INST/2017/012
February 10, 2017

PROFIT RATES JANUARY 2017

GENERAL POOL 1
LOCAL CURRENCY

	Payment Frequency	Profit Rates
Saving Accounts	Six monthly	2.4500%
Albaraka Business Plus	Monthly	0.0700%
Saving Accounts	Monthly	2.4500%
Asaan Saving Deposit Account	Monthly	2.4500%
Mudaraba Premium Plus - for individuals		
0 to 999,999	Monthly	2.4500%
1,000,000 to 4,999,999	Monthly	2.5500%
5,000,000 to 9,999,999	Monthly	2.7000%
10,000,000 to 24,999,999	Monthly	2.8000%
25,000,000 to 49,999,999	Monthly	2.9500%
50,000,000 to 99,999,999	Monthly	3.0000%
100,000,000 to 149,999,999	Monthly	3.0500%
150,000,000 to 199,999,999	Monthly	3.1500%
200,000,000 to 249,999,999	Monthly	3.4000%
250,000,000 to 499,999,999	Monthly	3.9000%
500,000,000 and above	Monthly	4.6500%
Mudaraba Premium Plus - for Business / Corporate		
0 to 9,999,999	Monthly	2.4500%
10,000,000 to 29,999,999	Monthly	2.8000%
30,000,000 to 49,999,999	Monthly	2.9000%
50,000,000 to 149,999,999	Monthly	3.0000%
150,000,000 to 249,999,999	Monthly	3.0500%
250,000,000 to 299,999,999	Monthly	3.3500%
300,000,000 to 399,999,999	Monthly	3.8000%
400,000,000 to 499,999,999	Monthly	4.2000%
500,000,000 to 749,999,999	Monthly	4.2500%
750,000,000 to 999,999,999	Monthly	4.3000%
1,000,000,000 and above	Monthly	4.2500%
Halal Munafa Account		
On First 500,000	Monthly	2.4500%
On Next 4,500,000	Monthly	3.4000%
On Next 5,000,000	Monthly	3.5000%
On Next 10,000,000	Monthly	3.7000%
On Next 30,000,000	Monthly	4.1000%
On Amount above 50,000,000	Monthly	2.4500%
Incentive Accounts		
0 to 99,999	Monthly	2.4500%
100,000 to 9,999,999	Monthly	2.9000%
10,000,000 to 49,999,999	Monthly	3.4000%
50,000,000 to 99,999,999	Monthly	4.1000%
100,000,000 to 399,999,999	Monthly	4.4000%
400,000,000 and above	Monthly	4.4500%
Khazana Account		
0 to 249,999	Monthly / Quarterly	2.4500%
250,000 to 4,999,999	Monthly / Quarterly	2.7000%
5,000,000 to 9,999,999	Monthly / Quarterly	2.8500%
10,000,000 to 24,999,999	Monthly / Quarterly	2.9000%
25,000,000 to 49,999,999	Monthly / Quarterly	3.1000%
50,000,000 to 99,999,999	Monthly / Quarterly	3.3000%
100,000,000 to 249,999,999	Monthly / Quarterly	3.8000%
250,000,000 to 299,999,999	Monthly / Quarterly	4.0000%
300,000,000 to 399,999,999	Monthly / Quarterly	4.3000%
400,000,000 to 499,999,999	Monthly / Quarterly	4.1500%
500,000,000 to 749,999,999	Monthly / Quarterly	4.3500%
750,000,000 and above	Monthly / Quarterly	4.5500%
Albaraka Islamic Institution Deposit Account		
0 to 10,000,000	Monthly	2.4500%
10,000,001 to 100,000,000	Monthly	3.9000%
100,000,001 to 200,000,000	Monthly	4.9000%
200,000,001 to 300,000,000	Monthly	5.0000%
300,000,001 to 400,000,000	Monthly	5.1000%
400,000,001 to 500,000,000	Monthly	5.1500%
500,000,001 to 750,000,000	Monthly	5.6000%
750,000,001 to 1,000,000,000	Monthly	5.2000%
1000,000,001 to 1,300,000,000	Monthly	4.7500%
1,300,000,001 and above	Monthly	5.3000%

