

Emaan Islamic Banking
Product Weightages & Mudarib Share

Deposit Product and Tier	Weightage
Regular Savings	
Less than Rs. 25,000	22.00%
Rs. 25,000 and above - Greater than two transactions	26.00%
Rs. 25,000 and above - Less than two transactions	30.00%
Enhanced Savings	
Less than 100K	23.00%
Rs. 100K to Rs. 499.9K	37.00%
Rs. 500K to Rs. 999.9K	38.00%
Rs. 1 million to Rs. 4.99 million	39.00%
Rs. 5 million to Rs. 9.99 million	40.00%
Rs. 10 million to Rs. 24.99 million	42.00%
Rs. 25 million to Rs. 49.99 million	44.00%
Rs 50 million to Rs. 99.99 million	46.00%
Rs. 100 million to Rs. 250 million	50.00%
Rs. 250 million to Rs. 500 million	51.50%
Rs. 500 million to 1 billion	53.00%
Rs. 1 billion and above	55.00%
Premium Savings	
Up to Rs. 0.99 million	22.50%
Rs. 1 million to Rs. 4.99 million	37.00%
Rs. 5 million to Rs. 9.99 million	38.00%
Rs. 10 million to Rs. 24.99 million	40.00%
Rs. 25 million to Rs. 49.99 million	42.00%
Rs 50 million to Rs. 99.99 million	44.00%
Rs. 100 million to Rs. 250 million	48.00%
Rs. 250 million to Rs. 500 million	49.50%
Rs. 500 million to 1 billion	56.00%
Rs. 1 billion to Rs.2 billion	58.00%
Rs. 2 billion to Rs.3 billion	58.25%
Rs. 3 billion to Rs.5 billion	58.50%
Rs.5 billion and above	58.75%
FCY Deposits	
Saving - Less than USD 500	7.85%
Saving - USD500 to USD 499.99k	8.97%
Saving - USD 500K to USD 999k	9.75%
Saving - USD 1 mln and above	12.48%
Saving - Less than GBP500	5.85%
Saving - GBP 500 to GBP 499.99k	6.24%
Saving - GBP 500K to GBP 999k	6.63%
Saving - GBP 1 mln and above	7.41%
Saving - Less than EUR 500	1.35%
Saving - EUR 500 to EUR 499.99k	1.56%
Saving - EUR 500K to EUR 999k	1.95%
Saving - EUR 1 mln and above	2.34%
3 Months - USD 2k to USD 499.99k	9.75%
3 Months - USD 500K to 999.99k	15.60%
3 Months - USD 1 mln and above	19.50%
6 Months - USD 2k to USD 499.99k	11.70%
6 Months - USD 500K to 999.99k	17.55%
6 Months - USD 1 mln and above	21.45%
1 Year - USD 2k to USD 499.99k	15.60%
1 Year - USD 500k and 999.99k	19.50%
1 Year - USD 1 mln and above	23.40%
3 Months - GBP 2k to GBP 499.99k	6.63%
3 Months - GBP 500K to 999.99k	7.41%
3 Months - GBP 1 mln and above	7.80%

Weightages effective from Sep'19 till further notice

Deposit Product and Tier	Weightage
6 Months - GBP 2k to GBP 499.99k	7.02%
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%
3 Months - EUR 2k to EUR 499.99k	1.56%
3 Months - EUR 500K to 999.99k	1.95%
3 Months - EUR 1 mln and above	2.73%
6 Months - EUR 2k to EUR 499.99k	1.95%
6 Months - EUR 500K to 999.99k	2.34%
6 Months - EUR 1 mln and above	2.73%
1 Year - EUR 2k to EUR 499.99k	2.34%
1 Year - EUR 500k and 999.99k	3.12%
1 Year - EUR 1 mln and above	3.90%
Term Deposits - Maturity Payout	
1 Month - Rs.100k to Rs. 999k	43.00%
1 Month - Rs.1mln to Rs.4.99 mln	45.00%
1 Month - Rs.5mln to Rs.9.99 mln	47.00%
1 Month - Rs.10mln to Rs.49.99 mln	49.00%
1 Month - Rs.50mln to Rs.99.99 mln	51.00%
1 Month - greater than Rs.100 mln	54.00%
3 Month - Rs.100k to Rs. 999k	45.00%
3 Month - Rs.1mln to Rs.4.99 mln	47.00%
3 Month - Rs.5mln to Rs.9.99 mln	49.00%
3 Month - Rs.10mln to Rs.49.99 mln	51.00%
3 Month - Rs.50mln to Rs.99.99 mln	52.00%
3 Month - greater than Rs.100 mln	55.00%
6 Month - Rs.100k to Rs. 999k	47.00%
6 Month - Rs.1mln to Rs.4.99 mln	49.00%
6 Month - Rs.5mln to Rs.9.99 mln	50.00%
6 Month - Rs.10mln to Rs.49.99 mln	52.00%
6 Month - Rs.50mln to Rs.99.99 mln	54.00%
6 Month - greater than Rs.100 mln	56.00%
1 year - Rs. 100k to Rs. 0.99 mln	55.05%
1 year - Rs. 1 mln to Rs. 9.99 mln	55.15%
1 year - Rs. 10 mln to Rs. 49.99 mln	55.25%
1 year - Rs. 50 mln to Rs. 99.99 mln	55.35%
1 year - Rs. 100 mln and above	58.00%
2 Years	55.00%
3 Years	57.00%
5 Years	62.00%
Term Deposits - Semi-Annually	
1 year - Rs. 100k to Rs. 0.99 mln	54.95%
1 year - Rs. 1 mln to Rs. 9.99 mln	55.05%
1 year - Rs. 10 mln to Rs. 49.99 mln	55.15%
1 year - Rs. 50 mln to Rs. 99.99 mln	55.25%
1 year - Rs. 100 mln and above	57.50%
2 years	54.50%
3 years	56.50%
5 years	59.50%

