



INST/2018/065

June 29, 2018

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

PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM JULY , 2018

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

LOCAL CURRENCY

Profit Sharing Ratio [PSR]	Share of Mudarib Rabb ul Maal	May-18	June-18	July-18
		50%	50%	50%

	Payment Frequency	Weightages		
Saving Accounts	Six monthly	0.002147	0.002140	0.002126
Albaraka Business Plus	Monthly	0.000058	0.000057	0.000057
Saving Accounts	Monthly	0.002147	0.002140	0.002126
Tifl-Young Saver Account	Quarterly	0.003207	0.003198	0.003176
Asaan Saving Deposit Account	Monthly	0.002147	0.002140	0.002126

Mudaraba Premium Plus - for individuals

0 to 999,999	Monthly	0.002147	0.002140	0.002126
1,000,000 to 4,999,999	Monthly	0.002147	0.002140	0.002126
5,000,000 to 9,999,999	Monthly	0.002221	0.002214	0.002199
10,000,000 to 24,999,999	Monthly	0.002303	0.002296	0.002280
25,000,000 to 49,999,999	Monthly	0.002426	0.002419	0.002403
50,000,000 to 99,999,999	Monthly	0.002467	0.002460	0.002443
100,000,000 to 149,999,999	Monthly	0.002508	0.002501	0.002484
150,000,000 to 199,999,999	Monthly	0.002591	0.002583	0.002566
200,000,000 to 249,999,999	Monthly	0.002796	0.002788	0.002769
250,000,000 to 499,999,999	Monthly	0.003207	0.003198	0.003176
500,000,000 and above	Monthly	0.003824	0.003814	0.003787

Mudaraba Premium Plus - for Business / Corporate

0 to 9,999,999	Monthly	0.002147	0.002140	0.002126
10,000,000 to 29,999,999	Monthly	0.002303	0.002296	0.002280
30,000,000 to 49,999,999	Monthly	0.002385	0.002378	0.002362
50,000,000 to 149,999,999	Monthly	0.002467	0.002460	0.002443
150,000,000 to 249,999,999	Monthly	0.002508	0.002501	0.002484
250,000,000 to 299,999,999	Monthly	0.002755	0.002747	0.002728
300,000,000 to 399,999,999	Monthly	0.003125	0.003116	0.003095
400,000,000 to 499,999,999	Monthly	0.004236	0.004224	0.004194
500,000,000 to 749,999,999	Monthly	0.003454	0.003444	0.003421
750,000,000 to 999,999,999	Monthly	0.003454	0.004962	0.005294
1,000,000,000 to above	Monthly	0.003454	0.003444	0.003421

Halal Munafa Account

On First 500,000	Monthly	0.002147	0.002140	0.002126
On Next 4,500,000	Monthly	0.002796	0.002788	0.002769
On Next 5,000,000	Monthly	0.002879	0.002870	0.002851
On Next 10,000,000	Monthly	0.003002	0.002993	0.002973
On Next 30,000,000	Monthly	0.003578	0.003567	0.003543
On amount above 50,000,000	Monthly	0.002147	0.002140	0.002126

Incentive Accounts

0 to 99,999	Monthly	0.002147	0.002140	0.002126
100,000 to 9,999,999	Monthly	0.002385	0.002378	0.002525
10,000,000 to 49,999,999	Monthly	0.002796	0.002788	0.002932
50,000,000 to 99,999,999	Monthly	0.003372	0.003362	0.003502
100,000,000 to 399,999,999	Monthly	0.003948	0.003937	0.004072
400,000,000 and above	Monthly	0.004277	0.004265	0.004887

Khazana Account

0 to 249,999	Monthly / Quarterly	0.002147	0.002140	0.002126
250,000 to 4,999,999	Monthly / Quarterly	0.002221	0.002214	0.002362
5,000,000 to 9,999,999	Monthly / Quarterly	0.002344	0.002337	0.002484
10,000,000 to 24,999,999	Monthly / Quarterly	0.002385	0.002378	0.002525
25,000,000 to 49,999,999	Monthly / Quarterly	0.002550	0.002542	0.002688
50,000,000 to 99,999,999	Monthly / Quarterly	0.002714	0.002706	0.002851
100,000,000 to 249,999,999	Monthly / Quarterly	0.003125	0.003116	0.003258
250,000,000 to 299,999,999	Monthly / Quarterly	0.004194	0.004183	0.004154
300,000,000 to 399,999,999	Monthly / Quarterly	0.004194	0.004183	0.004154
400,000,000 to 499,999,999	Monthly / Quarterly	0.003701	0.003690	0.003665
500,000,000 to 749,999,999	Monthly / Quarterly	0.003824	0.003814	0.003787
750,000,000 to 1,000,000,000	Monthly / Quarterly	0.004935	0.004921	0.004887
1,000,000,001 and above	Monthly / Quarterly	0.005181	0.005208	0.005457

