



INST/2018/068

July 06, 2018

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

DECLARED PROFIT RATES FOR THE MONTH OF JUNE 2018

Enclosed is a Circular received from Finance Department declaring profit rates on deposits for the month of June 2018.

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

*Sd/-*

Muhammad Salman Ali Jamil  
Unit Head Compliance

**PROFIT RATES JUNE 2018**

LOCAL CURRENCY

|                              | Payment Frequency | Profit Rates |         |         |
|------------------------------|-------------------|--------------|---------|---------|
|                              |                   | April-18     | May-18  | June-18 |
| Saving Accounts              | Six monthly       | 2.6100%      | 2.6100% | 2.6100% |
| Albaraka Business Plus       | Monthly           | 0.0700%      | 0.0700% | 0.0700% |
| Saving Accounts              | Monthly           | 2.6100%      | 2.6100% | 2.6100% |
| Tifl-Young Saver Account     | Quarterly         | 3.9000%      | 3.9000% | 3.9000% |
| Asaan Saving Deposit Account | Monthly           | 2.6100%      | 2.6100% | 2.6100% |

**Mudaraba Premium Plus - for individuals**

|                            |         |         |         |         |
|----------------------------|---------|---------|---------|---------|
| 0 to 999,999               | Monthly | 2.6100% | 2.6100% | 2.6100% |
| 1,000,000 to 4,999,999     | Monthly | 2.6100% | 2.6100% | 2.6100% |
| 5,000,000 to 9,999,999     | Monthly | 2.7000% | 2.7000% | 2.7000% |
| 10,000,000 to 24,999,999   | Monthly | 2.8000% | 2.8000% | 2.8000% |
| 25,000,000 to 49,999,999   | Monthly | 2.9500% | 2.9500% | 2.9500% |
| 50,000,000 to 99,999,999   | Monthly | 3.0000% | 3.0000% | 3.0000% |
| 100,000,000 to 149,999,999 | Monthly | 3.0500% | 3.0500% | 3.0500% |
| 150,000,000 to 199,999,999 | Monthly | 3.1500% | 3.1500% | 3.1500% |
| 200,000,000 to 249,999,999 | Monthly | 3.4000% | 3.4000% | 3.4000% |
| 250,000,000 to 499,999,999 | Monthly | 3.9000% | 3.9000% | 3.9000% |
| 500,000,000 and above      | Monthly | 4.6500% | 4.6500% | 4.6500% |

**Mudaraba Premium Plus - for Business / Corporate**

|                            |         |         |         |         |
|----------------------------|---------|---------|---------|---------|
| 0 to 9,999,999             | Monthly | 2.6100% | 2.6100% | 2.6100% |
| 10,000,000 to 29,999,999   | Monthly | 2.8000% | 2.8000% | 2.8000% |
| 30,000,000 to 49,999,999   | Monthly | 2.9000% | 2.9000% | 2.9000% |
| 50,000,000 to 149,999,999  | Monthly | 3.0000% | 3.0000% | 3.0000% |
| 150,000,000 to 249,999,999 | Monthly | 3.0500% | 3.0500% | 3.0500% |
| 250,000,000 to 299,999,999 | Monthly | 3.3500% | 3.3500% | 3.3500% |
| 300,000,000 to 399,999,999 | Monthly | 3.8000% | 3.8000% | 3.8000% |
| 400,000,000 to 499,999,999 | Monthly | 5.1500% | 5.1500% | 5.1500% |
| 500,000,000 to 749,999,999 | Monthly | 4.2000% | 4.2000% | 4.2000% |
| 750,000,000 to 999,999,999 | Monthly | 4.2000% | 4.2000% | 6.0500% |
| 1,000,000,000 to above     | Monthly | 4.2000% | 4.2000% | 4.2000% |

**Halal Munafa Account**

|                            |         |         |         |         |
|----------------------------|---------|---------|---------|---------|
| On First 500,000           | Monthly | 2.6100% | 2.6100% | 2.6100% |
| On Next 4,500,000          | Monthly | 3.4000% | 3.4000% | 3.4000% |
| On Next 5,000,000          | Monthly | 3.5000% | 3.5000% | 3.5000% |
| On Next 10,000,000         | Monthly | 3.6500% | 3.6500% | 3.6500% |
| On Next 30,000,000         | Monthly | 4.3500% | 4.3500% | 4.3500% |
| On amount above 50,000,000 | Monthly | 2.6100% | 2.6100% | 2.6100% |

