



INST/2019/009

March 04, 2019

TO: MANCOM MEMBERS/ AREA MANAGERS/ ALL BRANCH MANAGERS/ ALL OPERATION
MANAGERS / ALL AREA OPERATION MANAGERS / OPERATIONS DEPARTMENT

DECLARED PROFIT RATES FOR THE MONTH OF FEBRUARY 2019

Enclosed is a Circular received from Finance Department declaring profit rates on deposits for the month of February 2019.

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

Sd/-

Masroor Hussain Rao
Chief Compliance Officer

PROFIT RATES FEBRUARY 2019

LOCAL CURRENCY

| | Payment Frequency | Profit Rates | | |
|------------------------------|-------------------|--------------|------------|-------------|
| | | December-18 | January-19 | February-19 |
| Saving Accounts | Six monthly | 3.2500% | 3.2500% | 3.7500% |
| Albaraka Business Plus | Monthly | 0.0700% | 0.0700% | 0.0700% |
| Saving Accounts | Monthly | 3.2500% | 3.2500% | 3.7500% |
| Tifl-Young Saver Account | Quarterly | 4.2500% | 4.2500% | 4.2500% |
| Asaan Saving Deposit Account | Monthly | 3.2500% | 3.2500% | 3.7500% |

Mudaraba Premium Plus - for individuals

| | | | | |
|----------------------------|---------|---------|---------|---------|
| 0 to 999,999 | Monthly | 3.2500% | 3.2500% | 3.7500% |
| 1,000,000 to 4,999,999 | Monthly | 4.1000% | 4.1000% | 4.5000% |
| 5,000,000 to 9,999,999 | Monthly | 4.2000% | 4.2000% | 4.5500% |
| 10,000,000 to 24,999,999 | Monthly | 4.2500% | 4.2500% | 4.6000% |
| 25,000,000 to 49,999,999 | Monthly | 4.3500% | 4.3500% | 4.6500% |
| 50,000,000 to 99,999,999 | Monthly | 4.4000% | 4.4000% | 4.7500% |
| 100,000,000 to 149,999,999 | Monthly | 5.6000% | 5.6000% | 5.0000% |
| 150,000,000 to 199,999,999 | Monthly | 5.6500% | 5.6500% | 5.6500% |
| 200,000,000 to 249,999,999 | Monthly | 6.3000% | 6.3000% | 6.3000% |
| 250,000,000 to 499,999,999 | Monthly | 6.3500% | 6.3500% | 6.3500% |
| 500,000,000 and above | Monthly | 6.6000% | 6.6000% | 6.6000% |

Mudaraba Premium Plus - for Business / Corporate

| | | | | |
|----------------------------|---------|---------|---------|---------|
| 0 to 9,999,999 | Monthly | 3.2500% | 3.2500% | 3.7500% |
| 10,000,000 to 29,999,999 | Monthly | 4.2000% | 4.2000% | 4.7500% |
| 30,000,000 to 49,999,999 | Monthly | 4.2500% | 4.2500% | 4.8500% |
| 50,000,000 to 149,999,999 | Monthly | 4.3500% | 4.3500% | 5.0000% |
| 150,000,000 to 249,999,999 | Monthly | 4.4000% | 4.4000% | 5.2500% |
| 250,000,000 to 299,999,999 | Monthly | 6.3500% | 6.3500% | 6.3500% |
| 300,000,000 to 399,999,999 | Monthly | 7.0000% | 7.0000% | 7.0000% |
| 400,000,000 to 499,999,999 | Monthly | 7.2000% | 7.2000% | 7.2000% |
| 500,000,000 to 749,999,999 | Monthly | 7.4000% | 7.4000% | 8.0000% |
| 750,000,000 to 999,999,999 | Monthly | 8.2000% | 8.2000% | 9.0000% |
| 1,000,000,000 to above | Monthly | 8.2000% | 8.2000% | 9.0000% |

Halal Munafa Account

| | | | | |
|----------------------------|---------|---------|---------|---------|
| On First 500,000 | Monthly | 3.2500% | 3.2500% | 3.7500% |
| On Next 4,500,000 | Monthly | 5.0500% | 5.0500% | 5.2500% |
| On Next 5,000,000 | Monthly | 5.1500% | 5.1500% | 5.3000% |
| On Next 10,000,000 | Monthly | 5.3000% | 5.3000% | 5.3500% |
| On Next 30,000,000 | Monthly | 6.0000% | 6.0000% | 6.2500% |
| On amount above 50,000,000 | Monthly | 3.2500% | 3.2500% | 3.7500% |

Incentive Accounts

| | | | | |
|----------------------------|---------|---------|---------|---------|
| 0 to 99,999 | Monthly | 3.2500% | 3.2500% | 3.7500% |
| 100,000 to 9,999,999 | Monthly | 4.7500% | 4.7500% | 5.0000% |
| 10,000,000 to 49,999,999 | Monthly | 5.2500% | 5.2500% | 5.5000% |
| 50,000,000 to 99,999,999 | Monthly | 5.9500% | 5.9500% | 6.2500% |
| 100,000,000 to 399,999,999 | Monthly | 6.8000% | 6.8000% | 7.2000% |
| 400,000,000 and above | Monthly | 7.3000% | 7.3000% | 8.0000% |

