

INST/2014/121

November 28, 2014

LOCAL CURRENCY				
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR DECEMBER 2014				
		October	November	December
PLS Ratio	Share of Mudarib	30%	30%	30%
	Rabb ul Maal	70%	70%	70%

Payment Frequency		Weightages		
		October	November	December
Saving Accounts	Six monthly	0.00271	0.00257	0.00261

Saving Accounts

Albaraka Business Plus	Monthly Payments	0.00005	0.00005	0.00005
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Saving Accounts

0 to 4,999,999	Monthly Payments	0.00271	0.00257	0.00261
5,000,000 to 9,999,999	Monthly Payments	0.00282	0.00267	0.00265
10,000,000 to 49,999,999	Monthly Payments	0.00299	0.00283	0.00278
50,000,000 to 99,999,999	Monthly Payments	0.00317	0.00300	0.00295
100,000,000 and above	Monthly Payments	0.00352	0.00333	0.00329

Mudaraba Premium Plus - for individuals

0 to 999,999	Monthly Payments	0.00271	0.00257	0.00261
1,000,000 to 4,999,999	Monthly Payments	0.00317	0.00300	0.00295
5,000,000 to 9,999,999	Monthly Payments	0.00388	0.00367	0.00363
10,000,000 to 24,999,999	Monthly Payments	0.00423	0.00417	0.00414
25,000,000 to 49,999,999	Monthly Payments	0.00458	0.00450	0.00448
50,000,000 to 99,999,999	Monthly Payments	0.00493	0.00483	0.00482
100,000,000 to 149,999,999	Monthly Payments	0.00511	0.00500	0.00492
150,000,000 to 199,999,999	Monthly Payments	0.00528	0.00507	0.00516
200,000,000 to 249,999,999	Monthly Payments	0.00539	0.00517	0.00526
250,000,000 to 499,999,999	Monthly Payments	0.00553	0.00533	0.00543
500,000,000 and above	Monthly Payments	0.00564	0.00550	0.00560

Mudaraba Premium Plus - for Business / Corporate

0 to 9,999,999	Monthly Payments	0.00317	0.00300	0.00295
10,000,000 to 29,999,999	Monthly Payments	0.00423	0.00400	0.00397
30,000,000 to 49,999,999	Monthly Payments	0.00458	0.00433	0.00431
50,000,000 to 149,999,999	Monthly Payments	0.00493	0.00467	0.00465
150,000,000 to 249,999,999	Monthly Payments	0.00546	0.00517	0.00526
250,000,000 to 299,999,999	Monthly Payments	0.00564	0.00533	0.00543
300,000,000 to 399,999,999	Monthly Payments	0.00581	0.00550	0.00550
400,000,000 to 499,999,999	Monthly Payments	0.00617	0.00584	0.00594
500,000,000 and above	Monthly Payments	0.00634	0.00654	0.00652

Incentive Accounts

0 to 99,999	Six Monthly	0.00271	0.00257	0.00261
100,000 to 9,999,999	Six Monthly	0.00317	0.00300	0.00299
10,000,000 to 49,999,999	Six Monthly	0.00433	0.00410	0.00411



50,000,000 and above	Six Monthly	0.00528	0.00500	0.00509
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Khazana Account

0 to 249,999	Monthly / Quarterly	0.00271	0.00257	0.00261
250,000 to 4,999,999	Monthly / Quarterly	0.00335	0.00317	0.00322
5,000,000 to 9,999,999	Monthly / Quarterly	0.00423	0.00433	0.00441
10,000,000 to 24,999,999	Monthly / Quarterly	0.00458	0.00467	0.00475
25,000,000 to 49,999,999	Monthly / Quarterly	0.00476	0.00483	0.00492
50,000,000 to 99,999,999	Monthly / Quarterly	0.00493	0.00500	0.00509
100,000,000 to 249,999,999	Monthly / Quarterly	0.00528	0.00533	0.00543
250,000,000 to 399,999,999	Monthly / Quarterly	0.00564	0.00567	0.00577
400,000,000 to 499,999,999	Monthly / Quarterly	0.00617	0.00617	0.00594
500,000,000 to 749,999,999	Monthly / Quarterly	0.00634	0.00634	0.00635
750,000,000 and above	Monthly / Quarterly		0.00650	0.00645