Mudarib Share	
From May'19 till further notice	5%

Emaan Islamic Banking
Product Weightages & Mudarib Share

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

Deposit Product and Tier	Weightage
Special Term Deposits - Quarterly	
1 year - Rs. 10 mln to Rs. 19.99mln	55.55%
1 year - Rs. 20 mln to Rs. 29.99mln	55.65%
1 year - Rs. 30 mln to Rs. 39.99mln	55.75%
1 year - Rs. 40 mln to Rs. 49.99mln	55.85%
1 year - Rs. 50 mln to Rs. 59.99 mln	55.95%
1 year - Rs. 60 mln to Rs. 69.99 mln	56.05%
1 year - Rs. 70 mln to Rs. 79.99 mln	56.15%
1 year - Rs. 80 mln to Rs. 89.99 mln	56.25%
1 year - Rs. 90 mln to Rs. 99.99 mln	56.65%
1 year - Rs. 100 mln to Rs. 124.99 mln	57.25%
1 year - Rs. 125 mln to Rs. 149.99 mln	57.50%
1 year - Rs. 150 mln to Rs. 174.99 mln	57.75%
1 year - Rs. 175 mln to Rs. 199.99 mln	58.00%
1 year - Rs. 200 mln to Rs. 249.99 mln	58.25%
1 year - Rs. 250 mln to Rs. 299.99 mln	58.50%
1 year - Rs. 300 mln to Rs. 399.99 mln	58.75%
1 year - Rs. 400 mln to Rs. 499.99 mln	59.00%
1 year - Rs. 500 million to 1 billion	59.25%
1 year - Rs. 1 billion to 2 billion	59.50%
1 year - Rs. 2 billion to 3 billion	59.75%
1 year - Rs. 3 billion to 5 billion	60.00%
1 year - Rs. 5 billion and above	60.25%
2 years	55.50%
3 years	57.50%
5 years	60.50%
Special Term Deposits - Semi-Annually	
1 year - Rs. 10 mln to Rs. 19.99mln	55.60%
1 year - Rs. 20 mln to Rs. 29.99mln	55.70%
1 year - Rs. 30 mln to Rs. 39.99mln	55.80%
1 year - Rs. 40 mln to Rs. 49.99mln	55.90%
1 year - Rs. 50 mln to Rs. 59.99 mln	56.00%
1 year - Rs. 60 mln to Rs. 69.99 mln	56.10%
1 year - Rs. 70 mln to Rs. 79.99 mln	56.20%
1 year - Rs. 80 mln to Rs. 89.99 mln	56.30%
1 year - Rs. 90 mln to Rs. 99.99 mln	56.70%
1 year - Rs. 100 mln to Rs. 124.99 mln	57.75%
1 year - Rs. 125 mln to Rs. 149.99 mln	58.00%
1 year - Rs. 150 mln to Rs. 174.99 mln	58.25%
1 year - Rs. 175 mln to Rs. 199.99 mln	58.50%
1 year - Rs. 200 mln to Rs. 249.99 mln	58.75%
1 year - Rs. 250 mln to Rs. 299.99 mln	59.00%
1 year - Rs. 300 mln to Rs. 399.99 mln	59.25%
1 year - Rs. 400 mln to Rs. 499.99 mln	59.50%
1 year - Rs. 500 million to 1 billion	59.75%
1 year - Rs. 1 billion to 2 billion	60.00%
1 year - Rs. 2 billion to 3 billion	60.25%
1 year - Rs. 3 billion to 5 billion	60.50%
1 year - Rs. 5 billion and above	60.75%
2 years	56.00%
3 years	58.00%
5 years	61.00%
Term Deposits - Monthly Payout	
1 year - Rs. 100k to Rs. 0.99 mln	54.75%
1 year - Rs. 1 mln to Rs. 9.99 mln	54.85%
1 year - Rs. 10 mln to Rs. 49.99 mln	54.95%
1 year - Rs. 50 mln to Rs. 99.99 mln	55.05%
1 year - Rs. 100 mln and above	56.00%
2 years	53.00%
3 years	55.00%
5 years	58.00%

