

## Emaan Islamic Banking @Product Weightages & Mudarib Share

Deposit Product and Tier	Weightage	Deposit Product and Tier	Weightage
<b>Regular Savings</b>		<b>Regular Savings</b>	
Less than Rs. 25,000	22.00%	Saving - Less than EUR 500	1.35%
Rs. 25,000 and above - Greater than two transactions	26.00%	Saving - EUR 500 to EUR 499.99k	1.56%
Rs. 25,000 and above - Less than two transactions	30.00%	Saving - EUR 500k to EUR 999k	1.95%
<b>Enhanced Savings</b>		<b>Enhanced Savings</b>	
Less than 100K	23.00%	Saving - EUR 1 mln and above	2.34%
Rs. 100K to Rs. 499.9K	37.00%	3 Months - EUR 2k to EUR 499.99k	1.56%
Rs. 500K to Rs. 999.9K	38.00%	3 Months - EUR 500k to 999.99k	1.95%
Rs. 1 million to Rs. 4.99 million	39.00%	3 Months - EUR 1 mln and above	2.73%
Rs. 5 million to Rs. 9.99 million	40.00%	6 Months - EUR 2k to EUR 499.99k	1.95%
Rs. 10 million to Rs. 24.99 million	42.00%	6 Months - EUR 500k to 999.99k	2.34%
Rs. 25 million to Rs. 49.99 million	44.00%	6 Months - EUR 1 mln and above	2.73%
Rs 50 million to Rs. 99.99 million	46.00%	1 Year - EUR 2k to EUR 499.99k	2.34%
Rs. 100 million to Rs. 250 million	50.00%	1 Year - EUR 500k and 999.99k	3.12%
Rs. 250 million to Rs. 500 million	51.50%	1 Year - EUR 1 mln and above	3.90%
Rs. 500 million to 1 billion	53.00%	<b>Term Deposits - Maturity Payout</b>	
Rs. 1 billion and above	55.00%	1 Month - Rs.100k to Rs. 999k	43.00%
<b>Premium Savings</b>		1 Month - Rs.1mln to Rs.4.99 mln	45.00%
Up to Rs. 0.99 million	22.50%	1 Month - Rs.5mln to Rs.9.99 mln	47.00%
Rs. 1 million to Rs. 4.99 million	37.00%	1 Month - Rs.10mln to Rs.49.99 mln	49.00%
Rs. 5 million to Rs. 9.99 million	38.00%	1 Month - Rs.50mln to Rs.99.99 mln	51.00%
Rs. 10 million to Rs. 24.99 million	40.00%	1 Month - greater than Rs.100 mln	54.00%
Rs. 25 million to Rs. 49.99 million	42.00%	3 Month - Rs.100k to Rs. 999k	45.00%
Rs 50 million to Rs. 99.99 million	44.00%	3 Month - Rs.1mln to Rs.4.99 mln	47.00%
Rs. 100 million to Rs. 250 million	48.00%	3 Month - Rs.5mln to Rs.9.99 mln	49.00%
Rs. 250 million to Rs. 500 million	49.50%	3 Month - Rs.10mln to Rs.49.99 mln	51.00%
Rs. 500 million to 1 billion	56.00%	3 Month - Rs.50mln to Rs.99.99 mln	52.00%
Rs. 1 billion to 2 billion	58.00%	3 Month - greater than Rs.100 mln	55.00%
Rs. 2 billion to 3 billion	58.25%	6 Month - Rs.100k to Rs. 999k	47.00%
Rs. 3 billion to 5 billion	58.50%	6 Month - Rs.1mln to Rs.4.99 mln	49.00%
Rs. 5 billion and above	58.75%	6 Month - Rs.5mln to Rs.9.99 mln	50.00%
<b>FCY Deposits</b>		<b>FCY Deposits</b>	
Saving - Less than USD 500	4.00%	6 Month - Rs.10mln to Rs.49.99 mln	52.00%
Saving - USD500 to USD 499.99k	4.75%	6 Month - Rs.50mln to Rs.99.99 mln	54.00%
