

INST/2014/
March 28, 2014



PLS Ratio

Share of Mudarib	Rabb ul Maal
30%	70%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR APRIL 2014

Local Currency

	Payment Frequency	Weightages
7 Days Notice	7 Days	0.00207

Saving Accounts	Six monthly	0.00275
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Saving Accounts		
Albaraka Business Plus	Monthly Payments	0.00005

Saving Accounts	Payment Frequency	Weightages
0 to 4,999,999	Monthly Payments	0.00275
5,000,000 to 9,999,999	Monthly Payments	0.00290
10,000,000 to 49,999,999	Monthly Payments	0.00321
50,000,000 to 99,999,999	Monthly Payments	0.00340
100,000,000 and above	Monthly Payments	0.00377

Mudaraba Premium Plus - for Individuals	Payment Frequency	Weightages
0 to 999,999	Monthly Payments	0.00283
1,000,000 to 4,999,999	Monthly Payments	0.00340
5,000,000 to 9,999,999	Monthly Payments	0.00396
10,000,000 to 24,999,999	Monthly Payments	0.00415
25,000,000 to 49,999,999	Monthly Payments	0.00434
50,000,000 to 99,999,999	Monthly Payments	0.00438
100,000,000 to 149,999,999	Monthly Payments	0.00490
150,000,000 to 199,999,999	Monthly Payments	0.00528
200,000,000 to 249,999,999	Monthly Payments	0.00547
250,000,000 to 499,999,999	Monthly Payments	0.00566
500,000,000 and above	Monthly Payments	0.00592

Mudaraba Premium Plus - for Business / Corporate	Payment Frequency	Weightages
0 to 9,999,999	Monthly Payments	0.00340
10,000,000 to 29,999,999	Monthly Payments	0.00415
30,000,000 to 49,999,999	Monthly Payments	0.00434
50,000,000 to 149,999,999	Monthly Payments	0.00528
150,000,000 to 249,999,999	Monthly Payments	0.00585
250,000,000 to 299,999,999	Monthly Payments	0.00604
300,000,000 to 499,999,999	Monthly Payments	0.00604
500,000,000 and above	Monthly Payments	0.00660

Incentive Accounts		
0 to 99,999	Six Monthly	0.00283
100,000 to 9,999,999	Six Monthly	0.00340
10,000,000 to 49,999,999	Six Monthly	0.00464
50,000,000 and above	Six Monthly	0.00566



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PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR APRIL 2014

Local Currency		
Khazana Account	Payment Frequency	Weightages
Rs 0 to 249,999	Quarterly	0.00283
Rs 250,000 to 4,999,999	Quarterly	0.00358
Rs 5,000,000 to 9,999,999	Quarterly	0.00434
Rs 10,000,000 to 24,999,999	Quarterly	0.00453
Rs 25,000,000 to 49,999,999	Quarterly	0.00472
Rs 50,000,000 to 99,999,999	Quarterly	0.00490
Rs 100,000,000 to 249,999,999	Quarterly	0.00528
Rs 250,000,000 to 499,999,999	Quarterly	0.00604
Rs 500,000,000 and above	Quarterly	0.00641
Mahana Barkah Account	Payment Frequency	Weightages
Rs 0 to 9,999	Monthly	0.00275
Rs 10,000 to 4,999,999	Monthly	0.00566
Rs 5,000,000 Above	Monthly	0.00275
Tifl-Young Saver Account	Payment Frequency	Weightages
Tifl-Young Saver Account	Quarterly	0.00302
Senior Citizen Account	Payment Frequency	Weightages
Rs 0 to 249,999	Monthly	0.00283
Rs 250,000 to 999,999	Monthly	0.00302
Rs 1,000,000 to 4,999,999	Monthly	0.00358
Rs 5,000,000 to 9,999,999	Monthly	0.00434
Rs 10,000,000 and above	Monthly	0.00490
Term Deposits	Payment Frequency	Weightages
1Month		
0 to 49,999	At Maturity	0.00434
50,000 to 499,999	At Maturity	0.00438
500,000 to 999,999	At Maturity	0.00441
1,000,000 to 2,999,999	At Maturity	0.00445
3,000,000 to 4,999,999	At Maturity	0.00449
5,000,000 to 9,999,999	At Maturity	0.00453
10,000,000 to 14,999,999	At Maturity	0.00460
15,000,000 to 49,999,999	At Maturity	0.00472
50,000,000 to 99,999,999	At Maturity	0.00490
100,000,000 to 199,999,999	At Maturity	0.00509
200,000,000 to 499,999,999	At Maturity	0.00566
500,000,000 and above	At Maturity	0.00641
3Months		
0 to 49,999	At Maturity	0.00472
50,000 to 499,999	At Maturity	0.00490
500,000 to 999,999	At Maturity	0.00498
1,000,000 to 2,999,999	At Maturity	0.00513
3,000,000 to 4,999,999	At Maturity	0.00528
5,000,000 to 9,999,999	At Maturity	0.00547
10,000,000 to 14,999,999	At Maturity	0.00558
15,000,000 to 49,999,999	At Maturity	0.00573
50,000,000 to 99,999,999	At Maturity	0.00604
100,000,000 to 199,999,999	At Maturity	0.00622
200,000,000 to 499,999,999	At Maturity	0.00660
500,000,000 and above	At Maturity	0.00679



