



WEIGHTAGES
MUDARABAH BASED PKR DEPOSITS FOR THE MONTH OF
FEBRUARY 2019

PROFIT SHARING RATIO (PSR)				
DEPOSIT POOL(S)	BANK /MUDARIB	February 2019	March 2019	April 2019
1. PKR DEPOSITS	BANK (MUDARIB) SHARE	50%	-	-
	CUSTOMER (RAB-UL-MAAL) SHARE	50%	-	-
2. US DOLLAR DEPOSITS	BANK (MUDARIB) SHARE	75%	-	-
	CUSTOMER (RAB-UL-MAAL) SHARE	25%	-	-
3. BRITAIN POUND DEPOSITS	BANK (MUDARIB) SHARE	90%	-	-
	CUSTOMER (RAB-UL-MAAL) SHARE	10%	-	-
4. EURO DEPOSITS	BANK (MUDARIB) SHARE	90%	-	-
	CUSTOMER (RAB-UL-MAAL) SHARE	10%	-	-

WEIGHTAGES				
PRODUCTS	Profit Distribution Periods / Tier Groups	February 2019	March 2019	April 2019
Rupee Saving Account (SA)	Monthly	0.46	-	-
Smart Remittance Wallet	Monthly	0.46	-	-
Meezan Express Saving Account (MEX)	Monthly	0.46	-	-
Meezan Asaan Saving Account	Monthly	0.46	-	-
Labbaik Saving Aasaan	Monthly	0.46	-	-
Meezan Kids Club Account	Monthly	0.46	-	-
Meezan Teens Club Account	Monthly	0.46	-	-
Islamic Long Term Financing Facility (ILTF)	3 Years (Quarterly)	0.37	-	-
	5 Years (Quarterly)	0.29	-	-
	10 Years (Quarterly)	0.23	-	-
Meezan Business Plus	Monthly	0.01	-	-
Margin Account	Monthly	0.01	-	-
Meezan Kafalah	Monthly	0.65	-	-

Meezan Bachat Account (MBA)	Re.1 - 49.99 K	0.46	-	-
	50 K - 199.99 K	0.49	-	-
	200 K - 499.99 K	0.51	-	-
	500 K - 25 M	0.56	-	-
	Above 25M	0.46	-	-

Karobari Munafa Account (KMA)	Re.1 - 9.99 M	0.46	-	-
	10 M - 24.99 M	0.48	-	-
	25 M - 49.99 M	0.49	-	-
	50 M - 99.99 M	0.51	-	-
	100 M - 199.99 M	0.53	-	-
	200 M - 299.99 M	0.56	-	-
	300 M - 499.99 M	0.58	-	-
	500 M - 999.99 M	0.64	-	-
	1 B - 1.99 B	0.67	-	-
2B & Above	0.71	-	-	

Karobari Munafa Account CLUBBED (KMA CLUBBED)	Re.1 - 24.99 M	0.46	-	-
	25 M - 249.99 M	0.58	-	-
	250 M - 499.99 M	0.60	-	-
	500 M - 749.99 M	0.65	-	-
	750 M - 999.99 M	0.70	-	-
	1B & Above	0.84	-	-

Meezan Islamic Institutions Deposit Account (MIIDA)	Re.1 - 199.99 M	0.46	-	-
	200 M - 499.9 M	0.46	-	-
	500 M - 999.99 M	0.46	-	-
	1 B - 1.99 B	0.46	-	-
	2 B - 2.99 B	0.46	-	-
	3 B & Above	0.46	-	-

Meezan Islamic Institutions Deposit Account (MIIDA NBF)	Re.1 - 199.99 M	0.46	-	-
	200 M - 499.9 M	0.46	-	-
	500 M - 999.99 M	0.46	-	-
	1 B - 1.99 B	0.46	-	-
	2 B - 2.99 B	0.46	-	-
	3 B & Above	0.46	-	-

Monthly Mudarbah Certificate (MMC)	50K - 0.99M	0.60	-	-
	1M - 2.99M	0.61	-	-
	3M - 9.99M	0.65	-	-
	10M - 49.99M	0.70	-	-
	50M - 99.99M	0.77	-	-
	100M - 249.99	0.81	-	-
	250M - 499.99	0.84	-	-
	500M - 999.99M	0.85	-	-
	1B & Above	0.86	-	-