Saving - USD 500K to USD 999k	5.25%	1 year - Rs. 100k to Rs. 0.99 mln	55.05%
Saving - USD 1 mln and above	6.80%	1 year - Rs. 1 mln to Rs. 9.99 mln	55.15%
3 Months - USD 2k to USD 499.99k	5.25%	1 year - Rs. 10 mln to Rs. 49.99 mln	55.25%
3 Months - USD 500k to 999.99k	8.50%	1 year - Rs. 50 mln to Rs. 99.99 mln	55.35%
3 Months - USD 1 mln and above	10.50%	1 year - Rs. 100 mln and above	58.00%
6 Months - USD 2k to USD 499.99k	6.50%	2 Years	55.00%
6 Months - USD 500K to 999.99k	9.50%	3 Years	57.00%
6 Months - USD 1 mln and above	11.50%	5 Years	62.00%
1 Year - USD 2k to USD 499.99k	8.50%	<b>Term Deposits - Semi-Annually</b>	
1 Year - USD 500k and 999.99k	10.60%	1 year - Rs. 100k to Rs. 0.99 mln	54.95%
1 Year - USD 1 mln and above	12.50%	1 year - Rs. 1 mln to Rs. 9.99 mln	55.05%
Saving - Less than GBP500	5.85%	1 year - Rs. 10 mln to Rs. 49.99 mln	55.15%
Saving - GBP 500 to GBP 499.99k	6.24%	1 year - Rs. 50 mln to Rs. 99.99 mln	55.25%
Saving - GBP 500K to GBP 999k	6.63%	1 year - Rs. 100 mln and above	57.50%
Saving - GBP 1 mln and above	7.41%	2 years	54.50%
3 Months - GBP 2k to GBP 499.99k	6.63%	3 years	56.50%
3 Months - GBP 500K to 999.99k	7.41%	5 years	59.50%
3 Months - GBP 1 mln and above	7.80%	<b>Mudarib Share</b>	
6 Months - GBP 2k to GBP 499.99k	7.02%	From May'19 till further notice	5%
6 Months - GBP 500K to 999.99k	7.41%		
6 Months - GBP 1 mln and above	8.19%		
1 Year - GBP 2k to GBP 499.99k	7.41%		
1 Year - GBP 500k and 999.99k	8.58%		
1 Year - GBP 1 mln and above	9.75%		

Weightages effective from Sep'19 till further notice

**Emaan Islamic Banking**  
**Product Weightages & Mudarib Share**

Deposit Product and Tier	Weightage	Deposit Product and Tier	Weightage
<b>Special Savings</b>		<b>Special Term Deposits - Quarterly</b>	
Less Than Rs. 20 mln	32.00%	1 year - Rs. 10 mln to Rs. 19.99mln	55.55%
Rs. 20 mln to Rs. 29.99mln	42.40%	1 year - Rs. 20 mln to Rs. 29.99mln	55.65%
Rs. 30 mln to Rs. 39.99mln	42.80%	1 year - Rs. 30 mln to Rs. 39.99mln	55.75%
Rs. 40 mln to Rs. 49.99mln	43.20%	1 year - Rs. 40 mln to Rs. 49.99mln	55.85%
Rs. 50 mln to Rs. 59.99 mln	44.45%	1 year - Rs. 50 mln to Rs. 59.99 mln	55.95%
Rs. 60 mln to Rs. 69.99 mln	44.85%	1 year - Rs. 60 mln to Rs. 69.99 mln	56.05%
Rs. 70 mln to Rs. 79.99 mln	45.25%	1 year - Rs. 70 mln to Rs. 79.99 mln	56.15%
Rs. 80 mln to Rs. 89.99 mln	45.65%	1 year - Rs. 80 mln to Rs. 89.99 mln	56.25%
Rs. 90 mln to Rs. 99.99 mln	46.05%	1 year - Rs. 90 mln to Rs. 99.99 mln	56.65%
Rs. 100 mln to Rs. 124.99 mln	48.40%	1 year - Rs. 100 mln to Rs. 124.99 mln	57.25%
Rs. 125 mln to Rs. 149.99 mln	48.80%	1 year - Rs. 125 mln to Rs. 149.99 mln	57.50%