**Incentive Accounts**

|                            |         |         |         |         |
|----------------------------|---------|---------|---------|---------|
| 0 to 99,999                | Monthly | 2.6100% | 2.6100% | 2.6100% |
| 100,000 to 9,999,999       | Monthly | 2.9000% | 2.9000% | 2.9000% |
| 10,000,000 to 49,999,999   | Monthly | 3.4000% | 3.4000% | 3.4000% |
| 50,000,000 to 99,999,999   | Monthly | 4.1000% | 4.1000% | 4.1000% |
| 100,000,000 to 399,999,999 | Monthly | 4.8000% | 4.8000% | 4.8000% |
| 400,000,000 and above      | Monthly | 5.2000% | 5.2000% | 5.2000% |

**Khazana Account**

|                              |                     |         |         |         |
|------------------------------|---------------------|---------|---------|---------|
| 0 to 249,999                 | Monthly / Quarterly | 2.6100% | 2.6100% | 2.6100% |
| 250,000 to 4,999,999         | Monthly / Quarterly | 2.7000% | 2.7000% | 2.7000% |
| 5,000,000 to 9,999,999       | Monthly / Quarterly | 2.8500% | 2.8500% | 2.8500% |
| 10,000,000 to 24,999,999     | Monthly / Quarterly | 2.9000% | 2.9000% | 2.9000% |
| 25,000,000 to 49,999,999     | Monthly / Quarterly | 3.1000% | 3.1000% | 3.1000% |
| 50,000,000 to 99,999,999     | Monthly / Quarterly | 3.3000% | 3.3000% | 3.3000% |
| 100,000,000 to 249,999,999   | Monthly / Quarterly | 3.8000% | 3.8000% | 3.8000% |
| 250,000,000 to 299,999,999   | Monthly / Quarterly | 5.1000% | 5.1000% | 5.1000% |
| 300,000,000 to 399,999,999   | Monthly / Quarterly | 5.1000% | 5.1000% | 5.1000% |
| 400,000,000 to 499,999,999   | Monthly / Quarterly | 4.5000% | 4.5000% | 4.5000% |
| 500,000,000 to 749,999,999   | Monthly / Quarterly | 4.6500% | 4.6500% | 4.6500% |
| 750,000,000 to 1,000,000,000 | Monthly / Quarterly | 5.9500% | 6.0000% | 6.0000% |
| 1,000,000,001 and above      | Monthly / Quarterly | 6.0500% | 6.3000% | 6.3500% |

**Albaraka Islamic Institution Deposit Account**

|                                |         |         |         |         |
|--------------------------------|---------|---------|---------|---------|
| 0 to 10,000,000                | Monthly | 2.6100% | 2.6100% | 2.6100% |
| 10,000,001 to 100,000,000      | Monthly | 5.6500% | 5.7500% | 5.7500% |
| 100,000,001 to 500,000,000     | Monthly | 5.8500% | 6.0000% | 6.3500% |
| 500,000,001 to 1,500,000,000   | Monthly | 5.9000% | 6.0000% | 6.3500% |
| 1,500,000,001 to 2,500,000,000 | Monthly | 5.9500% | 6.0000% | 6.3500% |
| 2,500,000,001 & Above          | Monthly | 6.0500% | 6.1500% | 6.5000% |

**Mahana Barkah Account**

|                           |         |         |         |         |
|---------------------------|---------|---------|---------|---------|
| On First 10,000           | Monthly | 2.6100% | 2.6100% | 2.6100% |
| On Next 4,990,000         | Monthly | 3.6500% | 3.6500% | 3.6500% |
| On amount above 5,000,000 | Monthly | 2.6100% | 2.6100% | 2.6100% |

**Senior Citizen Account**

|                           |         |         |         |         |
|---------------------------|---------|---------|---------|---------|
| Rs 0 to 249,999           | Monthly | 3.1000% | 3.1000% | 3.1000% |
| Rs 250,000 to 999,999     | Monthly | 3.8500% | 3.8500% | 3.8500% |
| Rs 1,000,000 to 4,999,999 | Monthly | 4.4000% | 4.4000% | 4.4000% |
| Rs 5,000,000 to 9,999,999 | Monthly | 5.1000% | 5.1000% | 5.1000% |
| Rs 10,000,000 and above   | Monthly | 5.8000% | 5.8000% | 5.8000% |