Khazana Account

| | | | | |
|--------------------------------|---------------------|---------|---------|----------|
| 0 to 249,999 | Monthly / Quarterly | 3.2500% | 3.2500% | 3.7500% |
| 250,000 to 4,999,999 | Monthly / Quarterly | 4.1000% | 4.1000% | 4.5000% |
| 5,000,000 to 9,999,999 | Monthly / Quarterly | 4.2500% | 4.2500% | 4.6000% |
| 10,000,000 to 24,999,999 | Monthly / Quarterly | 4.3000% | 4.3000% | 4.7500% |
| 25,000,000 to 49,999,999 | Monthly / Quarterly | 4.5000% | 4.5000% | 5.0000% |
| 50,000,000 to 99,999,999 | Monthly / Quarterly | 4.7000% | 4.7000% | 5.2500% |
| 100,000,000 to 249,999,999 | Monthly / Quarterly | 5.1000% | 5.1000% | 5.2500% |
| 250,000,000 to 299,999,999 | Monthly / Quarterly | 5.9000% | 5.9000% | 5.9000% |
| 300,000,000 to 399,999,999 | Monthly / Quarterly | 6.0000% | 6.0000% | 6.2500% |
| 400,000,000 to 499,999,999 | Monthly / Quarterly | 6.0000% | 6.0000% | 6.2500% |
| 500,000,000 to 749,999,999 | Monthly / Quarterly | 7.1500% | 7.1500% | 7.1500% |
| 750,000,000 to 1,000,000,000 | Monthly / Quarterly | 7.2000% | 7.2000% | 7.2000% |
| 1,000,000,000 to 4,999,999,999 | Monthly / Quarterly | 7.5000% | 7.5000% | 7.5000% |
| 5,000,000,000 and above | Monthly / Quarterly | 9.1000% | 9.1000% | 10.3000% |

Albaraka Islamic Institution Deposit Account

| | | | | |
|--------------------------------|---------|---------|---------|----------|
| 0 to 10,000,000 | Monthly | 6.2500% | 6.2500% | 8.5000% |
| 10,000,001 to 100,000,000 | Monthly | 9.1500% | 9.1500% | 10.0000% |
| 100,000,001 to 500,000,000 | Monthly | 9.2500% | 9.2500% | 10.1000% |
| 500,000,001 to 1,500,000,000 | Monthly | 9.2500% | 9.2500% | 10.1500% |
| 1,500,000,001 to 2,500,000,000 | Monthly | 9.2500% | 9.2500% | 10.2000% |
| 2,500,000,001 & Above | Monthly | 9.7500% | 9.7500% | 10.4000% |

Mahana Barkah Account

| | | | | |
|---------------------------|---------|---------|---------|---------|
| On First 10,000 | Monthly | 3.2500% | 3.2500% | 3.7500% |
| On Next 4,990,000 | Monthly | 5.2000% | 5.2000% | 5.5000% |
| On amount above 5,000,000 | Monthly | 3.2500% | 3.2500% | 3.7500% |

Albaraka Shafqaat Account

| | | | | |
|-------------------------------|---------|---------|---------|---------|
| Rs 0 to 24,999 | Monthly | 3.4500% | 3.2500% | 3.7500% |
| Rs 25,000 to 249,999 | Monthly | 5.2500% | 3.4500% | 4.0000% |
| Rs 250,000 to 999,999 | Monthly | 5.2500% | 5.2500% | 5.5000% |
| Rs 1,000,000 to 4,999,999 | Monthly | 5.8000% | 5.8000% | 6.5000% |
| Rs 5,000,000 to 9,999,999 | Monthly | 6.4500% | 6.4500% | 7.2500% |
| Rs 10,000,000 to 99,999,999 | Monthly | 6.8000% | 6.8000% | 7.7000% |
| Rs 100,000,000 to 299,999,999 | Monthly | 7.1000% | 7.1000% | 8.0000% |
| Rs 300,000,000 and above | Monthly | 7.6000% | 7.6000% | 8.0000% |

Term Deposits**1Month**

| | | | | |
|-------------------------------|-------------|---------|---------|---------|
| 0 to 4,999,999 | At Maturity | 3.8000% | 3.8000% | 4.0000% |
| 5,000,000 to 9,999,999 | At Maturity | 4.8000% | 4.8000% | 4.8000% |
| 10,000,000 to 14,999,999 | At Maturity | 4.9000% | 4.9000% | 4.9000% |
| 15,000,000 to 24,999,999 | At Maturity | 4.9500% | 4.9500% | 4.9500% |
| 25,000,000 to 49,999,999 | At Maturity | 5.1000% | 5.1000% | 5.1000% |
| 50,000,000 to 99,999,999 | At Maturity | 5.3000% | 5.3000% | 5.3000% |
| 100,000,000 to 199,999,999 | At Maturity | 6.0000% | 6.0000% | 7.0000% |
| 200,000,000 to 499,999,999 | At Maturity | 6.5000% | 6.5000% | 7.2000% |
| 500,000,000 to 999,999,999 | At Maturity | 7.4000% | 7.4000% | 8.3000% |
| 1000,000,000 to 1,499,999,999 | At Maturity | 7.5000% | 7.5000% | 9.0000% |
| 1,500,000,000 to Above | At Maturity | 7.5000% | 7.5000% | 9.0000% |

