

INST/2013  
August 05, 2013

**PROFIT RATES JULY 2013**

Local Currency- Pak Rupees		
	Payment Frequency	Profit Rate
7 Days Notice	7 Days	2.75%
Saving Accounts	Six monthly	3.40%
<b>Saving Accounts</b>		
Albaraka Business Plus	Monthly Payments	0.07%
<b>Saving Accounts</b>		
	Payment Frequency	Profit Rate
0 to 5,000,000	Monthly Payments	3.40%
5,000,001 to 10,000,000	Monthly Payments	3.85%
10,000,001 to 50,000,000	Monthly Payments	4.25%
50,000,001 to 100,000,000	Monthly Payments	4.50%
100,000,001 and above	Monthly Payments	5.00%
<b>Mudaraba Premium Plus - for individuals</b>		
	Payment Frequency	Profit Rate
0 to 1,000,000	Monthly Payments	3.75%
1,000,001 to 5,000,000	Monthly Payments	4.50%
5,000,001 to 10,000,000	Monthly Payments	5.25%
10,000,001 to 25,000,000	Monthly Payments	5.50%
25,000,001 to 50,000,000	Monthly Payments	5.75%
50,000,001 to 100,000,000	Monthly Payments	5.80%
100,000,001 to 150,000,000	Monthly Payments	6.00%
150,000,001 to 200,000,000	Monthly Payments	6.75%
200,000,001 to 250,000,000	Monthly Payments	6.85%
250,000,001 to 500,000,000	Monthly Payments	7.00%
500,000,001 and above	Monthly Payments	7.50%
<b>Mudaraba Premium Plus - for Business / Corporate</b>		
	Payment Frequency	Profit Rate
0 to 10,000,000	Monthly Payments	4.50%
10,000,001 to 30,000,000	Monthly Payments	5.50%
30,000,001 to 50,000,000	Monthly Payments	5.75%
50,000,001 to 150,000,000	Monthly Payments	6.25%
150,000,001 to 250,000,000	Monthly Payments	6.60%
250,000,001 to 300,000,000	Monthly Payments	6.70%
300,000,001 to 500,000,000	Monthly Payments	7.25%
500,000,001 and above	Monthly Payments	8.60%
<b>Incentive Accounts</b>		
	Payment Frequency	Profit Rate
0 to 100,000	Six Monthly	3.75%
100,001 to 10,000,000	Six Monthly	4.50%
10,000,001 to 50,000,000	Six Monthly	6.15%
50,000,001 and above	Six Monthly	7.90%



**PROFIT RATES JULY 2013**

Khazana Account	Payment Frequency	Profit Rate
Rs 0 to 250,000	Monthly /Quarterly	3.75%
Rs 250,001 to 5,000,000	Monthly /Quarterly	4.75%
Rs 5,000,001 to 10,000,000	Monthly /Quarterly	5.75%
Rs 10,000,001 to 25,000,000	Monthly /Quarterly	6.00%
Rs 25,000,001 to 50,000,000	Monthly /Quarterly	6.25%
Rs 50,000,001 to 100,000,000	Monthly /Quarterly	6.75%
Rs 100,000,001 to 250,000,000	Monthly /Quarterly	7.15%
Rs 250,000,001 to 500,000,000	Monthly /Quarterly	7.50%
Rs 500,000,001 and above	Monthly /Quarterly	8.15%

Term Deposits	Payment Frequency	Profit Rate
<b>1Month</b>		
0 to 15,000,000	At Maturity	5.75%
15,000,001 to 50,000,000	At Maturity	6.00%
50,000,001 to 100,000,000	At Maturity	6.25%
100,000,001 to 200,000,000	At Maturity	6.75%
200,000,001 to 250,000,000	At Maturity	7.60%
250,000,001 to 500,000,000	At Maturity	7.70%
500,000,001 and above	At Maturity	7.80%
<b>3Months</b>		
0 to 15,000,000	At Maturity	6.25%
15,000,001 to 50,000,000	At Maturity	6.50%
50,000,001 to 100,000,000	At Maturity	6.75%
100,000,001 to 200,000,000	At Maturity	7.00%
200,000,001 to 250,000,000	At Maturity	7.50%
250,000,001 to 500,000,000	At Maturity	7.75%
500,000,001 and above	At Maturity	7.85%
<b>6Months</b>		
0 to 15,000,000	At Maturity	6.50%
15,000,001 to 50,000,000	At Maturity	6.75%
50,000,001 to 100,000,000	At Maturity	7.00%
100,000,001 to 200,000,000	At Maturity	7.25%
200,000,001 to 250,000,000	At Maturity	7.75%
250,000,001 to 500,000,000	At Maturity	7.85%
500,000,001 and above	At Maturity	8.05%
<b>1Year</b>		
0 to 10,000,000	Monthly	7.75%
10,000,001 and above	Monthly	8.00%
<b>1Year</b>		
0 to 10,000,000	Quarterly	7.75%
10,000,001 to 100,000,000	Quarterly	8.00%
100,000,001 to 250,000,000	Quarterly	8.25%
250,000,001 and above	Quarterly	8.75%
<b>1Year</b>		
0 to 10,000,000	At Maturity	7.75%
10,000,001 to 100,000,000	At Maturity	8.00%
100,000,001 to 250,000,000	At Maturity	8.25%
250,000,001 to 500,000,000	At Maturity	9.00%
500,000,001 and above	At Maturity	9.25%
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%

