

INST/2018/060 June 07, 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 MAY 2018

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

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

Sd/-Masroor Hussain Rao Chief Compliance Officer

alBaraka 0

PROFIT RATES MAY 2018

LOCAL CURRENCY

	Payment Frequency			
	0.0000000000000000000000000000000000000	March-18	Profit Rates April-18	May-18
Saving Accounts	Six monthly	2.4800%	2.6100%	2.6100%
Albaraka Business Plus	Monthly	0.0700%	0.0700%	0.0700%
Saving Accounts	Monthly	2.4800%	2.6100%	2.6100%
Tif'l-Young Saver Account	Quarterly	3.9000%	3.9000%	3.9000%
Asaan Saving Deposit Account	Monthly	2.4800%	2.6100%	2.6100%
Mudayaha Dramium Diva fayindi iduala	<i>*</i>			
Mudaraba Premium Plus - for individuals 0 to 999,999	Monthly	2.4800%	2.6100%	2.6100%
1,000,000 to 4,999,999	Monthly	2.5500%	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	2.4800%	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%	4.2000%
1,000,000,000 to above	Monthly	4.2000%	4.2000%	4.2000%
			1	
Halal Munafa Account On First 500,000	Monthly	2.4800%	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	2.4800%	2.6100%	2.6100%
neertive Associate			552	
ncentive Accounts 0 to 99,999	DA	2.40000/	2 51000/	2.64000/
100,000 to 9,999,999	Monthly	2.4800%	2.6100%	2.6100%
10,000,000 to 49,999,999	Monthly	2.9000%	2.9000%	2.9000%
50,000,000 to 99,999,999	Monthly	3.4000%	3.4000%	3.4000%
the state of the s	Monthly	4.1000%	4.1000%	4.1000%
100,000,000 to 399,999,999 100,000,000 and above	Monthly	4.6500%	4.8000%	4.8000%
100,000,000 and above	Monthly	5.1500%	5.2000%	5.2000%
(hazana Account				
) to 249,999	Monthly / Quarterly	2.4800%	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%
.00,000,000 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%
00,000,000 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 ,000,000,001 and above	Monthly / Quarterly Monthly / Quarterly	5.9500% 6.0500%	5.9500%	6.0000%
-,000,000,001 and above	ivionthly / Quarterly	0.0500%	6.0500%	6.3500%
Albaraka Islamic Institution Deposit Account				
0 to 10,000,000	Monthly	2.4800%	2.6100%	2.6100%
.0,000,001 to 100,000,000	Monthly	5.6500%	5.6500%	5.7500%
.00,000,001 to 500,000,000	Monthly	5.8500%	5.8500%	6.0000%
	Manthle	5.9000%	5.9000%	6.0000%
	Monthly	3.500076	3.300070	0.000070
500,000,001 to 1,500,000,000 1,500,000,001 to 2,500,000,000 2,500,000,001 & Above	Monthly Monthly	5.9500%	5.9500%	6.0000%

