

PLS Ratio

Share of Mudarib	Rabb ul Maai	
35%	65%	

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR MAY 2012

Local Curren	icy	
	Payment Frequency	Weightages
7 Days Notice	7 Days	0.0149
Saving Accounts	Six monthly	0.0149
Saving Accounts		
Albaraka Business Plus	Monthly Payments	0.0001
Saving Accounts	Payment Frequency	Weightages
0 to 9,999,999	Monthly Payments	0.0149
10,000,000 to 49,999,999	Monthly Payments	0.0149
50,000,000 to 999,999,999	Monthly Payments	0.0149
Mudaraba Premium Plus - for individuals	Payment Frequency	Weightages
0 to 999,999	Monthly Payments	0.0149
1,000,000 to 4,999,999	Monthly Payments	0.0149
5,000,000 to 9,999,999	Monthly Payments	0.0149
10,000,000 to 24,999,999	Monthly Payments	0.0149
25,000,000 and above	Monthly Payments	0.0166
Mudaraba Premium Plus - for Business / Corporate	Payment Frequency	Weightages
0 to 9,999,999	Monthly Payments	0.0149
10,000,000 to 29,999,999	Monthly Payments	0.0150
30,000,000 to 49,999,999 ·	Monthly Payments	0.0146
50,000,000 to 99,999,999	Monthly Payments	0.0169
100,000,000 and above	Monthly Payments	0.0176
Incentive Accounts		
0 to 99,999	Six Monthly	0.0149
100,000 and above	Six Monthly	0.0156
Khazana Account	Payment Frequency	Weightages
Rs 0 to 249,999	Quarterly	0.0149
Rs 250,000 to 4,999,999	Quarterly	0.0168
Rs 5,000,000 to 9,999,999	Quarterly	0.0174
Rs 10,000,000 to 24,999,999	Quarterly	0.0176
Rs 25,000,000 to 49,999,999	Quarterly	0.0178
Rs 50,000,000 to 99,999,999	Quarterly	0.0181
Rs 100,000,000 to 249,999,999	Quarterly	0.0182
Rs 250,000,000 to 499,999,999 Rs 500,000,000 and above	Quarterly Quarterly	0.0193
Term Deposits	Payment Frequency	Weightages
1Month	At Maturity	0.0156
3Months 6Months	At Maturity At Maturity	0.0181
1Year	Monthly	0.0231
1 Уеаг	Quarterly	0.0234
		0.0243
	At Maturity 1	0.024
lYear	At Maturity At Maturity	
lYear 2Years		0.0249
IYear 2Years 3Years 3Years	At Maturity Monthly Quarterly	0.0249 0.0250 0.0252
1 Year 2 Years 3 Years 3 Years 3 Years	At Maturity Monthly Quarterly At Maturity	0.0249 0.0250 0.0252 0.0252
1Year 2Years 3Years 3Years 3Years 5Years	At Maturity Monthly Quarterly At Maturity Monthly	0.0249 0.0250 0.0252 0.0256 0.0255
1Year 2Years 3Years 3Years 3Years 5Years 5Years	At Maturity Monthly Quarterly At Maturity Monthly Quarterly	0.0249 0.0250 0.0252 0.0256 0.0255 0.0268
Year Years Years Years Years Years Years	At Maturity Monthly Quarterly At Maturity Monthly	0.0249 0.0250 0.0252 0.0256 0.0255 0.0268
IYear 2Years 3Years 3Years 3Years 5Years 5Years 5Years 5Years 5Years	At Maturity Monthly Quarterly At Maturity Monthly Quarterly At Maturity At Maturity Payment Frequency	0.0249 0.0250 0.0252 0.0255 0.0255 0.0268 0.0280 Weightages
IYear Years Years Years Years Years Years Years Years Years Syears Syears Mahana Amadni Scheme I year	At Maturity Monthly Quarterly At Maturity Monthly Quarterly At Maturity At Maturity Payment Frequency Monthly	0.0249 0.0250 0.0252 0.0255 0.0255 0.0268 0.0280 Weightages
IYear Years	At Maturity Monthly Quarterly At Maturity Monthly Quarterly At Maturity Monthly Quarterly At Maturity Payment Frequency Monthly Monthly	0.0245 0.0255 0.0255 0.0255 0.0268 0.0286 Weightages