Al Baraka Bank (Pakistan) Limited
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Mahana Barkah Account		
On First 10,000	Monthly	2.4500%
On Next 4,990,000	Monthly	3.3000%
On Amount above 5,000,000	Monthly	2.4500%
Tif'I-Young Saver Account		
Tifi-Young Saver Account	Quarterly	3.9000%
Senior Citizen Account		
Rs 0 to 249,999	Monthly	3.1000%
Rs 250,000 to 999,999	Monthly	3.8500%
Rs 1,000,000 to 4,999,999	Monthly	4.4000%
Rs 5,000,000 to 9,999,999	Monthly	5.1000%
Rs 10,000,000 and above	Monthly	5.6500%
Term Deposits		
1Month		
0 to 4,999,999	At Maturity	3.4000%
5,000,000 to 9,999,999	At Maturity	3.4500%
10,000,000 to 14,999,999	At Maturity	3.5500%
15,000,000 to 24,999,999	At Maturity	3.6000%
25,000,000 to 49,999,999	At Maturity	3.7000%
50,000,000 to 99,999,999	At Maturity	3.8500%
100,000,000 to 199,999,999	At Maturity	4.0000%
200,000,000 to 499,999,999	At Maturity	4.1000%
500,000,000 to 999,999,999	At Maturity	4.8000%
1,000,000,000 to 1,499,999,999	At Maturity	4.9000%
1,500,000,000 and above	At Maturity	5.0000%
3Months		
0 to 4,999,999	At Maturity	4.2000%
5,000,000 to 9,999,999	At Maturity	4.3000%
10,000,000 to 14,999,999	At Maturity	4.4000%
15,000,000 to 49,999,999	At Maturity	4.5000%
50,000,000 to 99,999,999	At Maturity	4.6000%
100,000,000 to 199,999,999	At Maturity	4.8000%
200,000,000 to 499,999,999	At Maturity	5.0000%
500,000,000 to 999,999,999	At Maturity	5.0500%
1,000,000,000 to 1,499,999,999	At Maturity	6.0000%
1,500,000,000 and above	At Maturity	5.2000%
6Months		
0 to 4,999,999	At Maturity	4.4000%
5,000,000 to 9,999,999	At Maturity	4.5500%
10,000,000 to 14,999,999	At Maturity	4.6000%
15,000,000 to 49,999,999	At Maturity	4.7500%
50,000,000 to 99,999,999	At Maturity	4.9000%
100,000,000 to 199,999,999	At Maturity	5.1500%
200,000,000 to 499,999,999	At Maturity	5.3000%
500,000,000 to 999,999,999	At Maturity	5.3500%
1,000,000,000 to 1,499,999,999	At Maturity	4.8500%
1,500,000,000 and above	At Maturity	5.0000%
1Year - Monthly		
0 to 4,999,999	Monthly	5.0000%
5,000,000 to 9,999,999	Monthly	5.0500%
10,000,000 to 14,999,999	Monthly	5.1500%
15,000,000 to 29,999,999	Monthly	5.2000%
30,000,000 to 49,999,999	Monthly	5.2500%
50,000,000 to 99,999,999	Monthly	5.4000%
100,000,000 to 199,999,999	Monthly	5.6500%
200,000,000 to 499,999,999	Monthly	5.7000%
500,000,000 and above	Monthly	5.8000%
1Year - Quarterly		
0 to 4,999,999	Quarterly	5.0000%
5,000,000 to 9,999,999	Quarterly	5.0500%
10,000,000 to 14,999,999	Quarterly	5.1500%
15,000,000 to 49,999,999	Quarterly	5.2000%
50,000,000 to 99,999,999	Quarterly	5.4000%
100,000,000 to 199,999,999	Quarterly	5.5000%
200,000,000 to 499,999,999	Quarterly	5.6500%
500,000,000 and above	Quarterly	5.9000%
1Year - Maturity		
0 to 4,999,999	At Maturity	5.3500%
5,000,000 to 9,999,999	At Maturity	5.3500%
10,000,000 to 14,999,999	At Maturity	5.4000%
15,000,000 to 49,999,999	At Maturity	5.4000%
50,000,000 to 99,999,999	At Maturity	5.4000%
100,000,000 to 199,999,999	At Maturity	5.6500%
200,000,000 to 499,999,999	At Maturity	5.7500%
500,000,000 to 749,999,999	At Maturity	5.8500%