Albaraka Islamic Institution Deposit Account

0 to 10,000,000	Monthly	0.002147	0.002140	0.002126
10,000,001 to 100,000,000	Monthly	0.004729	0.004716	0.005009
100,000,001 to 500,000,000	Monthly	0.004935	0.005208	0.005172
500,000,001 to 1,500,000,000	Monthly	0.004935	0.005208	0.005172

1,500,000,001 to 2,500,000,000	Monthly	0.004935	0.005208	0.005172
2,500,000,001 & Above	Monthly	0.005058	0.005331	0.005294

Mahana Barkah Account

On First 10,000	Monthly	0.002147	0.002140	0.002126
On Next 4,990,000	Monthly	0.003002	0.002993	0.002973
On amount above 5,000,000	Monthly	0.002147	0.002140	0.002126

Senior Citizen Account

Rs 0 to 249,999	Monthly	0.002550	0.002542	0.002525
Rs 250,000 to 999,999	Monthly	0.003166	0.003157	0.003136
Rs 1,000,000 to 4,999,999	Monthly	0.003619	0.003608	0.003584
Rs 5,000,000 to 9,999,999	Monthly	0.004194	0.004183	0.004154
Rs 10,000,000 and above	Monthly	0.004770	0.004757	0.004887

Term Deposits

1Month				
0 to 4,999,999	At Maturity	0.002837	0.002829	0.002810
5,000,000 to 9,999,999	At Maturity	0.002879	0.002870	0.002851
10,000,000 to 14,999,999	At Maturity	0.002920	0.002911	0.002891
15,000,000 to 24,999,999	At Maturity	0.002961	0.002952	0.002932
25,000,000 to 49,999,999	At Maturity	0.003166	0.003157	0.003136
50,000,000 to 99,999,999	At Maturity	0.003372	0.003362	0.003339
100,000,000 to 199,999,999	At Maturity	0.003454	0.003444	0.003421
200,000,000 to 499,999,999	At Maturity	0.003578	0.003567	0.003543
500,000,000 to 999,999,999	At Maturity	0.003948	0.003937	0.003909
1000,000,000 to 1,499,999,999	At Maturity	0.004030	0.004019	0.003991
1,500,000,000 to Above	At Maturity	0.004071	0.004060	0.004032
3Months				
0 to 4,999,999	At Maturity	0.003454	0.003444	0.003421
5,000,000 to 9,999,999	At Maturity	0.003536	0.003526	0.003502
10,000,000 to 14,999,999	At Maturity	0.003619	0.003608	0.003584
15,000,000 to 49,999,999	At Maturity	0.003701	0.003690	0.003665
50,000,000 to 99,999,999	At Maturity	0.004400	0.004388	0.004357
100,000,000 to 199,999,999	At Maturity	0.004811	0.004798	0.004765
200,000,000 to 299,999,999	At Maturity	0.004852	0.004839	0.004805
300,000,000 to 399,999,999	At Maturity	0.004893	0.004880	0.004846
400,000,000 to 499,999,999	At Maturity	0.004893	0.004880	0.004846
500,000,000 to 999,999,999	At Maturity	0.004935	0.005044	0.005090
1000,000,000 to 1,499,999,999	At Maturity	0.005017	0.005003	0.004968
1,500,000,000 to Above	At Maturity	0.005017	0.005003	0.004968
6Months				
0 to 4,999,999	At Maturity	0.003619	0.003608	0.003584
5,000,000 to 9,999,999	At Maturity	0.003742	0.003731	0.003706
10,000,000 to 14,999,999	At Maturity	0.003783	0.003772	0.003747
15,000,000 to 49,999,999	At Maturity	0.003907	0.003896	0.003869
50,000,000 to 99,999,999	At Maturity	0.004030	0.004019	0.003991
100,000,000 to 199,999,999	At Maturity	0.004688	0.004675	0.004642
200,000,000 to 499,999,999	At Maturity	0.004811	0.004798	0.004765
500,000,000 to 999,999,999	At Maturity	0.004852	0.004839	0.005009
1000,000,000 to 1,499,999,999	At Maturity	0.004976	0.004962	0.005090
1,500,000,000 to Above	At Maturity	0.004935	0.004921	0.005213
1Year - Monthly				
0 to 4,999,999	Monthly	0.004071	0.004060	0.004032
5,000,000 to 9,999,999	Monthly	0.004112	0.004101	0.004072
10,000,000 to 14,999,999	Monthly	0.004194	0.004183	0.004154
15,000,000 to 29,999,999	Monthly	0.004236	0.004224	0.004194
30,000,000 to 49,999,999	Monthly	0.004277	0.004265	0.004235
50,000,000 to 99,999,999	Monthly	0.004400	0.004388	0.004357
100,000,000 to 199,999,999	Monthly	0.004606	0.004593	0.004724
200,000,000 to 499,999,999	Monthly	0.004647	0.004634	0.004887
500,000,000 and above	Monthly	0.004893	0.004880	0.005090
1Year - Quarterly				
0 to 4,999,999	Quarterly	0.004071	0.004060	0.004032
5,000,000 to 9,999,999	Quarterly	0.004112	0.004101	0.004072
10,000,000 to 14,999,999	Quarterly	0.004194	0.004183	0.004154
15,000,000 to 49,999,999	Quarterly	0.004236	0.004224	0.004194
50,000,000 to 99,999,999	Quarterly	0.004400	0.004388	0.004357
100,000,000 to 199,999,999	Quarterly	0.004482	0.004470	0.004805
200,000,000 to 499,999,999	Quarterly	0.004606	0.004593	0.004968
500,000,000 and above	Quarterly	0.004893	0.004880	0.005172
1Year - Maturity				
0 to 4,999,999	At Maturity	0.004359	0.004347	0.004317
5,000,000 to 9,999,999	At Maturity	0.004359	0.004347	0.004317
10,000,000 to 14,999,999	At Maturity	0.004400	0.004388	0.004357
15,000,000 to 49,999,999	At Maturity	0.004400	0.004388	0.004357
50,000,000 to 99,999,999	At Maturity	0.004400	0.004388	0.004357
100,000,000 to 199,999,999	At Maturity	0.004688	0.004675	0.004642
200,000,000 to 499,999,999	At Maturity	0.004935	0.004921	0.005172

