

INST/2014/
August 26, 2014

Local Currency		
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR SEPTEMBER 2014		
		September
PLS Ratio	Share of Mudarib	30%
	Rabb ul Maal	70%

Payment Frequency		Weightages September
7 Days Notice	7 Days	0.00197
Saving Accounts	Six monthly	0.00276

Saving Accounts		
Albaraka Business Plus	Monthly Payments	0.00005

Saving Accounts		
0 to 4,999,999	Monthly Payments	0.00276
5,000,000 to 9,999,999	Monthly Payments	0.00287
10,000,000 to 49,999,999	Monthly Payments	0.00305
50,000,000 to 99,999,999	Monthly Payments	0.00323
100,000,000 and above	Monthly Payments	0.00359

Mudaraba Premium Plus - for Individuals		
0 to 999,999	Monthly Payments	0.00276
1,000,000 to 4,999,999	Monthly Payments	0.00323
5,000,000 to 9,999,999	Monthly Payments	0.00395
10,000,000 to 24,999,999	Monthly Payments	0.00431
25,000,000 to 49,999,999	Monthly Payments	0.00466
50,000,000 to 99,999,999	Monthly Payments	0.00502
100,000,000 to 149,999,999	Monthly Payments	0.00520
150,000,000 to 199,999,999	Monthly Payments	0.00538
200,000,000 to 249,999,999	Monthly Payments	0.00549
250,000,000 to 499,999,999	Monthly Payments	0.00563
500,000,000 and above	Monthly Payments	0.00574

Mudaraba Premium Plus - for Business / Corporate		
0 to 9,999,999	Monthly Payments	0.00323
10,000,000 to 29,999,999	Monthly Payments	0.00431
30,000,000 to 49,999,999	Monthly Payments	0.00466
50,000,000 to 149,999,999	Monthly Payments	0.00502
150,000,000 to 249,999,999	Monthly Payments	0.00556
250,000,000 to 299,999,999	Monthly Payments	0.00574
300,000,000 to 399,999,999	Monthly Payments	0.00592
400,000,000 to 499,999,999	Monthly Payments	0.00628
500,000,000 and above	Monthly Payments	0.00646

Incentive Accounts		
0 to 99,999	Six Monthly	0.00276

100,000 to 9,999,999	Six Monthly	0.00323
10,000,000 to 49,999,999	Six Monthly	0.00441
50,000,000 and above	Six Monthly	0.00538

Khazana Account

0 to 249,999	Monthly / Quarterly	0.00276
250,000 to 4,999,999	Monthly / Quarterly	0.00341
5,000,000 to 9,999,999	Monthly / Quarterly	0.00431
10,000,000 to 24,999,999	Monthly / Quarterly	0.00466
25,000,000 to 49,999,999	Monthly / Quarterly	0.00484
50,000,000 to 99,999,999	Monthly / Quarterly	0.00502
100,000,000 to 249,999,999	Monthly / Quarterly	0.00538
250,000,000 to 399,999,999	Monthly / Quarterly	0.00574
400,000,000 to 499,999,999	Monthly / Quarterly	0.00628
500,000,000 and above	Monthly / Quarterly	0.00646

Albaraka Islamic Institution Deposit Account

0 to 9,999,999	Monthly Payments	0.00359
10,000,000 to 100,000,000	Monthly Payments	0.00431
100,000,001 to 200,000,000	Monthly Payments	0.00448
200,000,001 to 300,000,000	Monthly Payments	0.00502
300,000,001 to 400,000,000	Monthly Payments	0.00538
400,000,001 to 500,000,000	Monthly Payments	0.00556
500,000,001 to 750,000,000	Monthly Payments	0.00574
750,000,001 to 1,000,000,000	Monthly Payments	0.00610
1,000,000,001 and above	Monthly Payments	0.00646

Mahana Barkah Account

Rs 0 to 9,999	Monthly Payments	0.00276
Rs 10,000 to 4,999,999	Monthly Payments	0.00538
Rs 5,000,000 Above	Monthly Payments	0.00262

TiFi-Young Saver Account

TiFi-Young Saver Account	Quarterly	0.00287
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Senior Citizen Account

Rs 0 to 249,999	Monthly Payments	0.00276
Rs 250,000 to 999,999	Monthly Payments	0.00287
Rs 1,000,000 to 4,999,999	Monthly Payments	0.00395
Rs 5,000,000 to 9,999,999	Monthly Payments	0.00466
Rs 10,000,000 and above	Monthly Payments	0.00502

