

Branch Managers / Regional Managers

**PROFIT RATES FEBRUARY 2012**

**Local Currency- Pak Rupees**

	Payment Frequency	Profit Rate
7 Days Notice	7 Days	5.00%
Saving Accounts	Six monthly	5.40%
Saving Accounts		
Albaraka Business Plus	Monthly Payments	0.07%

Saving Accounts	Payment Frequency	Profit Rate
0 to 9,999,999	Monthly Payments	5.00%
10,000,000 to 49,999,999	Monthly Payments	5.41%
50,000,000 to 999,999,999	Monthly Payments	5.76%

Mudaraba Premium Plus - for individuals	Payment Frequency	Profit Rate
0 to 999,999	Monthly Payments	5.00%
1,000,000 to 4,999,999	Monthly Payments	5.92%
5,000,000 to 9,999,999	Monthly Payments	6.01%
10,000,000 to 24,999,999	Monthly Payments	6.06%
25,000,000 and above	Monthly Payments	6.81%

Mudaraba Premium Plus - for Business / Corporate	Payment Frequency	Profit Rate
0 to 9,999,999	Monthly Payments	5.91%
10,000,000 to 29,999,999	Monthly Payments	6.16%
30,000,000 to 49,999,999	Monthly Payments	6.01%
50,000,000 to 99,999,999	Monthly Payments	6.92%
100,000,000 and above	Monthly Payments	7.21%

Incentive Accounts		
0 to 99,999	Six Monthly	5.00%
100,000 and above	Six Monthly	6.42%

Khazana Account	Payment Frequency	Profit Rate
Rs 0 to 249,999	Quarterly	5.00%
Rs 250,000 to 4,999,999	Quarterly	6.91%
Rs 5,000,000 to 9,999,999	Quarterly	7.12%
Rs 10,000,000 to 24,999,999	Quarterly	7.21%
Rs 25,000,000 to 49,999,999	Quarterly	7.31%
Rs 50,000,000 to 99,999,999	Quarterly	7.42%
Rs 100,000,000 to 249,999,999	Quarterly	7.46%
Rs 250,000,000 to 499,999,999	Quarterly	7.90%
Rs 500,000,000 and above	Quarterly	8.50%

Term Deposits	Payment Frequency	Profit Rate
1Month	At Maturity	6.41%
3Months	At Maturity	7.42%
6Months	At Maturity	8.17%
1Year	Monthly	9.42%
1Year	Quarterly	9.56%
1Year	At Maturity	9.91%
2Years	At Maturity	10.16%
3Years	Monthly	10.17%
3Years	Quarterly	10.28%
3Years	At Maturity	10.42%
5Years	Monthly	10.41%
5Years	Quarterly	10.91%
5Years	At Maturity	11.41%

Mahana Amadni Scheme	Payment Frequency	Profit Rate
1 year	Monthly	9.41%
2 year	Monthly	10.41%
3 year	Monthly	10.92%
4 year	Monthly	11.40%
5 year	Monthly	11.91%

AMI Deposits	Payment Frequency	Profit Rate
3 Months	Six Monthly	8.06%
6 Months	Six Monthly	8.72%
1 Year	Six Monthly	9.92%
2 Years	Six Monthly	10.16%
3 Years	Monthly	10.41%
5 Years	Six Monthly	11.42%

**FOREIGN CURRENCY**

Saving Accounts	Six Monthly	0.08%
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Saving Account	Payment Frequency	Profit Rate
USD Balance below USD 1,000/-	Monthly	0.10%
USD Minimum Balance USD 1,000/-	Monthly	0.50%
GBPBALANCE below POUND 1,000/-	Monthly	0.10%
GBPMinimum Balance POUND 1,000/-	Monthly	0.30%
EUROBalance below EURO 1,000/-	Monthly	0.10%
EUROMinimum Balance EURO 1,000/-	Monthly	0.25%
UAE DirhamBalance below UAE Dirham 5,000/-	Monthly	0.10%
UAE DirhamMinimum Balance UAE Dirham 5,000/-	Monthly	0.15%

Term Deposits	Payment Frequency	Profit Rate
USD 1 Month	At Maturity	0.50%
USD 3 Months	At Maturity	0.75%
USD 6 Months	At Maturity	0.95%
USD 1 Year & above	At Maturity	1.00%

Term Deposits	Payment Frequency	Profit Rate
GBP 1 Month	At Maturity	0.50%
GBP 3 Months	At Maturity	0.75%
GBP 6 Months	At Maturity	0.95%
GBP 1 Year & above	At Maturity	1.00%

Term Deposits	Payment Frequency	Profit Rate
EURO 1 Month	At Maturity	0.50%
EURO 3 Months	At Maturity	0.75%
EURO 6 Months	At Maturity	0.95%
EURO 1 Year & above	At Maturity	1.00%

Term Deposits	Payment Frequency	Profit Rate
UAE Dirham 1 Month	At Maturity	0.50%
UAE Dirham 3 Months	At Maturity	0.75%
UAE Dirham 6 Months	At Maturity	0.95%
UAE Dirham 1 Year & above	At Maturity	1.00%

  
Farhan Usman  
Manager Finance

  
Aziz Adil  
EVP & Chief Financial Officer