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750,000,000 to 999,999,999	At Maturity	5.9000%
1000,000,000 & Above	At Maturity	6.0000%
2Years	At Maturity	5.3500%
3Years	Monthly	5.4000%
3Years	Quarterly	5.5000%
3Years	At Maturity	5.6500%
5Years	Monthly	5.7500%
5Years	Quarterly	5.9000%
5Years	At Maturity	6.0000%
Term Deposits - FI's 1 Month		
10,000,000 to 100,000,000	At Maturity	4.9000%
100,000,001 to 200,000,000	At Maturity	5.0000%
200,000,001 to 300,000,000	At Maturity	5.0500%
300,000,001 to 400,000,000	At Maturity	5.1000%
400,000,001 to 500,000,000	At Maturity	5.1500%
500,000,001 to 750,000,000	At Maturity	5.2000%
750,000,001 to 1000,000,000	At Maturity	5.2500%
1000,000,001 and above	At Maturity	5.3000%
Term Deposits - FI's 3 Months		
10,000,000 to 100,000,000	At Maturity	4.9000%
100,000,001 to 200,000,000	At Maturity	5.1500%
200,000,001 to 300,000,000	At Maturity	5.2000%
300,000,001 to 400,000,000	At Maturity	5.2500%
400,000,001 to 500,000,000	At Maturity	5.3000%
500,000,001 to 750,000,000	At Maturity	5.3500%
750,000,001 to 1000,000,000	At Maturity	5.4000%
1000,000,001 and above	At Maturity	5.4500%
Mahana Amadni Scheme		
1 year		
0 to 9,999,999	Monthly	4.6000%
10,000,000 to 14,999,999	Monthly	4.7000%
15,000,000 to 49,999,999	Monthly	5.0000%
50,000,000 to 99,999,999	Monthly	5.1500%
100,000,000 to 199,999,999	Monthly	5.4000%
200,000,000 to 499,999,999	Monthly	5.6500%
500,000,000 and above	Monthly	5.8000%
2 year	Monthly	4.6000%
3 year	Monthly	4.7500%
4 year	Monthly	4.8000%
5 year	Monthly	4.8500%
AMI Deposits		
3 Months		
0 to 49,999	At Maturity	3.9000%
50,000 to 499,999	At Maturity	4.0000%
500,000 to 999,999	At Maturity	4.1500%
1,000,000 to 2,999,999	At Maturity	4.4000%
6 Months		
0 to 49,999	At Maturity	3.9000%
50,000 to 499,999	At Maturity	4.0500%
500,000 to 999,999	At Maturity	4.1500%
1,000,000 to 2,999,999	At Maturity	4.4500%
1 Year		
0 to 49,999	Six Monthly	4.4000%
50,000 to 499,999	Six Monthly	4.6500%
500,000 to 999,999	Six Monthly	4.9000%
1,000,000 to 2,999,999	Six Monthly	5.0000%
3,000,000 to 4,999,999	Six Monthly	5.1500%
5,000,000 to 9,999,999	Six Monthly	5.4000%
10,000,000 to 14,999,999	Six Monthly	5.6500%
2 Years	Six Monthly	4.4000%
3 Years	Six Monthly	4.6500%
5 Years	Six Monthly	4.9000%
ALBaraka Bank (Pakistan) Limited - TIER II - SUKUK	Six monthly	7.3000%