500,000,000 to 749,999,999	At Maturity	0.005181	0.005167	0.005294
750,000,000 to 999,999,999	At Maturity	0.005305	0.005290	0.005457
1,000,000,000 and above	At Maturity	0.005305	0.005290	0.005498
2Years	At Maturity	0.004359	0.004347	0.004317
3Years	Monthly	0.004400	0.004388	0.004357
3Years	Quarterly	0.004482	0.004470	0.004439
3Years	At Maturity	0.004606	0.004593	0.004561
5Years	Monthly	0.004893	0.004880	0.004846
5Years	Quarterly	0.005058	0.005044	0.005009
5Years	At Maturity	0.005222	0.005208	0.005172

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	0.004030	0.004019	0.003991
100,000,001 to 200,000,000	At Maturity	0.004071	0.004060	0.004032
200,000,001 to 300,000,000	At Maturity	0.004112	0.004101	0.004072
300,000,001 to 400,000,000	At Maturity	0.004153	0.004142	0.004113
400,000,001 to 500,000,000	At Maturity	0.004194	0.004183	0.004154
500,000,001 to 750,000,000	At Maturity	0.004236	0.004224	0.004194
750,000,001 to 1000,000,000	At Maturity	0.004277	0.004265	0.004235
1000,000,001 and above	At Maturity	0.004318	0.004306	0.004276
3Months				
0 to 9,999,999	At Maturity	0.000000	0.000000	0.000000
10,000,000 to 100,000,000	At Maturity	0.004030	0.004019	0.003991
100,000,001 to 200,000,000	At Maturity	0.004194	0.004183	0.004154
200,000,001 to 300,000,000	At Maturity	0.004236	0.004224	0.004194
300,000,001 to 400,000,000	At Maturity	0.004277	0.004265	0.004235
400,000,001 to 500,000,000	At Maturity	0.004318	0.004306	0.004276
500,000,001 to 750,000,000	At Maturity	0.004359	0.004347	0.004317
750,000,001 to 1000,000,000	At Maturity	0.004400	0.004388	0.004357
1000,000,001 and above	At Maturity	0.004441	0.004429	0.004398

