

INST/2014/113

October 28, 2014

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

	Payment Frequency	Weightages		
		September	October	November
Saving Accounts	Six monthly	0.00276	0.00271	0.00257

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	0.00276	0.00271	0.00257
5,000,000 to 9,999,999	Monthly Payments	0.00287	0.00282	0.00267
10,000,000 to 49,999,999	Monthly Payments	0.00305	0.00299	0.00283
50,000,000 to 99,999,999	Monthly Payments	0.00323	0.00317	0.00300
100,000,000 and above	Monthly Payments	0.00359	0.00352	0.00333

Mudaraba Premium Plus - for individuals

0 to 999,999	Monthly Payments	0.00276	0.00271	0.00257
1,000,000 to 4,999,999	Monthly Payments	0.00323	0.00317	0.00300
5,000,000 to 9,999,999	Monthly Payments	0.00395	0.00388	0.00367
10,000,000 to 24,999,999	Monthly Payments	0.00431	0.00423	0.00417
25,000,000 to 49,999,999	Monthly Payments	0.00466	0.00458	0.00450
50,000,000 to 99,999,999	Monthly Payments	0.00502	0.00493	0.00483
100,000,000 to 149,999,999	Monthly Payments	0.00520	0.00511	0.00500
150,000,000 to 199,999,999	Monthly Payments	0.00538	0.00528	0.00507
200,000,000 to 249,999,999	Monthly Payments	0.00549	0.00539	0.00517
250,000,000 to 499,999,999	Monthly Payments	0.00563	0.00553	0.00533
500,000,000 and above	Monthly Payments	0.00574	0.00564	0.00550

Mudaraba Premium Plus - for Business / Corporate

0 to 9,999,999	Monthly Payments	0.00323	0.00317	0.00300
10,000,000 to 29,999,999	Monthly Payments	0.00431	0.00423	0.00400
30,000,000 to 49,999,999	Monthly Payments	0.00466	0.00458	0.00433
50,000,000 to 149,999,999	Monthly Payments	0.00502	0.00493	0.00467
150,000,000 to 249,999,999	Monthly Payments	0.00556	0.00546	0.00517
250,000,000 to 299,999,999	Monthly Payments	0.00574	0.00564	0.00533
300,000,000 to 399,999,999	Monthly Payments	0.00592	0.00581	0.00550
400,000,000 to 499,999,999	Monthly Payments	0.00628	0.00617	0.00584
500,000,000 and above	Monthly Payments	0.00646	0.00634	0.00654

Incentive Accounts

0 to 99,999	Six Monthly	0.00276	0.00271	0.00257
100,000 to 9,999,999	Six Monthly	0.00323	0.00317	0.00300
10,000,000 to 49,999,999	Six Monthly	0.00441	0.00433	0.00410




50,000,000 and above	Six Monthly	0.00538	0.00528	0.00500
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Khazana Account

0 to 249,999	Monthly / Quarterly	0.00276	0.00271	0.00257
250,000 to 4,999,999	Monthly / Quarterly	0.00341	0.00335	0.00317
5,000,000 to 9,999,999	Monthly / Quarterly	0.00431	0.00423	0.00433
10,000,000 to 24,999,999	Monthly / Quarterly	0.00466	0.00458	0.00467
25,000,000 to 49,999,999	Monthly / Quarterly	0.00484	0.00476	0.00483
50,000,000 to 99,999,999	Monthly / Quarterly	0.00502	0.00493	0.00500
100,000,000 to 249,999,999	Monthly / Quarterly	0.00538	0.00528	0.00533
250,000,000 to 399,999,999	Monthly / Quarterly	0.00574	0.00564	0.00567
400,000,000 to 499,999,999	Monthly / Quarterly	0.00628	0.00617	0.00617
500,000,000 to 749,999,999	Monthly / Quarterly	0.00646	0.00634	0.00634
750,000,000 and above	Monthly / Quarterly			0.00650