On First 10,000	Monthly	2.4800%	2.6100%	2.6100%
On Next 4,990,000	Monthly	3.6500%	3.6500%	3.6500%
On amount above 5,000,000	Monthly	2.4800%	2.6100%	2.6100%
	the state of the s			
enior 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 Rs 10,000,000 and above	Monthly	5.1000%	5.1000%	5.1000%
ks 10,000,000 and above	Monthly	5.8000%	5.8000%	5.8000%
erm Deposits				
Month				
to 4,999,999	At Maturity	3.4500%	3.4500%	3.4500%
,000,000 to 9,999,999	At Maturity	3.5000%	3.5000%	3.5000%
0,000,000 to 14,999,999	At Maturity	3.5500%	3.5500%	3.5500%
5,000,000 to 24,999,999	At Maturity	3.6000%	3.6000%	3.6000%
5,000,000 to 49,999,999	At Maturity	3.8500%	3.8500%	3.8500%
0,000,000 to 99,999,999	At Maturity	4.1000%	4.1000%	4.1000%
00,000,000 to 199,999,999	At Maturity	4.2000%	4.2000%	4.2000%
00,000,000 to 499,999,999	At Maturity	4.3500%	4.3500%	4.3500%
00,000,000 to 999,999,999	At Maturity	4.8000%	4.8000%	4.8000%
000,000,000 to 1,499,999,999	At Maturity	4.9000%	4.9000%	4.9000%
,500,000,000 to Above	At Maturity	4.9500%	4.9500%	4.9500%
Months to 4,999,999	*****	4 200001	4.200001	4.00000
,000,000 to 9,999,999	At Maturity	4.2000%	4.2000%	4.2000%
0,000,000 to 9,999,999 0,000,000 to 14,999,999	At Maturity At Maturity	4.3000% 4.4000%	4.3000%	4.3000%
5,000,000 to 49,999,999	At Maturity At Maturity	4.4000%	4.4000% 4.5000%	4.4000% 4.5000%
0,000,000 to 99,999,999	At Maturity At Maturity	5.3500%	5.3500%	5.3500%
00,000,000 to 199,999,999	At Maturity	5.7500%	5.8500%	5.8500%
00,000,000 to 299,999,999	At Maturity	5.7500%	5.9000%	5.9000%
00,000,000 to 399,999,999	At Maturity	5.8000%	5.9500%	5.9500%
00,000,000 to 499,999,999	At Maturity	5.8500%	5.9500%	5.9500%
00,000,000 to 999,999,999	At Maturity	5.9000%	6.0000%	6.0000%
000,000,000 to 1,499,999,999	At Maturity	6.1000%	6.1000%	6.1000%
,500,000,000 to Above	At Maturity	6.1000%	6.1000%	6.1000%
Months				
to 4,999,999	At Maturity	4.4000%	4.4000%	4.4000%
,000,000 to 9,999,999	At Maturity	4.5500%	4.5500%	4.5500%
0,000,000 to 14,999,999	At Maturity	4.6000%	4.6000%	4.6000%
5,000,000 to 49,999,999	At Maturity	4.7500%	4.7500%	4.7500%
0,000,000 to 99,999,999	At Maturity	4.9000%	4.9000%	4.9000%
00,000,000 to 199,999,999	At Maturity	5.7000%	5.7000%	5.7000%
00,000,000 to 499,999,999	At Maturity	5.8500%	5.8500%	5.8500%
00,000,000 to 999,999,999 000,000,000 to 1,499,999,999	At Maturity	5.9000%	5.9000%	5.9000%
,500,000,000 to Above	At Maturity	6.0500%	6.0500%	6.0500%
Year - Monthly	At Maturity	6.0000%	6.0000%	6.0000%
to 4,999,999	Monthly	4.9500%	4.0500%	4.9500%
,000,000 to 9,999,999	Monthly	5.0000%	4.9500% 5.0000%	5.0000%
0,000,000 to 14,999,999	Monthly	5.1000%	5.1000%	5.1000%
5,000,000 to 29,999,999	Monthly	5.1500%	5.1500%	5.1500%
0,000,000 to 49,999,999	Monthly	5.2000%	5.2000%	5.2000%
0,000,000 to 99,999,999	Monthly	5.3500%	5.3500%	5.3500%
00,000,000 to 199,999,999	Monthly	5.6000%	5.6000%	5.6000%
00,000,000 to 499,999,999	Monthly	5.6500%	5.6500%	5.6500%
00,000,000 and above	Monthly	5.9500%	5.9500%	5.9500%
Year - Quarterly				
to 4,999,999	Quarterly	4.9500%	4.9500%	4.9500%
,000,000 to 9,999,999	Quarterly	5.0000%	5.0000%	5.0000%
0,000,000 to 14,999,999	Quarterly	5.1000%	5.1000%	5.1000%
5,000,000 to 49,999,999	Quarterly	5.1500%	5.1500%	5.1500%
0,000,000 to 99,999,999	Quarterly	5.3500%	5.3500%	5.3500%
00,000,000 to 199,999,999	Quarterly	5.4500%	5.4500%	5.4500%
00,000,000 to 499,999,999	Quarterly	5.6000%	5.6000%	5.6000%
00,000,000 and above Year - Maturity	Quarterly	5.9500%	5.9500%	5.9500%
to 4,999,999	****	F 200001		
.000,000 to 9,999,999	At Maturity	5.3000%	5.3000%	5.3000%
0,000,000 to 14,999,999	At Maturity	5.3000%	5.3000%	5.3000%
5,000,000 to 49,999,999	At Maturity	5.3500%	5.3500%	5.3500%
0,000,000 to 49,999,999	At Maturity	5.3500%	5.3500%	5.3500%
00,000,000 to 199,999,999	At Maturity At Maturity	5.3500%	5.3500%	5.3500%
00,000,000 to 499,999,999	At Maturity At Maturity	5.7000% 6.0000%	5.7000%	5.7000%
00,000,000 to 749,999,999	At Maturity At Maturity	6.3000%	6.0000%	6.0000%
50,000,000 to 999,999,999	At Maturity At Maturity	6.4500%	6.3000% 6.4500%	6.3000%
,000,000,000 and above	At Waturity	0.430076	0.430076	6.4500%