COII 3 Months (Maturity)	50K - 0.99M	0.61	-	-
	1M - 2.99M	0.65	-	-
	3M - 9.99M	0.68	-	-
	10M - 49.99M	0.73	-	-
	50M - 99.99M	0.78	-	-
	100M - 249.99	0.81	-	-
	250M - 499.99	0.84	-	-
	500M - 999.99M	0.85	-	-
	1B & Above	0.86	-	-



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COII 6 Months (Maturity)	50K - 0.99M	0.63	-	-
	1M- 2.99M	0.67	-	-
	3M - 9.99M	0.69	-	-
	10M - 49.99M	0.74	-	-
	50M - 99.99M	0.79	-	-
	100M - 249.99	0.82	-	-
	250M - 499.99	0.85	-	-
	500M - 999.99M	0.86	-	-
1B & Above	0.87	-	-	
COII 12 Months (Monthly)	50K - 0.99M	0.64	-	-
	1M- 2.99M	0.70	-	-
	3M - 9.99M	0.71	-	-
	10M - 49.99M	0.75	-	-
	50M - 99.99M	0.80	-	-
	100M - 249.99	0.83	-	-
	250M - 499.99	0.86	-	-
	500M - 999.99M	0.87	-	-
1B & Above	0.87	-	-	
COII 12 Months (Quarterly)	50K - 0.99M	0.65	-	-
	1M- 2.99M	0.71	-	-
	3M - 9.99M	0.73	-	-
	10M - 49.99M	0.77	-	-
	50M - 99.99M	0.81	-	-
	100M - 249.99	0.84	-	-
	250M - 499.99	0.86	-	-
	500M - 999.99M	0.87	-	-
1B & Above	0.88	-	-	
COII 12 Months (Maturity)	50K - 0.99M	0.66	-	-
	1M- 2.99M	0.74	-	-
	3M - 9.99M	0.77	-	-
	10M - 49.99M	0.82	-	-
	50M - 99.99M	0.86	-	-
	100M - 249.99	0.86	-	-
	250M - 499.99	0.87	-	-
	500M - 999.99M	0.88	-	-
1B & Above	0.91	-	-	
COII 2 Years	Monthly	0.64	-	-
COII 2 Years	Quarterly	0.66	-	-
COII 2 Years	Maturity	0.70	-	-
COII 3 Years	Monthly	0.69	-	-
COII 3 Years	Quarterly	0.71	-	-
COII 3 Years	Maturity	0.72	-	-
COII 5 Years	Monthly	0.74	-	-
COII 5 Years	Quarterly	0.75	-	-
COII 5 Years	Maturity	0.76	-	-
Meezan Aamdan Certificate (MAC)	5.5 Yrs	0.86	-	-
	5.5 Yrs - Senior	0.91	-	-
	7 Yrs	0.93	-	-
	7 Yrs - Senior	0.98	-	-
COII - IFI	1 month	0.63	-	-
	3 months	0.70	-	-
	6 months	0.27	-	-
	12 months	0.28	-	-
Meezan Bank Limited Additional Tier I - Sukuk	Monthly	1.18	-	-
Meezan Bank Limited Tier II - Sukuk	Six Monthly	0.80	-	-
US Dollar Saving Account	Monthly	0.45	-	-
US Dollar Mudarabah Certificate (DMC) 10 K - 49.9 K (Minimum Investment \$10,000/-)	COII 3 Months - Maturity	0.77	-	-
	COII 6 Months - Maturity	0.84	-	-
	COII 1 Year - Six Monthly	1.19	-	-
	COII 1 Year - Maturity	1.23	-	-
	COII 3 Years - Six Monthly	1.26	-	-
	COII 3 Years - Maturity	1.30	-	-
US Dollar Mudarabah Certificate (DMC) 50 K & Above (Minimum Investment \$50,000/-)	COII 3 Months - Maturity	0.87	-	-
	COII 6 Months - Maturity	0.91	-	-
	COII 1 Year - Six Monthly	1.26	-	-
	COII 1 Year - Maturity	1.30	-	-
	COII 3 Years - Six Monthly	1.33	-	-
	COII 3 Years - Maturity	1.35	-	-
Pound Saving Account	Monthly	0.27	-	-
Euro Saving Account	Monthly	0.27	-	-