Albaraka Islamic Institution Deposit Account

0 to 9,999,999	Monthly Payments	0.00359	0.00352	0.00333
10,000,000 to 100,000,000	Monthly Payments	0.00431	0.00423	0.00400
100,000,001 to 200,000,000	Monthly Payments	0.00448	0.00440	0.00417
200,000,001 to 300,000,000	Monthly Payments	0.00502	0.00493	0.00500
300,000,001 to 400,000,000	Monthly Payments	0.00538	0.00528	0.00517
400,000,001 to 500,000,000	Monthly Payments	0.00556	0.00546	0.00550
500,000,001 to 750,000,000	Monthly Payments	0.00574	0.00564	0.00567
750,000,001 to 1000,000,000	Monthly Payments	0.00610	0.00599	0.00574
1000,000,001 and above	Monthly Payments	0.00646	0.00634	0.00634

Mahana Barkah Account

Rs 0 to 9,999	Monthly Payments	0.00276	0.00271	0.00257
Rs 10,000 to 4,999,999	Monthly Payments	0.00538	0.00528	0.00500
Rs 5,000,000 Above	Monthly Payments	0.00262	0.00257	0.00243

Tifl-Young Saver Account

Tifl-Young Saver Account	Quarterly	0.00287	0.00282	0.00267
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Senior Citizen Account

Rs 0 to 249,999	Monthly Payments	0.00276	0.00271	0.00257
Rs 250,000 to 999,999	Monthly Payments	0.00287	0.00282	0.00267
Rs 1,000,000 to 4,999,999	Monthly Payments	0.00395	0.00388	0.00367
Rs 5,000,000 to 9,999,999	Monthly Payments	0.00466	0.00458	0.00433
Rs 10,000,000 and above	Monthly Payments	0.00502	0.00493	0.00467

Term Deposits

1Month				
0 to 49,999	At Maturity	0.00413	0.00405	0.00383
50,000 to 499,999	At Maturity	0.00416	0.00409	0.00387
500,000 to 999,999	At Maturity	0.00420	0.00412	0.00390
1,000,000 to 2,999,999	At Maturity	0.00423	0.00416	0.00393
3,000,000 to 4,999,999	At Maturity	0.00427	0.00419	0.00397
5,000,000 to 9,999,999	At Maturity	0.00431	0.00423	0.00400
10,000,000 to 14,999,999	At Maturity	0.00438	0.00430	0.00433
15,000,000 to 24,999,999	At Maturity	0.00466	0.00458	0.00467
25,000,000 to 49,999,999	At Maturity			0.00483




50,000,000 to 99,999,999	At Maturity	0.00474	0.00465	0.00500
100,000,000 to 199,999,999	At Maturity	0.00484	0.00476	0.00533
200,000,000 to 499,999,999	At Maturity	0.00574	0.00564	0.00567
500,000,000 to 999,999,999	At Maturity	0.00646	0.00599	0.00600
1000,000,000 to Above	At Maturity		0.00634	0.00634
3Months				
0 to 49,999	At Maturity	0.00448	0.00440	0.00417
50,000 to 499,999	At Maturity	0.00466	0.00458	0.00433
500,000 to 999,999	At Maturity	0.00474	0.00465	0.00440
1,000,000 to 2,999,999	At Maturity	0.00488	0.00479	0.00453
3,000,000 to 4,999,999	At Maturity	0.00502	0.00493	0.00467
5,000,000 to 9,999,999	At Maturity	0.00520	0.00511	0.00483
10,000,000 to 14,999,999	At Maturity	0.00549	0.00539	0.00510
15,000,000 to 49,999,999	At Maturity	0.00563	0.00553	0.00533
50,000,000 to 99,999,999	At Maturity	0.00592	0.00581	0.00567
100,000,000 to 199,999,999	At Maturity	0.00610	0.00599	0.00600
200,000,000 to 499,999,999	At Maturity	0.00646	0.00634	0.00634
500,000,000 to 999,999,999	At Maturity	0.00664	0.00687	0.00667
1000,000,000 to Above	At Maturity		0.00687	0.00684
6Months				
0 to 49,999	At Maturity	0.00466	0.00458	0.00433
50,000 to 499,999	At Maturity	0.00474	0.00465	0.00440
500,000 to 999,999	At Maturity	0.00484	0.00476	0.00450
1,000,000 to 2,999,999	At Maturity	0.00502	0.00493	0.00467
3,000,000 to 4,999,999	At Maturity	0.00509	0.00500	0.00473
5,000,000 to 9,999,999	At Maturity	0.00524	0.00514	0.00487
10,000,000 to 14,999,999	At Maturity	0.00549	0.00539	0.00510
15,000,000 to 49,999,999	At Maturity	0.00574	0.00564	0.00533
50,000,000 to 99,999,999	At Maturity	0.00592	0.00581	0.00550
100,000,000 to 199,999,999	At Maturity	0.00610	0.00599	0.00567
200,000,000 to 499,999,999	At Maturity	0.00664	0.00652	0.00634
500,000,000 to 999,999,999	At Maturity	0.00718	0.00669	0.00667
1000,000,000 to Above	At Maturity		0.00705	0.00717
1Year - Monthly				
0 to 49,999	Monthly	0.00502	0.00493	0.00467
50,000 to 499,999	Monthly	0.00509	0.00500	0.00473
500,000 to 999,999	Monthly	0.00520	0.00511	0.00483
1,000,000 to 2,999,999	Monthly	0.00531	0.00521	0.00493
3,000,000 to 4,999,999	Monthly	0.00538	0.00528	0.00500
5,000,000 to 9,999,999	Monthly	0.00592	0.00581	0.00550
10,000,000 to 14,999,999	Monthly	0.00610	0.00599	0.00600
15,000,000 to 29,999,999	Monthly	0.00621	0.00609	0.00584
30,000,000 to 49,999,999	Monthly			0.00600
50,000,000 to 99,999,999	Monthly	0.00628	0.00617	0.00617
100,000,000 to 199,999,999	Monthly	0.00653	0.00641	0.00624
200,000,000 to 499,999,999	Monthly	0.00664	0.00652	0.00634
500,000,000 and above	Monthly	0.00718	0.00705	0.00667
1Year - Quarterly				
0 to 49,999	Quarterly	0.00556	0.00546	0.00517
50,000 to 499,999	Quarterly	0.00570	0.00560	0.00530
500,000 to 999,999	Quarterly	0.00578	0.00567	0.00537
1,000,000 to 2,999,999	Quarterly	0.00596	0.00585	0.00553
3,000,000 to 4,999,999	Quarterly	0.00613	0.00602	0.00570