		,		
2Years	At Maturity	5.3000%	5.3000%	5.3000%
BYears BYears	Monthly	5.3500%	5.3500%	5.3500%
Years	Quarterly	5.4500%	5.4500%	5.4500%
Years	At Maturity Monthly	5.6000% 5.9500%	5.6000% 5.9500%	5.6000%
Years				5.9500%
Years	Quarterly	6.1500%	6.1500%	6.1500%
ricals	At Maturity	6.3500%	6.3500%	6.3500%
erm Deposits - FI's Month				
to 9,999,999	At Maturity	0.00000/	0.0000%	0.00000/
0,000,000 to 100,000,000	At Maturity At Maturity	0.0000% 4.9000%	4.9000%	0.0000% 4.9000%
00,000,001 to 200,000,000	At Maturity	4.9500%	4.9500%	4.9500%
00,000,001 to 300,000,000	At Maturity	5.0000%	5.0000%	5.0000%
00,000,001 to 400,000,000	At Maturity	5.0500%	5.0500%	5.0500%
00,000,001 to 500,000,000	At Maturity	5.1000%	5.1000%	5.1000%
00,000,001 to 750,000,000	At Maturity	5.1500%	5.1500%	5.1500%
50,000,001 to 1000,000,000	At Maturity	5.2000%	5.2000%	5.2000%
000,000,001 and above	At Maturity	5.2500%	5.2500%	5.2500%
Months	The tridedite)	5.250070	3.230070	3.230070
to 9,999,999	At Maturity	0.0000%	0.0000%	0.0000%
0,000,000 to 100,000,000	At Maturity	4.9000%	4.9000%	4.9000%
00,000,001 to 200,000,000	At Maturity	5.1000%	5.1000%	5.1000%
00,000,001 to 300,000,000	At Maturity	5.1500%	5.1500%	5.1500%
00,000,001 to 400,000,000	At Maturity	5.2000%	5.2000%	5.2000%
00,000,001 to 500,000,000	At Maturity	5.2500%	5.2500%	5.2500%
00,000,001 to 750,000,000	At Maturity	5.3000%	5.3000%	5.3000%
50,000,001 to 1000,000,000	At Maturity	5.3500%	5.3500%	5.3500%
000,000,001 and above	At Maturity	5.4000%	5.4000%	5.4000%
lahana Amadni Scheme				
year				
to 9,999,999	Monthly	4.6000%	4.6000%	4.6000%
0,000,000 to 14,999,999	Monthly	4.7000%	4.7000%	4.7000%
5,000,000 to 49,999,999	Monthly	4.9500%	4.9500%	4.9500%
0,000,000 to 99,999,999	Monthly	5.1000%	5.1000%	5.1000%
00,000,000 to 199,999,999	Monthly	5.3500%	5.3500%	5.3500%
00,000,000 to 499,999,999	Monthly	5.6000%	5.6000%	5.6000%
00,000,000 and above	Monthly	5.7500%	5.7500%	5.7500%
year	Monthly	4.6000%	4.6000%	4.6000%
year year	Monthly	4.7500%	4.7500%	4.7500%
year	Monthly	4.8000%	4.8000%	4.8000%
yeur	Monthly	4.8500%	4.8500%	4.8500%
MI Deposits				
Months to 49,999				
	At Maturity	3.9000%	3.9000%	3.9000%
0,000 to 499,999	At Maturity	4.0000%	4.0000%	4.0000%
00,000 to 999,999	At Maturity	4.1500%	4.1500%	4.1500%
000,000 and above Months	At Maturity	4.4000%	4.4000%	4.4000%
to 49,999	A to A dip Accountance	2 000000	2.000004	2.00000/
0,000 to 499,999	At Maturity	3.9000%	3.9000%	3.9000%
00,000 to 999,999	At Maturity	4.0500% 4.1500%	4.0500%	4.0500%
000.000 to 999,999	At Maturity At Maturity	The second secon	4.1500% 4.4500%	4.1500%
Year	At Maturity	4.4500%	4.4500%	4.4500%
to 49,999	Six Monthly	4.4000%	4.4000%	4.4000%
0,000 to 499,999	Six Monthly	4.6500%	4.4000%	4.4000%
00,000 to 999,999	Six Monthly	4.9000%	4.9000%	4.9000%
000,000 to 2,999,999	Six Monthly	4.9500%	4.9500%	4.9500%
000,000 to 4,999,999	Six Monthly	5.1000%	5.1000%	5.1000%
000,000 to 9,999,999	Six Monthly	5.3500%	5.3500%	5.3500%
0,000,000 and above	Six Monthly	5.6000%	5.6000%	5.6000%
Years	Six Monthly	4.4000%	4.4000%	4.4000%
Years	Six Monthly	4.6500%	4.6500%	4.4000%
Years	Six Monthly	4.9000%	4.9000%	4.9000%
er-II Sukuk	94	30 <u>9</u>		110000000000000000000000000000000000000
EF-II SUKUK LBaraka Bank (Pakistan) Ltd Sukuk First Issue	Civ monthly	7.42000/	7.040000	7.040004
LBaraka Bank (Pakistan) Ltd Sukuk Second Issue	Six monthly Six monthly	7.4200% 7.1900%	7.8100% 7.1900%	7.8100% 7.1900%
				,125070
linor Account	Monthly	2.4800%	2.6100%	2.6100%
urj Staff Saving	Monthly	2.4800%	2.6100%	2.6100%
urj Mushaharah Saving Account	Monthly	2.4800%	2.6100%	2.6100%
CY Education Plan Deposits	Monthly	2.4800%	2.6100%	2.6100%
urj Business Account	Monthly	0.0010%	0.0010%	0.0010%
urj Premium Saving Deposit - Corporate	Monthly	4.9500%	4.9500%	4.9500%

