

INST/2013/  
February 25, 2013

Branch Managers / Regional Managers

PLS Ratio	
Share of Mudarib	Rabb ul Maal
39%	61%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR MARCH 2013

**Local Currency**

	Payment Frequency	Weightages
<b>7 Days Notice</b>	7 Days	0.00987

<b>Saving Accounts</b>	Six monthly	0.00987
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<b>Saving Accounts</b>		
Albaraka Business Plus	Monthly Payments	0.00017

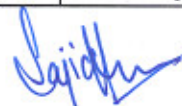
	Payment Frequency	Weightages
<b>Saving Accounts</b>		
0 to 4,999,999	Monthly Payments	0.00987
5 M to 9,999,999	Monthly Payments	0.01073
10 M to 49,999,999	Monthly Payments	0.01135
50 M and above	Monthly Payments	0.01209

<b>Mudaraba Premium Plus - for Individuals</b>		
	Payment Frequency	Weightages
0 to 999,999	Monthly Payments	0.01012
1M to 4,999,999	Monthly Payments	0.01197
5 M to 9,999,999	Monthly Payments	0.01444
10 M to 24,999,999	Monthly Payments	0.01456
25 M to 49,999,999	Monthly Payments	0.01458
50 M to 99,999,999	Monthly Payments	0.01461
100 M to 149,999,999	Monthly Payments	0.01505
150 M to 199,999,999	Monthly Payments	0.01542
200 M to 249,999,999	Monthly Payments	0.01567
250 M to 499,999,999	Monthly Payments	0.01604
500 M and above	Monthly Payments	0.01727

<b>Mudaraba Premium Plus - for Business / Corporate</b>		
	Payment Frequency	Weightages
0 to 9,999,999	Monthly Payments	0.01197
10 M to 29,999,999	Monthly Payments	0.01444
30,000,000 to 49,999,999	Monthly Payments	0.01468
50,000,000 to 149,999,999	Monthly Payments	0.01481
150,000,000 to 249,999,999	Monthly Payments	0.01505
250,000,000 to 299,999,999	Monthly Payments	0.01530
300,000,000 to 499,999,999	Monthly Payments	0.01592
500,000,000 and above	Monthly Payments	0.01949

<b>Incentive Accounts</b>		
	Payment Frequency	Weightages
0 to 99,999	Six Monthly	0.01012
100,000 to 9,999,999	Six Monthly	0.01197
10,000,000 to 49,999,999	Six Monthly	0.01518
50,000,000 and above	Six Monthly	0.01826

<b>Khazana Account</b>		
	Payment Frequency	Weightages
Rs 0 to 249,999	Quarterly	0.01012
Rs 250,000 to 4,999,999	Quarterly	0.01197
Rs 5,000,000 to 9,999,999	Quarterly	0.01468
Rs 10,000,000 to 24,999,999	Quarterly	0.01530

	Payment Frequency	Weightages
Rs 25,000,000 to 49,999,999	Quarterly	0.01567
Rs 50,000,000 to 99,999,999	Quarterly	0.01604
Rs 100,000,000 to 249,999,999	Quarterly	0.01616
Rs 250,000,000 to 499,999,999	Quarterly	0.01641
Rs 500,000,000 and above	Quarterly	0.01826

Term Deposits	Payment Frequency	Weightages
1Month	At Maturity	0.01468
3Months	At Maturity	0.01592
6Months	At Maturity	0.01653
1Year	Monthly	0.01900
1Year	Quarterly	0.01949
1Year	At Maturity	0.01999
2Years	At Maturity	0.01999
3Years	Monthly	0.01949
3Years	Quarterly	0.01962
3Years	At Maturity	0.02085
5Years	Monthly	0.02085
5Years	Quarterly	0.02209
5Years	At Maturity	0.02332

Mahana Amadnl Scheme	Payment Frequency	Weightages
1 year	Monthly	0.01900
2 year	Monthly	0.01937
3 year	Monthly	0.01949
4 year	Monthly	0.01962
5 year	Monthly	0.02085

AMI Deposits	Payment Frequency	Weightages
3 Months	Six Monthly	0.01592
6 Months	Six Monthly	0.01653
1 Year	Six Monthly	0.01937
2 Years	Six Monthly	0.01962
3 Years	Six Monthly	0.01999
5 Years	Six Monthly	0.02295

  
**Khwaja Farhan Usman**  
 Manager Finance

  
**Syed Shah Sajid Hussain**  
 Chief Financial Officer

  
 Approved by Sharia Division

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February 25, 2013

Branch Managers / Regional Managers

PLS Ratio	
Share of Mudarib	Rabb ul Maal
99%	1%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR MARCH 2013

Local Currency

FOREIGN CURRENCY

Saving Account	Payment Frequency	Weightages
USD Balance below USD 1,000/-	Monthly	0.01664
USD Minimum Balance USD 1,000/-	Monthly	0.02496
GBP Balance below POUND 1,000/-	Monthly	0.00832
GBP Minimum Balance POUND 1,000/-	Monthly	0.01664
EURO Balance below EURO 1,000/-	Monthly	0.00832
EURO Minimum Balance EURO 1,000/-	Monthly	0.01664
UAE Dirham Balance below UAE Dirham 5,000/-	Monthly	0.00333
UAE Dirham Minimum Balance UAE Dirham 5,000/-	Monthly	0.00832


Term Deposits	Payment Frequency	Weightages
USD 1 Month	At Maturity	0.04160
USD 3 Months	At Maturity	0.07987
USD 6 Months	At Maturity	0.09651
USD 1 Year & above	At Maturity	0.09983

Term Deposits	Payment Frequency	Weightages
GBP 1 Month	At Maturity	0.02496
GBP 3 Months	At Maturity	0.06240
GBP 6 Months	At Maturity	0.07903
GBP 1 Year & above	At Maturity	0.08319

Term Deposits	Payment Frequency	Weightages
EURO 1 Month	At Maturity	0.02496
EURO 3 Months	At Maturity	0.06240
EURO 6 Months	At Maturity	0.07903
EURO 1 Year & above	At Maturity	0.08319

Term Deposits	Payment Frequency	Weightages
UAE Dirham 1 Month	At Maturity	0.01664
UAE Dirham 3 Months	At Maturity	0.01830
UAE Dirham 6 Months	At Maturity	0.01997
UAE Dirham 1 Year & above	At Maturity	0.02496

  
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