5,000,000 to 9,999,999	Quarterly	0.00621	0.00609	0.00577
10,000,000 to 14,999,999	Quarterly	0.00628	0.00617	0.00600
15,000,000 to 49,999,999	Quarterly	0.00635	0.00624	0.00617
50,000,000 to 99,999,999	Quarterly	0.00649	0.00638	0.00634
100,000,000 to 199,999,999	Quarterly	0.00657	0.00645	0.00644
200,000,000 to 499,999,999	Quarterly	0.00667	0.00655	0.00650
500,000,000 and above	Quarterly	0.00718	0.00705	0.00684
1Year - Maturity				
0 to 49,999	At Maturity	0.00560	0.00550	0.00520
50,000 to 499,999	At Maturity	0.00578	0.00567	0.00537
500,000 to 999,999	At Maturity	0.00613	0.00602	0.00570
1,000,000 to 2,999,999	At Maturity	0.00646	0.00634	0.00600
3,000,000 to 4,999,999	At Maturity	0.00649	0.00638	0.00604
5,000,000 to 9,999,999	At Maturity	0.00653	0.00641	0.00607
10,000,000 to 14,999,999	At Maturity	0.00657	0.00645	0.00610
15,000,000 to 49,999,999	At Maturity	0.00660	0.00648	0.00614
50,000,000 to 99,999,999	At Maturity	0.00664	0.00652	0.00617
100,000,000 to 199,999,999	At Maturity	0.00667	0.00655	0.00620
200,000,000 to 499,999,999	At Maturity	0.00678	0.00666	0.00630
500,000,000 to 749,999,999	At Maturity	0.00718	0.00705	0.00667
750,000,000 to 999,999,999	At Maturity			0.00684
1,000,000,000 and above	At Maturity			0.00700
2Years	At Maturity	0.00585	0.00574	0.00543
3Years	Monthly	0.00570	0.00560	0.00530
3Years	Quarterly	0.00574	0.00564	0.00533
3Years	At Maturity	0.00610	0.00599	0.00567
5Years	Monthly	0.00610	0.00599	0.00567
5Years	Quarterly	0.00646	0.00634	0.00600
5Years	At Maturity	0.00682	0.00669	0.00634

