

INST / 2015 / 076  
June 09, 2015

PROFIT RATES MAY 2015		
Local Currency - Pak Rupees		
	Payment Frequency	Profit Rates

<b>Saving Accounts</b>	Six monthly	3.10%
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<b>Saving Accounts</b>		
Albaraka Business Plus	Monthly Payments	0.07%

<b>Saving Accounts</b>		
0 to 4,999,999	Monthly Payments	3.10%
5,000,000 to 9,999,999	Monthly Payments	3.25%
10,000,000 to 49,999,999	Monthly Payments	3.35%
50,000,000 to 99,999,999	Monthly Payments	3.40%
100,000,000 and above	Monthly Payments	3.50%

<b>Mudaraba Premium Plus - for individuals</b>		
0 to 999,999	Monthly Payments	3.10%
1,000,000 to 4,999,999	Monthly Payments	3.25%
5,000,000 to 9,999,999	Monthly Payments	3.50%
10,000,000 to 24,999,999	Monthly Payments	3.75%
25,000,000 to 49,999,999	Monthly Payments	4.00%
50,000,000 to 99,999,999	Monthly Payments	4.25%
100,000,000 to 149,999,999	Monthly Payments	4.50%
150,000,000 to 199,999,999	Monthly Payments	5.00%
200,000,000 to 249,999,999	Monthly Payments	5.50%
250,000,000 to 499,999,999	Monthly Payments	6.00%
500,000,000 and above	Monthly Payments	6.50%

<b>Mudaraba Premium Plus - for Business / Corporate</b>		
0 to 9,999,999	Monthly Payments	3.10%
10,000,000 to 29,999,999	Monthly Payments	4.00%
30,000,000 to 49,999,999	Monthly Payments	4.50%
50,000,000 to 149,999,999	Monthly Payments	5.00%
150,000,000 to 249,999,999	Monthly Payments	5.50%
250,000,000 to 299,999,999	Monthly Payments	6.00%
300,000,000 to 399,999,999	Monthly Payments	6.25%
400,000,000 to 499,999,999	Monthly Payments	7.00%
500,000,000 and above	Monthly Payments	8.00%

<b>Halal Munafa Account</b>		
0 to 500,000	Monthly	3.10%
500,001 to 5,000,000	Monthly	5.50%
5,000,001 to 10,000,000	Monthly	6.00%
10,000,001 to 20,000,000	Monthly	6.50%
20,000,001 to 50,000,000	Monthly	7.00%
50,000,001 and above	Monthly	3.25%



## Incentive Accounts

0 to 99,999	Monthly	3.10%
100,000 to 9,999,999	Monthly	3.50%
10,000,000 to 49,999,999	Monthly	5.00%
50,000,000 to 99,999,999	Monthly	6.50%
100,000,000 and above	Monthly	8.00%

## Khazana Account

0 to 249,999	Monthly / Quarterly	3.10%
250,000 to 4,999,999	Monthly / Quarterly	3.25%
5,000,000 to 9,999,999	Monthly / Quarterly	4.00%
10,000,000 to 24,999,999	Monthly / Quarterly	5.00%
25,000,000 to 49,999,999	Monthly / Quarterly	5.50%
50,000,000 to 99,999,999	Monthly / Quarterly	6.00%
100,000,000 to 249,999,999	Monthly / Quarterly	6.25%
250,000,000 to 299,999,999	Monthly / Quarterly	6.50%
300,000,000 to 399,999,999	Monthly / Quarterly	7.00%
400,000,000 to 499,999,999	Monthly / Quarterly	7.50%
500,000,000 to 749,999,999	Monthly / Quarterly	7.75%
750,000,000 and above	Monthly / Quarterly	8.00%