LCY Savings Monthly				
0 to 4,999,999	Monthly	2.4800%	2.6100%	2.6100%
5,000,000 to 9,999,999	Monthly	2.4800%	2.6100%	2.6100%
10,000,000 to 14,999,999	Monthly	2.5000%	2.6100%	2.6100%
15,000,000 to 19,999,999	Monthly	2.5200%	2.6100%	2.6100%
20,000,000 to 29,999,999	Monthly	2.5500%	2.6100%	2.6100%
30,000,000 to 39,999,999	Monthly	2.5700%	2.6100%	2.6100%
10,000,000 to 49,999,999	Monthly	2.5900%	2.6100%	
50,000,000 to 99,999,999				2.6100%
.00,000,000 to 99,999,999	Monthly	3.0500%	3.0500%	3.0500%
too,ooo,ooo and Above	Monthly	4.3000%	4.3000%	4.3000%
.CY Savings - Half Yearly				
) to 4,999,999	Six Monthly	2.4800%	2.6100%	2.6100%
,000,000 to 9,999,999	Six Monthly	2.4800%	2.6100%	2.6100%
0,000,000 to 14,999,999	Six Monthly	2.5200%	2.6100%	2.6100%
5,000,000 to 19,999,999	Six Monthly	2.5500%	2.6100%	2.6100%
20,000,000 to 29,999,999	Six Monthly	2.5700%	2.6100%	2.6100%
30,000,000 to 39,999,999	Six Monthly	2.5900%	2.6100%	2.6100%
10,000,000 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%
.00,000,000 and Above	Six Monthly	3.1000%	3.1000%	3.1000%
	oix moneny	3.100070	3.100070	3.100070
CY Smart Savings Deposit - Individual		142	2-11	
) to 49,999	Monthly	2.4800%	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%
.0,000,000 and Above	Monthly	2.4800%	2.6100%	2.6100%
CV Count Coulom Day 11 C				
.CY Smart Savings Deposit - Corporate	2 2 2000			
0 to 99,999	Monthly	2.4800%	2.6100%	2.6100%
.00,000 to 999,999	Monthly	3.7000%	3.7000%	3.7000%
,,000,000 to 1,999,999	Monthly	4.1500%	4.1500%	4.1500%
,000,000 to 4,999,999	Monthly	4.2500%	4.2500%	4.2500%
,000,000 to 9,999,999	Monthly	4.4000%	4.4000%	4.4000%
0,000,000 and Above	Monthly	4.5000%	4.5000%	4.5000%
I Month 0 to 999,999 1,000,000 to 4,999,999 5,000,000 to 9,999,999	Monthly Monthly Monthly	4.0500% 4.4500% 4.6000%	4.0500% 4.4500%	4.0500% 4.4500%
10,000,000 to 49,999,999			4.6000%	4.6000%
50,000,000 to 99,999,999	Monthly	4.7000%	4.7000%	4.7000%
.00,000,000 and Above	Monthly Monthly	4.8000% 4.9500%	4.8000%	4.8000%
50,000,000 and Above	Monthly	4.9500%	4.9500%	4.9500%
Months	Monthly	4.8000%	4.8000%	4.8000%
Months	At Maturity	4.8500%	4.8500%	4.8500%
Months	Monthly	5.3500%	5.3500%	5.3500%
Months	Quarterly	5.3800%	5.3800%	5.3800%
Months	At Maturity	5.4500%	5.4500%	5.4500%
Year	Monthly	5.2000%	5.2000%	5.2000%
Year	Quarterly	5.3500%	5.3500%	5.3500%
Year	At Maturity	5.6000%	5.6000%	5.6000%
Years	At Maturity At Maturity	5.5000%	5.5000%	5.5000%
Years	Six Monthly	5.7000%	5.7000%	5.7000%
Years	At Maturity	5.8000%	5.8000%	
Years	Six Monthly			5.8000%
Years	At Maturity	6.3000%	6.3000%	6.3000%
	At Maturity	6.3500%	6.3500%	6.3500%
urj Monthly Income Account				
Months	Monthly	4.5000%	4.5000%	4.5000%
Months	Monthly	4.6000%	4.6000%	4.6000%
Year			N	
to 999,999	Monthly	4.9000%	4.9000%	4.9000%
,000,000 to 4,999,999	Monthly	4.9500%	4.9500%	4.9500%
000,000 to 14,999,999	Monthly	4.9500%	4.9500%	4.9500%
5,000,000 to 29,999,999	Monthly	5.0000%	5.0000%	5.0000%
0,000,000 to 49,999,999	Monthly	5.0500%	5.0500%	5.0500%
0,000,000 to 99,999,999	Monthly	5.1000%	5.1000%	5.1000%
00,000,000 to 299,999,999	Monthly	5.1000%	5.1000%	5.1000%
00,000,000 and Above	Monthly		The state of the s	
Years		5.1000%	5.1000%	5.1000%
16013	Monthly	5.4500%	5.4500%	5.4500%
Vears		5.6500%	5.6500%	5.6500%
Years	Monthly	3.030076	3.030070	51050070
. 905	Monthly	3.030076	3.030070	3133337
urj Super Saving Deposit - Retail				
Years Surj Super Saving Deposit - Retail to 2,999,999 ,000,000 to 4,999,999	Monthly Monthly Monthly	2.4800% 3.1000%	2.6100% 3.1000%	2.6100% 3.1000%