Term Deposits - FI's

1Month				
10,000,000 to 100,000,000	At Maturity	0.00448	0.00440	0.00417
100,000,001 to 200,000,000	At Maturity	0.00466	0.00458	0.00433
200,000,001 to 300,000,000	At Maturity	0.00484	0.00476	0.00450
300,000,001 to 400,000,000	At Maturity	0.00502	0.00493	0.00533
400,000,001 to 500,000,000	At Maturity	0.00520	0.00511	0.00567
500,000,001 to 750,000,000	At Maturity	0.00527	0.00518	0.00584
750,000,001 to 1000,000,000	At Maturity	0.00538	0.00528	0.00590
1000,000,001 and above	At Maturity	0.00556	0.00546	0.00600
3Months				
10,000,000 to 100,000,000	At Maturity	0.00452	0.00444	0.00420
100,000,001 to 200,000,000	At Maturity	0.00470	0.00462	0.00437
200,000,001 to 300,000,000	At Maturity	0.00488	0.00479	0.00453
300,000,001 to 400,000,000	At Maturity	0.00506	0.00497	0.00540
400,000,001 to 500,000,000	At Maturity	0.00524	0.00514	0.00574
500,000,001 to 750,000,000	At Maturity	0.00531	0.00521	0.00590
750,000,001 to 1000,000,000	At Maturity	0.00542	0.00532	0.00597
1000,000,001 and above	At Maturity	0.00560	0.00550	0.00607

Mahana Amadni Scheme




1 year				
0 to 49,999	Monthly	0.00502	0.00493	0.00467
50,000 to 499,999	Monthly	0.00509	0.00500	0.00473
500,000 to 999,999	Monthly	0.00520	0.00511	0.00483
1,000,000 to 2,999,999	Monthly	0.00531	0.00521	0.00493
3,000,000 to 4,999,999	Monthly	0.00538	0.00528	0.00500
5,000,000 to 9,999,999	Monthly	0.00592	0.00581	0.00550
10,000,000 to 14,999,999	Monthly	0.00610	0.00599	0.00567
15,000,000 to 49,999,999	Monthly	0.00621	0.00609	0.00577
50,000,000 to 99,999,999	Monthly	0.00628	0.00617	0.00584
100,000,000 to 199,999,999	Monthly	0.00653	0.00641	0.00607
200,000,000 to 499,999,999	Monthly	0.00664	0.00652	0.00617
500,000,000 and above	Monthly	0.00718	0.00705	0.00667
2 year	Monthly	0.00563	0.00553	0.00523
3 year	Monthly	0.00570	0.00560	0.00530
4 year	Monthly	0.00574	0.00564	0.00533
5 year	Monthly	0.00610	0.00599	0.00567

AMI Deposits

3 Months				
0 to 49,999	At Maturity	0.00448	0.00440	0.00417
50,000 to 499,999	At Maturity	0.00466	0.00458	0.00433
500,000 to 999,999	At Maturity	0.00474	0.00465	0.00440
1,000,000 to 2,999,999	At Maturity	0.00488	0.00479	0.00453
6 Months				
0 to 49,999	At Maturity	0.00466	0.00458	0.00433
50,000 to 499,999	At Maturity	0.00474	0.00465	0.00440
500,000 to 999,999	At Maturity	0.00484	0.00476	0.00450
1,000,000 to 2,999,999	At Maturity	0.00502	0.00493	0.00467
1 Year				
0 to 49,999	Six Monthly	0.00560	0.00550	0.00520
50,000 to 499,999	Six Monthly	0.00574	0.00564	0.00533
500,000 to 999,999	Six Monthly	0.00610	0.00599	0.00567
1,000,000 to 2,999,999	Six Monthly	0.00642	0.00631	0.00597
3,000,000 to 4,999,999	Six Monthly	0.00646	0.00634	0.00600
5,000,000 to 9,999,999	Six Monthly	0.00649	0.00638	0.00604
10,000,000 to 14,999,999	Six Monthly	0.00653	0.00641	0.00607
2 Years	Six Monthly	0.00570	0.00560	0.00530
3 Years	Six Monthly	0.00581	0.00571	0.00540
5 Years	Six Monthly	0.00682	0.00669	0.00634

ALBaraka Bank (Pakistan) Limited - TIER II - SUKUK	Six monthly	0.00820	0.00805	0.00762
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Muhammad Saleem Khan
AVP Finance



Mufti Abdullah Najeeb Ul Haq Siddiqui
Resident Shariah Board Member



Tamim Shabbir
Chief Financial Officer

INST/2014/113

October 28, 2014

FOREIGN CURRENCY
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR NOVEMBER 2014

