



INST/2017/143

December 28, 2017

To: MANCOM MEMBERS / AREA OPERATION MANAGERS / AREA MANAGERS/ ALL BRANCH MANAGERS / OPERATIONS DEPARTMENT / IT DEPARTMENT

PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM JANUARY, 2018

Enclosed is a Circular received from Finance Department declaring Profit Sharing Ratio & Weightages for the month of January, 2018.

For any queries regarding the subject matter please contact the Finance Department.

Sd/-

Masroor Hussain Rao
Chief Compliance Officer

PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM JANUARY 2018

LOCAL CURRENCY

Profit Sharing Ratio [PSR]	Share of Mudarib Rabb ul Maal	November-17	December-17	January-18
		40%	50%	50%

Account Type	Payment Frequency	Weightages		
		November-17	December-17	January-18
Saving Accounts	Six monthly	0.003054	0.002063	0.002064
Albaraka Business Plus	Monthly	0.000086	0.000058	0.000058
Saving Accounts	Monthly	0.003054	0.002063	0.002064
Tifl-Young Saver Account	Quarterly	0.004803	0.003245	0.003246
Asaan Saving Deposit Account	Monthly	0.003054	0.002063	0.002064

Mudaraba Premium Plus - for individuals

Balance Range	Payment Frequency	November-17	December-17	January-18
0 to 999,999	Monthly	0.003054	0.002063	0.002064
1,000,000 to 4,999,999	Monthly	0.003140	0.002121	0.002122
5,000,000 to 9,999,999	Monthly	0.003325	0.002246	0.002247
10,000,000 to 24,999,999	Monthly	0.003448	0.002329	0.002330
25,000,000 to 49,999,999	Monthly	0.003633	0.002454	0.002455
50,000,000 to 99,999,999	Monthly	0.003695	0.002496	0.002497
100,000,000 to 149,999,999	Monthly	0.003756	0.002537	0.002539
150,000,000 to 199,999,999	Monthly	0.003879	0.002621	0.002622
200,000,000 to 249,999,999	Monthly	0.004187	0.002829	0.002830
250,000,000 to 499,999,999	Monthly	0.004803	0.003245	0.003246
500,000,000 and above	Monthly	0.005727	0.003868	0.003870

Mudaraba Premium Plus - for Business / Corporate

Balance Range	Payment Frequency	November-17	December-17	January-18
0 to 9,999,999	Monthly	0.003054	0.002063	0.002064
10,000,000 to 29,999,999	Monthly	0.003448	0.002329	0.002330
30,000,000 to 49,999,999	Monthly	0.003571	0.002413	0.002414
50,000,000 to 149,999,999	Monthly	0.003695	0.002496	0.002497
150,000,000 to 249,999,999	Monthly	0.003756	0.002537	0.002539
250,000,000 to 299,999,999	Monthly	0.004126	0.002787	0.002788
300,000,000 to 399,999,999	Monthly	0.004680	0.003161	0.003163
400,000,000 to 499,999,999	Monthly	0.006404	0.004326	0.004286
500,000,000 to 749,999,999	Monthly	0.005234	0.003536	0.003537
750,000,000 to 999,999,999	Monthly	0.005296	0.003577	0.003537
1,000,000,000 to above	Monthly	0.005234	0.003536	0.003537

Halal Munafa Account

Balance Range	Payment Frequency	November-17	December-17	January-18
On First 500,000	Monthly	0.003054	0.002063	0.002064
On Next 4,500,000	Monthly	0.004187	0.002829	0.002830
On Next 5,000,000	Monthly	0.004310	0.002912	0.002913
On Next 10,000,000	Monthly	0.004557	0.003078	0.003080
On Next 30,000,000	Monthly	0.005234	0.003536	0.003537
On amount above 50,000,000	Monthly	0.003054	0.002063	0.002064

Incentive Accounts

Balance Range	Payment Frequency	November-17	December-17	January-18
0 to 99,999	Monthly	0.003054	0.002063	0.002064
100,000 to 9,999,999	Monthly	0.003571	0.002413	0.002414
10,000,000 to 49,999,999	Monthly	0.004187	0.002829	0.002830
50,000,000 to 99,999,999	Monthly	0.005049	0.003411	0.003412
100,000,000 to 399,999,999	Monthly	0.005727	0.003868	0.003870
400,000,000 and above	Monthly	0.006404	0.004326	0.004286