Rs. 150 mln to Rs. 174.99 mln	49.20%	1 year - Rs. 150 mln to Rs. 174.99 mln	57.75%
Rs. 175 mln to Rs. 199.99 mln	49.60%	1 year - Rs. 175 mln to Rs. 199.99 mln	58.00%
Rs. 200 mln to Rs. 249.99 mln	50.00%	1 year - Rs. 200 mln to Rs. 249.99 mln	58.25%
Rs. 250 mln to Rs. 299.99 mln	50.40%	1 year - Rs. 250 mln to Rs. 299.99 mln	58.50%
Rs. 300 mln to Rs. 399.99 mln	50.80%	1 year - Rs. 300 mln to Rs. 399.99 mln	58.75%
Rs. 400 mln to Rs. 499.99 mln	51.20%	1 year - Rs. 400 mln to Rs. 499.99 mln	59.00%
Rs. 500 million to 1 billion	56.50%	1 year - Rs. 500 million to 1 billion	59.25%
Rs. 1 billion to 2 billion	58.50%	1 year - Rs. 1 billion to 2 billion	59.50%
Rs. 2 billion to 3 billion	58.75%	1 year - Rs. 2 billion to 3 billion	59.75%
Rs. 3 billion to 5 billion	59.00%	1 year - Rs. 3 billion to 5 billion	60.00%
Rs. 5 billion and above	59.25%	1 year - Rs. 5 billion and above	60.25%
<b>Special Term Deposits - Monthly</b>		2 years	55.50%
1 year - Rs. 10 mln to Rs. 19.99mln	55.50%	3 years	57.50%
1 year - Rs. 20 mln to Rs. 29.99mln	55.55%	5 years	60.50%
1 year - Rs. 30 mln to Rs. 39.99mln	55.60%	<b>Special Term Deposits - Semi-Annually</b>	
1 year - Rs. 40 mln to Rs. 49.99mln	55.65%	1 year - Rs. 10 mln to Rs. 19.99mln	55.60%
1 year - Rs. 50 mln to Rs. 59.99 mln	55.70%	1 year - Rs. 20 mln to Rs. 29.99mln	55.70%
1 year - Rs. 60 mln to Rs. 69.99 mln	55.75%	1 year - Rs. 30 mln to Rs. 39.99mln	55.80%
1 year - Rs. 70 mln to Rs. 79.99 mln	55.80%	1 year - Rs. 40 mln to Rs. 49.99mln	55.90%
1 year - Rs. 80 mln to Rs. 89.99 mln	55.85%	1 year - Rs. 50 mln to Rs. 59.99 mln	56.00%
1 year - Rs. 90 mln to Rs. 99.99 mln	55.90%	1 year - Rs. 60 mln to Rs. 69.99 mln	56.10%
1 year - Rs. 100 mln to Rs. 124.99 mln	56.25%	1 year - Rs. 70 mln to Rs. 79.99 mln	56.20%
1 year - Rs. 125 mln to Rs. 149.99 mln	56.50%	1 year - Rs. 80 mln to Rs. 89.99 mln	56.30%
1 year - Rs. 150 mln to Rs. 174.99 mln	56.75%	1 year - Rs. 90 mln to Rs. 99.99 mln	56.70%
1 year - Rs. 175 mln to Rs. 199.99 mln	57.00%	1 year - Rs. 100 mln to Rs. 124.99 mln	57.75%
1 year - Rs. 200 mln to Rs. 249.99 mln	57.25%	1 year - Rs. 125 mln to Rs. 149.99 mln	58.00%
1 year - Rs. 250 mln to Rs. 299.99 mln	57.50%	1 year - Rs. 150 mln to Rs. 174.99 mln	58.25%
1 year - Rs. 300 mln to Rs. 399.99 mln	57.75%	1 year - Rs. 175 mln to Rs. 199.99 mln	58.50%
1 year - Rs. 400 mln to Rs. 499.99 mln	58.00%	1 year - Rs. 200 mln to Rs. 249.99 mln	58.75%
1 year - Rs. 500 million to 1 billion	58.25%	1 year - Rs. 250 mln to Rs. 299.99 mln	59.00%
1 year - Rs. 1 billion to 2 billion	58.50%	1 year - Rs. 300 mln to Rs. 399.99 mln	59.25%