Year 2Years 3Years 3Years 3Years 3Years 5Years 5Years 5Years 5Years 6Years 6Years 7Years 7Ye	At Maturity Monthly Quarterly At Maturity Monthly Quarterly At Maturity Monthly At Maturity Payment Frequency Monthly Monthly Monthly Monthly	0.0245 0.0255 0.0255 0.0255 0.0256 0.0280 Weightages 0.0231
Year Years Year	At Maturity Monthly Quarterly At Maturity Monthly Quarterly At Maturity Monthly Quarterly At Maturity Payment Frequency Monthly Monthly	0.0245 0.0256 0.0255 0.0255 0.0255 0.0265 0.0268 0.0286 0.0286 0.0231 0.0266 0.0286
I Year 2 Years 3 Years 3 Years 3 Years 5 Years 5 Years 5 Years 5 Years 6 Years 9 Years 9 Years 9 Years 9 Years 1 year 2 year 3 year 4 year 5 year	At Maturity Monthly Quarterly At Maturity Monthly Quarterly At Maturity Monthly Quarterly At Maturity Payment Frequency Monthly	0.0249 0.0251 0.0255 0.0255 0.0266 0.0280 Weightages 0.0231 0.0266 0.0286 0.0286
1Year 2Years 3Years 3Years 3Years 5Years 5Years 5Years 5Years 6Years 6Ye	At Maturity Monthly Quarterly At Maturity Monthly Quarterly At Maturity At Maturity Payment Frequency Monthly	0.0245 0.0256 0.0255 0.0255 0.0255 0.0265 0.0260 0.0280 Weightages 0.0231
Year 2Years 3Years 3Years 3Years 3Years 3Years 3Years 5Years 5Years 5Years 5Years 5Years 5 Years 5 Years 5 Years 6 Year 6 Year 7 Year	At Maturity Monthly Quarterly At Maturity Monthly Quarterly At Maturity Monthly Quarterly At Maturity Payment Frequency Monthly	0.0245 0.0256 0.0255 0.0255 0.0255 0.0268 0.0268 0.0280 Weightages 0.0261 0.0262 0.0293 Weightages 0.0293
Year 2Years 3Years 3Years 3Years 3Years 3Years 3Years 5Years 5Years 5Years 5Years 5Years 5Years 5Years 6 1 2 2 2 2 3 2 3 2 3 2 3 2 3 2 3 3	At Maturity Monthly Quarterly At Maturity Monthly Quarterly At Maturity At Maturity At Maturity Payment Frequency Monthly Monthly Monthly Monthly Monthly Monthly South	0.0245 0.0255 0.0255 0.0255 0.0268 0.0286 0.0286 0.0286 0.0286 0.0286 0.0286 0.0286 0.0286 0.0286 0.0287 0.0261 0.0261
Year 2Years 3Years 3Years 3Years 3Years 3Years 5Years 5Years 5Years 5Years 5Years 5Years 5Years 5Years 6 1 1 1 1 1 1 1 1 1	At Maturity Monthly Quarterly At Maturity Monthly Quarterly At Maturity Monthly Quarterly At Maturity Payment Frequency Monthly Monthly Monthly Monthly Monthly Monthly Monthly Six Monthly Six Monthly Six Monthly	0.0245 0.0256 0.0255 0.0255 0.0255 0.0265 0.0265 0.0266 0.0280 Weightages 0.0261 0.0266 0.0292 Weightages 0.0197 0.015
Year 2 2 2 2 2 2 2 2 2	At Maturity Monthly Quarterly At Maturity Monthly Quarterly At Maturity At Maturity Payment Frequency Monthly Monthly Monthly Monthly Monthly Monthly Monthly Six Monthly Six Monthly Six Monthly Six Monthly Six Monthly Six Monthly	0.0249 0.0250 0.0255 0.0256 0.0258 0.0280 0.0280 0.0280 0.0280 0.0280 0.0280

Faman Usman Manager Finance

Aziz Adil EVP &Chief Financi

Approved Sharia Advisor Division

Karachi-Pakistan



PLS Ratio

Share of Mudarib	Rabb ul Maal
81%	19%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR MAY 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	
GBPBalance 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	- A	
UAE Dirham 3 Months	At Maturity	0.12195	
UAE Dirham 6 Months	At Maturity	0.15447	
UAE Dirham 1 Year & above	At Maturity	_	

Farhan Usman Manager Finance

EVP & Chief Financial Officer

Approved Sharia Advisor Division