Term Deposits

1Month		
0 to 49,999	At Maturity	0.00413
50,000 to 499,999	At Maturity	0.00416
500,000 to 999,999	At Maturity	0.00420
1,000,000 to 2,999,999	At Maturity	0.00423
3,000,000 to 4,999,999	At Maturity	0.00427
5,000,000 to 9,999,999	At Maturity	0.00431
10,000,000 to 14,999,999	At Maturity	0.00438
15,000,000 to 49,999,999	At Maturity	0.00466

50,000,000 to 99,999,999	At Maturity	0.00474
100,000,000 to 199,999,999	At Maturity	0.00484
200,000,000 to 499,999,999	At Maturity	0.00574
500,000,000 and above	At Maturity	0.00646
3Months		
0 to 49,999	At Maturity	0.00448
50,000 to 499,999	At Maturity	0.00466
500,000 to 999,999	At Maturity	0.00474
1,000,000 to 2,999,999	At Maturity	0.00488
3,000,000 to 4,999,999	At Maturity	0.00502
5,000,000 to 9,999,999	At Maturity	0.00520
10,000,000 to 14,999,999	At Maturity	0.00549
15,000,000 to 49,999,999	At Maturity	0.00563
50,000,000 to 99,999,999	At Maturity	0.00592
100,000,000 to 199,999,999	At Maturity	0.00610
200,000,000 to 499,999,999	At Maturity	0.00646
500,000,000 and above	At Maturity	0.00664
6Months		
0 to 49,999	At Maturity	0.00466
50,000 to 499,999	At Maturity	0.00474
500,000 to 999,999	At Maturity	0.00484
1,000,000 to 2,999,999	At Maturity	0.00502
3,000,000 to 4,999,999	At Maturity	0.00509
5,000,000 to 9,999,999	At Maturity	0.00524
10,000,000 to 14,999,999	At Maturity	0.00549
15,000,000 to 49,999,999	At Maturity	0.00574
50,000,000 to 99,999,999	At Maturity	0.00592
100,000,000 to 199,999,999	At Maturity	0.00610
200,000,000 to 499,999,999	At Maturity	0.00664
500,000,000 and above	At Maturity	0.00718
1Year - Monthly		
0 to 49,999	Monthly	0.00502
50,000 to 499,999	Monthly	0.00509
500,000 to 999,999	Monthly	0.00520
1,000,000 to 2,999,999	Monthly	0.00531
3,000,000 to 4,999,999	Monthly	0.00538
5,000,000 to 9,999,999	Monthly	0.00592
10,000,000 to 14,999,999	Monthly	0.00610
15,000,000 to 49,999,999	Monthly	0.00621
50,000,000 to 99,999,999	Monthly	0.00628
100,000,000 to 199,999,999	Monthly	0.00653
200,000,000 to 499,999,999	Monthly	0.00664
500,000,000 and above	Monthly	0.00718
1Year - Quarterly		
0 to 49,999	Quarterly	0.00556
50,000 to 499,999	Quarterly	0.00570
500,000 to 999,999	Quarterly	0.00578
1,000,000 to 2,999,999	Quarterly	0.00596
3,000,000 to 4,999,999	Quarterly	0.00613
5,000,000 to 9,999,999	Quarterly	0.00621
10,000,000 to 14,999,999	Quarterly	0.00628
15,000,000 to 49,999,999	Quarterly	0.00635
50,000,000 to 99,999,999	Quarterly	0.00649

100,000,000 to 199,999,999	Quarterly	0.00657
200,000,000 to 499,999,999	Quarterly	0.00667
500,000,000 and above	Quarterly	0.00718
1Year - Maturity		
0 to 49,999	At Maturity	0.00560
50,000 to 499,999	At Maturity	0.00578
500,000 to 999,999	At Maturity	0.00613
1,000,000 to 2,999,999	At Maturity	0.00646
3,000,000 to 4,999,999	At Maturity	0.00649
5,000,000 to 9,999,999	At Maturity	0.00653
10,000,000 to 14,999,999	At Maturity	0.00657
15,000,000 to 49,999,999	At Maturity	0.00660
50,000,000 to 99,999,999	At Maturity	0.00664
100,000,000 to 199,999,999	At Maturity	0.00667
200,000,000 to 499,999,999	At Maturity	0.00678
500,000,000 and above	At Maturity	0.00718
2Years	At Maturity	0.00585
3Years	Monthly	0.00570
3Years	Quarterly	0.00574
3Years	At Maturity	0.00610
5Years	Monthly	0.00610
5Years	Quarterly	0.00646
5Years	At Maturity	0.00682