Khazana Account

Balance Range	Payment Frequency	November-17	December-17	January-18
0 to 249,999	Monthly / Quarterly	0.003054	0.002063	0.002064
250,000 to 4,999,999	Monthly / Quarterly	0.003325	0.002246	0.002247
5,000,000 to 9,999,999	Monthly / Quarterly	0.003510	0.002371	0.002372
10,000,000 to 24,999,999	Monthly / Quarterly	0.003571	0.002413	0.002414
25,000,000 to 49,999,999	Monthly / Quarterly	0.003818	0.002579	0.002580
50,000,000 to 99,999,999	Monthly / Quarterly	0.004064	0.002745	0.002747
100,000,000 to 249,999,999	Monthly / Quarterly	0.004680	0.003161	0.003163
250,000,000 to 299,999,999	Monthly / Quarterly	0.006219	0.004201	0.004161
300,000,000 to 399,999,999	Monthly / Quarterly	0.006342	0.004284	0.004245
400,000,000 to 499,999,999	Monthly / Quarterly	0.005542	0.003744	0.003745
500,000,000 to 749,999,999	Monthly / Quarterly	0.005727	0.003868	0.003870
750,000,000 to 1,000,000,000	Monthly / Quarterly	0.007389	0.004992	0.004952
1,000,000,001 and above	Monthly / Quarterly	0.007389	0.004992	0.004952

Albaraka Islamic Institution Deposit Account

Balance Range	Payment Frequency	November-17	December-17	January-18
0 to 10,000,000	Monthly	0.003054	0.002063	0.002064
10,000,001 to 100,000,000	Monthly	0.006527	0.004409	0.004411
100,000,001 to 500,000,000	Monthly	0.006835	0.004617	0.004619
500,000,001 to 1,500,000,000	Monthly	0.006897	0.004659	0.004661

1,500,000,001 to 3,500,000,000	Monthly	0.006958	0.004700	0.004702
3,500,000,001 & Above	Monthly	0.007204	0.004867	0.004869

Mahana Barkah Account

On First 10,000	Monthly	0.003054	0.002063	0.002064
On Next 4,990,000	Monthly	0.004557	0.003078	0.003038
On amount above 5,000,000	Monthly	0.003054	0.002063	0.002064

Senior Citizen Account

Rs 0 to 249,999	Monthly	0.003818	0.002579	0.002580
Rs 250,000 to 999,999	Monthly	0.004741	0.003203	0.003204
Rs 1,000,000 to 4,999,999	Monthly	0.005419	0.003660	0.003662
Rs 5,000,000 to 9,999,999	Monthly	0.006281	0.004243	0.004245
Rs 10,000,000 and above	Monthly	0.007020	0.004742	0.004744