1 year - Rs. 2 billion to 3 billion	58.75%	1 year - Rs. 400 mln to Rs. 499.99 mln	59.50%
1 year - Rs. 3 billion to 5 billion	59.00%	1 year - Rs. 500 million to 1 billion	59.75%
1 year - Rs. 5 billion and above	59.25%	1 year - Rs. 1 billion to 2 billion	60.00%
2 years	54.50%	1 year - Rs. 2 billion to 3 billion	60.25%
3 years	56.50%	1 year - Rs. 3 billion to 5 billion	60.50%
5 years	59.50%	1 year - Rs. 5 billion and above	60.75%
<b>Term Deposits - Quarterly Payout</b>		2 years	56.00%
1 year - Rs. 100k to Rs. 0.99 mln	54.85%	3 years	58.00%
1 year - Rs. 1 mln to Rs. 9.99 mln	54.95%	5 years	61.00%
1 year - Rs. 10 mln to Rs. 49.99 mln	55.05%	<b>Term Deposits - Monthly Payout</b>	
1 year - Rs. 50 mln to Rs. 99.99 mln	55.15%	1 year - Rs. 100k to Rs. 0.99 mln	54.75%
1 year - Rs. 100 mln and above	57.00%	1 year - Rs. 1 mln to Rs. 9.99 mln	54.85%
2 years	54.00%	1 year - Rs. 10 mln to Rs. 49.99 mln	54.95%
3 years	56.00%	1 year - Rs. 50 mln to Rs. 99.99 mln	55.05%
5 years	59.00%	1 year - Rs. 100 mln and above	56.00%
		2 years	53.00%
		3 years	55.00%
		5 years	58.00%

**Emaan Islamic Banking**  
**Product Weightages & Mudarib Share**

Deposit Product and Tier	Weightage	Deposit Product and Tier	Weightage
<b>Special Term Deposits - Maturity</b>		<b>Special Term Deposits - Maturity</b>	
1 month - Rs. 10 mln to Rs. 19.99mln	49.25%	6 month - Rs. 10 mln to Rs. 19.99mln	52.25%
1 month - Rs. 20 mln to Rs. 29.99mln	49.50%	6 month - Rs. 20 mln to Rs. 29.99mln	52.50%
1 month - Rs. 30 mln to Rs. 39.99mln	49.75%	6 month - Rs. 30 mln to Rs. 39.99mln	52.75%
1 month - Rs. 40 mln to Rs. 49.99mln	50.00%	6 month - Rs. 40 mln to Rs. 49.99mln	53.00%
1 month - Rs. 50 mln to Rs. 59.99 mln	51.25%	6 month - Rs. 50 mln to Rs. 59.99 mln	54.25%
1 month - Rs. 60 mln to Rs. 69.99 mln	51.50%	6 month - Rs. 60 mln to Rs. 69.99 mln	54.50%
1 month - Rs. 70 mln to Rs. 79.99 mln	51.75%	6 month - Rs. 70 mln to Rs. 79.99 mln	54.75%
1 month - Rs. 80 mln to Rs. 89.99 mln	52.00%	6 month - Rs. 80 mln to Rs. 89.99 mln	55.00%
1 month - Rs. 90 mln to Rs. 99.99 mln	52.25%	6 month - Rs. 90 mln to Rs. 99.99 mln	55.25%
1 month - Rs. 100 mln to Rs. 124.99 mln	54.25%	6 month - Rs. 100 mln to Rs. 124.99 mln	56.25%
1 month - Rs. 125 mln to Rs. 149.99 mln	54.50%	6 month - Rs. 125 mln to Rs. 149.99 mln	56.50%
1 month - Rs. 150 mln to Rs. 174.99 mln	54.75%	6 month - Rs. 150 mln to Rs. 174.99 mln	56.75%
1 month - Rs. 175 mln to Rs. 199.99 mln	55.00%	6 month - Rs. 175 mln to Rs. 199.99 mln	57.00%
1 month - Rs. 200 mln to Rs. 249.99 mln	55.25%	6 month - Rs. 200 mln to Rs. 249.99 mln	57.25%
1 month - Rs. 250 mln to Rs. 299.99 mln	55.50%	6 month - Rs. 250 mln to Rs. 299.99 mln	57.50%