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Deposit Product and Tier	Weightage
Special Term Deposits - Maturity	
1 month - Rs. 10 mln to Rs. 19.99mln	49.25%
1 month - Rs. 20 mln to Rs. 29.99mln	49.50%
1 month - Rs. 30 mln to Rs. 39.99mln	49.75%
1 month - Rs. 40 mln to Rs. 49.99mln	50.00%
1 month - Rs. 50 mln to Rs. 59.99 mln	51.25%
1 month - Rs. 60 mln to Rs. 69.99 mln	51.50%
1 month - Rs. 70 mln to Rs. 79.99 mln	51.75%
1 month - Rs. 80 mln to Rs. 89.99 mln	52.00%
1 month - Rs. 90 mln to Rs. 99.99 mln	52.25%
1 month - Rs. 100 mln to Rs. 124.99 mln	54.25%
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1 month - Rs. 175 mln to Rs. 199.99 mln	55.00%
1 month - Rs. 200 mln to Rs. 249.99 mln	55.25%
1 month - Rs. 250 mln to Rs. 299.99 mln	55.50%
1 month - Rs. 300 mln to Rs. 399.99 mln	55.75%
1 month - Rs. 400 mln to Rs. 499.99 mln	56.00%
1 month - Rs. 500 mln and 1 billion	56.25%
1 month - Rs. 1 billion and Rs. 2 billion	56.50%
1 month - Rs. 2 billion to 3 billion	56.75%
1 month - Rs. 3 billion to 5 billion	57.00%
1 month - Rs. 5 billion and above	57.25%
3 month - Rs. 10 mln to Rs. 19.99mln	51.25%
3 month - Rs. 20 mln to Rs. 29.99mln	51.50%
3 month - Rs. 30 mln to Rs. 39.99mln	51.75%
3 month - Rs. 40 mln to Rs. 49.99mln	52.00%
3 month - Rs. 50 mln to Rs. 59.99 mln	52.25%
3 month - Rs. 60 mln to Rs. 69.99 mln	52.50%
3 month - Rs. 70 mln to Rs. 79.99 mln	52.75%
3 month - Rs. 80 mln to Rs. 89.99 mln	53.00%
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3 month - Rs. 300 mln to Rs. 399.99 mln	56.75%
3 month - Rs. 400 mln to Rs. 499.99 mln	57.00%
3 month - Rs. 500 million to 1 billion	57.25%
3 month - Rs. 1 billion to 2 billion	57.50%
3 month - Rs. 2 billion to 3 billion	57.75%
3 month - Rs. 3 billion to 5 billion	58.00%
3 month - Rs. 5 billion and above	58.25%

Deposit Product and Tier	Weightage
Special Term Deposits - Maturity	
6 month - Rs. 10 mln to Rs. 19.99mln	52.25%
6 month - Rs. 20 mln to Rs. 29.99mln	52.50%
6 month - Rs. 30 mln to Rs. 39.99mln	52.75%
6 month - Rs. 40 mln to Rs. 49.99mln	53.00%
6 month - Rs. 50 mln to Rs. 59.99 mln	54.25%
6 month - Rs. 60 mln to Rs. 69.99 mln	54.50%
6 month - Rs. 70 mln to Rs. 79.99 mln	54.75%
6 month - Rs. 80 mln to Rs. 89.99 mln	55.00%
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6 month - Rs. 1 billion to 2 billion	58.50%
6 month - Rs. 2 billion to 3 billion	58.75%
6 month - Rs. 3 billion to 5 billion	60.00%
6 month - Rs. 5 billion and above	60.25%
1 year - Rs. 10 mln to Rs. 19.99mln	55.65%
1 year - Rs. 20 mln to Rs. 29.99mln	55.75%
1 year - Rs. 30 mln to Rs. 39.99mln	55.85%
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1 year - Rs. 50 mln to Rs. 59.99 mln	56.05%
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1 year - Rs. 2 billion to 3 billion	60.75%
1 year - Rs. 3 billion to 5 billion	61.00%
1 year - Rs. 5 billion and above	61.25%
2 Years	57.00%
3 Years	59.00%
5 Years	64.00%