

PLS Ratio

Share of Mudarib	Rabb ul Maal
40%	60%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR FEBRUARY 2012

Local Currency		
	Payment Frequency	Profit Rate
7 Days Notice	7 Days	0.609
Saving Accounts	Six monthly	0.670
<b>Saving Accounts</b>		
Albaraka Business Plus	Monthly Payments	0.009
<b>Saving Accounts</b>		
	Payment Frequency	Profit Rate
0 to 9,999,999	Monthly Payments	0.609
10,000,000 to 49,999,999	Monthly Payments	0.670
50,000,000 to 999,999,999	Monthly Payments	0.712
<b>Mudaraba Premium Plus - for individuals</b>		
	Payment Frequency	Profit Rate
0 to 999,999	Monthly Payments	0.609
1,000,000 to 4,999,999	Monthly Payments	0.731
5,000,000 to 9,999,999	Monthly Payments	0.743
10,000,000 to 24,999,999	Monthly Payments	0.749
25,000,000 and above	Monthly Payments	0.840
<b>Mudaraba Premium Plus - for Business / Corporate</b>		
	Payment Frequency	Profit Rate
0 to 9,999,999	Monthly Payments	0.731
10,000,000 to 29,999,999	Monthly Payments	0.761
30,000,000 to 49,999,999	Monthly Payments	0.743
50,000,000 to 99,999,999	Monthly Payments	0.852
100,000,000 and above	Monthly Payments	0.889
<b>Incentive Accounts</b>		
	Payment Frequency	Profit Rate
0 to 99,999	Six Monthly	0.609
100,000 and above	Six Monthly	0.792
<b>Khazana Account</b>		
	Payment Frequency	Profit Rate
Rs 0 to 249,999	Quarterly	0.609
Rs 250,000 to 4,999,999	Quarterly	0.852
Rs 5,000,000 to 9,999,999	Quarterly	0.877
Rs 10,000,000 to 24,999,999	Quarterly	0.889
Rs 25,000,000 to 49,999,999	Quarterly	0.901
Rs 50,000,000 to 99,999,999	Quarterly	0.913
Rs 100,000,000 to 249,999,999	Quarterly	0.919
Rs 250,000,000 to 499,999,999	Quarterly	0.974
Rs 500,000,000 and above	Quarterly	-
<b>Term Deposits</b>		
	Payment Frequency	Profit Rate
1Month	At Maturity	0.792
3Months	At Maturity	0.913
6Months	At Maturity	1.005
1Year	Monthly	1.157
1Year	Quarterly	1.175
1Year	At Maturity	1.218
2Years	At Maturity	1.248
3Years	Monthly	1.248
3Years	Quarterly	1.260
3Years	At Maturity	1.279
5Years	Monthly	1.279
5Years	Quarterly	1.340
5Years	At Maturity	1.400
<b>Mahana Amadni Scheme</b>		
	Payment Frequency	Profit Rate
1 year	Monthly	1.157
2 year	Monthly	-
3 year	Monthly	1.340
4 year	Monthly	1.400
5 year	Monthly	1.461
<b>AMI Deposits</b>		
	Payment Frequency	Profit Rate
3 Months	Six Monthly	0.993
6 Months	Six Monthly	1.072
1 Year	Six Monthly	1.218
2 Years	Six Monthly	1.248
3 Years	Monthly	1.279
5 Years	Six Monthly	1.400

  
Farhan Usman  
Manager Finance

  
Aziz Adil  
EVP & Chief Financial Officer

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Share of Mudarib	Rabb ul Maal
40%	60%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR FEBRUARY 2012

FOREIGN CURRENCY

Saving Accounts	Six Monthly	-
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Saving Account	Payment Frequency	Profit Rate
USD Balance below USD 1,000/-	Monthly	0.31
USD Minimum Balance USD 1,000/-	Monthly	1.54
GBP Balance below POUND 1,000/-	Monthly	0.31
GBP Minimum Balance POUND 1,000/-	Monthly	0.93
EURO Balance below EURO 1,000/-	Monthly	0.31
EURO Minimum Balance EURO 1,000/-	Monthly	0.77
UAE Dirham Balance below UAE Dirham 5,000/-	Monthly	0.31
UAE Dirham Minimum Balance UAE Dirham 5,000/-	Monthly	0.46

Term Deposits	Payment Frequency	Profit Rate
USD 1 Month	At Maturity	1.54
USD 3 Months	At Maturity	2.31
USD 6 Months	At Maturity	2.93
USD 1 Year & above	At Maturity	-

Term Deposits	Payment Frequency	Profit Rate
GBP 1 Month	At Maturity	-
GBP 3 Months	At Maturity	-
GBP 6 Months	At Maturity	-
GBP 1 Year & above	At Maturity	2.93

Term Deposits	Payment Frequency	Profit Rate
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	Profit Rate
UAE Dirham 1 Month	At Maturity	-
UAE Dirham 3 Months	At Maturity	-
UAE Dirham 6 Months	At Maturity	2.93
UAE Dirham 1 Year & above	At Maturity	-

  
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