3Months

| | | | | |
|-------------------------------|-------------|---------|---------|---------|
| 0 to 4,999,999 | At Maturity | 5.4000% | 5.4000% | 6.0000% |
| 5,000,000 to 9,999,999 | At Maturity | 5.5000% | 5.5000% | 6.6000% |
| 10,000,000 to 14,999,999 | At Maturity | 5.6000% | 5.6000% | 6.7000% |
| 15,000,000 to 49,999,999 | At Maturity | 5.7000% | 5.7000% | 6.8000% |
| 50,000,000 to 99,999,999 | At Maturity | 6.4000% | 6.4000% | 7.4000% |
| 100,000,000 to 199,999,999 | At Maturity | 7.0000% | 7.0000% | 8.0000% |
| 200,000,000 to 299,999,999 | At Maturity | 7.8000% | 7.8000% | 8.3000% |
| 300,000,000 to 399,999,999 | At Maturity | 7.8500% | 7.8500% | 8.8000% |
| 400,000,000 to 499,999,999 | At Maturity | 7.9500% | 7.9500% | 8.0000% |
| 500,000,000 to 999,999,999 | At Maturity | 8.3000% | 8.3000% | 8.9000% |
| 1000,000,000 to 1,499,999,999 | At Maturity | 8.4000% | 8.4000% | 9.5000% |
| 1,500,000,000 to Above | At Maturity | 8.4000% | 8.4000% | 9.5000% |

6Months

| | | | | |
|-------------------------------|-------------|---------|---------|---------|
| 0 to 4,999,999 | At Maturity | 5.5000% | 5.5000% | 6.1000% |
| 5,000,000 to 9,999,999 | At Maturity | 5.6000% | 5.6000% | 6.7000% |
| 10,000,000 to 14,999,999 | At Maturity | 5.6500% | 5.6500% | 6.8000% |
| 15,000,000 to 49,999,999 | At Maturity | 5.7500% | 5.7500% | 6.9000% |
| 50,000,000 to 99,999,999 | At Maturity | 6.4500% | 6.4500% | 6.4500% |
| 100,000,000 to 199,999,999 | At Maturity | 7.0500% | 7.0500% | 8.0500% |
| 200,000,000 to 499,999,999 | At Maturity | 7.1500% | 7.1500% | 8.3500% |
| 500,000,000 to 999,999,999 | At Maturity | 8.3500% | 8.3500% | 8.9500% |
| 1000,000,000 to 1,499,999,999 | At Maturity | 8.4500% | 8.4500% | 9.0000% |
| 1,500,000,000 to Above | At Maturity | 8.4500% | 8.4500% | 9.0000% |

1Year - Monthly

| | | | | |
|----------------------------|---------|---------|---------|----------|
| 0 to 4,999,999 | Monthly | 5.9000% | 5.9000% | 6.9000% |
| 5,000,000 to 9,999,999 | Monthly | 6.0000% | 6.0000% | 7.0000% |
| 10,000,000 to 14,999,999 | Monthly | 6.1000% | 6.1000% | 7.2000% |
| 15,000,000 to 29,999,999 | Monthly | 6.5000% | 6.5000% | 7.3000% |
| 30,000,000 to 49,999,999 | Monthly | 6.5500% | 6.5500% | 7.5000% |
| 50,000,000 to 99,999,999 | Monthly | 6.8000% | 6.8000% | 7.6000% |
| 100,000,000 to 199,999,999 | Monthly | 7.0000% | 7.0000% | 7.8000% |
| 200,000,000 to 499,999,999 | Monthly | 8.0000% | 8.0000% | 10.0000% |
| 500,000,000 and above | Monthly | 8.0000% | 8.0000% | 10.2000% |

1Year - Quarterly

| | | | | |
|----------------------------|-----------|---------|---------|----------|
| 0 to 4,999,999 | Quarterly | 6.0000% | 6.0000% | 7.0000% |
| 5,000,000 to 9,999,999 | Quarterly | 6.0500% | 6.0500% | 7.1000% |
| 10,000,000 to 14,999,999 | Quarterly | 6.1500% | 6.1500% | 7.5000% |
| 15,000,000 to 49,999,999 | Quarterly | 6.9000% | 6.9000% | 7.8000% |
| 50,000,000 to 99,999,999 | Quarterly | 6.9500% | 6.9500% | 7.9000% |
| 100,000,000 to 199,999,999 | Quarterly | 7.0000% | 7.0000% | 8.0000% |
| 200,000,000 to 499,999,999 | Quarterly | 8.0000% | 8.0000% | 10.1000% |
| 500,000,000 and above | Quarterly | 8.1000% | 8.1000% | 10.5500% |

1Year - Maturity

| | | | | |
|----------------------------|-------------|---------|---------|---------|
| 0 to 4,999,999 | At Maturity | 6.3000% | 6.3000% | 7.5000% |
| 5,000,000 to 9,999,999 | At Maturity | 6.2500% | 6.2500% | 7.6000% |
| 10,000,000 to 14,999,999 | At Maturity | 6.3500% | 6.3500% | 8.0000% |
| 15,000,000 to 49,999,999 | At Maturity | 7.5000% | 7.5000% | 8.5000% |
| 50,000,000 to 99,999,999 | At Maturity | 7.6000% | 7.6000% | 8.7000% |
| 100,000,000 to 199,999,999 | At Maturity | 7.7000% | 7.7000% | 8.8000% |

