

| PLS Ratio | |
|------------------|--------------|
| Share of Mudarib | Rabb ul Maal |
| 38% | 62% |

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR APRIL 2012

Local Currency

| | Payment Frequency | Weightages |
|------------------------|-------------------|------------|
| 7 Days Notice | 7 Days | 0.01250 |
| Saving Accounts | Six monthly | 0.01350 |
| Saving Accounts | | |
| Albaraka Business Plus | Monthly Payments | 0.00016 |

| | Payment Frequency | Weightages |
|---------------------------|-------------------|------------|
| 0 to 9,999,999 | Monthly Payments | 0.01250 |
| 10,000,000 to 49,999,999 | Monthly Payments | 0.01352 |
| 50,000,000 to 999,999,999 | Monthly Payments | 0.01441 |

| Mudaraba Premium Plus - for individuals | Payment Frequency | Weightages |
|---|-------------------|------------|
| 0 to 999,999 | Monthly Payments | 0.01250 |
| 1,000,000 to 4,999,999 | Monthly Payments | 0.01480 |
| 5,000,000 to 9,999,999 | Monthly Payments | 0.01502 |
| 10,000,000 to 24,999,999 | Monthly Payments | 0.01514 |
| 25,000,000 and above | Monthly Payments | 0.01701 |

| Mudaraba Premium Plus - for Business / Corporate | Payment Frequency | Weightages |
|--|-------------------|------------|
| 0 to 9,999,999 | Monthly Payments | 0.01478 |
| 10,000,000 to 29,999,999 | Monthly Payments | 0.01539 |
| 30,000,000 to 49,999,999 | Monthly Payments | 0.01502 |
| 50,000,000 to 99,999,999 | Monthly Payments | 0.01729 |
| 100,000,000 and above | Monthly Payments | 0.01802 |

| Incentive Accounts | Payment Frequency | Weightages |
|--------------------|-------------------|------------|
| 0 to 99,999 | Six Monthly | 0.01250 |
| 100,000 and above | Six Monthly | 0.01605 |

| Khazana Account | Payment Frequency | Weightages |
|-------------------------------|-------------------|------------|
| Rs 0 to 249,999 | Quarterly | 0.01250 |
| Rs 250,000 to 4,999,999 | Quarterly | 0.01726 |
| Rs 5,000,000 to 9,999,999 | Quarterly | 0.01780 |
| Rs 10,000,000 to 24,999,999 | Quarterly | 0.01801 |
| Rs 25,000,000 to 49,999,999 | Quarterly | 0.01827 |
| Rs 50,000,000 to 99,999,999 | Quarterly | 0.01855 |
| Rs 100,000,000 to 249,999,999 | Quarterly | 0.01865 |
| Rs 250,000,000 to 499,999,999 | Quarterly | 0.01974 |
| Rs 500,000,000 and above | Quarterly | 0.02181 |

| Term Deposits | Payment Frequency | Weightages |
|---------------|-------------------|------------|
| 1Month | At Maturity | 0.01601 |
| 3Months | At Maturity | 0.01855 |
| 6Months | At Maturity | 0.02043 |
| 1Year | Monthly | 0.02355 |
| 1Year | Quarterly | 0.02390 |
| 1Year | At Maturity | 0.02478 |
| 2Years | At Maturity | 0.02539 |
| 3Years | Monthly | 0.02543 |
| 3Years | Quarterly | 0.02568 |
| 3Years | At Maturity | 0.02605 |
| 5Years | Monthly | 0.02601 |
| 5Years | Quarterly | 0.02726 |
| 5Years | At Maturity | 0.02851 |

| Mahana Amadni Scheme | Payment Frequency | Weightages |
|----------------------|-------------------|------------|
| 1 year | Monthly | 0.02353 |
| 2 year | Monthly | - |
| 3 year | Monthly | 0.02730 |
| 4 year | Monthly | 0.02849 |
| 5 year | Monthly | 0.02978 |

| AMI Deposits | Payment Frequency | Weightages |
|--------------|-------------------|------------|
| 3 Months | Six Monthly | 0.02015 |
| 6 Months | Six Monthly | 0.02180 |
| 1 Year | Six Monthly | 0.02480 |
| 2 Years | Six Monthly | 0.02540 |
| 3 Years | Monthly | 0.02601 |
| 5 Years | Six Monthly | 0.02853 |


Farhan Usman
Manager Finance


Aziz Adil
EVP & Chief Financial Officer



PLS Ratio

| | |
|------------------|--------------|
| Share of Mudarib | Rabb ul Maal |
| 83% | 17% |

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR APRIL 2012

FOREIGN CURRENCY

| | | |
|-----------------|-------------|---|
| Saving Accounts | Six Monthly | - |
|-----------------|-------------|---|

| Saving Account | Payment Frequency | Weightages |
|--|-------------------|------------|
| USD Balance below USD 1,000/- | Monthly | 0.01626 |
| USD Minimum Balance USD 1,000/- | Monthly | 0.08130 |
| GBPBalace below POUND 1,000/- | Monthly | 0.01626 |
| GBPMinimum Balance POUND 1,000/- | Monthly | - |
| EUROBalance below EURO 1,000/- | Monthly | 0.01626 |
| EUROMinimum Balance EURO 1,000/- | Monthly | 0.04065 |
| UAE DirhamBalance below UAE Dirham 5,000/- | Monthly | 0.01626 |
| UAE DirhamMinimum Balance UAE Dirham 5,000/- | Monthly | 0.02439 |

| Term Deposits | Payment Frequency | Weightages |
|--------------------|-------------------|------------|
| USD 1 Month | At Maturity | 0.08130 |
| USD 3 Months | At Maturity | 0.12195 |
| USD 6 Months | At Maturity | 0.15447 |
| USD 1 Year & above | At Maturity | - |

| Term Deposits | Payment Frequency | Weightages |
|--------------------|-------------------|------------|
| GBP 1 Month | At Maturity | - |
| GBP 3 Months | At Maturity | - |
| GBP 6 Months | At Maturity | 0.15447 |
| GBP 1 Year & above | At Maturity | - |

| Term Deposits | Payment Frequency | Weightages |
|---------------------|-------------------|------------|
| EURO 1 Month | At Maturity | - |
| EURO 3 Months | At Maturity | - |
| EURO 6 Months | At Maturity | - |
| EURO 1 Year & above | At Maturity | - |

| Term Deposits | Payment Frequency | Weightages |
|---------------------------|-------------------|------------|
| UAE Dirham 1 Month | At Maturity | - |
| UAE Dirham 3 Months | At Maturity | 0.12195 |
| UAE Dirham 6 Months | At Maturity | 0.15447 |
| UAE Dirham 1 Year & above | At Maturity | - |



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Manager Finance



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