5,000,000 to 9,999,999	Monthly	3.3000%	3.3000%	3.3000%
10,000,000 to 14,999,999	Monthly	3.4500%	3.4500%	3.4500%
15,000,000 to 19,999,999	Monthly	3.6500%	3.6500%	3.6500%
20,000,000 to 29,999,999	Monthly	4.2500%	4.2500%	4.2500%
30,000,000 to 49,999,999	Monthly	4.4000%	4.4000%	4.4000%
50,000,000 to 99,999,999	Monthly	4.6000%	4.6000%	4.6000%
100,000,000 and Above	Monthly	4.7000%	4.7000%	4.7000%
Burj Super Saving Deposit - Corporate				
0 to 49,999,999	Monthly	4.7500%	4.7500%	4.7500%
50,000,000 to 99,999,999	Monthly	4.8500%	4.8500%	4.8500%
100,000,000 to 199,999,999	Monthly	4.9500%	4.9500%	4.8500%
200,000,000 to 299,999,999	Monthly	4.9500%	4.9500%	4.9500%
300,000,000 to 399,999,999	Monthly	4.8000%	4.8000%	4.8000%
400,000,000 to 499,999,999	Monthly	4.8000%	4.8000%	4.8000%
500,000,000 and Above	Monthly	4.8000%	4.8000%	4.8000%
0 to 999,999 1,000,000 to 24,999,999	Monthly Monthly	2.6500%	2.6500%	2.6500%
	Monthly	2.6500%	2.6500%	2.6500%
1.000.000 to 24.999.999	Monthly	4.7000%	4.7000%	
				4.7000%
25,000,000 to 49,999,999	Monthly	4.8000%	4.8000%	4.8000%
25,000,000 to 49,999,999 50,000,000 to 99,999,999	Monthly Monthly	4.8000% 4.9000%	4.8000% 4.9000%	4.8000% 4.9000%
25,000,000 to 49,999,999 50,000,000 to 99,999,999 100,000,000 to 199,999,999	Monthly Monthly Monthly	4.8000% 4.9000% 5.0500%	4.8000% 4.9000% 5.0500%	4.8000% 4.9000% 5.0500%
25,000,000 to 49,999,999 50,000,000 to 99,999,999 100,000,000 to 199,999,999 200,000,000 and Above	Monthly Monthly	4.8000% 4.9000%	4.8000% 4.9000%	4.8000% 4.9000%
25,000,000 to 49,999,999 50,000,000 to 99,999,999 100,000,000 to 199,999,999 200,000,000 and Above	Monthly Monthly Monthly	4.8000% 4.9000% 5.0500%	4.8000% 4.9000% 5.0500%	4.8000% 4.9000% 5.0500%
25,000,000 to 49,999,999 50,000,000 to 99,999,999 100,000,000 to 199,999,999 200,000,000 and Above TF Savings Monthly 0 to 4,999,999	Monthly Monthly Monthly	4.8000% 4.9000% 5.0500%	4.8000% 4.9000% 5.0500%	4.8000% 4.9000% 5.0500%
25,000,000 to 49,999,999 50,000,000 to 99,999,999 100,000,000 to 199,999,999 200,000,000 and Above TF Savings Monthly 0 to 4,999,999	Monthly Monthly Monthly Monthly	4.800% 4.900% 5.0500% 4.9500%	4.8000% 4.9000% 5.0500% 4.9500%	4.8000% 4.9000% 5.0500% 4.9500%