| | | | | |
|---|-------------|---------|---------|----------|
| 200,000,000 to 499,999,999 | At Maturity | 8.3000% | 8.3000% | 10.2000% |
| 500,000,000 to 599,999,999 | At Maturity | 8.5000% | 8.5000% | 10.5000% |
| 600,000,000 to 999,999,999 | At Maturity | 9.5000% | 9.5000% | 10.5000% |
| 1,000,000,000 and above | At Maturity | 9.5000% | 9.5000% | 10.8000% |
| Term Deposit 1 Year 2018 - PKR 250,000 to 10,000,000 | Monthly | 7.2500% | 7.2500% | 7.2500% |
| Term Deposit 1 Year 2018 - PKR 10,000,001 to 25,000,000 | Monthly | 7.5000% | 7.5000% | 7.5000% |
| Term Deposit 1 Year 2018 - PKR 250,000 to 10,000,000 | Quarterly | 7.3500% | 7.3500% | 7.3500% |
| Term Deposit 1 Year 2018 - PKR 10,000,001 to 25,000,000 | Quarterly | 7.7500% | 7.7500% | 7.7500% |
| Term Deposit 1 Year 2018 - PKR 250,000 to 10,000,000 | At Maturity | 7.5000% | 7.5000% | 7.5000% |
| Term Deposit 1 Year 2018 - PKR 10,000,001 to 25,000,000 | At Maturity | 8.0000% | 8.0000% | 8.0000% |
| 2Years | At Maturity | 7.0000% | 7.0000% | 8.0000% |
| 3Years | Monthly | 7.1000% | 7.1000% | 8.0000% |
| 3Years | Quarterly | 7.2000% | 7.2000% | 8.5000% |
| 3Years | At Maturity | 7.4000% | 7.4000% | 8.7500% |
| 5Years | Monthly | 7.3500% | 7.3500% | 8.5000% |
| 5Years | Quarterly | 7.5500% | 7.5500% | 8.7500% |
| 5Years | At Maturity | 7.8000% | 7.8000% | 9.0000% |

Term Deposits - FI's

| | | | | |
|-----------------------------|-------------|---------|---------|---------|
| 1Month | | | | |
| 0 to 9,999,999 | At Maturity | 0.0000% | 0.0000% | 0.0000% |
| 10,000,000 to 100,000,000 | At Maturity | 5.2500% | 5.2500% | 5.2500% |
| 100,000,001 to 200,000,000 | At Maturity | 5.3000% | 5.3000% | 5.3000% |
| 200,000,001 to 300,000,000 | At Maturity | 5.3500% | 5.3500% | 5.3500% |
| 300,000,001 to 400,000,000 | At Maturity | 5.4000% | 5.4000% | 5.4000% |
| 400,000,001 to 500,000,000 | At Maturity | 5.4500% | 5.4500% | 5.4500% |
| 500,000,001 to 750,000,000 | At Maturity | 5.5000% | 5.5000% | 5.5000% |
| 750,000,001 to 1000,000,000 | At Maturity | 5.5500% | 5.5500% | 5.5500% |
| 1000,000,001 and above | At Maturity | 5.6000% | 5.6000% | 5.6000% |
| 3Months | | | | |
| 0 to 9,999,999 | At Maturity | 0.0000% | 0.0000% | 0.0000% |
| 10,000,000 to 100,000,000 | At Maturity | 5.2500% | 5.2500% | 5.2500% |
| 100,000,001 to 200,000,000 | At Maturity | 5.4500% | 5.4500% | 5.4500% |
| 200,000,001 to 300,000,000 | At Maturity | 5.5000% | 5.5000% | 5.5000% |
| 300,000,001 to 400,000,000 | At Maturity | 5.5500% | 5.5500% | 5.5500% |
| 400,000,001 to 500,000,000 | At Maturity | 5.6000% | 5.6000% | 5.6000% |
| 500,000,001 to 750,000,000 | At Maturity | 5.6500% | 5.6500% | 5.6500% |
| 750,000,001 to 1000,000,000 | At Maturity | 5.7000% | 5.7000% | 5.7000% |
| 1000,000,001 and above | At Maturity | 5.7500% | 5.7500% | 5.7500% |

Mahana Amadni Scheme

| | | | | |
|----------------------------|---------|---------|---------|---------|
| 1 year | | | | |
| 0 to 9,999,999 | Monthly | 5.9500% | 5.9500% | 7.0000% |
| 10,000,000 to 14,999,999 | Monthly | 5.9500% | 5.9500% | 7.1000% |
| 15,000,000 to 49,999,999 | Monthly | 6.0000% | 6.0000% | 7.1000% |
| 50,000,000 to 99,999,999 | Monthly | 6.0000% | 6.0000% | 7.1000% |
| 100,000,000 to 199,999,999 | Monthly | 6.0000% | 6.0000% | 7.1000% |
| 200,000,000 to 499,999,999 | Monthly | 6.0000% | 6.0000% | 7.1000% |
| 500,000,000 and above | Monthly | 6.1000% | 6.1000% | 7.1000% |
| 2 year | Monthly | 5.9500% | 5.9500% | 8.0000% |
| 3 year | Monthly | 6.1000% | 6.1000% | 8.2500% |
| 4 year | Monthly | 6.1500% | 6.1500% | 8.3000% |
| 5 year | Monthly | 6.2000% | 6.2000% | 8.5000% |