**Term Deposits**

|                               |             |         |         |         |
|-------------------------------|-------------|---------|---------|---------|
| <b>1Month</b>                 |             |         |         |         |
| 0 to 4,999,999                | At Maturity | 3.4500% | 3.4500% | 3.4500% |
| 5,000,000 to 9,999,999        | At Maturity | 3.5000% | 3.5000% | 3.5000% |
| 10,000,000 to 14,999,999      | At Maturity | 3.5500% | 3.5500% | 3.5500% |
| 15,000,000 to 24,999,999      | At Maturity | 3.6000% | 3.6000% | 3.6000% |
| 25,000,000 to 49,999,999      | At Maturity | 3.8500% | 3.8500% | 3.8500% |
| 50,000,000 to 99,999,999      | At Maturity | 4.1000% | 4.1000% | 4.1000% |
| 100,000,000 to 199,999,999    | At Maturity | 4.2000% | 4.2000% | 4.2000% |
| 200,000,000 to 499,999,999    | At Maturity | 4.3500% | 4.3500% | 4.3500% |
| 500,000,000 to 999,999,999    | At Maturity | 4.8000% | 4.8000% | 4.8000% |
| 1000,000,000 to 1,499,999,999 | At Maturity | 4.9000% | 4.9000% | 4.9000% |
| 1,500,000,000 to Above        | At Maturity | 4.9500% | 4.9500% | 4.9500% |
| <b>3Months</b>                |             |         |         |         |
| 0 to 4,999,999                | At Maturity | 4.2000% | 4.2000% | 4.2000% |
| 5,000,000 to 9,999,999        | At Maturity | 4.3000% | 4.3000% | 4.3000% |
| 10,000,000 to 14,999,999      | At Maturity | 4.4000% | 4.4000% | 4.4000% |
| 15,000,000 to 49,999,999      | At Maturity | 4.5000% | 4.5000% | 4.5000% |
| 50,000,000 to 99,999,999      | At Maturity | 5.3500% | 5.3500% | 5.3500% |
| 100,000,000 to 199,999,999    | At Maturity | 5.8500% | 5.8500% | 5.8500% |
| 200,000,000 to 299,999,999    | At Maturity | 5.9000% | 5.9000% | 5.9000% |
| 300,000,000 to 399,999,999    | At Maturity | 5.9500% | 5.9500% | 5.9500% |
| 400,000,000 to 499,999,999    | At Maturity | 5.9500% | 5.9500% | 5.9500% |
| 500,000,000 to 999,999,999    | At Maturity | 6.0000% | 6.0000% | 6.1500% |
| 1000,000,000 to 1,499,999,999 | At Maturity | 6.1000% | 6.1000% | 6.1000% |
| 1,500,000,000 to Above        | At Maturity | 6.1000% | 6.1000% | 6.1000% |
| <b>6Months</b>                |             |         |         |         |
| 0 to 4,999,999                | At Maturity | 4.4000% | 4.4000% | 4.4000% |
| 5,000,000 to 9,999,999        | At Maturity | 4.5500% | 4.5500% | 4.5500% |
| 10,000,000 to 14,999,999      | At Maturity | 4.6000% | 4.6000% | 4.6000% |
| 15,000,000 to 49,999,999      | At Maturity | 4.7500% | 4.7500% | 4.7500% |
| 50,000,000 to 99,999,999      | At Maturity | 4.9000% | 4.9000% | 4.9000% |
| 100,000,000 to 199,999,999    | At Maturity | 5.7000% | 5.7000% | 5.7000% |
| 200,000,000 to 499,999,999    | At Maturity | 5.8500% | 5.8500% | 5.8500% |
| 500,000,000 to 999,999,999    | At Maturity | 5.9000% | 5.9000% | 5.9000% |
| 1000,000,000 to 1,499,999,999 | At Maturity | 6.0500% | 6.0500% | 6.0500% |
| 1,500,000,000 to Above        | At Maturity | 6.0000% | 6.0000% | 6.0000% |
| <b>1Year - Monthly</b>        |             |         |         |         |
| 0 to 4,999,999                | Monthly     | 4.9500% | 4.9500% | 4.9500% |
| 5,000,000 to 9,999,999        | Monthly     | 5.0000% | 5.0000% | 5.0000% |
| 10,000,000 to 14,999,999      | Monthly     | 5.1000% | 5.1000% | 5.1000% |
| 15,000,000 to 29,999,999      | Monthly     | 5.1500% | 5.1500% | 5.1500% |
| 30,000,000 to 49,999,999      | Monthly     | 5.2000% | 5.2000% | 5.2000% |
| 50,000,000 to 99,999,999      | Monthly     | 5.3500% | 5.3500% | 5.3500% |
| 100,000,000 to 199,999,999    | Monthly     | 5.6000% | 5.6000% | 5.6000% |
| 200,000,000 to 499,999,999    | Monthly     | 5.6500% | 5.6500% | 5.6500% |
| 500,000,000 and above         | Monthly     | 5.9500% | 5.9500% | 5.9500% |
| <b>1Year - Quarterly</b>      |             |         |         |         |
| 0 to 4,999,999                | Quarterly   | 4.9500% | 4.9500% | 4.9500% |
| 5,000,000 to 9,999,999        | Quarterly   | 5.0000% | 5.0000% | 5.0000% |
| 10,000,000 to 14,999,999      | Quarterly   | 5.1000% | 5.1000% | 5.1000% |
| 15,000,000 to 49,999,999      | Quarterly   | 5.1500% | 5.1500% | 5.1500% |
| 50,000,000 to 99,999,999      | Quarterly   | 5.3500% | 5.3500% | 5.3500% |
| 100,000,000 to 199,999,999    | Quarterly   | 5.4500% | 5.4500% | 5.4500% |
| 200,000,000 to 499,999,999    | Quarterly   | 5.6000% | 5.6000% | 5.6000% |
| 500,000,000 and above         | Quarterly   | 5.9500% | 5.9500% | 5.9500% |
| <b>1Year - Maturity</b>       |             |         |         |         |
| 0 to 4,999,999                | At Maturity | 5.3000% | 5.3000% | 5.3000% |
| 5,000,000 to 9,999,999        | At Maturity | 5.3000% | 5.3000% | 5.3000% |
| 10,000,000 to 14,999,999      | At Maturity | 5.3500% | 5.3500% | 5.3500% |
| 15,000,000 to 49,999,999      | At Maturity | 5.3500% | 5.3500% | 5.3500% |
| 50,000,000 to 99,999,999      | At Maturity | 5.3500% | 5.3500% | 5.3500% |
| 100,000,000 to 199,999,999    | At Maturity | 5.7000% | 5.7000% | 5.7000% |
| 200,000,000 to 499,999,999    | At Maturity | 6.0000% | 6.0000% | 6.0000% |
| 500,000,000 to 749,999,999    | At Maturity | 6.3000% | 6.3000% | 6.3000% |
| 750,000,000 to 999,999,999    | At Maturity | 6.4500% | 6.4500% | 6.4500% |
| 1,000,000,000 and above       | At Maturity | 6.4500% | 6.4500% | 6.4500% |

