

PROFIT RATES MARCH 2012

Local Currency- Pak Rupees

| | Payment Frequency | Profit Rate |
|---------------|-------------------|-------------|
| 7 Days Notice | 7 Days | 5.00% |

| | | |
|-----------------|-------------|-------|
| Saving Accounts | Six monthly | 5.29% |
|-----------------|-------------|-------|

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 | 5.30% |
| 50,000,000 to 999,999,999 | Monthly Payments | 5.66% |

| 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 | 5.82% |
| 5,000,000 to 9,999,999 | Monthly Payments | 5.90% |
| 10,000,000 to 24,999,999 | Monthly Payments | 5.95% |
| 25,000,000 and above | Monthly Payments | 6.69% |

| Mudaraba Premium Plus - for Business / Corporate | Payment Frequency | Profit Rate |
|--|-------------------|-------------|
| 0 to 9,999,999 | Monthly Payments | 5.81% |
| 10,000,000 to 29,999,999 | Monthly Payments | 6.05% |
| 30,000,000 to 49,999,999 | Monthly Payments | 5.90% |
| 50,000,000 to 99,999,999 | Monthly Payments | 6.81% |
| 100,000,000 and above | Monthly Payments | 7.10% |

| Incentive Accounts | Payment Frequency | Profit Rate |
|--------------------|-------------------|-------------|
| 0 to 99,999 | Six Monthly | 5.00% |
| 100,000 and above | Six Monthly | 6.31% |

| Khazana Account | Payment Frequency | Profit Rate |
|-------------------------------|-------------------|-------------|
| Rs 0 to 249,999 | Quarterly | 5.00% |
| Rs 250,000 to 4,999,999 | Quarterly | 6.80% |
| Rs 5,000,000 to 9,999,999 | Quarterly | 7.01% |
| Rs 10,000,000 to 24,999,999 | Quarterly | 7.10% |
| Rs 25,000,000 to 49,999,999 | Quarterly | 7.20% |
| Rs 50,000,000 to 99,999,999 | Quarterly | 7.31% |
| Rs 100,000,000 to 249,999,999 | Quarterly | 7.35% |
| Rs 250,000,000 to 499,999,999 | Quarterly | 7.79% |
| Rs 500,000,000 and above | Quarterly | 8.39% |

| Term Deposits | Payment Frequency | Profit Rate |
|---------------|-------------------|-------------|
| 1Month | At Maturity | 6.30% |
| 3Months | At Maturity | 7.31% |
| 6Months | At Maturity | 8.07% |
| 1Year | Monthly | 9.31% |
| 1Year | Quarterly | 9.46% |
| 1Year | At Maturity | 9.81% |
| 2Years | At Maturity | 10.05% |
| 3Years | Monthly | 10.07% |
| 3Years | Quarterly | 10.17% |
| 3Years | At Maturity | 10.32% |
| 5Years | Monthly | 10.30% |
| 5Years | Quarterly | 10.80% |
| 5Years | At Maturity | 11.30% |



| Mahana Amadni Scheme | Payment Frequency | Profit Rate |
|----------------------|-------------------|-------------|
| 1 year | Monthly | 9.31% |
| 2 year | Monthly | 10.30% |
| 3 year | Monthly | 10.82% |
| 4 year | Monthly | 11.29% |
| 5 year | Monthly | 11.81% |

| AMI Deposits | Payment Frequency | Profit Rate |
|--------------|-------------------|-------------|
| 3 Months | Six Monthly | 7.95% |
| 6 Months | Six Monthly | 8.61% |
| 1 Year | Six Monthly | 9.81% |
| 2 Years | Six Monthly | 10.06% |
| 3 Years | Monthly | 10.30% |
| 5 Years | Six Monthly | 11.31% |

FOREIGN CURRENCY

| | | |
|-----------------|-------------|-------|
| Saving Accounts | Six Monthly | 0.08% |
|-----------------|-------------|-------|

| Saving Account | Payment Frequency | Profit Rate |
|---|-------------------|-------------|
| USD Balance below USD 1,000/- | Monthly | 0.10% |
| USD Minimum Balance USD 1,000/- | Monthly | 0.50% |
| GBP Balance below POUND 1,000/- | Monthly | 0.10% |
| GBP Minimum Balance POUND 1,000/- | Monthly | 0.30% |
| EURO Balance below EURO 1,000/- | Monthly | 0.10% |
| EURO Minimum Balance EURO 1,000/- | Monthly | 0.25% |
| UAE Dirham Balance below UAE Dirham 5,000/- | Monthly | 0.10% |
| UAE Dirham Minimum 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
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For 
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EVP & Chief Financial Officer