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Profit Sharing Ratio: Bank (Mudarib share) 50%:Customer (Rab-ul Maal share) 50%

	Profit Distribution Periods / Tier Groups	Nov 2018	Dec 2018	Jan 2019
SAVING ACCOUNTS	Monthly	0.57	0.66	0.65
BRANCHLESS BANKING HOME REMITTANCE ACCOUNT	Monthly	-	0.66	0.65
MEEZAN EXPRESS SAVING ACCOUNTS	Monthly	0.57	0.66	0.65
MEEZAN ASLAAN SAVING ACCOUNTS	Monthly	0.57	0.66	0.65
MEEZAN KIDS CLUB ACCOUNT	Monthly	0.57	0.66	0.65
MEEZAN TEENS CLUB ACCOUNT	Monthly	0.57	0.66	0.65
MEEZAN KAFALAH (Rescuing Term Deposit)	Monthly	0.90	0.78	0.92
KARIBAH SAVING ASLAAN	Monthly	0.57	0.67	0.65
MARGIN ACCOUNT	Monthly	0.01	0.01	0.01
ISLAMIC LONG TERM FINANCING FACILITY (LITFF)	Quarterly	0.50	0.66	0.65
MEEZAN BUSINESS PLUS	Monthly	0.01	0.01	0.01
MEEZAN BACHAT ACCOUNT	1.0-49.999K	0.57	0.66	0.65
MEEZAN BACHAT ACCOUNT	50K-199.99K	0.57	0.66	0.69
MEEZAN BACHAT ACCOUNT	200K-499.99K	0.60	0.69	0.72
MEEZAN BACHAT ACCOUNT	500K-24.99M	0.67	0.74	0.78
MEEZAN BACHAT ACCOUNT	25M & above	0.57	0.66	0.65
KAROBARI MUNAFA ACCOUNT	1.0-9.99M	0.57	0.66	0.65
KAROBARI MUNAFA ACCOUNT	10M-24.99M	0.58	0.68	0.67
KAROBARI MUNAFA ACCOUNT	25.0-49.99M	0.60	0.70	0.69
KAROBARI MUNAFA ACCOUNT	50M-99.99M	0.81	0.87	0.70
KAROBARI MUNAFA ACCOUNT	100M-199.9M	0.84	0.91	0.72
KAROBARI MUNAFA ACCOUNT	200M-299.9M	0.86	0.95	0.75
KAROBARI MUNAFA ACCOUNT	300M-499.9M	0.95	1.03	0.82
KAROBARI MUNAFA ACCOUNT	500M-999.9M	1.05	1.11	0.90
KAROBARI MUNAFA ACCOUNT	1.0B & 1.00B-99M	1.10	1.19	0.95
KAROBARI MUNAFA ACCOUNT	2.0B & Above	1.14	1.23	1.00
KAROBARI MUNAFA ACCOUNT - CLUBBED	1.0 - 24.99M	0.57	0.66	0.65
KAROBARI MUNAFA ACCOUNT - CLUBBED	25M - 249.99M	0.68	0.75	0.67
KAROBARI MUNAFA ACCOUNT - CLUBBED	250M - 499.99M	0.81	0.82	0.68
KAROBARI MUNAFA ACCOUNT - CLUBBED	500M - 749.99M	0.82	0.86	0.70
KAROBARI MUNAFA ACCOUNT - CLUBBED	750M to 999.99M	0.84	0.93	0.83
KAROBARI MUNAFA ACCOUNT - CLUBBED	1.0 B to 1.99 B	0.83	1.40	0.83
KAROBARI MUNAFA ACCOUNT - CLUBBED	2 B to 2.99 B	1.43	1.40	1.18
KAROBARI MUNAFA ACCOUNT - CLUBBED	3.0 B & Above	1.43	1.40	1.18
KAROBARI MUNAFA ACCOUNT PLUS	1.0-9.99M	0.57	0.66	0.65
KAROBARI MUNAFA ACCOUNT PLUS	10M-49.99M	0.57	0.67	0.65
KAROBARI MUNAFA ACCOUNT PLUS	50M-99.99M	0.80	0.70	0.65
KAROBARI MUNAFA ACCOUNT PLUS	100M-249.99M	0.84	0.74	0.63
KAROBARI MUNAFA ACCOUNT PLUS	250M-499.99M	0.88	0.77	0.65
KAROBARI MUNAFA ACCOUNT PLUS	500M-999.99M	0.90	0.77	0.65
KAROBARI MUNAFA ACCOUNT PLUS	1 B & Above	0.92	0.77	0.65
MONTHLY MUDARABAH CERTIFICATE	100K and Above	0.68	0.68	0.78
MONTHLY MUDARABAH CERTIFICATE- PLUS	1.0M - 2.99M	0.75	0.66	0.80