Share of Mudarib	Rabb ul Maal
30%	70%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR APRIL 2014

Local Currency		
	Payment Frequency	Weightages
6Months		
0 to 49,999	At Maturity	0.00490
50,000 to 499,999	At Maturity	0.00498
500,000 to 999,999	At Maturity	0.00509
1,000,000 to 2,999,999	At Maturity	0.00528
3,000,000 to 4,999,999	At Maturity	0.00536
5,000,000 to 9,999,999	At Maturity	0.00551
10,000,000 to 14,999,999	At Maturity	0.00566
15,000,000 to 49,999,999	At Maturity	0.00585
50,000,000 to 99,999,999	At Maturity	0.00607
100,000,000 to 199,999,999	At Maturity	0.00622
200,000,000 to 499,999,999	At Maturity	0.00679
500,000,000 and above	At Maturity	0.00698
1Year - Monthly		
0 to 49,999	Monthly	0.00528
50,000 to 499,999	Monthly	0.00536
500,000 to 999,999	Monthly	0.00539
1,000,000 to 2,999,999	Monthly	0.00566
3,000,000 to 4,999,999	Monthly	0.00555
5,000,000 to 9,999,999	Monthly	0.00562
10,000,000 to 14,999,999	Monthly	0.00566
15,000,000 to 49,999,999	Monthly	0.00585
50,000,000 to 99,999,999	Monthly	0.00604
100,000,000 to 199,999,999	Monthly	0.00641
200,000,000 to 499,999,999	Monthly	0.00660
500,000,000 and above	Monthly	0.00679
1Year - Quarterly		
0 to 49,999	Quarterly	0.00581
50,000 to 499,999	Quarterly	0.00596
500,000 to 999,999	Quarterly	0.00604
1,000,000 to 2,999,999	Quarterly	0.00622
3,000,000 to 4,999,999	Quarterly	0.00641
5,000,000 to 9,999,999	Quarterly	0.00649
10,000,000 to 14,999,999	Quarterly	0.00656
15,000,000 to 49,999,999	Quarterly	0.00664
50,000,000 to 99,999,999	Quarterly	0.00679
100,000,000 to 199,999,999	Quarterly	0.00687
200,000,000 to 499,999,999	Quarterly	0.00690
500,000,000 and above	Quarterly	0.00698
1Year - Maturity		
0 to 49,999	At Maturity	0.00585
50,000 to 499,999	At Maturity	0.00604
500,000 to 999,999	At Maturity	0.00641
1,000,000 to 2,999,999	At Maturity	0.00660
3,000,000 to 4,999,999	At Maturity	0.00679
5,000,000 to 9,999,999	At Maturity	0.00683
10,000,000 to 14,999,999	At Maturity	0.00687
15,000,000 to 49,999,999	At Maturity	0.00690
50,000,000 to 99,999,999	At Maturity	0.00694
100,000,000 to 199,999,999	At Maturity	0.00698
200,000,000 to 499,999,999	At Maturity	0.00709
500,000,000 and above	At Maturity	0.00717
2Years	At Maturity	0.00615
3Years	Monthly	0.00600
3Years	Quarterly	0.00604
3Years	At Maturity	0.00641
5Years	Monthly	0.00641
5Years	Quarterly	0.00679
5Years	At Maturity	0.00717



Share of Mudarib	Rabb ul Maal
30%	70%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR APRIL 2014