**PROFIT RATES JULY 2013**

Mahana Amadani Scheme	Payment Frequency	Profit Rate
<b>1 year</b>		
0 to 10,000,000	Monthly	7.75%
10,000,001 and above	Monthly	8.00%
2 year	Monthly	7.85%
3 year	Monthly	7.90%
4 year	Monthly	7.95%
5 year	Monthly	8.45%

AMI Deposits	Payment Frequency	Profit Rate
<b>3 Months</b>		
0 to 15,000,000	Six Monthly	6.25%
15,000,001 to 50,000,000	Six Monthly	6.50%
50,000,001 to 100,000,000	Six Monthly	6.75%
100,000,001 to 200,000,000	Six Monthly	7.00%
200,000,001 to 250,000,000	Six Monthly	7.50%
250,000,001 to 500,000,000	Six Monthly	7.75%
500,000,001 and above	Six Monthly	7.85%
<b>6 Months</b>		
0 to 15,000,000	Six Monthly	6.50%
15,000,001 to 50,000,000	Six Monthly	6.75%
50,000,001 to 100,000,000	Six Monthly	7.00%
100,000,001 to 200,000,000	Six Monthly	7.25%
200,000,001 to 250,000,000	Six Monthly	7.75%
250,000,001 to 500,000,000	Six Monthly	7.85%
Rs 500,000,001 and above	Six Monthly	8.05%
<b>1 Year</b>		
0 to 10,000,000	Six Monthly	7.90%
10,000,001 to 100,000,000	Six Monthly	8.15%
100,000,001 and above	Six Monthly	8.50%
2 Years	Six Monthly	7.95%
3 Years	Monthly	8.10%
5 Years	Six Monthly	9.40%

**FOREIGN CURRENCY**

<b>Saving Accounts</b>	Six Monthly	0.04%
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Saving Account	Payment Frequency	Profit Rate
USD 0 to 50,000	Monthly	0.05%
USD 50,001 to 100,000	Monthly	0.10%
USD 100,001 to 200,000	Monthly	0.15%
USD 200,001 to 500,000	Monthly	0.50%
USD 500,001 and above	Monthly	1.00%
GBPBalance below POUND 1,000/-	Monthly	0.05%
GBPMinimum Balance POUND 1,000/-	Monthly	0.10%
EUROBalance below EURO 1,000/-	Monthly	0.05%
EUROMinimum Balance EURO 1,000/-	Monthly	0.10%
UAE DirhamBalance below UAE Dirham 5,000/-	Monthly	0.02%
UAE DirhamMinimum Balance UAE Dirham 5,000/-	Monthly	0.05%

**PROFIT RATES JULY 2013**

Term Deposits	Payment Frequency	Profit Rate
USD 1 Month 0 to 500,000	At Maturity	0.25%
USD 1 Month 500,001 and above	At Maturity	0.75%
USD 3 Month 0 to 500,000	At Maturity	0.48%
USD 3 Month 500,001 and above	At Maturity	0.75%
USD 6 Month 0 to 500,000	At Maturity	0.65%
USD 6 Month 500,001 and above	At Maturity	0.85%
USD 1 Year & above 0 to 500,000	At Maturity	0.85%
USD 1 Year & above 500,001 and above	At Maturity	1.00%

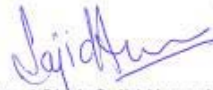
Term Deposits	Payment Frequency	Profit Rate
GBP 1 Month	At Maturity	0.15%
GBP 3 Months	At Maturity	0.38%
GBP 6 Months	At Maturity	0.48%
GBP 1 Year & above	At Maturity	0.50%

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 by Sharia Advisor