MONTHLY MUDARABAH CERTIFICATE- PLUS	3.0M - 9.99M	0.81	0.69	0.85
MONTHLY MUDARABAH CERTIFICATE- PLUS	10.0M - 24.99M	0.81	0.71	0.85
MONTHLY MUDARABAH CERTIFICATE- PLUS	25.0M - 49.99M	0.83	0.73	0.88
MONTHLY MUDARABAH CERTIFICATE- PLUS	50.0M - 99.99M	0.87	0.77	0.88
MONTHLY MUDARABAH CERTIFICATE- PLUS	100.0M - 249.99M	0.91	0.80	0.88
MONTHLY MUDARABAH CERTIFICATE- PLUS	250.0M - 499.99M	1.00	0.88	0.88
MONTHLY MUDARABAH CERTIFICATE- PLUS	500.0M - 749.99M	1.34	1.17	0.88
MONTHLY MUDARABAH CERTIFICATE- PLUS	750.0M - 999.99M	1.36	1.18	0.93
MONTHLY MUDARABAH CERTIFICATE- PLUS	1B & 1.99B	1.43	1.26	1.00
MONTHLY MUDARABAH CERTIFICATE- PLUS	2B & Above	1.45	1.26	1.00
MEEZAN ISLAMIC INSTITUTION DEPOSIT AC	1-199.99M	0.57	0.66	0.65
MEEZAN ISLAMIC INSTITUTION DEPOSIT AC	200M-499.99M	0.57	0.66	0.65
MEEZAN ISLAMIC INSTITUTION DEPOSIT AC	500M & Above	0.57	0.66	0.65
MEEZAN ISLAMIC INSTITUTION DEPOSIT AC - NBEI	Less than 250 M	0.57	0.66	0.65
MEEZAN ISLAMIC INSTITUTION DEPOSIT AC - NBEI	250 M to 499.99 M	0.57	0.66	0.65
MEEZAN ISLAMIC INSTITUTION DEPOSIT AC - NBEI	500 M & Above	0.57	0.66	0.65
COH-ISLAMIC FINANCIAL INSTITUTION-1m	200 M & Above	1.29	1.11	0.88
COH-ISLAMIC FINANCIAL INSTITUTION-3m	200 M & Above	1.43	1.23	0.98
COH-ISLAMIC FINANCIAL INSTITUTION-6m	200 M & Above	0.55	0.47	0.38
COH-ISLAMIC FINANCIAL INSTITUTION-12m	200 M & Above	0.58	0.50	0.39
CERTIFICATE OF ISLAMIC INVESTMENT- 3m	3 months	0.75	0.66	0.78
CERTIFICATE OF ISLAMIC INVESTMENT- 6m	6 months	0.78	0.70	0.82
CERTIFICATE OF ISLAMIC INVESTMENT- 12m	monthly	0.83	0.72	0.82
CERTIFICATE OF ISLAMIC INVESTMENT- 12m	quarterly	0.90	0.78	0.92
CERTIFICATE OF ISLAMIC INVESTMENT- 12m	maturity	0.92	0.81	0.93
CERTIFICATE OF ISLAMIC INVESTMENT- 2 yrs	monthly	0.90	0.78	0.88
CERTIFICATE OF ISLAMIC INVESTMENT- 2 yrs	quarterly	0.94	0.83	0.93
CERTIFICATE OF ISLAMIC INVESTMENT- 2 yrs	maturity	0.99	0.86	0.96
CERTIFICATE OF ISLAMIC INVESTMENT- 3yrs	monthly	0.97	0.85	0.97
CERTIFICATE OF ISLAMIC INVESTMENT- 3yrs	quarterly	1.01	0.88	0.99
CERTIFICATE OF ISLAMIC INVESTMENT- 3 yrs	maturity	1.03	0.91	1.01
CERTIFICATE OF ISLAMIC INVESTMENT- 5 yrs	monthly	1.05	0.92	1.05
CERTIFICATE OF ISLAMIC INVESTMENT- 5 yrs	quarterly	1.06	0.93	1.06
CERTIFICATE OF ISLAMIC INVESTMENT- 5 yrs	maturity	1.07	0.94	1.07
CERTIFICATE OF ISLAMIC INVESTMENT PLUS- 3 Months	1.0M - 2.99M	0.80	0.70	0.82
CERTIFICATE OF ISLAMIC INVESTMENT PLUS- 3 Months	3.0M - 9.99M	0.84	0.74	0.93
CERTIFICATE OF ISLAMIC INVESTMENT PLUS- 3 Months	10.0M - 24.99M	0.86	0.75	0.94
CERTIFICATE OF ISLAMIC INVESTMENT PLUS- 3 Months	25.0M - 49.99M	0.88	0.77	0.95
CERTIFICATE OF ISLAMIC INVESTMENT PLUS- 3 Months	50.0M - 99.99M	0.90	0.78	0.98