25,000,000 to 49,999,999 50,000,000 to 99,999,999 100,000,000 to 199,999,999 200,000,000 and Above TF Savings Monthly 0 to 4,999,999 5,000,000 to 9,999,999	Monthly Monthly Monthly Monthly Monthly	4.800% 4.900% 5.0500% 4.9500%	4.8000% 4.9000% 5.0500% 4.9500%	4.8000% 4.9000% 5.0500% 4.9500% 2.6100%
25,000,000 to 49,999,999 50,000,000 to 99,999,999 100,000,000 to 199,999,999 200,000,000 and Above TF Savings Monthly 0 to 4,999,999 5,000,000 to 9,999,999 10,000,000 to 14,999,999	Monthly Monthly Monthly Monthly Monthly Monthly Monthly	4.800% 4.900% 5.0500% 4.9500% 2.4800% 2.4800%	4.8000% 4.9000% 5.0500% 4.9500% 2.6100%	4.8000% 4.9000% 5.0500% 4.9500% 2.6100% 2.6100%
25,000,000 to 49,999,999 50,000,000 to 99,999,999 100,000,000 to 199,999,999 200,000,000 and Above TF Savings Monthly 0 to 4,999,999 5,000,000 to 9,999,999 10,000,000 to 14,999,999 15,000,000 to 19,999,999	Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly	4.800% 4.900% 5.0500% 4.9500% 2.4800% 2.4800% 2.4800%	4.8000% 4.9000% 5.0500% 4.9500% 2.6100% 2.6100%	4.8000% 4.9000% 5.0500% 4.9500% 2.6100% 2.6100% 2.6100%
25,000,000 to 49,999,999 50,000,000 to 199,999,999 100,000,000 and Above TF Savings Monthly 0 to 4,999,999 5,000,000 to 9,999,999 10,000,000 to 14,999,999 15,000,000 to 19,999,999 20,000,000 to 29,999,999	Monthly	4.800% 4.900% 5.0500% 4.9500% 2.4800% 2.4800% 2.4800% 2.4800%	4.8000% 4.9000% 5.0500% 4.9500% 2.6100% 2.6100% 2.6100% 2.6100%	4.8000% 4.9000% 5.0500% 4.9500% 2.6100% 2.6100% 2.6100% 2.6100%
25,000,000 to 49,999,999 50,000,000 to 99,999,999 100,000,000 to 199,999,999 200,000,000 and Above TF Savings Monthly 0 to 4,999,999 5,000,000 to 9,999,999 10,000,000 to 14,999,999 15,000,000 to 19,999,999 20,000,000 to 29,999,999 30,000,000 to 39,999,999	Monthly	4.800% 4.900% 5.0500% 4.9500% 2.4800% 2.4800% 2.4800% 2.4800% 2.4800%	4.8000% 4.9000% 5.0500% 4.9500% 2.6100% 2.6100% 2.6100% 2.6100% 2.6100%	4.8000% 4.9000% 5.0500% 4.9500% 2.6100% 2.6100% 2.6100% 2.6100%
25,000,000 to 49,999,999 50,000,000 to 99,999,999 100,000,000 to 199,999,999	Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly	4.800% 4.900% 5.0500% 4.9500% 2.4800% 2.4800% 2.4800% 2.4800% 2.4800% 2.5500%	4.8000% 4.9000% 5.0500% 4.9500% 2.6100% 2.6100% 2.6100% 2.6100% 2.6100% 2.6100%	4.8000% 4.9000% 5.0500% 4.9500% 2.6100% 2.6100% 2.6100% 2.6100% 2.6100%

