99,999,999	Monthly	0.42070	0.42070	<b>0.42070</b>
100,000,000 and Above	Monthly	0.43050	0.43050	<b>0.43050</b>

**Burj Premium Saving Deposit - Corporate**

	Monthly	0.48920	0.48920	<b>0.48920</b>
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**Premium Term Deposits 1 Month**

0 to 99,999,999	Monthly	0.48920	0.48920	<b>0.48920</b>
100,000,000 and Above	Monthly	0.50880	0.50880	<b>0.50880</b>

**Margin - Deposits**

	Monthly	0.00030	0.00030	<b>0.00030</b>
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Ahmed Nasir  
Manager - Pool Management



Mufli Abdullah Najeeb Ul Haq Siddiqi  
Resident Shariah Board Member

30/08/17



Tamim Shabbir  
Chief Financial Officer

INST/2017/ 099  
August 25, 2017

**PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM SEPTEMBER-17**  
GENERAL POOL 2 (FORMERLY BURJ BANK LTD)

FOREIGN CURRENCY

PS Ratio	Share of Mudarib Rabb ul Maal	July-17	August-17	September-17
		50%	50%	50%

Saving Accounts	Payment Frequency	Weightages		
		July-17	August-17	September-17
FCY Savings HY Non-Corporate	At Maturity	0.00980	0.00980	0.00980
FCY Savings HY Corporate	At Maturity	0.00980	0.00980	0.00980

Term Deposits	Payment Frequency	July-17	August-17	September-17
1 Month	At Maturity	0.00490	0.00490	0.00490
3 Months	At Maturity	0.04400	0.04400	0.04400
3 Months				
0 to 999,999	At Maturity	0.04890	0.04890	0.04890
1,000,000 and Above	At Maturity	0.09780	0.09780	0.09780
6 Months	Quarterly	0.05380	0.05380	0.05380
6 Months	At Maturity	0.05870	0.05870	0.05870
1 Year	Quarterly	0.06360	0.06360	0.06360
1 Year	At Maturity	0.08810	0.08810	0.08810
2 Years	Quarterly	0.01420	0.01420	0.01420
2 Years	At Maturity	0.01470	0.01470	0.01470
3 Years	Quarterly	0.01520	0.01520	0.01520
3 Years	At Maturity	0.01550	0.01550	0.01550
5 Years	Quarterly	0.01600	0.01600	0.01600
5 Years	At Maturity	0.01640	0.01640	0.01640

Premium Term Deposits	Payment Frequency	July-17	August-17	September-17
1 Month	Monthly	0.09780	0.09780	0.09780

  
Ahmed Nasir  
Manager - Pool Management

  
Mufli Abdullah Najeeb Ul Haq Siddiqi  
Resident Shariah Board Member

  
Tamim Shabbir  
Chief Financial Officer

30/08/17