CERTIFICATE OF ISLAMIC INVESTMENT PLUS- 3 Months	100.0M - 249.99M	0.92	0.78	0.98
CERTIFICATE OF ISLAMIC INVESTMENT PLUS- 3 Months	250.0M & Above	0.97	0.78	0.96
CERTIFICATE OF ISLAMIC INVESTMENT PLUS- 6 Months	1.0M - 2.99M	0.85	0.84	0.95
CERTIFICATE OF ISLAMIC INVESTMENT PLUS- 6 Months	3.0M - 9.99M	0.97	0.85	0.97
CERTIFICATE OF ISLAMIC INVESTMENT PLUS- 6 Months	10.0M - 24.99M	0.97	0.85	0.98
CERTIFICATE OF ISLAMIC INVESTMENT PLUS- 6 Months	25.0M - 49.99M	1.13	0.98	1.02
CERTIFICATE OF ISLAMIC INVESTMENT PLUS- 6 Months	50.0M & Above	1.15	1.01	1.05
CERTIFICATE OF ISLAMIC INVESTMENT PLUS- 1 Year Monthly	1.0M - 2.99M	0.85	0.74	0.98
CERTIFICATE OF ISLAMIC INVESTMENT PLUS- 1 Year Monthly	3.0M - 9.99M	0.90	0.78	0.99
CERTIFICATE OF ISLAMIC INVESTMENT PLUS- 1 Year Monthly	10.0M - 24.99M	0.92	0.81	1.01
CERTIFICATE OF ISLAMIC INVESTMENT PLUS- 1 Year Monthly	25.0M - 49.99M	0.94	0.82	1.03
CERTIFICATE OF ISLAMIC INVESTMENT PLUS- 1 Year Monthly	50.0M & Above	0.96	0.84	1.11
CERTIFICATE OF ISLAMIC INVESTMENT PLUS- 1 Year Quarterly	1.0M - 2.99M	0.91	0.80	1.00
CERTIFICATE OF ISLAMIC INVESTMENT PLUS- 1 Year Quarterly	3.0M - 9.99M	0.92	0.81	1.02
CERTIFICATE OF ISLAMIC INVESTMENT PLUS- 1 Year Quarterly	10.0M - 24.99M	0.96	0.84	1.05
CERTIFICATE OF ISLAMIC INVESTMENT PLUS- 1 Year Quarterly	25.0M - 49.99M	0.96	0.85	1.09
CERTIFICATE OF ISLAMIC INVESTMENT PLUS- 1 Year Quarterly	50.0M & Above	0.99	0.86	1.15
CERTIFICATE OF ISLAMIC INVESTMENT PLUS- 1 Year Maturity	1.0M - 2.99M	0.97	0.85	1.05
CERTIFICATE OF ISLAMIC INVESTMENT PLUS- 1 Year Maturity	3.0M - 9.99M	0.99	0.86	1.09
CERTIFICATE OF ISLAMIC INVESTMENT PLUS- 1 Year Maturity	10.0M - 24.99M	0.99	0.87	1.11
CERTIFICATE OF ISLAMIC INVESTMENT PLUS- 1 Year Maturity	25.0M - 49.99M	1.01	0.88	1.15
CERTIFICATE OF ISLAMIC INVESTMENT PLUS- 1 Year Maturity	50M - 199.99M	1.02	0.89	1.19
CERTIFICATE OF ISLAMIC INVESTMENT PLUS- 1 Year Maturity	200M - 249.99M	1.41	1.24	1.21
CERTIFICATE OF ISLAMIC INVESTMENT PLUS- 1 Year Maturity	250M - 499.99M	1.43	1.26	1.22
CERTIFICATE OF ISLAMIC INVESTMENT PLUS- 1 Year Maturity	500M - 999.99M	1.48	1.26	1.24
CERTIFICATE OF ISLAMIC INVESTMENT PLUS- 1 Year Maturity	1 B & Above	1.53	1.26	1.27
MEEZAN AAMDAN CERTIFICATE 5-12 yrs	monthly	1.24	1.19	1.18
MEEZAN AAMDAN CERTIFICATE 5-12 yrs - Senior	monthly	1.57	1.44	1.24
MEEZAN AAMDAN CERTIFICATE 7 yrs	monthly	1.43	1.36	1.31
MEEZAN AAMDAN CERTIFICATE 7 yrs - Senior	monthly	1.72	1.56	1.34
MEEZAN BANK LIMITED ADDITIONAL TIER I - SUKUK	monthly	2.12	1.83	1.45
MEEZAN BANK LIMITED TIER II - SUKUK	Six monthly	1.63	1.41	1.12