Ahmed Nasir Manager - Pool Management

Tamim Shabbir Chief Financial Officer

Mufti Abdullah Najeeb Ul Haq Siddiqui Resident Shariah Board Member

07-06-2018

PROFIT RATES MAY 2018

FOREIGN CURRENCY

• Marking • • • • • • • • • • • • • • • • • • •	Payment Frequency		Profit Rates		
Saving Account		March-18	April-18	May-18	
SD	Six Monthly	0.0300%	0.0300%	0.0300%	
BP	Six Monthly	0.0100%	0.0100%	0.0100%	
URO	Six Monthly	0.0100%	0.0100%	0.0100%	
JSD 0 to 50,000	Monthly	0.0500%	0.0500%	0.0500%	
JSD 50,001 to 100,000	Monthly	0.3500%	0.3500%	0.3500%	
JSD 100,001 to 200,000	Monthly	0.4500%	0.4500%	0.4500%	
JSD 200,001 to 500,000 JSD 500,001 to 1000,000	Monthly	0.5500%	0.5500%	0.5500%	
	Monthly	0.6500%	0.6500%	0.6500%	
JSD 1000,001 and above GBP Saving (Below £ 1,000/-)	Monthly	0.7500%	0.7500%	0.7500%	
GBP Saving (Above £ 1,000/-)	Monthly	0.0100%	0.0100%	0.0100%	
EURO Saving (Below € 1,000/-)	Monthly	0.0300%	0.0300%	0.0300%	
EURO Saving (Below € 1,000/-)	Monthly	0.0100%	0.0100%	0.0100%	
PY Saving (Below ¥ 1,000/-)	Monthly	0.0200%	0.0200%	0.0200%	
IPY Saving (Below # 1,000/-) IPY Saving (Above ¥ 1,000/-)	Monthly	0.0100%	0.0100%	0.0100%	
JAE Saving (Below AED 5,000/-)	Monthly	0.0200%	0.0200%	0.0200%	
JAE Saving (Above AED 5,000/-)	Monthly Monthly	0.0100%	0.0100%	0.0100%	
DAE Saving (Above AED 5,000/-)	Monthly	0.0200%	0.0200%	0.0200%	
erm Deposits [Other than FI's]					
USD 1 Month 0 to 200,000	At Maturity	0.1000%	0.1000%	0.1000%	
JSD 1 Month 200,001 to 300,000	At Maturity	0.1500%	0.1500%	0.1500%	
JSD 1 Month 300,001 and 1,000,000	At Maturity	0.2000%	0.2000%	0.2000%	
JSD 1 Month 1,000,001 and 2,000,000	At Maturity	0.2500%	0.2500%	0.2500%	
JSD 1 Month 2,000,001 and above	At Maturity	0.3000%	0.3000%	0.3000%	
JSD 3 Months 0 to 250,000	At Maturity	0.5000%	0.5000%	0.5000%	
JSD 3 Months 250,000 to 300,000	At Maturity	1.0000%	1.0000%	1.0000%	
JSD 3 Months 300,001 to 500,000	At Maturity	1.5000%	1.5000%	1.5000%	
JSD 3 Months 500,001 and above	At Maturity	2.0000%	2.0000%	2.0000%	
JSD 6 Months 0 to 500,000	At Maturity	0.5000%	0.5000%	0.5000%	
JSD 6 Months 500,001 and above	At Maturity	2.2500%	2.2500%	2.2500%	