|        |             |         |         |         |
|--------|-------------|---------|---------|---------|
| 2Years | At Maturity | 5.3000% | 5.3000% | 5.3000% |
| 3Years | Monthly     | 5.3500% | 5.3500% | 5.3500% |
| 3Years | Quarterly   | 5.4500% | 5.4500% | 5.4500% |
| 3Years | At Maturity | 5.6000% | 5.6000% | 5.6000% |
| 5Years | Monthly     | 5.9500% | 5.9500% | 5.9500% |
| 5Years | Quarterly   | 6.1500% | 6.1500% | 6.1500% |
| 5Years | At Maturity | 6.3500% | 6.3500% | 6.3500% |

#### Term Deposits - FI's

|                             |             |         |         |         |
|-----------------------------|-------------|---------|---------|---------|
| <b>1Month</b>               |             |         |         |         |
| 0 to 9,999,999              | At Maturity | 0.0000% | 0.0000% | 0.0000% |
| 10,000,000 to 100,000,000   | At Maturity | 4.9000% | 4.9000% | 4.9000% |
| 100,000,001 to 200,000,000  | At Maturity | 4.9500% | 4.9500% | 4.9500% |
| 200,000,001 to 300,000,000  | At Maturity | 5.0000% | 5.0000% | 5.0000% |
| 300,000,001 to 400,000,000  | At Maturity | 5.0500% | 5.0500% | 5.0500% |
| 400,000,001 to 500,000,000  | At Maturity | 5.1000% | 5.1000% | 5.1000% |
| 500,000,001 to 750,000,000  | At Maturity | 5.1500% | 5.1500% | 5.1500% |
| 750,000,001 to 1000,000,000 | At Maturity | 5.2000% | 5.2000% | 5.2000% |
| 1000,000,001 and above      | At Maturity | 5.2500% | 5.2500% | 5.2500% |
| <b>3Months</b>              |             |         |         |         |
| 0 to 9,999,999              | At Maturity | 0.0000% | 0.0000% | 0.0000% |
| 10,000,000 to 100,000,000   | At Maturity | 4.9000% | 4.9000% | 4.9000% |
| 100,000,001 to 200,000,000  | At Maturity | 5.1000% | 5.1000% | 5.1000% |
| 200,000,001 to 300,000,000  | At Maturity | 5.1500% | 5.1500% | 5.1500% |
| 300,000,001 to 400,000,000  | At Maturity | 5.2000% | 5.2000% | 5.2000% |
| 400,000,001 to 500,000,000  | At Maturity | 5.2500% | 5.2500% | 5.2500% |
| 500,000,001 to 750,000,000  | At Maturity | 5.3000% | 5.3000% | 5.3000% |
| 750,000,001 to 1000,000,000 | At Maturity | 5.3500% | 5.3500% | 5.3500% |
| 1000,000,001 and above      | At Maturity | 5.4000% | 5.4000% | 5.4000% |