Ahmed Nasir
Manager Pool Management

Tamim Shabbir
Chief Financial Officer

Mufti Abdullah Najeeb Ul Haq Siddiqui
Resident Shariah Board Member

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PROFIT RATES JANUARY 2017

GENERAL POOL 1
FOREIGN CURRENCY

	Payment Frequency	Profit Rates
Saving Account		
USD	Six Monthly	0.0300%
EURO	Six Monthly	0.0100%
USD 0 to 50,000	Monthly	0.0500%
USD 100,001 to 200,000	Monthly	0.1500%
USD 200,001 to 500,000	Monthly	0.2000%
USD 500,001 to 1,000,000	Monthly	0.2500%
USD 1,000,001 and above	Monthly	0.2000%
GBP Saving (Below £ 1,000/-)	Monthly	0.0100%
GBP Saving (Above £ 1,000/-)	Monthly	0.0300%
EURO Saving (Below € 1,000/-)	Monthly	0.0100%
EURO Saving (Above € 1,000/-)	Monthly	0.0200%
JPY Saving (Below ¥ 1,000/-)	Monthly	0.0100%
JPY Saving (Above ¥ 1,000/-)	Monthly	0.0200%
UAE Saving (Below AED 5,000/-)	Monthly	0.0100%
UAE Saving (Above AED 5,000/-)	Monthly	0.0200%
Term Deposits [Other than FIs]		
USD 1 Month 0 to 200,000	At Maturity	0.1000%
USD 1 Month 200,001 to 300,000	At Maturity	0.1500%
USD 1 Month 300,001 to 1,000,000	At Maturity	0.2000%
USD 1 Month 1,000,001 to 2,000,000	At Maturity	0.2500%
USD 1 Month 2,000,001 and above	At Maturity	0.3000%
USD 3 Months 0 to 250,000	At Maturity	0.4000%
USD 3 Months 250,001 to 300,000	At Maturity	0.6000%
USD 3 Months 300,001 and above	At Maturity	1.0000%
USD 6 Months 0 to 500,000	At Maturity	0.5000%
USD 6 Months 500,001 and above	At Maturity	2.0000%
USD 1 Year & above 0 to 200,000	At Maturity	0.6000%
USD 1 Year & above 200,001 to 300,000	At Maturity	0.6500%
USD 1 Year & above 300,001 to 500,000	At Maturity	0.7000%
USD 1 Year & above 500,001 and above	At Maturity	0.7500%
GBP 1 Month	At Maturity	0.0200%
GBP 3 Months	At Maturity	0.1000%
GBP 6 Months	At Maturity	0.1500%
GBP 1 Year & above	At Maturity	0.3000%
EURO 1 Month	At Maturity	0.0200%
EURO 3 Months	At Maturity	0.0500%
EURO 6 Months	At Maturity	0.0700%
EURO 1 Year & above	At Maturity	0.1000%
UAE Dirham 1 Month	At Maturity	0.0500%
UAE Dirham 3 Months	At Maturity	0.0500%
UAE Dirham 6 Months	At Maturity	0.0500%
UAE Dirham 1 Year & above	At Maturity	0.0500%
JPY 1 Month	At Maturity	0.0200%
JPY 3 Months	At Maturity	0.0200%
JPY 6 Months	At Maturity	0.0200%
JPY 1 Year & above	At Maturity	0.0200%