Albaraka Islamic Institution Deposit Account

0 to 9,999,999	Monthly Payments	0.00352	0.00333	0.00339
10,000,000 to 100,000,000	Monthly Payments	0.00423	0.00400	0.00475
100,000,001 to 200,000,000	Monthly Payments	0.00440	0.00417	0.00509
200,000,001 to 300,000,000	Monthly Payments	0.00493	0.00500	0.00543
300,000,001 to 400,000,000	Monthly Payments	0.00528	0.00517	0.00560
400,000,001 to 500,000,000	Monthly Payments	0.00546	0.00550	0.00577
500,000,001 to 750,000,000	Monthly Payments	0.00564	0.00567	0.00594
750,000,001 to 1000,000,000	Monthly Payments	0.00599	0.00574	0.00601
1000,000,001 and above	Monthly Payments	0.00634	0.00634	0.00611

Mahana Barkah Account

Rs 0 to 9,999	Monthly Payments	0.00271	0.00257	0.00261
Rs 10,000 to 4,999,999	Monthly Payments	0.00528	0.00500	0.00509
Rs 5,000,000 Above	Monthly Payments	0.00257	0.00243	0.00248

Tifl-Young Saver Account

Tifl-Young Saver Account	Quarterly	0.00282	0.00267	0.00271
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Senior Citizen Account

Rs 0 to 249,999	Monthly Payments	0.00271	0.00257	0.00261
Rs 250,000 to 999,999	Monthly Payments	0.00282	0.00267	0.00271
Rs 1,000,000 to 4,999,999	Monthly Payments	0.00388	0.00367	0.00373
Rs 5,000,000 to 9,999,999	Monthly Payments	0.00458	0.00433	0.00441
Rs 10,000,000 and above	Monthly Payments	0.00493	0.00467	0.00475

Term Deposits

1Month				
0 to 49,999	At Maturity	0.00405	0.00383	0.00390
50,000 to 499,999	At Maturity	0.00409	0.00387	0.00394
500,000 to 999,999	At Maturity	0.00412	0.00390	0.00397
1,000,000 to 2,999,999	At Maturity	0.00416	0.00393	0.00400
3,000,000 to 4,999,999	At Maturity	0.00419	0.00397	0.00404
5,000,000 to 9,999,999	At Maturity	0.00423	0.00400	0.00407
10,000,000 to 14,999,999	At Maturity	0.00430	0.00433	0.00441
15,000,000 to 24,999,999	At Maturity	0.00458	0.00467	0.00475
25,000,000 to 49,999,999	At Maturity		0.00483	0.00492