Syed Hassan Faraz
Manager - Product Development Unit



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Profit Sharing Ratio: Bank (Mudarib share) 50%:Customer (Rab-ul Maal share) 50%

	Previous Profit Distribution Periods / Tier Groups	Profit Distribution Periods / Tier Groups	Nov 2018	Dec 2018	Jan 2019
SPECIAL MONTHLY MUDARABAH CERTIFICATE FOR INDIVIDUALS	10M - 14.99M	Discontinued*	1.15	1.02	0.81
SPECIAL MONTHLY MUDARABAH CERTIFICATE FOR INDIVIDUALS	15M - 24.99M	Discontinued*	1.16	1.02	0.81
SPECIAL MONTHLY MUDARABAH CERTIFICATE FOR INDIVIDUALS	25M - 74.99M	25M - 49.99M (Discontinued)	1.24	1.02	0.81
SPECIAL MONTHLY MUDARABAH CERTIFICATE FOR INDIVIDUALS	75M - 199.99M	50M - 124.99M	1.31	1.35	1.07
SPECIAL MONTHLY MUDARABAH CERTIFICATE FOR INDIVIDUALS	200M - 249.99M	125M - 274.99M	1.36	1.38	1.10
SPECIAL MONTHLY MUDARABAH CERTIFICATE FOR INDIVIDUALS	250M - 274.99M				
SPECIAL MONTHLY MUDARABAH CERTIFICATE FOR INDIVIDUALS	275M - 299.99M	275M - 499.99M	1.41	1.40	1.11
SPECIAL MONTHLY MUDARABAH CERTIFICATE FOR INDIVIDUALS	300M - 499.99M				
SPECIAL MONTHLY MUDARABAH CERTIFICATE FOR INDIVIDUALS	500M & Above	500M & Above	1.51	1.45	1.16
SPECIAL MONTHLY MUDARABAH CERTIFICATE FOR CORPORATES	10M - 49.99M	Discontinued*	1.24	1.09	0.86
SPECIAL MONTHLY MUDARABAH CERTIFICATE FOR CORPORATES	50M - 99.99M	50M - 124.99M	1.38	1.42	1.11
SPECIAL MONTHLY MUDARABAH CERTIFICATE FOR CORPORATES	100M - 249.99M	125M - 274.99M	1.43	1.45	1.14
SPECIAL MONTHLY MUDARABAH CERTIFICATE FOR CORPORATES	250M - 499.99M	275M - 499.99M	1.49	1.50	1.18
SPECIAL MONTHLY MUDARABAH CERTIFICATE FOR CORPORATES	500M - 599.99M				
SPECIAL MONTHLY MUDARABAH CERTIFICATE FOR CORPORATES	600M - 749.99M	500M - 999.99M	1.51	1.51	1.19
SPECIAL MONTHLY MUDARABAH CERTIFICATE FOR CORPORATES	750M - 999.99M				
SPECIAL MONTHLY MUDARABAH CERTIFICATE FOR CORPORATES	1B - 1.99B	1B & Above	1.53	1.55	1.20
SPECIAL MONTHLY MUDARABAH CERTIFICATE FOR CORPORATES	2 B & Above				
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR INDIVIDUALS - 3 Months	10M - 14.99M	Discontinued*	1.15	1.01	0.80
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR INDIVIDUALS - 3 Months	15M - 24.99M	Discontinued*	1.17	1.01	0.80
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR INDIVIDUALS - 3 Months	25M - 74.99M	25M - 49.99M (Discontinued)	1.25	1.01	0.80
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR INDIVIDUALS - 3 Months	75M - 199.99M	50M - 124.99M	1.34	1.35	1.09
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR INDIVIDUALS - 3 Months	200M - 249.99M	125M - 274.99M	1.44	1.40	1.11
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR INDIVIDUALS - 3 Months	250M - 274.99M				
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR INDIVIDUALS - 3 Months	275M - 299.99M	275M - 499.99M	1.53	1.42	1.12
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR INDIVIDUALS - 3 Months	300M - 499.99M				