Term Deposits

1Month				
0 to 4,999,999	At Maturity	0.004249	0.002870	0.002871
5,000,000 to 9,999,999	At Maturity	0.004310	0.002912	0.002913
10,000,000 to 14,999,999	At Maturity	0.004372	0.002953	0.002955
15,000,000 to 24,999,999	At Maturity	0.004433	0.002995	0.002996
25,000,000 to 49,999,999	At Maturity	0.004741	0.003203	0.003204
50,000,000 to 99,999,999	At Maturity	0.005049	0.003411	0.003412
100,000,000 to 199,999,999	At Maturity	0.005172	0.003494	0.003496
200,000,000 to 499,999,999	At Maturity	0.005357	0.003619	0.003621
500,000,000 to 999,999,999	At Maturity	0.005911	0.003993	0.003995
1000,000,000 to 1,499,999,999	At Maturity	0.006034	0.004076	0.004078
1,500,000,000 to Above	At Maturity	0.006158	0.004160	0.004120
3Months				
0 to 4,999,999	At Maturity	0.005172	0.003494	0.003496
5,000,000 to 9,999,999	At Maturity	0.005296	0.003577	0.003579
10,000,000 to 14,999,999	At Maturity	0.005419	0.003660	0.003662
15,000,000 to 49,999,999	At Maturity	0.005542	0.003744	0.003745
50,000,000 to 99,999,999	At Maturity	0.006650	0.004492	0.004453
100,000,000 to 199,999,999	At Maturity	0.007204	0.004867	0.004827
200,000,000 to 499,999,999	At Maturity	0.006897	0.004659	0.004619
500,000,000 to 999,999,999	At Maturity	0.007266	0.004908	0.004869
1000,000,000 to 1,499,999,999	At Maturity	0.007574	0.005116	0.004911
1,500,000,000 to Above	At Maturity	0.007574	0.005116	0.004911
6Months				
0 to 4,999,999	At Maturity	0.005419	0.003660	0.003662
5,000,000 to 9,999,999	At Maturity	0.005603	0.003785	0.003787
10,000,000 to 14,999,999	At Maturity	0.005665	0.003827	0.003829
15,000,000 to 49,999,999	At Maturity	0.005850	0.003952	0.003953
50,000,000 to 99,999,999	At Maturity	0.006034	0.004076	0.004078
100,000,000 to 199,999,999	At Maturity	0.006342	0.004284	0.004245
200,000,000 to 499,999,999	At Maturity	0.007143	0.004825	0.004786
500,000,000 to 999,999,999	At Maturity	0.006589	0.004451	0.004411
1000,000,000 to 1,499,999,999	At Maturity	0.005973	0.004035	0.004037
1,500,000,000 to Above	At Maturity	0.006158	0.004160	0.004120
1Year - Monthly				
0 to 4,999,999	Monthly	0.006158	0.004160	0.004120
5,000,000 to 9,999,999	Monthly	0.006219	0.004201	0.004161
10,000,000 to 14,999,999	Monthly	0.006342	0.004284	0.004245
15,000,000 to 29,999,999	Monthly	0.006404	0.004326	0.004286
30,000,000 to 49,999,999	Monthly	0.006466	0.004368	0.004328
50,000,000 to 99,999,999	Monthly	0.006650	0.004492	0.004453
100,000,000 to 199,999,999	Monthly	0.006958	0.004700	0.004661
200,000,000 to 499,999,999	Monthly	0.007020	0.004742	0.004702
500,000,000 and above	Monthly	0.007389	0.004992	0.004952
1Year - Quarterly				
0 to 4,999,999	Quarterly	0.006158	0.004160	0.004120
5,000,000 to 9,999,999	Quarterly	0.006219	0.004201	0.004161
10,000,000 to 14,999,999	Quarterly	0.006342	0.004284	0.004245
15,000,000 to 49,999,999	Quarterly	0.006404	0.004326	0.004286
50,000,000 to 99,999,999	Quarterly	0.006650	0.004492	0.004453
100,000,000 to 199,999,999	Quarterly	0.006773	0.004576	0.004536
200,000,000 to 499,999,999	Quarterly	0.006958	0.004700	0.004661
500,000,000 and above	Quarterly	0.007389	0.004992	0.004952
1Year - Maturity				
0 to 4,999,999	At Maturity	0.006589	0.004451	0.004411
5,000,000 to 9,999,999	At Maturity	0.006589	0.004451	0.004411
10,000,000 to 14,999,999	At Maturity	0.006650	0.004492	0.004453
15,000,000 to 49,999,999	At Maturity	0.006650	0.004492	0.004453
50,000,000 to 99,999,999	At Maturity	0.006650	0.004492	0.004453
100,000,000 to 199,999,999	At Maturity	0.006958	0.004700	0.004661
200,000,000 to 499,999,999	At Maturity	0.007081	0.004784	0.004744
500,000,000 to 749,999,999	At Maturity	0.007389	0.004992	0.004952
750,000,000 to 999,999,999	At Maturity	0.007574	0.005116	0.005077

1,000,000,000 and above	At Maturity	0.007697	0.005200	0.005160
2Years	At Maturity	0.006589	0.004451	0.004411
3Years	Monthly	0.006650	0.004492	0.004453
3Years	Quarterly	0.006773	0.004576	0.004536
3Years	At Maturity	0.006958	0.004700	0.004661
5Years	Monthly	0.007389	0.004992	0.004952
5Years	Quarterly	0.007635	0.005158	0.005119
5Years	At Maturity	0.007882	0.005324	0.005285