50,000,000 to 99,999,999	At Maturity	0.00465	0.00500	0.00509
100,000,000 to 199,999,999	At Maturity	0.00476	0.00533	0.00543
200,000,000 to 499,999,999	At Maturity	0.00564	0.00567	-
500,000,000 to 999,999,999	At Maturity	0.00599	0.00600	-
1000,000,000 to Above	At Maturity	0.00634	0.00634	0.00652
3Months				
0 to 49,999	At Maturity	0.00440	0.00417	0.00424
50,000 to 499,999	At Maturity	0.00458	0.00433	0.00441
500,000 to 999,999	At Maturity	0.00465	0.00440	0.00448
1,000,000 to 2,999,999	At Maturity	0.00479	0.00453	0.00461
3,000,000 to 4,999,999	At Maturity	0.00493	0.00467	0.00475
5,000,000 to 9,999,999	At Maturity	0.00511	0.00483	0.00492
10,000,000 to 14,999,999	At Maturity	0.00539	0.00510	0.00519
15,000,000 to 49,999,999	At Maturity	0.00553	0.00533	0.00543
50,000,000 to 99,999,999	At Maturity	0.00581	0.00567	0.00560
100,000,000 to 199,999,999	At Maturity	0.00599	0.00600	0.00577
200,000,000 to 499,999,999	At Maturity	0.00634	0.00634	-
500,000,000 to 999,999,999	At Maturity	0.00687	0.00667	0.00624
1000,000,000 to Above	At Maturity	0.00687	0.00684	0.00628
6Months				
0 to 49,999	At Maturity	0.00458	0.00433	0.00441
50,000 to 499,999	At Maturity	0.00465	0.00440	0.00448
500,000 to 999,999	At Maturity	0.00476	0.00450	0.00458
1,000,000 to 2,999,999	At Maturity	0.00493	0.00467	0.00475
3,000,000 to 4,999,999	At Maturity	0.00500	0.00473	0.00482
5,000,000 to 9,999,999	At Maturity	0.00514	0.00487	0.00495
10,000,000 to 14,999,999	At Maturity	0.00539	0.00510	0.00519
15,000,000 to 49,999,999	At Maturity	0.00564	0.00533	0.00543
50,000,000 to 99,999,999	At Maturity	0.00581	0.00550	0.00560
100,000,000 to 199,999,999	At Maturity	0.00599	0.00567	0.00577
200,000,000 to 499,999,999	At Maturity	0.00652	0.00634	0.00645
500,000,000 to 999,999,999	At Maturity	0.00669	0.00667	0.00648
1000,000,000 to Above	At Maturity	0.00705	0.00717	0.00679
1Year - Monthly				
0 to 49,999	Monthly	0.00493	0.00467	0.00475
50,000 to 499,999	Monthly	0.00500	0.00473	0.00482
500,000 to 999,999	Monthly	0.00511	0.00483	0.00492
1,000,000 to 2,999,999	Monthly	0.00521	0.00493	0.00502
3,000,000 to 4,999,999	Monthly	0.00528	0.00500	0.00509
5,000,000 to 9,999,999	Monthly	0.00581	0.00550	0.00560
10,000,000 to 14,999,999	Monthly	0.00599	0.00600	0.00570
15,000,000 to 29,999,999	Monthly	0.00609	0.00584	0.00587
30,000,000 to 49,999,999	Monthly		0.00600	0.00604
50,000,000 to 99,999,999	Monthly	0.00617	0.00617	0.00621
100,000,000 to 199,999,999	Monthly	0.00641	0.00624	0.00628
200,000,000 to 499,999,999	Monthly	0.00652	0.00634	0.00635
500,000,000 and above	Monthly	0.00705	0.00667	0.00662
1Year - Quarterly				
0 to 49,999	Quarterly	0.00546	0.00517	0.00526
50,000 to 499,999	Quarterly	0.00560	0.00530	0.00540
500,000 to 999,999	Quarterly	0.00567	0.00537	0.00546
1,000,000 to 2,999,999	Quarterly	0.00585	0.00553	0.00563
3,000,000 to 4,999,999	Quarterly	0.00602	0.00570	0.00573



5,000,000 to 9,999,999	Quarterly	0.00609	0.00577	0.00580
10,000,000 to 14,999,999	Quarterly	0.00617	0.00600	0.00604
15,000,000 to 49,999,999	Quarterly	0.00624	0.00617	0.00621
50,000,000 to 99,999,999	Quarterly	0.00638	0.00634	0.00638
100,000,000 to 199,999,999	Quarterly	0.00645	0.00644	0.00648
200,000,000 to 499,999,999	Quarterly	0.00655	0.00650	0.00652
500,000,000 and above	Quarterly	0.00705	0.00684	0.00665
1Year - Maturity				
0 to 49,999	At Maturity	0.00550	0.00520	0.00523
50,000 to 499,999	At Maturity	0.00567	0.00537	0.00540
500,000 to 999,999	At Maturity	0.00602	0.00570	0.00573
1,000,000 to 2,999,999	At Maturity	0.00634	0.00600	0.00604
3,000,000 to 4,999,999	At Maturity	0.00638	0.00604	0.00607
5,000,000 to 9,999,999	At Maturity	0.00641	0.00607	0.00611
10,000,000 to 14,999,999	At Maturity	0.00645	0.00610	0.00614
15,000,000 to 49,999,999	At Maturity	0.00648	0.00614	0.00618
50,000,000 to 99,999,999	At Maturity	0.00652	0.00617	0.00621
100,000,000 to 199,999,999	At Maturity	0.00655	0.00620	0.00624
200,000,000 to 499,999,999	At Maturity	0.00666	0.00630	0.00635
500,000,000 to 749,999,999	At Maturity	0.00705	0.00667	0.00645
750,000,000 to 999,999,999	At Maturity		0.00684	0.00662
1,000,000,000 and above	At Maturity		0.00700	0.00679
2Years	At Maturity	0.00574	0.00543	0.00553
3Years	Monthly	0.00560	0.00530	0.00540
3Years	Quarterly	0.00564	0.00533	0.00543
3Years	At Maturity	0.00599	0.00567	0.00577
5Years	Monthly	0.00599	0.00567	0.00577
5Years	Quarterly	0.00634	0.00600	0.00611
5Years	At Maturity	0.00669	0.00634	0.00645