AMI Deposits

| | | | | |
|------------------------|-------------|---------|---------|---------|
| 3 Months | | | | |
| 0 to 49,999 | At Maturity | 4.2500% | 4.2500% | 4.2500% |
| 50,000 to 499,999 | At Maturity | 4.3500% | 4.3500% | 4.3500% |
| 500,000 to 999,999 | At Maturity | 4.5000% | 4.5000% | 4.5000% |
| 1,000,000 and above | At Maturity | 4.7500% | 4.7500% | 4.7500% |
| 6 Months | | | | |
| 0 to 49,999 | At Maturity | 4.2500% | 4.2500% | 4.2500% |
| 50,000 to 499,999 | At Maturity | 4.4000% | 4.4000% | 4.4000% |
| 500,000 to 999,999 | At Maturity | 4.5000% | 4.5000% | 4.5000% |
| 1,000,000 and above | At Maturity | 4.8000% | 4.8000% | 4.8000% |
| 1 Year | | | | |
| 0 to 49,999 | Six Monthly | 4.7500% | 4.7500% | 4.7500% |
| 50,000 to 499,999 | Six Monthly | 5.0000% | 5.0000% | 5.0000% |
| 500,000 to 999,999 | Six Monthly | 5.2500% | 5.2500% | 5.2500% |
| 1,000,000 to 2,999,999 | Six Monthly | 5.3000% | 5.3000% | 5.3000% |
| 3,000,000 to 4,999,999 | Six Monthly | 5.4500% | 5.4500% | 5.4500% |
| 5,000,000 to 9,999,999 | Six Monthly | 5.7000% | 5.7000% | 5.7000% |
| 10,000,000 and above | Six Monthly | 5.9500% | 5.9500% | 5.9500% |
| 2 Years | Six Monthly | 4.7500% | 4.7500% | 5.0000% |
| 3 Years | Six Monthly | 5.0000% | 5.0000% | 5.5000% |
| 5 Years | Six Monthly | 5.2500% | 5.2500% | 6.0000% |

Tier-II Sukuk

| | | | | |
|---|-------------|----------|----------|----------|
| ALBaraka Bank (Pakistan) Ltd Sukuk First Issue | Six monthly | 9.7500% | 9.7500% | 9.7500% |
| ALBaraka Bank (Pakistan) Ltd Sukuk Second Issue | Six monthly | 8.8000% | 8.8000% | 8.8000% |
| ABPL Tier-I Capital | Six monthly | 13.1400% | 13.7600% | 13.7600% |

| | | | | |
|---|---------|---------|---------|---------|
| Minor Account | Monthly | 3.2500% | 3.2500% | 3.7500% |
| Burj Staff Saving | Monthly | 3.2500% | 3.2500% | 3.7500% |
| Burj Mushaharah Saving Account | Monthly | 3.2500% | 3.2500% | 3.7500% |
| LCY Education Plan Deposits | Monthly | 3.2500% | 3.2500% | 3.7500% |
| Burj Business Account | Monthly | 0.0600% | 0.0600% | 0.0600% |
| Burj Premium Saving Deposit - Corporate | Monthly | 5.3000% | 5.3000% | 5.3000% |

LCY Savings Monthly

| | | | | |
|--------------------------|---------|---------|---------|---------|
| 0 to 4,999,999 | Monthly | 3.2500% | 3.2500% | 3.7500% |
| 5,000,000 to 9,999,999 | Monthly | 4.2500% | 4.2500% | 4.2500% |
| 10,000,000 to 14,999,999 | Monthly | 4.2500% | 4.2500% | 4.2500% |
| 15,000,000 to 19,999,999 | Monthly | 4.2500% | 4.2500% | 4.2500% |
| 20,000,000 to 29,999,999 | Monthly | 4.3000% | 4.3000% | 4.3000% |
| 30,000,000 to 39,999,999 | Monthly | 4.3500% | 4.3500% | 4.3500% |
| 40,000,000 to 49,999,999 | Monthly | 4.4000% | 4.4000% | 4.4000% |
| 50,000,000 to 99,999,999 | Monthly | 4.4500% | 4.4500% | 4.4500% |
| 100,000,000 and Above | Monthly | 5.6000% | 5.6000% | 5.6000% |

LCY Savings - Half Yearly

| | | | | |
|--------------------------|-------------|---------|---------|---------|
| 0 to 4,999,999 | Six Monthly | 3.2500% | 3.2500% | 3.7500% |
| 5,000,000 to 9,999,999 | Six Monthly | 4.3000% | 4.3000% | 4.3000% |
| 10,000,000 to 14,999,999 | Six Monthly | 4.3000% | 4.3000% | 4.3000% |
| 15,000,000 to 19,999,999 | Six Monthly | 4.3500% | 4.3500% | 4.3500% |
| 20,000,000 to 29,999,999 | Six Monthly | 4.3500% | 4.3500% | 4.3500% |
| 30,000,000 to 39,999,999 | Six Monthly | 4.3500% | 4.3500% | 4.3500% |
| 40,000,000 to 49,999,999 | Six Monthly | 4.3500% | 4.3500% | 4.3500% |
| 50,000,000 to 99,999,999 | Six Monthly | 4.3500% | 4.3500% | 4.3500% |
| 100,000,000 and Above | Six Monthly | 4.3500% | 4.3500% | 4.3500% |

LCY Smart Savings Deposit - Individual

| | | | | |
|------------------------|---------|---------|---------|---------|
| 0 to 49,999 | Monthly | 3.2500% | 3.2500% | 3.7500% |
| 50,000 to 1,999,999 | Monthly | 4.2500% | 4.2500% | 4.2500% |
| 2,000,000 to 4,999,999 | Monthly | 4.6000% | 4.6000% | 4.6000% |
| 5,000,000 to 9,999,999 | Monthly | 5.0000% | 5.0000% | 5.0000% |
| 10,000,000 and Above | Monthly | 4.2500% | 4.2500% | 4.2500% |