		September	October	November
PLS Ratio	Share of Mudari	60%	60%	60%
	Rabb ul Maal	40%	40%	40%

Frequency
Weightages

September	October	November
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Saving Account - Six Monthly

USD	Six Monthly	0.02377	0.00254	0.00254
GBP	Six Monthly	0.02377	0.00254	0.00254
EURO	Six Monthly	0.02377	0.00254	0.00254

Saving Account

USD 0 to 50,000	Monthly	0.00297	0.00317	0.00317
USD 50,001 to 100,000	Monthly	0.00594	0.00635	0.00635
USD 100,001 to 200,000	Monthly	0.00891	0.00952	0.00952
USD 200,001 to 500,000	Monthly	0.02971	0.03175	0.03175
USD 500,001 and above	Monthly	0.05942	0.06349	0.06349
GBP Saving (Below £ 1,000/-)	Monthly	0.00297	0.00317	0.00317
GBP Saving (Above £ 1,000/-)	Monthly	0.00594	0.00635	0.00635
EURO Saving (Below € 1,000/-)	Monthly	0.00297	0.00317	0.00317
EURO Saving (Above € 1,000/-)	Monthly	0.00594	0.00635	0.00635
JPY Saving (Below ¥ 1,000/-)	Monthly	0.00297	0.00317	0.00317
JPY Saving (Above ¥ 1,000/-)	Monthly	0.00594	0.00635	0.00635
UAE Saving (Below AED 5,000/-)	Monthly	0.00119	0.00127	0.00127
UAE Saving (Above AED 5,000/-)	Monthly	0.00297	0.00317	0.00317

Term Deposits

USD 1 Month 0 to 500,000	At Maturity	0.01485	0.01587	0.01587
USD 1 Month 500,001 to 1,000,000	At Maturity	0.04456	0.04762	0.04762
USD 1 Month 1,000,001 and above	At Maturity	0.05942	0.06349	0.06349
USD 3 Months 0 to 500,000	At Maturity	0.02852	0.03048	0.03048
USD 3 Months 500,001 and above	At Maturity	0.08318	0.08889	0.08889
USD 6 Months 0 to 500,000	At Maturity	0.03862	0.04127	0.04127
USD 6 Months 500,001 and above	At Maturity	0.08616	0.09206	0.09206



USD 1 Year & above 0 to 500,000	At Maturity	0.05051	0.05397	0.05397
USD 1 Year & above 500,001 and above	At Maturity	0.08913	0.09524	0.09524

Term Deposits

GBP 1 Month	At Maturity	0.00891	0.00952	0.00952
GBP 3 Months	At Maturity	0.02228	0.02381	0.02381
GBP 6 Months	At Maturity	0.02822	0.03016	0.03016
GBP 1 Year & above	At Maturity	0.02971	0.03175	0.03175

Term Deposits

EURO 1 Month	At Maturity	0.00891	0.00952	0.00952
EURO 3 Months	At Maturity	0.02228	0.02381	0.02381
EURO 6 Months	At Maturity	0.02822	0.03016	0.03016
EURO 1 Year & above	At Maturity	0.02971	0.03175	0.03175

Term Deposits

UAE Dirham 1 Month	At Maturity	0.00594	0.00635	0.00635
UAE Dirham 3 Months	At Maturity	0.00654	0.00698	0.00698
UAE Dirham 6 Months	At Maturity	0.00713	0.00762	0.00762
UAE Dirham 1 Year & above	At Maturity	0.00891	0.00952	0.00952

Term Deposits

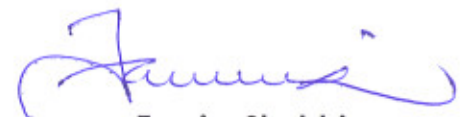
JPY Dirham 1 Month	At Maturity	0.00891	0.00952	0.00952
JPY Dirham 3 Months	At Maturity	0.02228	0.02381	0.02381
JPY Dirham 6 Months	At Maturity	0.02822	0.03016	0.03016
JPY Dirham 1 Year & above	At Maturity	0.02971	0.03175	0.03175



Muhammad Saleem Khan
AVP Finance



Mufi Abdullah Najeeb UI Haq Siddiqui
Resident Shariah Board Member



Tamim Shabbir
Chief Financial Officer