Term Deposits - FI's

1Month				
10,000,000 to 100,000,000	At Maturity	0.00440	0.00417	0.00543
100,000,001 to 200,000,000	At Maturity	0.00458	0.00433	0.00560
200,000,001 to 300,000,000	At Maturity	0.00476	0.00450	0.00577
300,000,001 to 400,000,000	At Maturity	0.00493	0.00533	0.00584
400,000,001 to 500,000,000	At Maturity	0.00511	0.00567	0.00594
500,000,001 to 750,000,000	At Maturity	0.00518	0.00584	0.00601
750,000,001 to 1000,000,000	At Maturity	0.00528	0.00590	0.00611
1000,000,001 and above	At Maturity	0.00546	0.00600	0.00628
3Months				
10,000,000 to 100,000,000	At Maturity	0.00444	0.00420	0.00509
100,000,001 to 200,000,000	At Maturity	0.00462	0.00437	0.00577
200,000,001 to 300,000,000	At Maturity	0.00479	0.00453	0.00584
300,000,001 to 400,000,000	At Maturity	0.00497	0.00540	0.00590
400,000,001 to 500,000,000	At Maturity	0.00514	0.00574	0.00594
500,000,001 to 750,000,000	At Maturity	0.00521	0.00590	0.00601
750,000,001 to 1000,000,000	At Maturity	0.00532	0.00597	0.00607
1000,000,001 and above	At Maturity	0.00550	0.00607	0.00611

Mahana Amadni Scheme

1 year				
0 to 49,999	Monthly	0.00493	0.00467	0.00475
50,000 to 499,999	Monthly	0.00500	0.00473	0.00482
500,000 to 999,999	Monthly	0.00511	0.00483	0.00492
1,000,000 to 2,999,999	Monthly	0.00521	0.00493	0.00502
3,000,000 to 4,999,999	Monthly	0.00528	0.00500	0.00509
5,000,000 to 9,999,999	Monthly	0.00581	0.00550	0.00560
10,000,000 to 14,999,999	Monthly	0.00599	0.00567	0.00577
15,000,000 to 49,999,999	Monthly	0.00609	0.00577	0.00587
50,000,000 to 99,999,999	Monthly	0.00617	0.00584	0.00590
100,000,000 to 199,999,999	Monthly	0.00641	0.00607	0.00597
200,000,000 to 499,999,999	Monthly	0.00652	0.00617	0.00604
500,000,000 and above	Monthly	0.00705	0.00667	0.00611
2 year	Monthly	0.00553	0.00523	0.00533
3 year	Monthly	0.00560	0.00530	0.00540
4 year	Monthly	0.00564	0.00533	0.00543
5 year	Monthly	0.00599	0.00567	0.00577

AMI Deposits

3 Months				
0 to 49,999	At Maturity	0.00440	0.00417	0.00424
50,000 to 499,999	At Maturity	0.00458	0.00433	0.00441
500,000 to 999,999	At Maturity	0.00465	0.00440	0.00448
1,000,000 to 2,999,999	At Maturity	0.00479	0.00453	0.00461
6 Months				
0 to 49,999	At Maturity	0.00458	0.00433	0.00441
50,000 to 499,999	At Maturity	0.00465	0.00440	0.00448
500,000 to 999,999	At Maturity	0.00476	0.00450	0.00458
1,000,000 to 2,999,999	At Maturity	0.00493	0.00467	0.00475
1 Year				
0 to 49,999	Six Monthly	0.00550	0.00520	0.00529
50,000 to 499,999	Six Monthly	0.00564	0.00533	0.00536
500,000 to 999,999	Six Monthly	0.00599	0.00567	0.00570
1,000,000 to 2,999,999	Six Monthly	0.00631	0.00597	0.00601
3,000,000 to 4,999,999	Six Monthly	0.00634	0.00600	0.00604
5,000,000 to 9,999,999	Six Monthly	0.00638	0.00604	0.00607
10,000,000 to 14,999,999	Six Monthly	0.00641	0.00607	0.00611
2 Years	Six Monthly	0.00560	0.00530	0.00540
3 Years	Six Monthly	0.00571	0.00540	0.00550
5 Years	Six Monthly	0.00669	0.00634	0.00645

ALBaraka Bank (Pakistan) Limited - TIER II - SUKUK	Six monthly	0.00805	0.00762	0.00776
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for 
Muhammad Saleem Khan
 AVP Finance