## Albaraka Islamic Institution Deposit Account

0 to 9,999,999	Monthly	3.50%
10,000,000 to 100,000,000	Monthly	5.00%
100,000,001 to 200,000,000	Monthly	5.50%
200,000,001 to 300,000,000	Monthly	6.00%
300,000,001 to 400,000,000	Monthly	6.50%
400,000,001 to 500,000,000	Monthly	7.00%
500,000,001 to 750,000,000	Monthly	7.15%
750,000,001 to 1000,000,000	Monthly	7.25%
1000,000,001 and above	Monthly	7.50%

## Mahana Barkah Account

Rs 0 to 9,999	Monthly Payments	3.10%
Rs 10,000 to 4,999,999	Monthly Payments	6.50%
Rs 5,000,000 Above	Monthly Payments	3.10%

## Tifl-Young Saver Account

Tifl-Young Saver Account	Quarterly	4.00%
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## Senior Citizen Account

Rs 0 to 249,999	Monthly Payments	3.25%
Rs 250,000 to 999,999	Monthly Payments	4.00%
Rs 1,000,000 to 4,999,999	Monthly Payments	4.75%
Rs 5,000,000 to 9,999,999	Monthly Payments	5.75%
Rs 10,000,000 and above	Monthly Payments	6.25%



## Term Deposits

<b>1Month</b>		
0 to 4,999,999	At Maturity	5.50%
5,000,000 to 9,999,999	At Maturity	5.55%
10,000,000 to 14,999,999	At Maturity	5.75%
15,000,000 to 24,999,999	At Maturity	6.00%
25,000,000 to 49,999,999	At Maturity	6.25%
50,000,000 to 99,999,999	At Maturity	6.50%
100,000,000 to 199,999,999	At Maturity	6.75%
200,000,000 to 499,999,999	At Maturity	7.00%
500,000,000 to 999,999,999	At Maturity	7.50%
1,000,000,000 to 1,499,999,999	At Maturity	7.75%
1,500,000,000 and above	At Maturity	8.00%
<b>3Months</b>		
0 to 4,999,999	At Maturity	5.75%
5,000,000 to 9,999,999	At Maturity	6.00%
10,000,000 to 14,999,999	At Maturity	6.25%
15,000,000 to 49,999,999	At Maturity	6.50%
50,000,000 to 99,999,999	At Maturity	6.75%
100,000,000 to 199,999,999	At Maturity	7.00%
200,000,000 to 499,999,999	At Maturity	7.25%
500,000,000 to 999,999,999	At Maturity	8.50%
1,000,000,000 to 1,499,999,999	At Maturity	8.50%
1,500,000,000 and above	At Maturity	8.25%
<b>6Months</b>		
0 to 4,999,999	At Maturity	6.00%
5,000,000 to 9,999,999	At Maturity	6.10%
10,000,000 to 14,999,999	At Maturity	6.25%
15,000,000 to 49,999,999	At Maturity	6.30%
50,000,000 to 99,999,999	At Maturity	6.40%
100,000,000 to 199,999,999	At Maturity	7.00%
200,000,000 to 499,999,999	At Maturity	7.25%
500,000,000 to 999,999,999	At Maturity	8.00%
1,000,000,000 to 1,499,999,999	At Maturity	8.25%
1,500,000,000 and above	At Maturity	9.00%
<b>1Year - Monthly</b>		
0 to 4,999,999	Monthly	6.50%
5,000,000 to 9,999,999	Monthly	6.75%
10,000,000 to 14,999,999	Monthly	6.85%
15,000,000 to 29,999,999	Monthly	6.95%
30,000,000 to 49,999,999	Monthly	7.00%
50,000,000 to 99,999,999	Monthly	7.05%
100,000,000 to 199,999,999	Monthly	7.10%
200,000,000 to 499,999,999	Monthly	7.15%
500,000,000 and above	Monthly	7.25%



