



**Emirates Global
Islamic Bank**

Emirates Global

INST/2010/168
September 01, 2010

Branch Managers / Regional Managers

Following is the preagreed ratio of profit between Mudarib and Rabb-ul-Mal
PRE-AGREED RATIO OF PROFIT

Share of Profit of Mudarib	Upto 60%
Share of Profit of Rabb-ul-Mal	Upto 40%

Following are the declared Weightages for the month of September 2010

DECLARED WEIGHTAGES

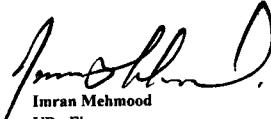
		Local Currency Pak Rupees	
Saving Accounts			
	0	9,999,999	0.52
	10,000,000	49,999,999	0.57
	50,000,000	AND ABOVE	0.61
Mudaraba Premium Plus - for individuals			
	0	999,999	0.53
	1,000,000	4,999,999	0.63
	5,000,000	9,999,999	0.64
	10,000,000	24,999,999	0.64
	25,000,000	AND ABOVE	0.72
Mudaraba Premium Plus - for Business / Corporate			
	0	9,999,999	0.63
	10,000,000	29,999,999	0.65
	30,000,000	49,999,999	0.64
	50,000,000	99,999,999	0.72
	100,000,000	AND ABOVE	0.69
Term Deposits			
	1	Month	0.63
	3	Months	0.68
	6	Months	0.78
	1	Year - monthly	0.99
	1	Years - quarterly	1.01
	1	Year	1.05
	3	Year - monthly	1.07
	3	Years - quarterly	1.08
	3	Years	1.10
	5	Year - monthly	1.10
	5	Years - quarterly	1.15
	5	Years	1.20

FOREIGN CURRENCY

Saving Account			
USD		Balance below USD 1,000/-	0.01
USD		Minimum Balance USD 1,000/-	0.10
GBP		Balance below UK POUND 1,000/-	0.01
GBP		Minimum Balance UK POUND 1,000/-	0.08
EURO		Balance below EURO 1,000/-	0.01
EURO		Minimum Balance EURO 1,000/-	0.05
UAE Dirham		Balance below UAE Dirham 5,000/-	0.01
UAE Dirham		Minimum Balance UAE Dirham 5,000/-	0.05
Term Deposits			
USD	1	Month	0.05
USD	3	Months	0.08
USD	6	Months	0.10
GBP	1	Month	-
GBP	3	Months	0.08
GBP	6	Months	-
EURO	1	Month	0.05
EURO	3	Months	0.08
EURO	6	Months	0.10
UAE Dirham	1	Month	-
UAE Dirham	3	Months	-
UAE Dirham	6	Months	0.10

Bank Equity

1.57


Imran Mehmood
VP - Finance


M. Salim Yusuf
Chief Financial Officer

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