

PROFIT RATES JANUARY 2013

**Local Currency- Pak Rupees**

	Payment Frequency	Profit Rate
7 Days Notice	7 Days	5.00%
Saving Accounts	Six monthly	4.75%
<b>Saving Accounts</b>		
Albaraka Business Plus	Monthly Payments	0.07%

Saving Accounts	Payment Frequency	Profit Rate
0 to 4,999,999	Monthly Payments	4.75%
5,000,000 to 9,999,999	Monthly Payments	5.00%
10,000,000 to 49,999,999	Monthly Payments	5.25%
50,000,000 to 99,999,999	Monthly Payments	5.50%

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	5.50%
5,000,000 to 9,999,999	Monthly Payments	6.00%
10,000,000 to 24,999,999	Monthly Payments	6.05%
25,000,000 to 49,999,999	Monthly Payments	6.06%
50,000,000 to 99,999,999	Monthly Payments	6.07%
100,000,000 to 149,999,999	Monthly Payments	6.15%
150,000,000 to 199,999,999	Monthly Payments	6.25%
200,000,000 to 249,999,999	Monthly Payments	6.35%
250,000,000 to 499,999,999	Monthly Payments	6.50%
500,000,000 and above	Monthly Payments	7.00%

Mudaraba Premium Plus - for Business / Corporate	Payment Frequency	Profit Rate
0 to 9,999,999	Monthly Payments	5.00%
10,000,000 to 29,999,999	Monthly Payments	6.00%
30,000,000 to 49,999,999	Monthly Payments	6.10%
50,000,000 to 149,999,999	Monthly Payments	6.15%
150,000,000 to 249,999,999	Monthly Payments	6.20%
250,000,000 to 299,999,999	Monthly Payments	6.25%
300,000,000 to 499,999,999	Monthly Payments	6.50%
500,000,000 and above	Monthly Payments	7.50%

Incentive Accounts	Payment Frequency	Profit Rate
0 to 99,999	Six Monthly	6.00%
100,000 and above	Six Monthly	6.05%

Khazana Account	Payment Frequency	Profit Rate
Rs 0 to 249,999	Monthly /Quarterly	5.00%
Rs 250,000 to 4,999,999	Monthly /Quarterly	5.50%
Rs 5,000,000 to 9,999,999	Monthly /Quarterly	6.10%
Rs 10,000,000 to 24,999,999	Monthly /Quarterly	6.35%
Rs 25,000,000 to 49,999,999	Monthly /Quarterly	6.50%
Rs 50,000,000 to 99,999,999	Monthly /Quarterly	6.60%
Rs 100,000,000 to 249,999,999	Monthly /Quarterly	6.65%
Rs 250,000,000 to 499,999,999	Monthly /Quarterly	6.75%
Rs 500,000,000 and above	Monthly /Quarterly	7.50%

Term Deposits	Payment Frequency	Profit Rate
1Month	At Maturity	6.00%
3Months	At Maturity	6.50%
6Months	At Maturity	6.75%
1Year	Monthly	7.75%
1Year	Quarterly	7.95%
1Year	At Maturity	8.15%
2Years	At Maturity	8.15%
3Years	Monthly	7.95%
3Years	Quarterly	8.00%
3Years	At Maturity	8.50%
5Years	Monthly	8.50%
5Years	Quarterly	9.00%
5Years	At Maturity	9.50%

  
4/2/13

Mahana Amadni Scheme	Payment Frequency	Profit Rate
1 year	Monthly	7.75%
2 year	Monthly	7.90%
3 year	Monthly	7.95%
4 year	Monthly	8.00%
5 year	Monthly	8.50%

AMI Deposits	Payment Frequency	Profit Rate
3 Months	Six Monthly	6.50%
6 Months	Six Monthly	6.75%
1 Year	Six Monthly	7.90%
2 Years	Six Monthly	8.00%
3 Years	Monthly	8.15%
5 Years	Six Monthly	9.35%

**FOREIGN CURRENCY**

<b>Saving Accounts</b>	Six Monthly	0.04%
------------------------	-------------	-------

Saving Account	Payment Frequency	Profit Rate
USD Balance below USD 1,000/-	Monthly	0.05%
USD Minimum Balance USD 1,000/-	Monthly	0.10%
GBP Balance below POUND 1,000/-	Monthly	0.05%
GBP Minimum Balance POUND 1,000/-	Monthly	0.10%
EURO Balance below EURO 1,000/-	Monthly	0.05%
EURO Minimum Balance EURO 1,000/-	Monthly	0.10%
UAE Dirham Balance below UAE Dirham 5,000/-	Monthly	0.02%
UAE Dirham Minimum Balance UAE Dirham 5,000/-	Monthly	0.05%

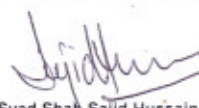
Term Deposits	Payment Frequency	Profit Rate
USD 1 Month	At Maturity	0.15%
USD 3 Months	At Maturity	0.38%
USD 6 Months	At Maturity	0.48%
USD 1 Year & above	At Maturity	0.50%

Term Deposits	Payment Frequency	Profit Rate
GBP 1 Month	At Maturity	0.15%
GBP 3 Months	At Maturity	0.38%
GBP 6 Months	At Maturity	0.48%
GBP 1 Year & above	At Maturity	0.50%

Term Deposits	Payment Frequency	Profit Rate
EURO 1 Month	At Maturity	0.15%
EURO 3 Months	At Maturity	0.38%
EURO 6 Months	At Maturity	0.48%
EURO 1 Year & above	At Maturity	0.50%

Term Deposits	Payment Frequency	Profit Rate
UAE Dirham 1 Month	At Maturity	0.10%
UAE Dirham 3 Months	At Maturity	0.11%
UAE Dirham 6 Months	At Maturity	0.12%
UAE Dirham 1 Year & above	At Maturity	0.15%

  
Khwaja Farhan Usman  
Manager Finance

  
Syed Shah Sajid Hussain  
Chief Financial Officer

Approved Sharia Advisor Division

4/2/13