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR INDIVIDUALS - 3 Months	500M & Above	500M & Above	1.57	1.48	1.18
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR CORPORATES - 3 Months	10M - 49.99M	Discontinued*	1.25	1.09	0.86
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR CORPORATES - 3 Months	50M - 99.99M	50M - 124.99M	1.43	1.43	1.12
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR CORPORATES - 3 Months	100M - 249.99M	125M - 274.99M	1.53	1.47	1.17
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR CORPORATES - 3 Months	250M - 499.99M	275M - 499.99M	1.54	1.51	1.20
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR CORPORATES - 3 Months	500M - 599.99M				
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR CORPORATES - 3 Months	600M - 749.99M	500M - 999.99M	1.56	1.51	1.22
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR CORPORATES - 3 Months	750M - 999.99M				
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR CORPORATES - 3 Months	1B - 1.99B	1B & Above	1.59	1.56	1.22
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR CORPORATES - 3 Months	2 B & Above				
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR INDIVIDUALS - 6 Months	-	50M - 124.99M	1.38	1.19	1.09
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR INDIVIDUALS - 6 Months	-	125M - 274.99M	1.49	1.28	1.12
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR INDIVIDUALS - 6 Months	-	275M - 499.99M	1.57	1.36	1.14
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR INDIVIDUALS - 6 Months	-	500M & Above	1.62	1.40	1.18
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR CORPORATES - 6 Months	-	50M - 124.99M	1.48	1.28	1.13
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR CORPORATES - 6 Months	-	125M - 274.99M	1.57	1.36	1.16
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR CORPORATES - 6 Months	-	275M - 499.99M	1.58	1.37	1.19
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR CORPORATES - 6 Months	-	500M - 999.99M	1.64	1.42	1.21
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR CORPORATES - 6 Months	-	1B & Above	1.67	1.44	1.23
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR INDIVIDUALS - 12 Months	-	50M - 124.99M	1.57	1.36	1.18
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR INDIVIDUALS - 12 Months	-	125M - 274.99M	1.62	1.40	1.19
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR INDIVIDUALS - 12 Months	-	275M - 499.99M	1.65	1.42	1.20
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR INDIVIDUALS - 12 Months	-	500M & Above	1.67	1.44	1.22
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR CORPORATES - 12 Months	-	50M - 124.99M	1.62	1.40	1.21
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR CORPORATES - 12 Months	-	125M - 274.99M	1.68	1.45	1.24
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR CORPORATES - 12 Months	-	275M - 499.99M	1.70	1.46	1.26
SPECIAL CERTIFICATE OF ISLAMIC INVESTMENT FOR CORPORATES - 12 Months	-	500M & Above	1.72	1.48	1.27