<b>1Year - Quarterly</b>		
0 to 4,999,999	Quarterly	6.75%
5,000,000 to 9,999,999	Quarterly	6.80%
10,000,000 to 14,999,999	Quarterly	6.85%
15,000,000 to 49,999,999	Quarterly	6.90%
50,000,000 to 99,999,999	Quarterly	7.00%
100,000,000 to 199,999,999	Quarterly	7.10%
200,000,000 to 499,999,999	Quarterly	7.35%
500,000,000 and above	Quarterly	7.50%
<b>1Year - Maturity</b>		
0 to 4,999,999	At Maturity	7.00%
5,000,000 to 9,999,999	At Maturity	7.25%
10,000,000 to 14,999,999	At Maturity	7.35%
15,000,000 to 49,999,999	At Maturity	7.45%
50,000,000 to 99,999,999	At Maturity	7.50%
100,000,000 to 199,999,999	At Maturity	7.65%
200,000,000 to 499,999,999	At Maturity	7.75%
500,000,000 to 749,999,999	At Maturity	7.85%
750,000,000 to 999,999,999	At Maturity	8.00%
1000,000,000 & Above	At Maturity	8.25%
<b>2Years</b>	At Maturity	7.00%
<b>3Years</b>	Monthly	7.10%
<b>3Years</b>	Quarterly	7.00%
<b>3Years</b>	At Maturity	7.25%
<b>5Years</b>	Monthly	7.35%
<b>5Years</b>	Quarterly	7.40%
<b>5Years</b>	At Maturity	7.50%

#### Term Deposits - FI's

<b>1Month</b>		
10,000,000 to 100,000,000	At Maturity	6.00%
100,000,001 to 200,000,000	At Maturity	6.15%
200,000,001 to 300,000,000	At Maturity	6.25%
300,000,001 to 400,000,000	At Maturity	6.35%
400,000,001 to 500,000,000	At Maturity	6.50%
500,000,001 to 750,000,000	At Maturity	6.75%
750,000,001 to 1000,000,000	At Maturity	7.00%
1000,000,001 and above	At Maturity	7.25%
<b>3Months</b>		
10,000,000 to 100,000,000	At Maturity	6.00%
100,000,001 to 200,000,000	At Maturity	6.25%
200,000,001 to 300,000,000	At Maturity	6.35%
300,000,001 to 400,000,000	At Maturity	6.50%
400,000,001 to 500,000,000	At Maturity	6.65%
500,000,001 to 750,000,000	At Maturity	6.75%
750,000,001 to 1000,000,000	At Maturity	7.00%
1000,000,001 and above	At Maturity	7.50%



### Mahana Amadni Scheme

<b>1 year</b>		
0 to 9,999,999	Monthly	6.50%
10,000,000 to 14,999,999	Monthly	6.35%
15,000,000 to 49,999,999	Monthly	6.50%
50,000,000 to 99,999,999	Monthly	6.65%
100,000,000 to 199,999,999	Monthly	6.75%
200,000,000 to 499,999,999	Monthly	6.85%
500,000,000 and above	Monthly	7.00%
<b>2 year</b>	Monthly	6.50%
<b>3 year</b>	Monthly	6.65%
<b>4 year</b>	Monthly	6.75%
<b>5 year</b>	Monthly	7.00%

### AMI Deposits

<b>3 Months</b>		
0 to 49,999	At Maturity	5.00%
50,000 to 499,999	At Maturity	5.10%
500,000 to 999,999	At Maturity	5.25%
1,000,000 to 2,999,999	At Maturity	5.50%
<b>6 Months</b>		
0 to 49,999	At Maturity	5.00%
50,000 to 499,999	At Maturity	5.15%
500,000 to 999,999	At Maturity	5.25%
1,000,000 to 2,999,999	At Maturity	5.55%
<b>1 Year</b>		
0 to 49,999	Six Monthly	6.00%
50,000 to 499,999	Six Monthly	6.25%
500,000 to 999,999	Six Monthly	6.35%
1,000,000 to 2,999,999	Six Monthly	6.50%
3,000,000 to 4,999,999	Six Monthly	6.65%
5,000,000 to 9,999,999	Six Monthly	6.75%
10,000,000 to 14,999,999	Six Monthly	7.00%
<b>2 Years</b>	Six Monthly	6.25%
<b>3 Years</b>	Six Monthly	6.50%
<b>5 Years</b>	Six Monthly	7.50%

