

INST/2013
June 04, 2013

PROFIT RATES MAY 2013

Local Currency- Pak Rupees

	Payment Frequency	Profit Rate
7 Days Notice	7 Days	3.00%
Saving Accounts	Six monthly	3.80%
Saving Accounts		
Albaraka Business Plus	Monthly Payments	0.07%

Saving Accounts	Payment Frequency	Profit Rate
0 to 5,000,000	Monthly Payments	3.75%
5,000,001 to 10,000,000	Monthly Payments	4.35%
10,000,001 to 50,000,000	Monthly Payments	4.60%
50,000,001 to 100,000,000	Monthly Payments	4.90%
100,000,001 and above	Monthly Payments	5.00%

Mudaraba Premium Plus - for individuals	Payment Frequency	Profit Rate
0 to 1,000,000	Monthly Payments	3.95%
1,000,001 to 5,000,000	Monthly Payments	4.85%
5,000,001 to 10,000,000	Monthly Payments	5.85%
10,000,001 to 25,000,000	Monthly Payments	5.90%
25,000,001 to 50,000,000	Monthly Payments	5.91%
50,000,001 to 100,000,000	Monthly Payments	5.92%
100,000,001 to 150,000,000	Monthly Payments	6.10%
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%

Mudaraba Premium Plus - for Business / Corporate	Payment Frequency	Profit Rate
0 to 10,000,000	Monthly Payments	4.85%
10,000,001 to 30,000,000	Monthly Payments	5.85%
30,000,001 to 50,000,000	Monthly Payments	5.95%
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	6.95%
500,000,001 and above	Monthly Payments	8.40%

Incentive Accounts	Payment Frequency	Profit Rate
0 to 100,000	Six Monthly	4.10%
100,001 to 10,000,000	Six Monthly	4.85%
10,000,001 to 50,000,000	Six Monthly	6.15%
50,000,001 and above	Six Monthly	7.90%

PROFIT RATES MAY 2013

Khazana Account	Payment Frequency	Profit Rate
Rs 0 to 250,000	Monthly /Quarterly	4.10%
Rs 250,001 to 5,000,000	Monthly /Quarterly	4.85%
Rs 5,000,001 to 10,000,000	Monthly /Quarterly	5.95%
Rs 10,000,001 to 25,000,000	Monthly /Quarterly	6.20%
Rs 25,000,001 to 50,000,000	Monthly /Quarterly	6.35%
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	7.25%
Rs 500,000,001 and above	Monthly /Quarterly	7.90%

Term Deposits	Payment Frequency	Profit Rate
1Month		
0 to 15,000,000	At Maturity	5.95%
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%
3Months		
0 to 15,000,000	At Maturity	6.45%
15,000,001 to 50,000,000	At Maturity	6.60%
50,000,001 to 100,000,000	At Maturity	6.70%
100,000,001 to 200,000,000	At Maturity	6.95%
200,000,001 to 250,000,000	At Maturity	7.70%
250,000,001 to 500,000,000	At Maturity	7.75%
500,000,001 and above	At Maturity	7.85%
6Months		
0 to 15,000,000	At Maturity	6.70%
15,000,001 to 50,000,000	At Maturity	6.85%
50,000,001 to 100,000,000	At Maturity	7.05%
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%
1Year		
0 to 10,000,000	Monthly	7.80%
10,000,001 and above	Monthly	8.05%
1Year		
0 to 10,000,000	Quarterly	7.85%
10,000,001 to 100,000,000	Quarterly	8.10%
100,000,001 to 250,000,000	Quarterly	8.20%
251,000,001 and above	Quarterly	9.00%
1Year		
0 to 10,000,000	At Maturity	7.95%
10,000,001 to 100,000,000	At Maturity	8.20%
100,000,001 to 250,000,000	At Maturity	8.45%
250,000,001 to 500,000,000	At Maturity	9.15%
500,000,001 and above	At Maturity	9.45%
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 MAY 2013

Mahana Amadani Scheme	Payment Frequency	Profit Rate
1 year		
0 to 10,000,000	Monthly	7.80%
10,000,001 and above	Monthly	8.10%
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
3 Months		
0 to 15,000,000	Six Monthly	6.45%
15,000,001 to 50,000,000	Six Monthly	6.60%
50,000,001 to 100,000,000	Six Monthly	6.70%
100,000,001 to 200,000,000	Six Monthly	6.95%
200,000,001 to 250,000,000	Six Monthly	7.70%
250,000,001 to 500,000,000	Six Monthly	7.75%
500,000,001 and above	Six Monthly	7.85%
6 Months		
0 to 15,000,000	Six Monthly	6.70%
15,000,001 to 50,000,000	Six Monthly	6.85%
50,000,001 to 100,000,000	Six Monthly	7.05%
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%
1 Year		
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

Saving Accounts	Six Monthly	0.04%
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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	0.15%
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%

PROFIT RATES MAY 2013

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 Usman
Manager Finance



Syed Shah Sajid Hussain
Chief Financial Officer



Approved by Sharia Advisor