

PROFIT RATES MARCH 2013

Local Currency- Pak Rupees

	Payment Frequency	Profit Rate
7 Days Notice	7 Days	4.56%
<b>Saving Accounts</b>	Six monthly	4.56%
<b>Saving Accounts</b>		
Albaraka Business Plus	Monthly Payments	0.08%

Saving Accounts	Payment Frequency	Profit Rate
0 to 4,999,999	Monthly Payments	4.56%
5,000,000 to 9,999,999	Monthly Payments	4.96%
10,000,000 to 49,999,999	Monthly Payments	5.24%
50,000,000 and above	Monthly Payments	5.58%

Mudaraba Premium Plus - for individuals	Payment Frequency	Profit Rate
0 to 999,999	Monthly Payments	4.67%
1,000,000 to 4,999,999	Monthly Payments	5.53%
5,000,000 to 9,999,999	Monthly Payments	6.67%
10,000,000 to 24,999,999	Monthly Payments	6.72%
25,000,000 to 49,999,999	Monthly Payments	6.73%
50,000,000 to 99,999,999	Monthly Payments	6.75%
100,000,000 to 149,999,999	Monthly Payments	6.10%
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	5.53%
10,000,000 to 29,999,999	Monthly Payments	6.67%
30,000,000 to 49,999,999	Monthly Payments	6.78%
50,000,000 to 149,999,999	Monthly Payments	6.84%
150,000,000 to 249,999,999	Monthly Payments	6.95%
250,000,000 to 299,999,999	Monthly Payments	7.06%
300,000,000 to 499,999,999	Monthly Payments	7.35%
500,000,000 and above	Monthly Payments	9.00%

Incentive Accounts	Payment Frequency	Profit Rate
0 to 99,999	Six Monthly	4.67%
100,000 to 9,999,999	Six Monthly	5.53%
10,000,000 to 49,999,999	Six Monthly	7.01%
50,000,000 and above	Six Monthly	8.43%

Khazana Account	Payment Frequency	Profit Rate
Rs 0 to 249,999	Monthly /Quarterly	4.67%
Rs 250,000 to 4,999,999	Monthly /Quarterly	5.53%
Rs 5,000,000 to 9,999,999	Monthly /Quarterly	6.78%
Rs 10,000,000 to 24,999,999	Monthly /Quarterly	7.06%
Rs 25,000,000 to 49,999,999	Monthly /Quarterly	7.24%
Rs 50,000,000 to 99,999,999	Monthly /Quarterly	7.41%
Rs 100,000,000 to 249,999,999	Monthly /Quarterly	7.46%
Rs 250,000,000 to 499,999,999	Monthly /Quarterly	7.58%
Rs 500,000,000 and above	Monthly /Quarterly	8.43%

Term Deposits	Payment Frequency	Profit Rate
1Month	At Maturity	6.78%
3Months	At Maturity	7.35%
6Months	At Maturity	7.63%
1Year	Monthly	8.77%
1Year	Quarterly	9.00%
1Year	At Maturity	9.23%
2Years	At Maturity	9.23%
3Years	Monthly	9.00%
3Years	Quarterly	9.06%
3Years	At Maturity	9.63%
5Years	Monthly	9.63%
5Years	Quarterly	10.20%
5Years	At Maturity	10.77%

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Mahana Aunadi Scheme	Payment Frequency	Profit Rate
1 year	Monthly	8.77%
2 year	Monthly	8.94%
3 year	Monthly	9.09%
4 year	Monthly	9.26%
5 year	Monthly	9.63%

A3H Deposits	Payment Frequency	Profit Rate
3 Months	Six Monthly	7.35%
6 Months	Six Monthly	7.63%
1 Year	Six Monthly	8.94%
2 Years	Six Monthly	9.06%
3 Years	Monthly	9.23%
5 Years	Six Monthly	10.60%

**FOREIGN CURRENCY**

Saving Accounts	Payment Frequency	Profit Rate
	Six Monthly	0.04%

Saving Account	Payment Frequency	Profit Rate
USD Balance below USD 1,000/-	Monthly	0.10%
USD Minimum Balance USD 1,000/-	Monthly	0.13%
GBP Balance below POUND 1,000/-	Monthly	0.09%
GBP Minimum Balance POUND 1,000/-	Monthly	0.10%
EUR Balance below EURO 1,000/-	Monthly	0.05%
EUR 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	0.25%
USD 3 Months	At Maturity	0.48%
USD 6 Months	At Maturity	0.58%
USD 1 Year & above	At Maturity	0.60%

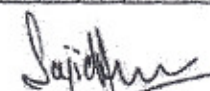
Term Deposits	Payment Frequency	Profit Rate
GBP 1 Month	At Maturity	0.15%
GBP 3 Months	At Maturity	0.38%
GBP 6 Months	At Maturity	0.48%
GBP 1 Year & above	At Maturity	0.50%

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%

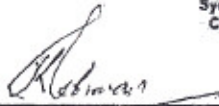
Term Deposits	Payment Frequency	Profit Rate
UAE Dirham 1 Month	At Maturity	0.10%
UAE Dirham 3 Months	At Maturity	0.11%
UAE Dirham 6 Months	At Maturity	0.12%
UAE Dirham 1 Year & above	At Maturity	0.13%



Khwaja Farhan Uaman  
Manager Finance



Syed Shah Sajid Hussain  
Chief Financial Officer



Approved Sharia Adviser Division