ALBaraka Bank (Pakistan) Limited - TIER II - SUKUK	Six monthly	9.19%
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Muhammad Saleem Khan  
AVP Finance



Tamim Shabbir  
Chief Financial Officer



Justice (R) Khalil Ur Rehman  
Chairman Shariah Board

INST / 2015 / 076  
June 09, 2015

**PROFIT RATES MAY 2015**

**FOREIGN CURRENCY**

	Payment Frequency	Profit Rates
<b>Saving Account- Six Monthly</b>		
USD	Six Monthly	0.04%
GBP	Six Monthly	0.04%
EURO	Six Monthly	0.04%

**Saving Account**

USD 0 to 50,000	Monthly	0.05%
USD 50,001 to 100,000	Monthly	0.10%
USD 100,001 to 200,000	Monthly	0.15%
USD 200,001 to 500,000	Monthly	0.50%
USD 500,001 to 1,000,000	Monthly	1.00%
USD 1,000,001 and above	Monthly	2.25%
GBP Saving (Below £ 1,000/-)	Monthly	0.05%
GBP Saving (Above £ 1,000/-)	Monthly	0.10%
EURO Saving (Below € 1,000/-)	Monthly	0.05%
EURO Saving (Above € 1,000/-)	Monthly	0.10%
JPY Saving (Below ¥ 1,000/-)	Monthly	0.05%
JPY Saving (Above ¥ 1,000/-)	Monthly	0.10%
UAE Saving (Below AED 5,000/-)	Monthly	0.02%
UAE Saving (Above AED 5,000/-)	Monthly	0.05%

**Term Deposits**

USD 1 Month 0 to 200,000	At Maturity	0.50%
USD 1 Month 200,001 to 300,000	At Maturity	1.50%
USD 1 Month 300,001 to 1,000,000	At Maturity	1.75%
USD 1 Month 1,000,001 to 2,000,000	At Maturity	2.00%
USD 1 Month 2,000,001 and above	At Maturity	2.25%
USD 3 Months 0 to 250,000	At Maturity	0.50%
USD 3 Months 250,001 and above	At Maturity	2.00%
USD 6 Months 0 to 500,000	At Maturity	0.75%
USD 6 Months 500,001 and above	At Maturity	2.00%
USD 1 Year & above 0 to 200,000	At Maturity	0.85%
USD 1 Year & above 200,001 to 300,000	At Maturity	1.00%
USD 1 Year & above 300,001 to 500,000	At Maturity	1.50%
USD 1 Year & above 500,001 and above	At Maturity	2.00%

**Term Deposits**

GBP 1 Month	At Maturity	0.15%
GBP 3 Months	At Maturity	0.38%
GBP 6 Months	At Maturity	0.48%
GBP 1 Year & above	At Maturity	0.50%



## Term Deposits


EURO 1 Month	At Maturity	0.15%
EURO 3 Months	At Maturity	0.38%
EURO 6 Months	At Maturity	0.48%
EURO 1 Year & above	At Maturity	0.50%

## Term Deposits

UAE Dirham 1 Month	At Maturity	0.10%
UAE Dirham 3 Months	At Maturity	0.11%
UAE Dirham 6 Months	At Maturity	0.12%
UAE Dirham 1 Year & above	At Maturity	0.15%

## Term Deposits

JPY 1 Month	At Maturity	0.15%
JPY 3 Months	At Maturity	0.38%
JPY 6 Months	At Maturity	0.48%
JPY 1 Year & above	At Maturity	0.50%

For   
**Muhammad Saleem Khan**  
 AVP Finance

  
**Tamim Shabbir**  
 Chief Financial Office

  
**Justice (R) Khalil Ur Rehman**  
 Chairman Shariah Board