Mahana Amadni Scheme

1 year				
0 to 9,999,999	Monthly	0.003783	0.003772	0.003747
10,000,000 to 14,999,999	Monthly	0.003865	0.003855	0.003828
15,000,000 to 49,999,999	Monthly	0.004071	0.004060	0.004032
50,000,000 to 99,999,999	Monthly	0.004194	0.004183	0.004154
100,000,000 to 199,999,999	Monthly	0.004400	0.004388	0.004357
200,000,000 to 499,999,999	Monthly	0.004606	0.004593	0.004561
500,000,000 and above	Monthly	0.004729	0.004716	0.004683
2 year	Monthly	0.003783	0.003772	0.003747
3 year	Monthly	0.003907	0.003896	0.003869
4 year	Monthly	0.003948	0.003937	0.003909
5 year	Monthly	0.003989	0.003978	0.003950

AMI Deposits

3 Months				
0 to 49,999	At Maturity	0.003207	0.003198	0.003176
50,000 to 499,999	At Maturity	0.003290	0.003280	0.003258
500,000 to 999,999	At Maturity	0.003413	0.003403	0.003380
1,000,000 and above	At Maturity	0.003619	0.003608	0.003584
6 Months				
0 to 49,999	At Maturity	0.003207	0.003198	0.003176
50,000 to 499,999	At Maturity	0.003331	0.003321	0.003299
500,000 to 999,999	At Maturity	0.003413	0.003403	0.003380
1,000,000 and above	At Maturity	0.003660	0.003649	0.003624
1 Year				
0 to 49,999	Six Monthly	0.003619	0.003608	0.003584
50,000 to 499,999	Six Monthly	0.003824	0.003814	0.003787
500,000 to 999,999	Six Monthly	0.004030	0.004019	0.003991
1,000,000 to 2,999,999	Six Monthly	0.004071	0.004060	0.004032
3,000,000 to 4,999,999	Six Monthly	0.004194	0.004183	0.004154
5,000,000 to 9,999,999	Six Monthly	0.004400	0.004388	0.004357
10,000,000 and above	Six Monthly	0.004606	0.004593	0.004561
2 Years	Six Monthly	0.003619	0.003608	0.003584
3 Years	Six Monthly	0.003824	0.003814	0.003787
5 Years	Six Monthly	0.004030	0.004019	0.003991

Tier-II Sukuk

ALBaraka Bank (Pakistan) Ltd Sukuk First Issue	Six monthly	0.006423	0.006405	0.006361
ALBaraka Bank (Pakistan) Ltd Sukuk Second Issue	Six monthly	0.005913	0.005897	0.005856

Minor Account	Monthly	0.002147	0.002140	0.002126
Burj Staff Saving	Monthly	0.002147	0.002140	0.002126
Burj Mushaharah Saving Account	Monthly	0.002147	0.002140	0.002126
LCY Education Plan Deposits	Monthly	0.002147	0.002140	0.002126
Burj Business Account	Monthly	0.000001	0.000001	0.000001

Burj Premium Saving Deposit - Corporate	Monthly	0.004071	0.004060	0.004032
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LCY Savings Monthly

0 to 4,999,999	Monthly	0.002147	0.002140	0.002126
5,000,000 to 9,999,999	Monthly	0.002147	0.002140	0.002126
10,000,000 to 14,999,999	Monthly	0.002147	0.002140	0.002126
15,000,000 to 19,999,999	Monthly	0.002147	0.002140	0.002126
20,000,000 to 29,999,999	Monthly	0.002147	0.002140	0.002126
30,000,000 to 39,999,999	Monthly	0.002147	0.002140	0.002126
40,000,000 to 49,999,999	Monthly	0.002147	0.002140	0.002126
50,000,000 to 99,999,999	Monthly	0.002508	0.002501	0.002484
100,000,000 and Above	Monthly	0.003536	0.003526	0.003502