LCY Smart Savings Deposit - Corporate

| | | | | |
|------------------------|---------|---------|---------|---------|
| 0 to 99,999 | Monthly | 3.2500% | 3.2500% | 3.7500% |
| 100,000 to 999,999 | Monthly | 4.0500% | 4.0500% | 4.0500% |
| 1,000,000 to 1,999,999 | Monthly | 4.5000% | 4.5000% | 4.5000% |
| 2,000,000 to 4,999,999 | Monthly | 5.5000% | 5.5000% | 5.5000% |
| 5,000,000 to 9,999,999 | Monthly | 5.7000% | 5.7000% | 5.7000% |
| 10,000,000 and Above | Monthly | 5.8000% | 5.8000% | 5.8000% |

Term Deposits

1 Month

| | | | | |
|--------------------------|-------------|---------|---------|---------|
| 0 to 999,999 | Monthly | 4.4000% | 4.4000% | 4.4000% |
| 1,000,000 to 4,999,999 | Monthly | 4.8000% | 4.8000% | 4.8000% |
| 5,000,000 to 9,999,999 | Monthly | 4.9500% | 4.9500% | 4.9500% |
| 10,000,000 to 49,999,999 | Monthly | 5.0500% | 5.0500% | 5.0500% |
| 50,000,000 to 99,999,999 | Monthly | 5.1500% | 5.1500% | 5.1500% |
| 100,000,000 and Above | Monthly | 5.3000% | 5.3000% | 5.3000% |
| 3 Months | Monthly | 6.0000% | 6.0000% | 6.0000% |
| 3 Months | At Maturity | 6.1000% | 6.1000% | 6.1000% |
| 6 Months | Monthly | 6.2000% | 6.2000% | 6.2000% |
| 6 Months | Quarterly | 6.2500% | 6.2500% | 6.2500% |
| 6 Months | At Maturity | 6.3000% | 6.3000% | 6.3000% |
| 1 Year | Monthly | 6.4000% | 6.4000% | 6.4000% |
| 1 Year | Quarterly | 6.4500% | 6.4500% | 6.4500% |
| 1 Year | At Maturity | 6.5000% | 6.5000% | 6.5000% |
| 2 Years | At Maturity | 6.6000% | 6.6000% | 6.6000% |
| 3 Years | Six Monthly | 6.9000% | 6.9000% | 6.9000% |
| 3 Years | At Maturity | 7.0000% | 7.0000% | 7.0000% |
| 5 Years | Six Monthly | 7.6000% | 7.6000% | 7.6000% |
| 5 Years | At Maturity | 7.7000% | 7.7000% | 7.7000% |

Burj Monthly Income Account

| | | | | |
|-------------------------|---------|---------|---------|---------|
| 3 Months | Monthly | 4.8500% | 4.8500% | 4.8500% |
| 6 Months | Monthly | 4.9500% | 4.9500% | 4.9500% |
| 1 Year | | | | |
| 0 to 999,999 | Monthly | 6.1000% | 6.1000% | 6.1000% |
| 1,000,000 to 4,999,999 | Monthly | 6.2000% | 6.2000% | 6.2000% |
| 5,000,000 to 14,999,999 | Monthly | 5.3000% | 5.3000% | 5.3000% |

| | | | | |
|----------------------------|---------|---------|---------|---------|
| 15,000,000 to 29,999,999 | Monthly | 5.3500% | 5.3500% | 5.3500% |
| 30,000,000 to 49,999,999 | Monthly | 5.4000% | 5.4000% | 5.4000% |
| 50,000,000 to 99,999,999 | Monthly | 5.4500% | 5.4500% | 5.4500% |
| 100,000,000 to 299,999,999 | Monthly | 5.4500% | 5.4500% | 5.4500% |
| 300,000,000 and Above | Monthly | 5.4500% | 5.4500% | 5.4500% |
| 3 Years | Monthly | 6.5000% | 6.5000% | 6.5000% |
| 5 Years | Monthly | 6.6000% | 6.6000% | 6.6000% |

Burj Super Saving Deposit - Retail

| | | | | |
|--------------------------|---------|---------|---------|---------|
| 0 to 2,999,999 | Monthly | 3.2500% | 3.2500% | 3.7500% |
| 3,000,000 to 4,999,999 | Monthly | 4.1000% | 4.1000% | 4.1000% |
| 5,000,000 to 9,999,999 | Monthly | 4.1500% | 4.1500% | 4.1500% |
| 10,000,000 to 14,999,999 | Monthly | 4.2000% | 4.2000% | 4.2000% |
| 15,000,000 to 19,999,999 | Monthly | 4.3000% | 4.3000% | 4.3000% |
| 20,000,000 to 29,999,999 | Monthly | 5.0000% | 5.0000% | 5.0000% |
| 30,000,000 to 49,999,999 | Monthly | 5.1000% | 5.1000% | 5.1000% |
| 50,000,000 to 99,999,999 | Monthly | 5.2000% | 5.2000% | 5.2000% |
| 100,000,000 and Above | Monthly | 5.2000% | 5.2000% | 5.2000% |

Burj Super Saving Deposit - Corporate

| | | | | |
|----------------------------|---------|---------|---------|---------|
| 0 to 49,999,999 | Monthly | 6.0000% | 6.0000% | 6.0000% |
| 50,000,000 to 99,999,999 | Monthly | 6.1000% | 6.1000% | 6.1000% |
| 100,000,000 to 199,999,999 | Monthly | 6.2000% | 6.2000% | 6.2000% |
| 200,000,000 to 299,999,999 | Monthly | 6.2500% | 6.2500% | 6.2500% |
| 300,000,000 to 399,999,999 | Monthly | 6.2500% | 6.2500% | 6.2500% |
| 400,000,000 to 499,999,999 | Monthly | 6.2500% | 6.2500% | 6.2500% |
| 500,000,000 and Above | Monthly | 6.2500% | 6.2500% | 6.2500% |