Term Deposits - FI's

1Month				
0 to 9,999,999	At Maturity	0.000000	0.000000	0.000000
10,000,000 to 100,000,000	At Maturity	0.006034	0.004076	0.004078
100,000,001 to 200,000,000	At Maturity	0.006158	0.004160	0.004120
200,000,001 to 300,000,000	At Maturity	0.006219	0.004201	0.004161
300,000,001 to 400,000,000	At Maturity	0.006281	0.004243	0.004203
400,000,001 to 500,000,000	At Maturity	0.006342	0.004284	0.004245
500,000,001 to 750,000,000	At Maturity	0.006404	0.004326	0.004286
750,000,001 to 1000,000,000	At Maturity	0.006466	0.004368	0.004328
1000,000,001 and above	At Maturity	0.006527	0.004409	0.004370
3Months				
0 to 9,999,999	At Maturity	0.000000	0.000000	0.000000
10,000,000 to 100,000,000	At Maturity	0.006034	0.004076	0.004078
100,000,001 to 200,000,000	At Maturity	0.006158	0.004284	0.004245
200,000,001 to 300,000,000	At Maturity	0.006219	0.004326	0.004286
300,000,001 to 400,000,000	At Maturity	0.006281	0.004368	0.004328
400,000,001 to 500,000,000	At Maturity	0.006342	0.004409	0.004370
500,000,001 to 750,000,000	At Maturity	0.006404	0.004451	0.004411
750,000,001 to 1000,000,000	At Maturity	0.006466	0.004492	0.004453
1000,000,001 and above	At Maturity	0.006527	0.004534	0.004494

Mahana Amadni Scheme

1 year				
0 to 9,999,999	Monthly	0.005665	0.003827	0.003829
10,000,000 to 14,999,999	Monthly	0.005788	0.003910	0.003912
15,000,000 to 49,999,999	Monthly	0.006158	0.004160	0.004120
50,000,000 to 99,999,999	Monthly	0.006342	0.004284	0.004245
100,000,000 to 199,999,999	Monthly	0.006650	0.004492	0.004453
200,000,000 to 499,999,999	Monthly	0.006958	0.004700	0.004661
500,000,000 and above	Monthly	0.007143	0.004825	0.004786
2 year	Monthly	0.005665	0.003827	0.003829
3 year	Monthly	0.005850	0.003952	0.003953
4 year	Monthly	0.005911	0.003993	0.003995
5 year	Monthly	0.005973	0.004035	0.004037

AMI Deposits

3 Months				
0 to 49,999	At Maturity	0.004803	0.003245	0.003246
50,000 to 499,999	At Maturity	0.004926	0.003328	0.003329
500,000 to 999,999	At Maturity	0.005111	0.003452	0.003454
1,000,000 to 2,999,999	At Maturity	0.005419	0.003660	0.003662
6 Months				
0 to 49,999	At Maturity	0.004803	0.003245	0.003246
50,000 to 499,999	At Maturity	0.004988	0.003369	0.003371
500,000 to 999,999	At Maturity	0.005111	0.003452	0.003454
1,000,000 to 2,999,999	At Maturity	0.005480	0.003702	0.003704
1 Year				
0 to 49,999	Six Monthly	0.005419	0.003660	0.003662
50,000 to 499,999	Six Monthly	0.005727	0.003868	0.003870
500,000 to 999,999	Six Monthly	0.006034	0.004076	0.004078
1,000,000 to 2,999,999	Six Monthly	0.006158	0.004160	0.004120
3,000,000 to 4,999,999	Six Monthly	0.006342	0.004284	0.004245
5,000,000 to 9,999,999	Six Monthly	0.006650	0.004492	0.004453
10,000,000 to 14,999,999	Six Monthly	0.006958	0.004700	0.004661
2 Years	Six Monthly	0.005419	0.003660	0.003662
3 Years	Six Monthly	0.005727	0.003868	0.003870
5 Years	Six Monthly	0.006034	0.004076	0.004078

Tier-II Sukuk

ALBaraka Bank (Pakistan) Ltd Sukuk First Issue	Six monthly	0.009138	0.006173	0.006176
ALBaraka Bank (Pakistan) Ltd Sukuk Second Issue	Six monthly	0.008498	0.005740	0.005743

Minor Account	Monthly		0.001789	0.002064
Burj Staff Saving	Monthly		0.001997	0.002064
Burj Mushahahah Saving Account	Monthly		0.001997	0.002064
LCY Education Plan Deposits	Monthly		0.001997	0.002064
Burj Business Account	Monthly		0.000001	0.000001
Burj Premium Saving Deposit - Corporate	Monthly		0.004160	0.004120