LCY Savings - Half Yearly

0 to 4,999,999	Six Monthly	0.002147	0.002140	0.002126
5,000,000 to 9,999,999	Six Monthly	0.002147	0.002140	0.002126
10,000,000 to 14,999,999	Six Monthly	0.002147	0.002140	0.002126
15,000,000 to 19,999,999	Six Monthly	0.002147	0.002140	0.002126
20,000,000 to 29,999,999	Six Monthly	0.002147	0.002140	0.002126
30,000,000 to 39,999,999	Six Monthly	0.002147	0.002140	0.002126
40,000,000 to 49,999,999	Six Monthly	0.002508	0.002501	0.002484
50,000,000 to 99,999,999	Six Monthly	0.002550	0.002542	0.002525
100,000,000 and Above	Six Monthly	0.002550	0.002542	0.002525

LCY Smart Savings Deposit - Individual

0 to 49,999	Monthly	0.002147	0.002140	0.002126
50,000 to 1,999,999	Monthly	0.002221	0.002214	0.002199
2,000,000 to 4,999,999	Monthly	0.002673	0.002665	0.002647
5,000,000 to 9,999,999	Monthly	0.003002	0.002993	0.002973
10,000,000 and Above	Monthly	0.002147	0.002140	0.002126

LCY Smart Savings Deposit - Corporate

0 to 99,999	Monthly	0.002147	0.002140	0.002126
100,000 to 999,999	Monthly	0.003043	0.003034	0.003014
1,000,000 to 1,999,999	Monthly	0.003413	0.003403	0.003380
2,000,000 to 4,999,999	Monthly	0.003495	0.003485	0.003461
5,000,000 to 9,999,999	Monthly	0.003619	0.003608	0.003584
10,000,000 and Above	Monthly	0.003701	0.003690	0.003665

Term Deposits

1 Month

0 to 999,999	Monthly	0.003331	0.003321	0.003299
1,000,000 to 4,999,999	Monthly	0.003660	0.003649	0.003624
5,000,000 to 9,999,999	Monthly	0.003783	0.003772	0.003747
10,000,000 to 49,999,999	Monthly	0.003865	0.003855	0.003828
50,000,000 to 99,999,999	Monthly	0.003948	0.003937	0.003909
100,000,000 and Above	Monthly	0.004071	0.004060	0.004032
3 Months	Monthly	0.003948	0.003937	0.003909
3 Months	At Maturity	0.003989	0.003978	0.003950
6 Months	Monthly	0.004400	0.004388	0.004357
6 Months	Quarterly	0.004425	0.004412	0.004382
6 Months	At Maturity	0.004482	0.004470	0.004439
1 Year	Monthly	0.004277	0.004265	0.004235
1 Year	Quarterly	0.004400	0.004388	0.004357
1 Year	At Maturity	0.004606	0.004593	0.004561
2 Years	At Maturity	0.004523	0.004511	0.004480
3 Years	Six Monthly	0.004688	0.004675	0.004642
3 Years	At Maturity	0.004770	0.004757	0.004724
5 Years	Six Monthly	0.005181	0.005167	0.005131
5 Years	At Maturity	0.005222	0.005208	0.005172

Burj Monthly Income Account

3 Months	Monthly	0.003701	0.003690	0.003665
6 Months	Monthly	0.003783	0.003772	0.003747
1 Year				
0 to 999,999	Monthly	0.004030	0.004019	0.003991
1,000,000 to 4,999,999	Monthly	0.004071	0.004060	0.004032
5,000,000 to 14,999,999	Monthly	0.004071	0.004060	0.004032
15,000,000 to 29,999,999	Monthly	0.004112	0.004101	0.004072
30,000,000 to 49,999,999	Monthly	0.004153	0.004142	0.004113
50,000,000 to 99,999,999	Monthly	0.004194	0.004183	0.004154
100,000,000 to 299,999,999	Monthly	0.004194	0.004183	0.004154
300,000,000 and Above	Monthly	0.004194	0.004183	0.004154
3 Years	Monthly	0.004482	0.004470	0.004439
5 Years	Monthly	0.004647	0.004634	0.004602

Burj Super Saving Deposit - Retail

0 to 2,999,999	Monthly	0.002147	0.002140	0.002126
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3,000,000 to 4,999,999	Monthly	0.002550	0.002542	0.002525
5,000,000 to 9,999,999	Monthly	0.002714	0.002706	0.002688
10,000,000 to 14,999,999	Monthly	0.002837	0.002829	0.002810
15,000,000 to 19,999,999	Monthly	0.003002	0.002993	0.002973
20,000,000 to 29,999,999	Monthly	0.003495	0.003485	0.003461
30,000,000 to 49,999,999	Monthly	0.003619	0.003608	0.003584
50,000,000 to 99,999,999	Monthly	0.003783	0.003772	0.003747
100,000,000 and Above	Monthly	0.003865	0.003855	0.003828