1 month - Rs. 300 mln to Rs. 399.99 mln	55.75%	6 month - Rs. 300 mln to Rs. 399.99 mln	57.75%
1 month - Rs. 400 mln to Rs. 499.99 mln	56.00%	6 month - Rs. 400 mln to Rs. 499.99 mln	58.00%
1 month - Rs. 500 mln to 1 billion	56.25%	6 month - Rs. 500 mln to 1 billion	58.25%
1 month - Rs. 1 billion to 2 billion	56.50%	6 month - Rs. 1 billion to 2 billion	58.50%
1 month - Rs. 2 billion to 3 billion	56.75%	6 month - Rs. 2 billion to 3 billion	58.75%
1 month - Rs. 3 billion to 5 billion	57.00%	6 month - Rs. 3 billion to 5 billion	60.00%
1 month - Rs. 5 billion and above	57.25%	6 month - Rs. 5 billion and above	60.25%
3 month - Rs. 10 mln to Rs. 19.99mln	51.25%	1 year - Rs. 10 mln to Rs. 19.99mln	55.65%
3 month - Rs. 20 mln to Rs. 29.99mln	51.50%	1 year - Rs. 20 mln to Rs. 29.99mln	55.75%
3 month - Rs. 30 mln to Rs. 39.99mln	51.75%	1 year - Rs. 30 mln to Rs. 39.99mln	55.85%
3 month - Rs. 40 mln to Rs. 49.99mln	52.00%	1 year - Rs. 40 mln to Rs. 49.99mln	55.95%
3 month - Rs. 50 mln to Rs. 59.99 mln	52.25%	1 year - Rs. 50 mln to Rs. 59.99 mln	56.05%
3 month - Rs. 60 mln to Rs. 69.99 mln	52.50%	1 year - Rs. 60 mln to Rs. 69.99 mln	56.15%
3 month - Rs. 70 mln to Rs. 79.99 mln	52.75%	1 year - Rs. 70 mln to Rs. 79.99 mln	56.25%
3 month - Rs. 80 mln to Rs. 89.99 mln	53.00%	1 year - Rs. 80 mln to Rs. 89.99 mln	56.35%
3 month - Rs. 90 mln to Rs. 99.99 mln	53.25%	1 year - Rs. 90 mln to Rs. 99.99 mln	56.75%
3 month - Rs. 100 mln to Rs. 124.99 mln	55.25%	1 year - Rs. 100 mln to Rs. 124.99 mln	58.25%
3 month - Rs. 125 mln to Rs. 149.99 mln	55.50%	1 year - Rs. 125 mln to Rs. 149.99 mln	58.50%
3 month - Rs. 150 mln to Rs. 174.99 mln	55.75%	1 year - Rs. 150 mln to Rs. 174.99 mln	58.75%
3 month - Rs. 175 mln to Rs. 199.99 mln	56.00%	1 year - Rs. 175 mln to Rs. 199.99 mln	59.00%
3 month - Rs. 200 mln to Rs. 249.99 mln	56.25%	1 year - Rs. 200 mln to Rs. 249.99 mln	59.25%
3 month - Rs. 250 mln to Rs. 299.99 mln	56.50%	1 year - Rs. 250 mln to Rs. 299.99 mln	59.50%
3 month - Rs. 300 mln to Rs. 399.99 mln	56.75%	1 year - Rs. 300 mln to Rs. 399.99 mln	59.75%
3 month - Rs. 400 mln to Rs. 499.99 mln	57.00%	1 year - Rs. 400 mln to Rs. 499.99 mln	60.00%
3 month - Rs. 500 mln to 1 billion	57.25%	1 year - Rs. 500 mln to 1 billion	60.25%
3 month - Rs. 1 billion to 2 billion	57.50%	1 year - Rs. 1 billion to 2 billion	60.50%
3 month - Rs. 2 billion to 3 billion	57.75%	1 year - Rs. 2 billion to 3 billion	60.75%
3 month - Rs. 3 billion to 5 billion	58.00%	1 year - Rs. 3 billion to 5 billion	61.00%
3 month - Rs. 5 billion and above	58.25%	1 year - Rs. 5 billion and above	61.25%
		2 Years	57.00%
		3 Years	59.00%
		5 Years	64.00%