Burj Super Saving Deposit - FI

| | | | | |
|----------------------------|---------|---------|---------|---------|
| 0 to 999,999 | Monthly | 3.2500% | 3.2500% | 3.7500% |
| 1,000,000 to 24,999,999 | Monthly | 5.0500% | 5.0500% | 5.0500% |
| 25,000,000 to 49,999,999 | Monthly | 5.1500% | 5.1500% | 5.1500% |
| 50,000,000 to 99,999,999 | Monthly | 5.2500% | 5.2500% | 5.2500% |
| 100,000,000 to 199,999,999 | Monthly | 5.4000% | 5.4000% | 5.4000% |
| 200,000,000 and Above | Monthly | 5.3000% | 5.3000% | 5.3000% |

TF Savings Monthly

| | | | | |
|--------------------------|---------|---------|---------|---------|
| 0 to 4,999,999 | Monthly | 3.2500% | 3.2500% | 3.7500% |
| 5,000,000 to 9,999,999 | Monthly | 3.2500% | 3.2500% | 3.7500% |
| 10,000,000 to 14,999,999 | Monthly | 3.2500% | 3.2500% | 3.7500% |
| 15,000,000 to 19,999,999 | Monthly | 3.2500% | 3.2500% | 3.7500% |
| 20,000,000 to 29,999,999 | Monthly | 3.2500% | 3.2500% | 3.7500% |
| 30,000,000 to 39,999,999 | Monthly | 3.2500% | 3.2500% | 3.7500% |
| 40,000,000 to 49,999,999 | Monthly | 3.4000% | 3.4000% | 4.0000% |
| 50,000,000 to 99,999,999 | Monthly | 4.0000% | 4.0000% | 4.0000% |
| 100,000,000 and Above | Monthly | 4.5000% | 4.5000% | 4.5000% |



Ahmed Nasir
Manager - Pool Management



Mufti Abdullah Najeeb Ul Haq Siddiqui
Resident Shariah Board Member

04-03-2019



Tamim Shabbir
Chief Financial Officer

PROFIT RATES FEBRUARY 2019

FOREIGN CURRENCY

| Saving Account | Payment Frequency | Profit Rates | | |
|--------------------------------|-------------------|--------------|------------|-------------|
| | | December-18 | January-19 | February-19 |
| USD | Six Monthly | 0.0300% | 0.0300% | 0.0300% |
| GBP | Six Monthly | 0.0100% | 0.0100% | 0.0100% |
| EURO | Six Monthly | 0.0100% | 0.0100% | 0.0100% |
| USD 0 to 50,000 | Monthly | 0.0500% | 0.0500% | 0.0500% |
| USD 50,001 to 100,000 | Monthly | 0.3500% | 0.3500% | 0.3500% |
| USD 100,001 to 200,000 | Monthly | 0.4500% | 0.4500% | 0.4500% |
| USD 200,001 to 500,000 | Monthly | 0.5500% | 0.5500% | 0.5500% |
| USD 500,001 to 1000,000 | Monthly | 0.6500% | 0.6500% | 0.6500% |
| USD 1000,001 and above | Monthly | 0.7500% | 0.7500% | 0.7500% |
| GBP Saving (Below £ 1,000/-) | Monthly | 0.0100% | 0.0100% | 0.0100% |
| GBP Saving (Above £ 1,000/-) | Monthly | 0.0300% | 0.0300% | 0.0300% |
| EURO Saving (Below € 1,000/-) | Monthly | 0.0100% | 0.0100% | 0.0100% |
| EURO Saving (Above € 1,000/-) | Monthly | 0.0200% | 0.0200% | 0.0200% |
| JPY Saving (Below ¥ 1,000/-) | Monthly | 0.0100% | 0.0100% | 0.0100% |
| JPY Saving (Above ¥ 1,000/-) | Monthly | 0.0200% | 0.0200% | 0.0200% |
| UAE Saving (Below AED 5,000/-) | Monthly | 0.0100% | 0.0100% | 0.0100% |
| UAE Saving (Above AED 5,000/-) | Monthly | 0.0200% | 0.0200% | 0.0200% |

Term Deposits [Other than FI's]

| | | | | |
|---------------------------------------|-------------|---------|---------|---------|
| USD 1 Month 0 to 200,000 | At Maturity | 0.1000% | 0.1000% | 0.8000% |
| USD 1 Month 200,001 to 300,000 | At Maturity | 0.1500% | 0.1500% | 0.9000% |
| USD 1 Month 300,001 and 1,000,000 | At Maturity | 0.2000% | 0.2000% | 1.0000% |
| USD 1 Month 1,000,001 and 2,000,000 | At Maturity | 0.2500% | 0.2500% | 1.1000% |
| USD 1 Month 2,000,001 and above | At Maturity | 0.3000% | 0.3000% | 1.2000% |
| USD 3 Months 0 to 250,000 | At Maturity | 0.8000% | 0.8000% | 0.8000% |
| USD 3 Months 250,000 to 300,000 | At Maturity | 1.0000% | 1.0000% | 1.0000% |
| USD 3 Months 300,001 to 500,000 | At Maturity | 2.7500% | 2.7500% | 2.7500% |
| USD 3 Months 500,001 and above | At Maturity | 3.0000% | 3.0000% | 3.0000% |
| USD 6 Months 0 to 500,000 | At Maturity | 0.5000% | 0.5000% | 0.5000% |
| USD 6 Months 500,001 and above | At Maturity | 2.2500% | 2.2500% | 2.2500% |
| USD 1 Year & above 0 to 200,000 | At Maturity | 1.0000% | 1.0000% | 1.0000% |
| USD 1 Year & above 200,001 to 300,000 | At Maturity | 2.0000% | 2.0000% | 2.0000% |
| USD 1 Year & above 300,001 to 500,000 | At Maturity | 2.5000% | 2.5000% | 2.5000% |
| USD 1 Year & above 500,001 and above | At Maturity | 3.0000% | 3.0000% | 3.0000% |