Term Deposits - FI's

1Month		
10,000,000 to 100,000,000	At Maturity	0.00448
100,000,001 to 200,000,000	At Maturity	0.00466
200,000,001 to 300,000,000	At Maturity	0.00484
300,000,001 to 400,000,000	At Maturity	0.00502
400,000,001 to 500,000,000	At Maturity	0.00520
500,000,001 to 750,000,000	At Maturity	0.00527
750,000,001 to 1000,000,000	At Maturity	0.00538
1000,000,001 and above	At Maturity	0.00556
3Months		
10,000,000 to 100,000,000	At Maturity	0.00452
100,000,001 to 200,000,000	At Maturity	0.00470
200,000,001 to 300,000,000	At Maturity	0.00488
300,000,001 to 400,000,000	At Maturity	0.00506
400,000,001 to 500,000,000	At Maturity	0.00524
500,000,001 to 750,000,000	At Maturity	0.00531
750,000,001 to 1000,000,000	At Maturity	0.00542
1000,000,001 and above	At Maturity	0.00560

Mahana Amadni Scheme


1 year		
0 to 49,999	Monthly	0.00502
50,000 to 499,999	Monthly	0.00509
500,000 to 999,999	Monthly	0.00520
1,000,000 to 2,999,999	Monthly	0.00531
3,000,000 to 4,999,999	Monthly	0.00538


5,000,000 to 9,999,999	Monthly	0.00592
10,000,000 to 14,999,999	Monthly	0.00610
15,000,000 to 49,999,999	Monthly	0.00621
50,000,000 to 99,999,999	Monthly	0.00628
100,000,000 to 199,999,999	Monthly	0.00653
200,000,000 to 499,999,999	Monthly	0.00664
500,000,000 and above	Monthly	0.00718
2 year	Monthly	0.00563
3 year	Monthly	0.00570
4 year	Monthly	0.00574
5 year	Monthly	0.00610

AMI Deposits

3 Months		
0 to 49,999	At Maturity	0.00448
50,000 to 499,999	At Maturity	0.00466
500,000 to 999,999	At Maturity	0.00474
1,000,000 to 2,999,999	At Maturity	0.00488
6 Months		
0 to 49,999	At Maturity	0.00466
50,000 to 499,999	At Maturity	0.00474
500,000 to 999,999	At Maturity	0.00484
1,000,000 to 2,999,999	At Maturity	0.00502
1 Year		
0 to 49,999	Six Monthly	0.00560
50,000 to 499,999	Six Monthly	0.00574
500,000 to 999,999	Six Monthly	0.00610
1,000,000 to 2,999,999	Six Monthly	0.00642
3,000,000 to 4,999,999	Six Monthly	0.00646
5,000,000 to 9,999,999	Six Monthly	0.00649
10,000,000 to 14,999,999	Six Monthly	0.00653
2 Years	Six Monthly	0.00570
3 Years	Six Monthly	0.00581
5 Years	Six Monthly	0.00682

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


Tamim Shabbir
 Chief Financial Officer


Justice Khalil-ur-Rehman
 Shariah Advisor

FOREIGN CURRENCY		
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR SEPTEMBER 2014		
		September
PLS Ratio	Share of Mudarib	60%
	Rabb ul Maal	40%

Payment Frequency		Weightages
		September
Saving Account - Six Monthly		
USD	Six Monthly	0.02377
GBP	Six Monthly	0.02377
EURO	Six Monthly	0.02377

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

Term Deposits		
USD 1 Month 0 to 500,000	At Maturity	0.01485
USD 1 Month 500,001 to 1,000,000	At Maturity	0.04456
USD 1 Month 1,000,001 and above	At Maturity	0.05942
USD 3 Months 0 to 500,000	At Maturity	0.02852
USD 3 Months 500,001 and above	At Maturity	0.08318
USD 6 Months 0 to 500,000	At Maturity	0.03862
USD 6 Months 500,001 and above	At Maturity	0.08616
USD 1 Year & above 0 to 500,000	At Maturity	0.05051
USD 1 Year & above 500,001 and above	At Maturity	0.08913

Term Deposits		
GBP 1 Month	At Maturity	0.00891
GBP 3 Months	At Maturity	0.02228
GBP 6 Months	At Maturity	0.02822
GBP 1 Year & above	At Maturity	0.02971

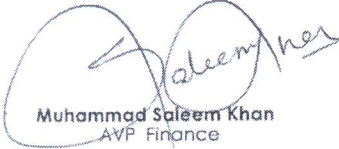
Term Deposits		
EURO 1 Month	At Maturity	0.00891
EURO 3 Months	At Maturity	0.02228
EURO 6 Months	At Maturity	0.02822
EURO 1 Year & above	At Maturity	0.02971

Term Deposits

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

Term Deposits

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


Muhammad Saleem Khan
 AVP Finance


Tamim Shabbir
 Chief Financial Officer


Justice Khali-ur-Rehman
 Shariah Advisor