LCY Savings Monthly

0 to 4,999,999	Monthly		0.001789	0.002064
5,000,000 to 9,999,999	Monthly		0.001789	0.002064
10,000,000 to 14,999,999	Monthly		0.002121	0.002122
15,000,000 to 19,999,999	Monthly		0.002288	0.002289
20,000,000 to 29,999,999	Monthly		0.002537	0.002539
30,000,000 to 39,999,999	Monthly		0.002953	0.002955
40,000,000 to 49,999,999	Monthly		0.003369	0.003371
50,000,000 to 99,999,999	Monthly		0.003744	0.003745
100,000,000 and Above	Monthly		0.003827	0.003829

LCY Savings - Half Yearly

0 to 4,999,999	Six Monthly		0.001789	0.002064
5,000,000 to 9,999,999	Six Monthly		0.001830	0.002064
10,000,000 to 14,999,999	Six Monthly		0.002163	0.002164
15,000,000 to 19,999,999	Six Monthly		0.002329	0.002330
20,000,000 to 29,999,999	Six Monthly		0.002579	0.002580
30,000,000 to 39,999,999	Six Monthly		0.002995	0.002996
40,000,000 to 49,999,999	Six Monthly		0.003411	0.003412
50,000,000 to 99,999,999	Six Monthly		0.003744	0.003745
100,000,000 and Above	Six Monthly		0.003952	0.003953

LCY Smart Savings Deposit - Individual

0 to 49,999	Monthly		0.001789	0.002064
50,000 to 1,999,999	Monthly		0.002246	0.002247
2,000,000 to 4,999,999	Monthly		0.002704	0.002705
5,000,000 to 9,999,999	Monthly		0.003037	0.003038
10,000,000 and Above	Monthly		0.001789	0.002064

LCY Smart Savings Deposit - Corporate

0 to 99,999	Monthly		0.001789	0.002064
100,000 to 999,999	Monthly		0.003078	0.003080
1,000,000 to 1,999,999	Monthly		0.003452	0.003454
2,000,000 to 4,999,999	Monthly		0.003536	0.003537
5,000,000 to 9,999,999	Monthly		0.003660	0.003662
10,000,000 and Above	Monthly		0.003744	0.003745

Term Deposits**1 Month**

0 to 999,999	Monthly		0.003369	0.003371
1,000,000 to 4,999,999	Monthly		0.003702	0.003704
5,000,000 to 9,999,999	Monthly		0.003827	0.003829
10,000,000 to 49,999,999	Monthly		0.003910	0.003912
50,000,000 to 99,999,999	Monthly		0.003993	0.003995
100,000,000 and Above	Monthly		0.004160	0.004120
3 Months	Monthly		0.004035	0.004037
3 Months	At Maturity		0.004076	0.004078
6 Months	Monthly		0.004492	0.004453
6 Months	Quarterly		0.004517	0.004478
6 Months	At Maturity		0.004576	0.004536
1 Year	Monthly		0.004409	0.004370
1 Year	Quarterly		0.004492	0.004453
1 Year	At Maturity		0.004700	0.004661
2 Years	At Maturity		0.004617	0.004578
3 Years	Six Monthly		0.004784	0.004744
3 Years	At Maturity		0.004867	0.004827
5 Years	Six Monthly		0.005283	0.005243
5 Years	At Maturity		0.005324	0.005285

Burj Monthly Income Account

3 Months	Monthly		0.003744	0.003745
6 Months	Monthly		0.003827	0.003829
1 Year				
0 to 999,999	Monthly		0.004076	0.004078
1,000,000 to 4,999,999	Monthly		0.004118	0.004120
5,000,000 to 14,999,999	Monthly		0.004160	0.004120
15,000,000 to 29,999,999	Monthly		0.004201	0.004161
30,000,000 to 49,999,999	Monthly		0.004243	0.004203
50,000,000 to 99,999,999	Monthly		0.004284	0.004245
100,000,000 to 299,999,999	Monthly		0.004284	0.004245
300,000,000 and Above	Monthly		0.004284	0.004245
3 Years	At Maturity		0.004576	0.004536
5 Years	Monthly		0.004742	0.004702