#### Mahana Amadni Scheme

|                            |         |         |         |         |
|----------------------------|---------|---------|---------|---------|
| <b>1 year</b>              |         |         |         |         |
| 0 to 9,999,999             | Monthly | 4.6000% | 4.6000% | 4.6000% |
| 10,000,000 to 14,999,999   | Monthly | 4.7000% | 4.7000% | 4.7000% |
| 15,000,000 to 49,999,999   | Monthly | 4.9500% | 4.9500% | 4.9500% |
| 50,000,000 to 99,999,999   | Monthly | 5.1000% | 5.1000% | 5.1000% |
| 100,000,000 to 199,999,999 | Monthly | 5.3500% | 5.3500% | 5.3500% |
| 200,000,000 to 499,999,999 | Monthly | 5.6000% | 5.6000% | 5.6000% |
| 500,000,000 and above      | Monthly | 5.7500% | 5.7500% | 5.7500% |
| 2 year                     | Monthly | 4.6000% | 4.6000% | 4.6000% |
| 3 year                     | Monthly | 4.7500% | 4.7500% | 4.7500% |
| 4 year                     | Monthly | 4.8000% | 4.8000% | 4.8000% |
| 5 year                     | Monthly | 4.8500% | 4.8500% | 4.8500% |

#### AMI Deposits

|                        |             |         |         |         |
|------------------------|-------------|---------|---------|---------|
| <b>3 Months</b>        |             |         |         |         |
| 0 to 49,999            | At Maturity | 3.9000% | 3.9000% | 3.9000% |
| 50,000 to 499,999      | At Maturity | 4.0000% | 4.0000% | 4.0000% |
| 500,000 to 999,999     | At Maturity | 4.1500% | 4.1500% | 4.1500% |
| 1,000,000 and above    | At Maturity | 4.4000% | 4.4000% | 4.4000% |
| <b>6 Months</b>        |             |         |         |         |
| 0 to 49,999            | At Maturity | 3.9000% | 3.9000% | 3.9000% |
| 50,000 to 499,999      | At Maturity | 4.0500% | 4.0500% | 4.0500% |
| 500,000 to 999,999     | At Maturity | 4.1500% | 4.1500% | 4.1500% |
| 1,000,000 and above    | At Maturity | 4.4500% | 4.4500% | 4.4500% |
| <b>1 Year</b>          |             |         |         |         |
| 0 to 49,999            | Six Monthly | 4.4000% | 4.4000% | 4.4000% |
| 50,000 to 499,999      | Six Monthly | 4.6500% | 4.6500% | 4.6500% |
| 500,000 to 999,999     | Six Monthly | 4.9000% | 4.9000% | 4.9000% |
| 1,000,000 to 2,999,999 | Six Monthly | 4.9500% | 4.9500% | 4.9500% |
| 3,000,000 to 4,999,999 | Six Monthly | 5.1000% | 5.1000% | 5.1000% |
| 5,000,000 to 9,999,999 | Six Monthly | 5.3500% | 5.3500% | 5.3500% |
| 10,000,000 and above   | Six Monthly | 5.6000% | 5.6000% | 5.6000% |
| 2 Years                | Six Monthly | 4.4000% | 4.4000% | 4.4000% |
| 3 Years                | Six Monthly | 4.6500% | 4.6500% | 4.6500% |
| 5 Years                | Six Monthly | 4.9000% | 4.9000% | 4.9000% |

#### Tier-II Sukuk

|   |             |         |         |         |
|---|-------------|---------|---------|---------|
| ALBaraka Bank (Pakistan) Ltd Sukuk First Issue  | Six monthly | 7.8100% | 7.8100% | 7.8100% |
| ALBaraka Bank (Pakistan) Ltd Sukuk Second Issue | Six monthly | 7.1900% | 7.1900% | 7.1900% |

|   |         |         |         |         |
|---|---------|---------|---------|---------|
| Minor Account                           | Monthly | 2.6100% | 2.6100% | 2.6100% |
| Burj Staff Saving                       | Monthly | 2.6100% | 2.6100% | 2.6100% |
| Burj Mushaharah Saving Account          | Monthly | 2.6100% | 2.6100% | 2.6100% |
| LCY Education Plan Deposits             | Monthly | 2.6100% | 2.6100% | 2.6100% |
| Burj Business Account                   | Monthly | 0.0010% | 0.0010% | 0.0010% |
| Burj Premium Saving Deposit - Corporate | Monthly | 4.9500% | 4.9500% | 4.9500% |

**LCY Savings Monthly**

|                          |         |         |         |         |
|--------------------------|---------|---------|---------|---------|
| 0 to 4,999,999           | Monthly | 2.6100% | 2.6100% | 2.6100% |
| 5,000,000 to 9,999,999   | Monthly | 2.6100% | 2.6100% | 2.6100% |
| 10,000,000 to 14,999,999 | Monthly | 2.6100% | 2.6100% | 2.6100% |
| 15,000,000 to 19,999,999 | Monthly | 2.6100% | 2.6100% | 2.6100% |
| 20,000,000 to 29,999,999 | Monthly | 2.6100% | 2.6100% | 2.6100% |
| 30,000,000 to 39,999,999 | Monthly | 2.6100% | 2.6100% | 2.6100% |
| 40,000,000 to 49,999,999 | Monthly | 2.6100% | 2.6100% | 2.6100% |
| 50,000,000 to 99,999,999 | Monthly | 3.0500% | 3.0500% | 3.0500% |
| 100,000,000 and Above    | Monthly | 4.3000% | 4.3000% | 4.3000% |