Mufti Abdullah Najeem UI Haq Siddiqui
 Resident Shariah Board Member


Tamim Shabbir
 Chief Financial Officer

INST/2014/121

November 28, 2014

FOREIGN CURRENCY				
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR DECEMBER 2014				
		October	November	December
PLS Ratio	Share of Mudarib	60%	60%	60%
	Rabb ul Maal	40%	40%	40%

Payment Frequency		Weightages		
		October	November	December
Saving Account - Six Monthly				
USD	Six Monthly	0.00254	0.00254	0.00254
GBP	Six Monthly	0.00254	0.00254	0.00254
EURO	Six Monthly	0.00254	0.00254	0.00254

Saving Account

USD 0 to 50,000	Monthly	0.00317	0.00317	0.00317
USD 50,001 to 100,000	Monthly	0.00635	0.00635	0.00635
USD 100,001 to 200,000	Monthly	0.00952	0.00952	0.00952
USD 200,001 to 500,000	Monthly	0.03175	0.03175	0.03175
USD 500,001 and above	Monthly	0.06349	0.06349	0.06349
GBP Saving (Below £ 1,000/-)	Monthly	0.00317	0.00317	0.00317
GBP Saving (Above £ 1,000/-)	Monthly	0.00635	0.00635	0.00635
EURO Saving (Below € 1,000/-)	Monthly	0.00317	0.00317	0.00317
EURO Saving (Above € 1,000/-)	Monthly	0.00635	0.00635	0.00635
JPY Saving (Below ¥ 1,000/-)	Monthly	0.00317	0.00317	0.00317
JPY Saving (Above ¥ 1,000/-)	Monthly	0.00635	0.00635	0.00635
UAE Saving (Below AED 5,000/-)	Monthly	0.00127	0.00127	0.00127
UAE Saving (Above AED 5,000/-)	Monthly	0.00317	0.00317	0.00317

Term Deposits

USD 1 Month 0 to 500,000	At Maturity	0.01587	0.01587	0.01587
USD 1 Month 500,001 to 1,000,000	At Maturity	0.04762	0.04762	0.04762
USD 1 Month 1,000,001 and above	At Maturity	0.06349	0.06349	0.06349
USD 3 Months 0 to 500,000	At Maturity	0.03048	0.03048	0.03048
USD 3 Months 500,001 and above	At Maturity	0.08889	0.08889	0.08889
USD 6 Months 0 to 500,000	At Maturity	0.04127	0.04127	0.04127
USD 6 Months 500,001 and above	At Maturity	0.09206	0.09206	0.09206
USD 1 Year & above 0 to 500,000	At Maturity	0.05397	0.05397	0.05397
USD 1 Year & above 500,001 and above	At Maturity	0.09524	0.09524	0.09524

Term Deposits

GBP 1 Month	At Maturity	0.00952	0.00952	0.00952
GBP 3 Months	At Maturity	0.02381	0.02381	0.02381
GBP 6 Months	At Maturity	0.03016	0.03016	0.03016
GBP 1 Year & above	At Maturity	0.03175	0.03175	0.03175

Term Deposits

EURO 1 Month	At Maturity	0.00952	0.00952	0.00952
EURO 3 Months	At Maturity	0.02381	0.02381	0.02381
EURO 6 Months	At Maturity	0.03016	0.03016	0.03016
EURO 1 Year & above	At Maturity	0.03175	0.03175	0.03175

Term Deposits

UAE Dirham 1 Month	At Maturity	0.00635	0.00635	0.00635
UAE Dirham 3 Months	At Maturity	0.00698	0.00698	0.00698
UAE Dirham 6 Months	At Maturity	0.00762	0.00762	0.00762
UAE Dirham 1 Year & above	At Maturity	0.00952	0.00952	0.00952

Term Deposits

JPY 1 Month	At Maturity	0.00952	0.00952	0.00952
JPY 3 Months	At Maturity	0.02381	0.02381	0.02381
JPY 6 Months	At Maturity	0.03016	0.03016	0.03016
JPY 1 Year & above	At Maturity	0.03175	0.03175	0.03175

for 
Muhammad Saleem Khan
 AVP Finance


Mufti Abdullah Najeeb Ul Haq Siddiqui
 Resident Shariah Board Member


Tamim Shabbir
 Chief Financial Officer