Burj Super Saving Deposit - Corporate

0 to 49,999,999	Monthly	0.003907	0.003896	0.003869
50,000,000 to 99,999,999	Monthly	0.003989	0.003978	0.003950
100,000,000 to 199,999,999	Monthly	0.004071	0.004060	0.004032
200,000,000 to 299,999,999	Monthly	0.004071	0.004060	0.004032
300,000,000 to 399,999,999	Monthly	0.003948	0.003937	0.003909
400,000,000 to 499,999,999	Monthly	0.003948	0.003937	0.003909
500,000,000 and Above	Monthly	0.003948	0.003937	0.003909

Burj Super Saving Deposit - FI

0 to 999,999	Monthly	0.002179	0.002173	0.002158
1,000,000 to 24,999,999	Monthly	0.003865	0.003855	0.003828
25,000,000 to 49,999,999	Monthly	0.003948	0.003937	0.003909
50,000,000 to 99,999,999	Monthly	0.004030	0.004019	0.003991
100,000,000 to 199,999,999	Monthly	0.004153	0.004142	0.004113
200,000,000 and Above	Monthly	0.004071	0.004060	0.004032

TF Savings Monthly

0 to 4,999,999	Monthly	0.002147	0.002140	0.002126
5,000,000 to 9,999,999	Monthly	0.002147	0.002140	0.002126
10,000,000 to 14,999,999	Monthly	0.002147	0.002140	0.002126
15,000,000 to 19,999,999	Monthly	0.002147	0.002140	0.002126
20,000,000 to 29,999,999	Monthly	0.002147	0.002140	0.002126
30,000,000 to 39,999,999	Monthly	0.002147	0.002140	0.002126
40,000,000 to 49,999,999	Monthly	0.002508	0.002501	0.002484
50,000,000 to 99,999,999	Monthly	0.003002	0.002993	0.002973
100,000,000 and Above	Monthly	0.003413	0.003403	0.003380



Ahmed Nasir
Manager - Pool Management



Mufti Abdullah Najeed Ul Haq Siddiqui
Resident Shariah Board Member

29/06/18



Tamim Shabbir
Chief Financial Officer

PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM JULY 2018

FOREIGN CURRENCY

Profit Sharing Ratio [PSR]	Share of Mudarib Rabb ul Maal	May-18	June-18	July-18
		70%	70%	70%
		30%	30%	30%

Saving Account	Payment Frequency	Weightages		
USD	Six Monthly	0.001073	0.000977	0.000909
GBP	Six Monthly	0.000358	0.000326	0.000303
EURO	Six Monthly	0.000358	0.000326	0.000303
USD 0 to 50,000	Monthly	0.001788	0.001628	0.001514
USD 50,001 to 100,000	Monthly	0.012513	0.011393	0.010600
USD 100,001 to 200,000	Monthly	0.016089	0.014648	0.013628
USD 200,001 to 500,000	Monthly	0.019664	0.017904	0.016657
USD 500,001 to 1000,000	Monthly	0.023239	0.021159	0.019685
USD 1000,001 and above	Monthly	0.026814	0.024414	0.022714
GBP Saving (Below £ 1,000/-)	Monthly	0.000358	0.000326	0.000303
GBP Saving (Above £ 1,000/-)	Monthly	0.001073	0.000977	0.000909
EURO Saving (Below € 1,000/-)	Monthly	0.000358	0.000326	0.000303
EURO Saving (Above € 1,000/-)	Monthly	0.000715	0.000651	0.000606
JPY Saving (Below ¥ 1,000/-)	Monthly	0.000358	0.000326	0.000303
JPY Saving (Above ¥ 1,000/-)	Monthly	0.000715	0.000651	0.000606
UAE Saving (Below AED 5,000/-)	Monthly	0.000358	0.000326	0.000303
UAE Saving (Above AED 5,000/-)	Monthly	0.000715	0.000651	0.000606