JSD 1 Year & above 0 to 200,000	At Maturity	0.6000%	0.6000%	0.6000%	
JSD 1 Year & above 200,001 to 300,000	At Maturity	1.2500%	1.2500%	1.2500%	
JSD 1 Year & above 300,001 to 500,000	At Maturity	2.0000%	2.0000%	2.0000%	
JSD 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%	
URO 3 Months	At Maturity	0.0500%	0.0500%	0.0500%	
URO 6 Months	At Maturity	0.0700%	0.0700%	0.0700%	
URO 1 Year & above	At Maturity	0.1000%	0.1000%	0.1000%	
JAE Dirham 1 Month	At Maturity	0.0500%	0.05009/	0.05000/	
JAE Dirham 3 Months			0.0500%	0.0500%	
JAE Dirham 6 Months	At Maturity	0.0500%	0.0500%	0.0500%	
JAE Dirham 1 Year & above	At Maturity At Maturity	0.0500%	0.0500%	0.0500% 0.0500%	
and a real of above	1 At Maturity	0.0300%	0.0300%	0.0300%	
PY 1 Month	At Maturity	0.0200%	0.0200%	0.0200%	
PY 3 Months	At Maturity	0.0200%	0.0200%	0.0200%	
PY 6 Months	At Maturity	0.0200%	0.0200%	0.0200%	
PY 1 Year & above	At Maturity	0.0200%	0.0200%	0.0200%	
S. G. 141					
Saving Accounts			-		
CY Savings HY Non-Corporate [USD]	At Maturity	0.1000%	0.1000%	0.1000%	
CY Savings HY Non-Corporate [GBP]	At Maturity	0.1000%	0.1000%	0.1000%	
CY Savings HY Non-Corporate [EURO]	At Maturity	0.1000%	0.1000%	0.1000%	
CY Savings HY Corporate [USD]	At Maturity	0.1000%	0.1000%	0.1000%	
CY Savings HY Corporate [GBP]	At Maturity	0.1000%	0.1000%	0.1000%	
CY Savings HY Corporate [EURO]	At Maturity	0.1000%	0.1000%	0.1000%	
2 122 4					
Ferm Deposits					
. Month [USD]	At Maturity	0.0500%	0.0500%	0.0500%	
Month [EURO]	At Maturity	0.0500%	0.0500%	0.0500%	
Months [USD]	At Maturity	0.4500%	0.4500%	0.4500%	
Months [GBP]	At Maturity	0.4500%	0.4500%	0.4500%	
Months [USD]					
to 999,999	At Maturity	0.5000%	T 0.5000W T	0.500004	
	ALIVIATURITY	U.5UUU%	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]	Quarterly	0.5500%	0.5500%	0.5500%
Months [USD]	At Maturity	0.6000%	0.6000%	0.6000%
5 Months [EURO]	At Maturity	0.6000%	0.6000%	0.6000%
1 Year [USD]	Quarterly	0.6500%	0.6500%	0.6500%
L 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

Tamim Shabbir Chief Financial Officer

Mufti Abdullah Najeeb Ul Haq Siddiqui Resident Shariah Board Member 07-06-2018