**LCY Savings - Half Yearly**

|                          |             |         |         |         |
|--------------------------|-------------|---------|---------|---------|
| 0 to 4,999,999           | Six Monthly | 2.6100% | 2.6100% | 2.6100% |
| 5,000,000 to 9,999,999   | Six Monthly | 2.6100% | 2.6100% | 2.6100% |
| 10,000,000 to 14,999,999 | Six Monthly | 2.6100% | 2.6100% | 2.6100% |
| 15,000,000 to 19,999,999 | Six Monthly | 2.6100% | 2.6100% | 2.6100% |
| 20,000,000 to 29,999,999 | Six Monthly | 2.6100% | 2.6100% | 2.6100% |
| 30,000,000 to 39,999,999 | Six Monthly | 2.6100% | 2.6100% | 2.6100% |
| 40,000,000 to 49,999,999 | Six Monthly | 3.0500% | 3.0500% | 3.0500% |
| 50,000,000 to 99,999,999 | Six Monthly | 3.1000% | 3.1000% | 3.1000% |
| 100,000,000 and Above    | Six Monthly | 3.1000% | 3.1000% | 3.1000% |

**LCY Smart Savings Deposit - Individual**

|                        |         |         |         |         |
|------------------------|---------|---------|---------|---------|
| 0 to 49,999            | Monthly | 2.6100% | 2.6100% | 2.6100% |
| 50,000 to 1,999,999    | Monthly | 2.7000% | 2.7000% | 2.7000% |
| 2,000,000 to 4,999,999 | Monthly | 3.2500% | 3.2500% | 3.2500% |
| 5,000,000 to 9,999,999 | Monthly | 3.6500% | 3.6500% | 3.6500% |
| 10,000,000 and Above   | Monthly | 2.6100% | 2.6100% | 2.6100% |

**LCY Smart Savings Deposit - Corporate**

|                        |         |         |         |         |
|------------------------|---------|---------|---------|---------|
| 0 to 99,999            | Monthly | 2.6100% | 2.6100% | 2.6100% |
| 100,000 to 999,999     | Monthly | 3.7000% | 3.7000% | 3.7000% |
| 1,000,000 to 1,999,999 | Monthly | 4.1500% | 4.1500% | 4.1500% |
| 2,000,000 to 4,999,999 | Monthly | 4.2500% | 4.2500% | 4.2500% |
| 5,000,000 to 9,999,999 | Monthly | 4.4000% | 4.4000% | 4.4000% |
| 10,000,000 and Above   | Monthly | 4.5000% | 4.5000% | 4.5000% |

**Term Deposits**

**1 Month**

|                          |             |         |         |         |
|--------------------------|-------------|---------|---------|---------|
| 0 to 999,999             | Monthly     | 4.0500% | 4.0500% | 4.0500% |
| 1,000,000 to 4,999,999   | Monthly     | 4.4500% | 4.4500% | 4.4500% |
| 5,000,000 to 9,999,999   | Monthly     | 4.6000% | 4.6000% | 4.6000% |
| 10,000,000 to 49,999,999 | Monthly     | 4.7000% | 4.7000% | 4.7000% |
| 50,000,000 to 99,999,999 | Monthly     | 4.8000% | 4.8000% | 4.8000% |
| 100,000,000 and Above    | Monthly     | 4.9500% | 4.9500% | 4.9500% |
| 3 Months                 | Monthly     | 4.8000% | 4.8000% | 4.8000% |
| 3 Months                 | At Maturity | 4.8500% | 4.8500% | 4.8500% |
| 6 Months                 | Monthly     | 5.3500% | 5.3500% | 5.3500% |
| 6 Months                 | Quarterly   | 5.3800% | 5.3800% | 5.3800% |
| 6 Months                 | At Maturity | 5.4500% | 5.4500% | 5.4500% |
| 1 Year                   | Monthly     | 5.2000% | 5.2000% | 5.2000% |
| 1 Year                   | Quarterly   | 5.3500% | 5.3500% | 5.3500% |
| 1 Year                   | At Maturity | 5.6000% | 5.6000% | 5.6000% |
| 2 Years                  | At Maturity | 5.5000% | 5.5000% | 5.5000% |
| 3 Years                  | Six Monthly | 5.7000% | 5.7000% | 5.7000% |
| 3 Years                  | At Maturity | 5.8000% | 5.8000% | 5.8000% |
| 5 Years                  | Six Monthly | 6.3000% | 6.3000% | 6.3000% |
| 5 Years                  | At Maturity | 6.3500% | 6.3500% | 6.3500% |