| | | | | |
|--------------------|-------------|---------|---------|---------|
| GBP 1 Month | At Maturity | 0.0200% | 0.0200% | 0.0200% |
| GBP 3 Months | At Maturity | 0.1000% | 0.1000% | 0.1000% |
| GBP 6 Months | At Maturity | 0.1500% | 0.1500% | 0.1500% |
| GBP 1 Year & above | At Maturity | 0.3000% | 0.3000% | 0.3000% |

| | | | | |
|---------------------|-------------|---------|---------|---------|
| EURO 1 Month | At Maturity | 0.0200% | 0.0200% | 0.0200% |
| EURO 3 Months | At Maturity | 0.0500% | 0.0500% | 0.0500% |
| EURO 6 Months | At Maturity | 0.0700% | 0.0700% | 0.0700% |
| EURO 1 Year & above | At Maturity | 0.1000% | 0.1000% | 0.1000% |

| | | | | |
|---------------------------|-------------|---------|---------|---------|
| UAE Dirham 1 Month | At Maturity | 0.3000% | 0.3000% | 0.3000% |
| UAE Dirham 3 Months | At Maturity | 2.7500% | 2.7500% | 2.7500% |
| UAE Dirham 6 Months | At Maturity | 0.4500% | 0.4500% | 0.4500% |
| UAE Dirham 1 Year & above | At Maturity | 2.8000% | 2.8000% | 2.8000% |

| | | | | |
|--------------------|-------------|---------|---------|---------|
| JPY 1 Month | At Maturity | 0.0200% | 0.0200% | 0.0200% |
| JPY 3 Months | At Maturity | 0.0200% | 0.0200% | 0.0200% |
| JPY 6 Months | At Maturity | 0.0200% | 0.0200% | 0.0200% |
| JPY 1 Year & above | At Maturity | 0.0200% | 0.0200% | 0.0200% |

Saving Accounts

| | | | | |
|-------------------------------------|-------------|---------|---------|---------|
| FCY Savings HY Non-Corporate [USD] | Six monthly | 0.1000% | 0.1000% | 0.1000% |
| FCY Savings HY Non-Corporate [GBP] | Six monthly | 0.1000% | 0.1000% | 0.1000% |
| FCY Savings HY Non-Corporate [EURO] | Six monthly | 0.1000% | 0.1000% | 0.1000% |
| FCY Savings HY Corporate [USD] | Six monthly | 0.1000% | 0.1000% | 0.1000% |
| FCY Savings HY Corporate [GBP] | Six monthly | 0.1000% | 0.1000% | 0.1000% |
| FCY Savings HY Corporate [EURO] | Six monthly | 0.1000% | 0.1000% | 0.1000% |

Term Deposits

| | | | | |
|----------------|-------------|---------|---------|---------|
| 1 Month [USD] | At Maturity | 0.0500% | 0.0500% | 0.0500% |
| 1 Month [EURO] | At Maturity | 0.0500% | 0.0500% | 0.0500% |
| 3 Months [USD] | At Maturity | 0.4500% | 0.4500% | 0.4500% |
| 3 Months [GBP] | At Maturity | 0.4500% | 0.4500% | 0.4500% |

3 Months [USD]

| | | | | |
|--------------|-------------|---------|---------|---------|
| 0 to 999,999 | At Maturity | 0.5000% | 0.5000% | 0.5000% |
|--------------|-------------|---------|---------|---------|

| | | | | |
|-----------------------|-------------|---------|---------|---------|
| 1,000,000 and Above | At Maturity | 1.0000% | 1.0000% | 1.0000% |
| 3 Months [GBP] | | | | |
| 0 to 999,999 | At Maturity | 0.5000% | 0.5000% | 0.5000% |
| 1,000,000 and Above | At Maturity | 1.0000% | 1.0000% | 1.0000% |
| 6 Months [USD] | | | | |
| 6 Months [USD] | Quarterly | 0.5500% | 0.5500% | 0.5500% |
| 6 Months [USD] | At Maturity | 0.6000% | 0.6000% | 0.6000% |
| 6 Months [EURO] | At Maturity | 0.6000% | 0.6000% | 0.6000% |
| 1 Year [USD] | Quarterly | 0.6500% | 0.6500% | 0.6500% |
| 1 Year [USD] | At Maturity | 0.9000% | 0.9000% | 0.9000% |
| 1 Year [GBP] | At Maturity | 0.9000% | 0.9000% | 0.9000% |



Ahmed Nasir
Manager - Pool Management



Mufti Abdullah Najeeb Ul Haq Siddiqui
Resident Shariah Board Member

04-03-2019



Tamim Shabbir
Chief Financial Officer