Local Currency		
	Payment Frequency	Weightages
Mahana Amadni Scheme		
1 year		
0 to 49,999	Monthly	0.00528
50,000 to 499,999	Monthly	0.00536
500,000 to 999,999	Monthly	0.00539
1,000,000 to 2,999,999	Monthly	0.00566
3,000,000 to 4,999,999	Monthly	0.00555
5,000,000 to 9,999,999	Monthly	0.00562
10,000,000 to 14,999,999	Monthly	0.00566
15,000,000 to 49,999,999	Monthly	0.00585
50,000,000 to 99,999,999	Monthly	0.00604
100,000,000 to 199,999,999	Monthly	0.00641
200,000,000 to 499,999,999	Monthly	0.00660
500,000,000 and above	Monthly	0.00679
2 year	Monthly	0.00592
3 year	Monthly	0.00600
4 year	Monthly	0.00604
5 year	Monthly	0.00641
AMI Deposits		
3 Months		
0 to 49,999	Monthly	0.00472
50,000 to 499,999	Monthly	0.00490
500,000 to 999,999	Monthly	0.00498
1,000,000 to 2,999,999	Monthly	0.00513
3,000,000 to 4,999,999	Monthly	0.00528
5,000,000 to 9,999,999	Monthly	0.00547
10,000,000 to 14,999,999	Monthly	0.00558
15,000,000 to 49,999,999	Monthly	0.00573
50,000,000 to 99,999,999	Monthly	0.00604
100,000,000 to 199,999,999	Monthly	0.00622
200,000,000 to 499,999,999	Monthly	0.00660
500,000,000 and above	Monthly	0.00679
6 Months		
0 to 49,999	Six Monthly	0.00490
50,000 to 499,999	Six Monthly	0.00498
500,000 to 999,999	Six Monthly	0.00509
1,000,000 to 2,999,999	Six Monthly	0.00528
3,000,000 to 4,999,999	Six Monthly	0.00536
5,000,000 to 9,999,999	Six Monthly	0.00551
10,000,000 to 14,999,999	Six Monthly	0.00566
15,000,000 to 49,999,999	Six Monthly	0.00585
50,000,000 to 99,999,999	Six Monthly	0.00607
100,000,000 to 199,999,999	Six Monthly	0.00622
200,000,000 to 499,999,999	Six Monthly	0.00679
500,000,000 and above	Six Monthly	0.00698
1 Year		
0 to 49,999	Six Monthly	0.00581
50,000 to 499,999	Six Monthly	0.00596
500,000 to 999,999	Six Monthly	0.00604
1,000,000 to 2,999,999	Six Monthly	0.00622
3,000,000 to 4,999,999	Six Monthly	0.00641
5,000,000 to 9,999,999	Six Monthly	0.00649
10,000,000 to 14,999,999	Six Monthly	0.00656
15,000,000 to 49,999,999	Six Monthly	0.00664
50,000,000 to 99,999,999	Six Monthly	0.00679

Share of Mudarib	Rabb ul Maal
30%	70%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR APRIL 2014

Local Currency		
	Payment Frequency	Weightages
100,000,000 to 199,999,999	Six Monthly	0.00687
200,000,000 to 499,999,999	Six Monthly	0.00690
500,000,000 and above	Six Monthly	0.00698
2 Years	Six Monthly	0.00600
3 Years	Six Monthly	0.00611
5 Years	Six Monthly	0.00717

Muhammad Saleem Khan
AVP Finance

Tamim Shabbir
Chief Financial Officer

Justice Khalil-ur-Rehman
Shariah Advisor

PLS Ratio

Share of Mudarib	Rabb ul Maal
68%	32%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR APRIL 2014

FOREIGN CURRENCY

Saving Account	Payment Frequency	Weightages
USD 0 to 50,000	Monthly	0.00320
USD 50,001 to 100,000	Monthly	0.00640
USD 100,001 to 200,000	Monthly	0.00960
USD 200,001 to 500,000	Monthly	0.03199
USD 500,001 and above	Monthly	0.06398
GBP Saving (Below £ 1,000/-)	Monthly	0.00320
GBP Saving (Above £ 1,000/-)	Monthly	0.00640
EURO Saving (Below € 1,000/-)	Monthly	0.00320
EURO Saving (Above € 1,000/-)	Monthly	0.00640
JPY Saving (Below ¥ 1,000/-)	Monthly	0.00320
JPY Saving (Above ¥ 1,000/-)	Monthly	0.00640
UAE Saving (Below AED 5,000/-)	Monthly	0.00128
UAE Saving (Above AED 5,000/-)	Monthly	0.00320

Term Deposits	Payment Frequency	Weightages
USD 1 Month 0 to 500,000	At Maturity	0.01599
USD 1 Month 500,001 to 1,000,000	At Maturity	0.04798
USD 1 Month 1,000,001 and above	At Maturity	0.06398
USD 3 Months 0 to 500,000	At Maturity	0.03071
USD 3 Months 500,001 and above	At Maturity	0.08957
USD 6 Months 0 to 500,000	At Maturity	0.04159
USD 6 Months 500,001 and above	At Maturity	0.09277
USD 1 Year & above 0 to 500,000	At Maturity	0.05438
USD 1 Year & above 500,001 and above	At Maturity	0.09597

Term Deposits	Payment Frequency	Weightages
GBP 1 Month	At Maturity	0.00960
GBP 3 Months	At Maturity	0.02399
GBP 6 Months	At Maturity	0.03039
GBP 1 Year & above	At Maturity	0.03199

Term Deposits	Payment Frequency	Weightages
EURO 1 Month	At Maturity	0.00960
EURO 3 Months	At Maturity	0.02399
EURO 6 Months	At Maturity	0.03039
EURO 1 Year & above	At Maturity	0.03199

Term Deposits	Payment Frequency	Weightages
UAE Dirham 1 Month	At Maturity	0.00640
UAE Dirham 3 Months	At Maturity	0.00704
UAE Dirham 6 Months	At Maturity	0.00768
UAE Dirham 1 Year & above	At Maturity	0.00960

Term Deposits	Payment Frequency	Weightages
JPY Dirham 1 Month	At Maturity	0.00960
JPY Dirham 3 Months	At Maturity	0.02399
JPY Dirham 6 Months	At Maturity	0.03039
JPY Dirham 1 Year & above	At Maturity	0.03199

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