**Burj Monthly Income Account**

|                            |         |         |         |         |
|----------------------------|---------|---------|---------|---------|
| <b>3 Months</b>            | Monthly | 4.5000% | 4.5000% | 4.5000% |
| <b>6 Months</b>            | Monthly | 4.6000% | 4.6000% | 4.6000% |
| <b>1 Year</b>              |         |         |         |         |
| 0 to 999,999               | Monthly | 4.9000% | 4.9000% | 4.9000% |
| 1,000,000 to 4,999,999     | Monthly | 4.9500% | 4.9500% | 4.9500% |
| 5,000,000 to 14,999,999    | Monthly | 4.9500% | 4.9500% | 4.9500% |
| 15,000,000 to 29,999,999   | Monthly | 5.0000% | 5.0000% | 5.0000% |
| 30,000,000 to 49,999,999   | Monthly | 5.0500% | 5.0500% | 5.0500% |
| 50,000,000 to 99,999,999   | Monthly | 5.1000% | 5.1000% | 5.1000% |
| 100,000,000 to 299,999,999 | Monthly | 5.1000% | 5.1000% | 5.1000% |
| 300,000,000 and Above      | Monthly | 5.1000% | 5.1000% | 5.1000% |
| <b>3 Years</b>             | Monthly | 5.4500% | 5.4500% | 5.4500% |
| <b>5 Years</b>             | Monthly | 5.6500% | 5.6500% | 5.6500% |

**Burj Super Saving Deposit - Retail**

|                        |         |         |         |         |
|------------------------|---------|---------|---------|---------|
| 0 to 2,999,999         | Monthly | 2.6100% | 2.6100% | 2.6100% |
| 3,000,000 to 4,999,999 | Monthly | 3.1000% | 3.1000% | 3.1000% |

|                          |         |         |         |                |
|--------------------------|---------|---------|---------|----------------|
| 5,000,000 to 9,999,999   | Monthly | 3.3000% | 3.3000% | <b>3.3000%</b> |
| 10,000,000 to 14,999,999 | Monthly | 3.4500% | 3.4500% | <b>3.4500%</b> |
| 15,000,000 to 19,999,999 | Monthly | 3.6500% | 3.6500% | <b>3.6500%</b> |
| 20,000,000 to 29,999,999 | Monthly | 4.2500% | 4.2500% | <b>4.2500%</b> |
| 30,000,000 to 49,999,999 | Monthly | 4.4000% | 4.4000% | <b>4.4000%</b> |
| 50,000,000 to 99,999,999 | Monthly | 4.6000% | 4.6000% | <b>4.6000%</b> |
| 100,000,000 and Above    | Monthly | 4.7000% | 4.7000% | <b>4.7000%</b> |

**Burj Super Saving Deposit - Corporate**

|                            |         |         |         |                |
|----------------------------|---------|---------|---------|----------------|
| 0 to 49,999,999            | Monthly | 4.7500% | 4.7500% | <b>4.7500%</b> |
| 50,000,000 to 99,999,999   | Monthly | 4.8500% | 4.8500% | <b>4.8500%</b> |
| 100,000,000 to 199,999,999 | Monthly | 4.9500% | 4.9500% | <b>4.9500%</b> |
| 200,000,000 to 299,999,999 | Monthly | 4.9500% | 4.9500% | <b>4.9500%</b> |
| 300,000,000 to 399,999,999 | Monthly | 4.8000% | 4.8000% | <b>4.8000%</b> |
| 400,000,000 to 499,999,999 | Monthly | 4.8000% | 4.8000% | <b>4.8000%</b> |
| 500,000,000 and Above      | Monthly | 4.8000% | 4.8000% | <b>4.8000%</b> |

**Burj Super Saving Deposit - FI**

|                            |         |         |         |                |
|----------------------------|---------|---------|---------|----------------|
| 0 to 999,999               | Monthly | 2.6500% | 2.6500% | <b>2.6500%</b> |
| 1,000,000 to 24,999,999    | Monthly | 4.7000% | 4.7000% | <b>4.7000%</b> |
| 25,000,000 to 49,999,999   | Monthly | 4.8000% | 4.8000% | <b>4.8000%</b> |
| 50,000,000 to 99,999,999   | Monthly | 4.9000% | 4.9000% | <b>4.9000%</b> |
| 100,000,000 to 199,999,999 | Monthly | 5.0500% | 5.0500% | <b>5.0500%</b> |
| 200,000,000 and Above      | Monthly | 4.9500% | 4.9500% | <b>4.9500%</b> |