Burj Super Saving Deposit - Retail

0 to 2,999,999	Monthly		0.001789	0.002064
3,000,000 to 4,999,999	Monthly		0.002579	0.002580

5,000,000 to 9,999,999	Monthly		0.002745	0.002747
10,000,000 to 14,999,999	Monthly		0.002870	0.002871
15,000,000 to 19,999,999	Monthly		0.003037	0.003038
20,000,000 to 29,999,999	Monthly		0.003536	0.003537
30,000,000 to 49,999,999	Monthly		0.003660	0.003662
50,000,000 to 99,999,999	Monthly		0.003827	0.003829
100,000,000 and Above	Monthly		0.003910	0.003912

Burj Super Saving Deposit - Corporate

0 to 49,999,999	Monthly		0.003952	0.003953
50,000,000 to 99,999,999	Monthly		0.004035	0.004037
100,000,000 to 199,999,999	Monthly		0.004118	0.004120
200,000,000 to 299,999,999	Monthly		0.004160	0.004120
300,000,000 to 399,999,999	Monthly		0.003993	0.003995
400,000,000 to 499,999,999	Monthly		0.003993	0.003995
500,000,000 and Above	Monthly		0.003993	0.003995

Burj Super Saving Deposit - FI

0 to 999,999	Monthly		0.002205	0.002206
1,000,000 to 24,999,999	Monthly		0.003910	0.003912
25,000,000 to 49,999,999	Monthly		0.003993	0.003995
50,000,000 to 99,999,999	Monthly		0.004076	0.004078
100,000,000 to 199,999,999	Monthly		0.004243	0.004203
200,000,000 and Above	Monthly		0.004118	0.004120

TF Savings Monthly

0 to 4,999,999	Monthly		0.001789	0.002064
5,000,000 to 9,999,999	Monthly		0.001789	0.002064
10,000,000 to 14,999,999	Monthly		0.001789	0.002064
15,000,000 to 19,999,999	Monthly		0.001789	0.002064
20,000,000 to 29,999,999	Monthly		0.001789	0.002064
30,000,000 to 39,999,999	Monthly		0.002121	0.002122
40,000,000 to 49,999,999	Monthly		0.002537	0.002539
50,000,000 to 99,999,999	Monthly		0.003037	0.003038
100,000,000 and Above	Monthly		0.003452	0.003454



Ahmed Nasir
Manager - Pool Management



Mufti Abdullah Najeem Ul Haq Siddiqui
Resident Shariah Board Member



Tamim Shabbir
Chief Financial Officer

PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM JANUARY 2018

FOREIGN CURRENCY

Profit Sharing Ratio [PSR]	Share of Mudarib Rabb ul Maal	November-17	December-17	January-18
		65%	70%	70%
		35%	30%	30%

Saving Account	Payment Frequency	Weightages		
USD	Six Monthly	0.001565	0.001073	0.001073
GBP	Six Monthly	0.000522	0.000358	0.000358
EURO	Six Monthly	0.000522	0.000358	0.000358
USD 0 to 50,000	Monthly	0.002608	0.001788	0.001788
USD 50,001 to 100,000	Monthly	0.018258	0.012513	0.012513
USD 100,001 to 200,000	Monthly	0.023474	0.016089	0.016089
USD 200,001 to 500,000	Monthly	0.028691	0.019664	0.019664
USD 500,001 to 1000,000	Monthly	0.033907	0.023239	0.023239
USD 1000,001 and above	Monthly	0.039124	0.026814	0.026814
GBP Saving (Below £ 1,000/-)	Monthly	0.000522	0.000358	0.000358
GBP Saving (Above £ 1,000/-)	Monthly	0.001565	0.001073	0.001073
EURO Saving (Below € 1,000/-)	Monthly	0.000522	0.000358	0.000358
EURO Saving (Above € 1,000/-)	Monthly	0.001043	0.000715	0.000715
JPY Saving (Below ¥ 1,000/-)	Monthly	0.000522	0.000358	0.000358
JPY Saving (Above ¥ 1,000/-)	Monthly	0.001043	0.000715	0.000715
UAE Saving (Below AED 5,000/-)	Monthly	0.000522	0.000358	0.000358
UAE Saving (Above AED 5,000/-)	Monthly	0.001043	0.000715	0.000715