Ahmed Nasir
Manager Pool Management

Mufti Abdullah Najeeb Ul Haq Siddiqui
Resident Shariah Board Member

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Chief Financial Officer

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PROFIT RATES JANUARY 2017

GENERAL POOL 2 * (FORMERLY BURJ BANK LTD)
LOCAL CURRENCY

	Payment Frequency	Profit Rates
Minor Account	Monthly	2.0502%
0 to 4,999,999	Monthly	1.9500%
10,000,000 to 14,999,999	Monthly	2.5500%
15,000,000 to 19,999,999	Monthly	2.7503%
20,000,000 to 29,999,999	Monthly	3.0497%
30,000,000 to 39,999,999	Monthly	3.5495%
40,000,000 to 49,999,999	Monthly	4.0493%
50,000,000 to 99,999,999	Monthly	4.5000%
100,000,000 and Above	Monthly	4.8500%
LCY Savings - Half Yearly		
0 to 4,999,999	Six Monthly	2.0001%
5,000,000 to 9,999,999	Six Monthly	2.1994%
10,000,000 to 14,999,999	Six Monthly	2.6000%
15,000,000 to 19,999,999	Six Monthly	2.7993%
20,000,000 to 29,999,999	Six Monthly	3.1000%
30,000,000 to 39,999,999	Six Monthly	3.6000%
40,000,000 to 49,999,999	Six Monthly	4.1000%
50,000,000 to 99,999,999	Six Monthly	4.7000%
100,000,000 and Above	Six Monthly	5.2000%
LCY Smart Savings Deposit - Individual		
0 to 49,999	Monthly	1.8999%
50,000 to 1,999,999	Monthly	2.7002%
2,000,000 to 4,999,999	Monthly	3.2500%
5,000,000 to 9,999,999	Monthly	3.6497%
10,000,000 and Above	Monthly	2.1503%
LCY Smart Savings Deposit - Corporate		
0 to 99,999	Monthly	1.9500%
100,000 to 999,999	Monthly	3.6997%
1,000,000 to 1,999,999	Monthly	4.1494%
2,000,000 to 4,999,999	Monthly	4.4499%
5,000,000 to 9,999,999	Monthly	4.5000%
10,000,000 and Above	Monthly	4.6001%
Burj Staff Saving	Monthly	2.3997%
Burj Mushaharah Saving Account	Monthly	2.3997%
LCY Education Plan Deposits	Monthly	2.3997%
LCY Retirement Plan Deposits	Monthly	2.4000%
Burj Business Account	Monthly	0.0010%
Burj Tijarah Premium Account	Monthly	0.0010%
Burj Premium Saving Deposit - Corporate	Monthly	4.9997%
Term Deposits		
1 Month		
0 to 999,999	Monthly	4.0493%
1,000,000 to 4,999,999	Monthly	4.4499%
5,000,000 to 9,999,999	Monthly	4.6001%
10,000,000 to 49,999,999	Monthly	4.6993%
50,000,000 to 99,999,999	Monthly	4.7994%
100,000,000 and Above	Monthly	4.9997%
3 Months	Monthly	4.8495%
3 Months	At Maturity	4.8996%
6 Months	Monthly	5.5997%
6 Months	Quarterly	5.6300%
6 Months	At Maturity	5.6191%
1 Year	Monthly	5.3994%
1 Year	Quarterly	5.4995%
1 Year	At Maturity	5.6498%
2 Years	Six Monthly	6.0000%
2 Years	At Maturity	6.0994%
3 Years	Six Monthly	6.1996%
3 Years	At Maturity	6.3999%
5 Years	Six Monthly	6.4500%
5 Years	At Maturity	6.4991%
Burj Monthly Income Account		
3 Months	Monthly	4.5000%
6 Months	Monthly	4.6001%
9 Months	Monthly	4.9000%
1 Year		
0 to 999,999	Monthly	4.8996%