**TF Savings Monthly**

|                          |         |         |         |                |
|--------------------------|---------|---------|---------|----------------|
| 0 to 4,999,999           | Monthly | 2.6100% | 2.6100% | <b>2.6100%</b> |
| 5,000,000 to 9,999,999   | Monthly | 2.6100% | 2.6100% | <b>2.6100%</b> |
| 10,000,000 to 14,999,999 | Monthly | 2.6100% | 2.6100% | <b>2.6100%</b> |
| 15,000,000 to 19,999,999 | Monthly | 2.6100% | 2.6100% | <b>2.6100%</b> |
| 20,000,000 to 29,999,999 | Monthly | 2.6100% | 2.6100% | <b>2.6100%</b> |
| 30,000,000 to 39,999,999 | Monthly | 2.6100% | 2.6100% | <b>2.6100%</b> |
| 40,000,000 to 49,999,999 | Monthly | 3.0500% | 3.0500% | <b>3.0500%</b> |
| 50,000,000 to 99,999,999 | Monthly | 3.6500% | 3.6500% | <b>3.6500%</b> |
| 100,000,000 and Above    | Monthly | 4.1500% | 4.1500% | <b>4.1500%</b> |



**Ahmed Nasir**  
Manager - Pool Management



**Mufti Abdullah Najeab Ul Haq Siddiqui**  
Resident Shariah Board Member

06/07/2018



**Tamim Shabbir**  
Chief Financial Officer

**PROFIT RATES JUNE 2018**

FOREIGN CURRENCY

| Saving Account                 | Payment Frequency | Profit Rates |         |         |
|--------------------------------|-------------------|--------------|---------|---------|
|                                |                   | April-18     | May-18  | June-18 |
| 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% | 0.1000% |
| USD 1 Month 200,001 to 300,000        | At Maturity | 0.1500% | 0.1500% | 0.1500% |
| USD 1 Month 300,001 and 1,000,000     | At Maturity | 0.2000% | 0.2000% | 0.2000% |
| USD 1 Month 1,000,001 and 2,000,000   | At Maturity | 0.2500% | 0.2500% | 0.2500% |
| USD 1 Month 2,000,001 and above       | At Maturity | 0.3000% | 0.3000% | 0.3000% |
| USD 3 Months 0 to 250,000             | At Maturity | 0.5000% | 0.5000% | 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 | 1.5000% | 1.5000% | 1.5000% |
| USD 3 Months 500,001 and above        | At Maturity | 2.0000% | 2.0000% | 2.0000% |
| 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 | 0.6000% | 0.6000% | 0.6000% |
| USD 1 Year & above 200,001 to 300,000 | At Maturity | 1.2500% | 1.2500% | 1.2500% |
| USD 1 Year & above 300,001 to 500,000 | At Maturity | 2.0000% | 2.0000% | 2.0000% |
| USD 1 Year & above 500,001 and above  | At Maturity | 2.5000% | 2.5000% | 2.5000% |

|                    |             |         |         |         |
|--------------------|-------------|---------|---------|---------|
| 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 | 0.0500% | 0.0500% | 0.0500% |
| UAE Dirham 3 Months       | At Maturity | 0.0500% | 0.0500% | 2.5000% |
| UAE Dirham 6 Months       | At Maturity | 0.0500% | 0.0500% | 0.0500% |
| UAE Dirham 1 Year & above | At Maturity | 0.0500% | 0.0500% | 0.0500% |

|                    |             |         |         |         |
|--------------------|-------------|---------|---------|---------|
| 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]  | At Maturity | 0.1000% | 0.1000% | 0.1000% |
| FCY Savings HY Non-Corporate [GBP]  | At Maturity | 0.1000% | 0.1000% | 0.1000% |
| FCY Savings HY Non-Corporate [EURO] | At Maturity | 0.1000% | 0.1000% | 0.1000% |
| FCY Savings HY Corporate [USD]      | At Maturity | 0.1000% | 0.1000% | 0.1000% |
| FCY Savings HY Corporate [GBP]      | At Maturity | 0.1000% | 0.1000% | 0.1000% |
| FCY Savings HY Corporate [EURO]     | At Maturity | 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% |

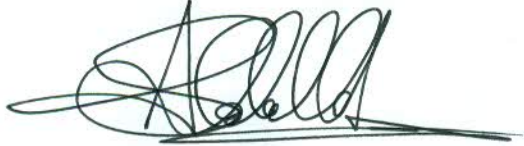
**3 Months [USD]**

|              |             |         |         |         |
|--------------|-------------|---------|---------|---------|
| 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% |
| <b>3 Months [GBP]</b> |             |         |         |         |
| 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% |
| <b>6 Months [USD]</b> |             |         |         |         |
| 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% |
| <b>1 Year [USD]</b>   |             |         |         |         |
| 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% |



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