Term Deposits [Other than FI's]

USD 1 Month 0 to 200,000	At Maturity	0.005216	0.003575	0.003575
USD 1 Month 200,001 to 300,000	At Maturity	0.007825	0.005363	0.005363
USD 1 Month 300,001 and 1,000,000	At Maturity	0.010433	0.007151	0.007151
USD 1 Month 1,000,001 and 2,000,000	At Maturity	0.013041	0.008938	0.008938
USD 1 Month 2,000,001 and above	At Maturity	0.015649	0.010726	0.010726
USD 3 Months 0 to 250,000	At Maturity	0.026082	0.017876	0.017876
USD 3 Months 250,000 to 300,000	At Maturity	0.052165	0.035753	0.035753
USD 3 Months 300,001 to 500,000	At Maturity	0.078247	0.053629	0.053629
USD 3 Months 500,001 and above	At Maturity	0.104330	0.071505	0.071505
USD 6 Months 0 to 500,000	At Maturity	0.026082	0.017876	0.017876
USD 6 Months 500,001 and above	At Maturity	0.117371	0.080443	0.080443
USD 1 Year & above 0 to 200,000	At Maturity	0.031299	0.021452	0.021452
USD 1 Year & above 200,001 to 300,000	At Maturity	0.065206	0.044691	0.044691
USD 1 Year & above 300,001 to 500,000	At Maturity	0.104330	0.071505	0.071505
USD 1 Year & above 500,001 and above	At Maturity	0.130412	0.089381	0.089381

GBP 1 Month	At Maturity	0.001043	0.000715	0.000715
GBP 3 Months	At Maturity	0.005216	0.003575	0.003575
GBP 6 Months	At Maturity	0.007825	0.005363	0.005363
GBP 1 Year & above	At Maturity	0.015649	0.010726	0.010726

EURO 1 Month	At Maturity	0.001043	0.000715	0.000715
EURO 3 Months	At Maturity	0.002608	0.001788	0.001788
EURO 6 Months	At Maturity	0.003652	0.002503	0.002503
EURO 1 Year & above	At Maturity	0.005216	0.003575	0.003575

UAE Dirham 1 Month	At Maturity	0.002608	0.001788	0.001788
UAE Dirham 3 Months	At Maturity	0.002608	0.001788	0.001788
UAE Dirham 6 Months	At Maturity	0.002608	0.001788	0.001788
UAE Dirham 1 Year & above	At Maturity	0.002608	0.001788	0.001788

JPY 1 Month	At Maturity	0.001043	0.000715	0.000715
JPY 3 Months	At Maturity	0.001043	0.000715	0.000715
JPY 6 Months	At Maturity	0.001043	0.000715	0.000715
JPY 1 Year & above	At Maturity	0.001043	0.000715	0.000715

Saving Accounts

FCY Savings HY Non-Corporate [USD]	At Maturity		0.003575	0.003575
FCY Savings HY Non-Corporate [GBP]	At Maturity		0.003575	0.003575
FCY Savings HY Non-Corporate [EURO]	At Maturity		0.003575	0.003575
FCY Savings HY Corporate [USD]	At Maturity		0.003575	0.003575
FCY Savings HY Corporate [GBP]	At Maturity		0.003575	0.003575
FCY Savings HY Corporate [EURO]	At Maturity		0.003575	0.003575

Term Deposits

1 Month [USD]	At Maturity		0.001788	0.001788
1 Month [EURO]	At Maturity		0.001788	0.001788
3 Months [USD]	At Maturity		0.016089	0.016089
3 Months [GBP]	At Maturity		0.016089	0.016089

3 Months [USD]

0 to 999,999	At Maturity		0.017876	0.017876
1,000,000 and Above	At Maturity		0.035753	0.035753

3 Months [GBP]

0 to 999,999	At Maturity		0.017876	0.017876
1,000,000 and Above	At Maturity		0.035753	0.035753

6 Months [USD]	Quarterly		0.019664	0.019664
6 Months [USD]	At Maturity		0.021452	0.021452
6 Months [EURO]	At Maturity		0.021452	0.021452
1 Year [USD]	Quarterly		0.023239	0.023239
1 Year [USD]	At Maturity		0.032177	0.032177
1 Year [GBP]	At Maturity		0.032177	0.032177



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