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1,000,000 to 4,999,999	Monthly	4.9997%
5,000,000 to 14,999,999	Monthly	5.2500%
15,000,000 to 29,999,999	Monthly	5.3000%
30,000,000 to 49,999,999	Monthly	5.3000%
50,000,000 to 99,999,999	Monthly	5.3000%
100,000,000 to 299,999,999	Monthly	5.4000%
300,000,000 and Above	Monthly	5.4500%
3 Years	Monthly	5.7499%
5 Years	Monthly	5.8501%
Burj Super Saving Deposit - Retail		
0 to 2,999,999	Monthly	2.1503%
3,000,000 to 4,999,999	Monthly	3.0998%
5,000,000 to 9,999,999	Monthly	3.3001%
10,000,000 to 14,999,999	Monthly	3.4493%
15,000,000 to 19,999,999	Monthly	3.6500%
20,000,000 to 29,999,999	Monthly	4.2496%
30,000,000 to 49,999,999	Monthly	4.6000%
50,000,000 to 99,999,999	Monthly	4.6993%
100,000,000 and Above	Monthly	4.9000%
Burj Super Saving Deposit - Corporate		
0 to 49,999,999	Monthly	4.7494%
50,000,000 to 99,999,999	Monthly	4.8495%
100,000,000 to 199,999,999	Monthly	4.9497%
200,000,000 to 299,999,999	Monthly	4.9997%
300,000,000 to 399,999,999	Monthly	5.0000%
400,000,000 to 499,999,999	Monthly	5.0000%
500,000,000 and Above	Monthly	5.0000%
Burj Super Saving Deposit - FI		
0 to 999,999	Monthly	2.6501%
1,000,000 to 24,999,999	Monthly	4.9000%
25,000,000 to 49,999,999	Monthly	5.0500%
50,000,000 to 99,999,999	Monthly	5.0999%
100,000,000 to 199,999,999	Monthly	5.1500%
200,000,000 and Above	Monthly	4.9500%
TF Savings Monthly		
0 to 4,999,999	Monthly	0.9995%
5,000,000 to 9,999,999	Monthly	1.1500%
10,000,000 to 14,999,999	Monthly	1.5500%
15,000,000 to 19,999,999	Monthly	1.7500%
20,000,000 to 29,999,999	Monthly	2.0500%
30,000,000 to 39,999,999	Monthly	2.5500%
40,000,000 to 49,999,999	Monthly	3.0500%
50,000,000 to 99,999,999	Monthly	3.6500%
100,000,000 and Above	Monthly	4.1500%
TF TDR 1 Month		
0 to 999,999	Monthly	3.1000%
1,000,000 to 4,999,999	Monthly	3.9000%
5,000,000 to 9,999,999	Monthly	4.4000%
10,000,000 to 49,999,999	Monthly	4.9500%
50,000,000 to 99,999,999	Monthly	5.1500%
100,000,000 and Above	Monthly	5.5000%
Premium Term Deposits 1 Month		
0 to 99,999,999	Monthly	5.1000%
100,000,000 and Above	Monthly	5.2491%
Margin - Deposits	Monthly	0.0031%

Ahmed Nasir
Manager Pool Management

Mufti Abdullah Najeeb Ul Haq Siddiqui
Resident Shariah Board Member

Tamim Shabbir
Chief Financial Officer

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FOREIGN CURRENCY

	Payment Frequency	Profit Rates
Saving Accounts		
FCY Savings HY Corporate	At Maturity	0.1002%
Term Deposits		
3 Months	At Maturity	0.4497%
3 Months		
0 to 999,999	At Maturity	0.5000%
1,000,000 and Above	At Maturity	0.9995%
6 Months	Quarterly	0.5498%
6 Months	At Maturity	0.5999%
1 Year	Quarterly	0.6500%
1 Year	At Maturity	0.9004%
2 Years	Quarterly	0.1455%
2 Years	At Maturity	0.1498%
3 Years	Quarterly	0.1551%
3 Years	At Maturity	0.1582%
5 Years	Quarterly	0.1636%
5 Years	At Maturity	0.1678%
Premium Term Deposits 1 Month	Monthly	1.0000%

Ahmed Nasir
Manager Pool Management

Tamim Shabbir
Chief Financial Officer

Mufti Abdullah Najeeb Ul Haq Siddiqui
Resident Shariah Board Member

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