Term Deposits [Other than FI's]				
USD 1 Month 0 to 200,000	At Maturity	0.003575	0.003255	0.003028
USD 1 Month 200,001 to 300,000	At Maturity	0.005363	0.004883	0.004543
USD 1 Month 300,001 and 1,000,000	At Maturity	0.007151	0.006510	0.006057
USD 1 Month 1,000,001 and 2,000,000	At Maturity	0.008938	0.008138	0.007571
USD 1 Month 2,000,001 and above	At Maturity	0.010726	0.009766	0.009085
USD 3 Months 0 to 250,000	At Maturity	0.017876	0.026042	0.024228
USD 3 Months 250,000 to 300,000	At Maturity	0.035753	0.032552	0.030285
USD 3 Months 300,001 to 500,000	At Maturity	0.053629	0.048828	0.045427
USD 3 Months 500,001 and above	At Maturity	0.071505	0.065104	0.060569
USD 6 Months 0 to 500,000	At Maturity	0.017876	0.016276	0.015142
USD 6 Months 500,001 and above	At Maturity	0.080443	0.073242	0.068141
USD 1 Year & above 0 to 200,000	At Maturity	0.021452	0.019531	0.018171
USD 1 Year & above 200,001 to 300,000	At Maturity	0.044691	0.040690	0.037998
USD 1 Year & above 300,001 to 500,000	At Maturity	0.071505	0.065104	0.060569
USD 1 Year & above 500,001 and above	At Maturity	0.089381	0.081380	0.076425

GBP 1 Month	At Maturity	0.000715	0.000651	0.000606
GBP 3 Months	At Maturity	0.003575	0.003255	0.003028
GBP 6 Months	At Maturity	0.005363	0.004883	0.004543
GBP 1 Year & above	At Maturity	0.010726	0.009766	0.009085

EURO 1 Month	At Maturity	0.000715	0.000651	0.000606
EURO 3 Months	At Maturity	0.001788	0.001628	0.001514
EURO 6 Months	At Maturity	0.002503	0.002279	0.002120
EURO 1 Year & above	At Maturity	0.003575	0.003255	0.003028

UAE Dirham 1 Month	At Maturity	0.001788	0.001628	0.001514
UAE Dirham 3 Months	At Maturity	0.001788	0.081380	0.083283
UAE Dirham 6 Months	At Maturity	0.001788	0.001628	0.001514
UAE Dirham 1 Year & above	At Maturity	0.001788	0.001628	0.001514

JPY 1 Month	At Maturity	0.000715	0.000651	0.000606
JPY 3 Months	At Maturity	0.000715	0.000651	0.000606
JPY 6 Months	At Maturity	0.000715	0.000651	0.000606
JPY 1 Year & above	At Maturity	0.000715	0.000651	0.000606

Saving Accounts				
FCY Savings HY Non-Corporate [USD]	At Maturity	0.003575	0.003255	0.003028
FCY Savings HY Non-Corporate [GBP]	At Maturity	0.003575	0.003255	0.003028
FCY Savings HY Non-Corporate [EURO]	At Maturity	0.003575	0.003255	0.003028
FCY Savings HY Corporate [USD]	At Maturity	0.003575	0.003255	0.003028
FCY Savings HY Corporate [GBP]	At Maturity	0.003575	0.003255	0.003028
FCY Savings HY Corporate [EURO]	At Maturity	0.003575	0.003255	0.003028

Term Deposits				
1 Month [USD]	At Maturity	0.001788	0.001628	0.001514
1 Month [EURO]	At Maturity	0.001788	0.001628	0.001514
3 Months [USD]	At Maturity	0.016089	0.014648	0.013628
3 Months [GBP]	At Maturity	0.016089	0.014648	0.013628

3 Months [USD]

0 to 999,999	At Maturity	0.017876	0.016276	0.015142
1,000,000 and Above	At Maturity	0.035753	0.032552	0.030285

3 Months [GBP]

0 to 999,999	At Maturity	0.017876	0.016276	0.015142
1,000,000 and Above	At Maturity	0.035753	0.032552	0.030285

6 Months [USD]	Quarterly	0.019664	0.017904	0.016657
6 Months [USD]	At Maturity	0.021452	0.019531	0.018171
6 Months [EURO]	At Maturity	0.021452	0.019531	0.018171
1 Year [USD]	Quarterly	0.023239	0.021159	0.019685
1 Year [USD]	At Maturity	0.032177	0.029297	0.027256
1 Year [GBP]	At Maturity	0.032177	0.029297	0.027256



Ahmed Masir
Manager - Pool Management



Mufti Abdullah Najeem Ul Haq Siddiqui
Resident Shariah Board Member

29/06/18



Tamim Shabbir
Chief Financial Officer