*These tiers stands discontinued for fresh deposits due to revision in eligibility criteria, however existing deposit will continue in these tiers till maturity. Furthermore, weightages & profit rates shall be announced for these tiers till the time existing deposit matures

Syed Hasan Faraz
Manager - Product Development Unit



**WEIGHTAGES MUDARABAH BASED FOREIGN CURRENCY DEPOSITS (USD,GBP & EURO)
FOR THE MONTH OF JANUARY 2019**

Profit Distributed Periods	Amount Tier Groups	Nov 2018	Dec 2018	Jan 2019
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1. US DOLLAR DEPOSITS:

Profit Sharing Ratio Bank (Mudarib share) 75%:Customer (Rab-ul Maal share) 25%

DOLLAR SAVING ACCOUNT	MONTHLY		0.45	0.45	0.45
DOLLAR MUDARABAH CERTIFICATE (DMC)					
DMC 3 Months	MATURITY	10K-49-9K	0.77	0.77	0.77
DMC 3 Months	MATURITY	50K & Above	0.87	0.87	0.87
DMC 6 Months	MATURITY	10K-49-9K	0.84	0.84	0.84
DMC 6 Months	MATURITY	50K & Above	0.91	0.91	0.91
DMC 1 Year	SIX MONTHLY	10K-49-9K	1.19	1.19	1.19
DMC 1 Year	SIX MONTHLY	50K & Above	1.26	1.26	1.26
DMC 1 Year	MATURITY	10K-49-9K	1.23	1.23	1.23
DMC 1 Year	MATURITY	50K & Above	1.30	1.30	1.30
DMC 3 Years	SIX MONTHLY	10K-49-9K	1.26	1.26	1.26
DMC 3 Years	SIX MONTHLY	50K & Above	1.33	1.33	1.33
DMC 3 Years	MATURITY	10K-49-9K	1.30	1.30	1.30
DMC 3 Years	MATURITY	50K & Above	1.35	1.35	1.35

2. BRITAIN POUND DEPOSITS:

Profit Sharing Ratio Bank (Mudarib share) 90%:Customer (Rab-ul Maal share) 10%

	Profit Distributed Periods	Amount Tier Groups	Nov 2018	Dec 2018	Jan 2019
POUND SAVING ACCOUNT	MONTHLY		0.27	0.27	0.27

3. EURO DEPOSITS:

Profit Sharing Ratio Bank (Mudarib share) 90%:Customer (Rab-ul Maal share) 10%

	Profit Distributed Periods	Amount Tier Groups	Nov 2018	Dec 2018	Jan 2019
EURO SAVING ACCOUNT	MONTHLY		0.27	0.27	0.27

Syed Hasan Faraz
Manager - Product Development Unit



Profit Sharing Ratio (PSR)

1. PKR DEPOSITS

	Bank (Mudarib)	Customer (Rab-ul Maal)
November 2018	50%	50%
December 2018	50%	50%
January 2019	50%	50%

2. US DOLLAR DEPOSITS

	Bank (Mudarib)	Customer (Rab-ul Maal)
November 2018	75%	25%
December 2018	75%	25%
January 2019	75%	25%

3. BRITAIN POUND DEPOSITS

	Bank (Mudarib)	Customer (Rab-ul Maal)
November 2018	90%	10%
December 2018	90%	10%
January 2019	90%	10%

4. EURO DEPOSITS

	Bank (Mudarib)	Customer (Rab-ul Maal)
November 2018	90%	10%
December 2018	90%	10%
January 2019	90%	10%

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Manager - Product Development Unit