

INST/2018/117 November 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 OCTOBER 2018

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

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

-Sd/-Salman Ali Jamil Unit Head Compliance

## alBaraka **0**

#### **PROFIT RATES OCTOBER 2018**

LOCAL CURRENCY

	Payment Frequency	Profit Rates			
	Payment Frequency	August-18	September-18	October-18	
Saving Accounts	Six monthly	2.8600%	2.9600%	3.2500%	
Albaraka Business Plus	Monthly	0.0700%	0.0700%	0.0700%	
Saving Accounts	Monthly	2.8600%	2.9600%	3.2500%	
Fif'l-Young Saver Account	Quarterly	4.1500%	4.2500%	4.2500%	
Asaan Saving Deposit Account	Monthly	2.8600%	2.9600%	3.2500%	
		Var 75	- 80 00 00	1	
Mudaraba Premium Plus - for individuals	Manuality	2.00000	2.00000	2.25000/	
0 to 999,999	Monthly	2.8600%	/2.9600%	3.2500%	
1,000,000 to 4,999,999	Monthly	2.8600%	2.9600%	3.2500%	
5,000,000 to 9,999,999	Monthly	2.9500%	3.0500%	3.2500%	
.0,000,000 to 24,999,999	Monthly	3.0500%	3.1500%	3.2500%	
5,000,000 to 49,999,999	Monthly	3.2000%	3.3000%	3.3000%	
0,000,000 to 99,999,999	Monthly	3.2500%	3.3500%	3.3500%	
00,000,000 to 149,999,999	Monthly	3.3000%	3.4000%	3.4000%	
.50,000,000 to 199,999,999	Monthly	3.4000%	3.5000%	3.5000%	
.00,000,000 to 249,999,999	Monthly	3.6500%	3.7500%	3.7500%	
50,000,000 to 499,999,999	Monthly	4.1500%	4.2500%	4.2500%	
00,000,000 and above	Monthly	4.9000%	5.0000%	5.0000%	
Mudaraba Premium Plus - for Business / Corporate					
to 9,999,999	Monthly	2.8600%	2.9600%	3.2500%	
.0,000,000 to 29,999,999	Monthly	3.0500%	3.1500%	3.2500%	
0,000,000 to 49,999,999	Monthly	3.1500%	3.2500%	3.2500%	
0,000,000 to 149,999,999	Monthly	3.2500%	3.3500%	3.3500%	
.50,000,000 to 249,999,999	Monthly	3.3000%	3.4000%	3.4000%	
50,000,000 to 299,999,999	Monthly	3.6000%	5.5500%	5.5500%	
00,000,000 to 399,999,999	Monthly	4.0500%	5.6500%	5.6500%	
00,000,000 to 499,999,999	Monthly	5.4000%	5.8500%	5.8500%	
00,000,000 to 749,999,999	Monthly	4.4500%	5.9000%	5.9000%	
50,000,000 to 999,999,999	Monthly	6.7500%	7.2500%	7.0000%	
.,000,000,000 to above	Monthly	6.0000%	6.5000%	6.5000%	
	7	2 1 1	×		
Halal Munafa Account On First 500,000	Monthly	2.8600%	2.9600%	3.2500%	
On Next 4,500,000	Monthly	3.6500%	3.7500%	3.7500%	
On Next 5,000,000	Monthly	3.7500%	3.8500%	3.8500%	
On Next 10,000,000	Monthly	3,9000%	4.0000%	4.0000%	
On Next 30,000,000	Monthly	4.6000%	4.7000%	4.7000%	
On amount above 50,000,000	Monthly	2.8600%	2.9600%	3.2500%	
ncentive Accounts		2.05000/	2.05000/	2.25000/	
) to 99,999	Monthly	2.8600%	2.9600%	3.2500%	
.00,000 to 9,999,999	Monthly	3.3500%	3.4500%	3.4500%	
.0,000,000 to 49,999,999	Monthly	3.8500%	3.9500%	3.9500%	
50,000,000 to 99,999,999	Monthly	4.5500%	4.6500%	4.6500%	
.00,000,000 to 399,999,999	Monthly	5.4000%	5.5000%	5.5000%	
00,000,000 and above	Monthly	6.3000%	6.4000%	6.4000%	
Chazana Account					
to 249,999	Monthly / Quarterly	2.8600%	2.9600%	3.2500%	
250,000 to 4,999,999	Monthly / Quarterly	3.1500%	3.2500%	3.2500%	
,000,000 to 9,999,999	Monthly / Quarterly	3.3000%	3.4000%	3.4000%	
0,000,000 to 24,999,999	Monthly / Quarterly	3.3500%	3.4500%	3.4500%	
5,000,000 to 49,999,999	Monthly / Quarterly	3.5500%	3.6500%	3.6500%	
0,000,000 to 99,999,999	Monthly / Quarterly	3.7500%	3.8500%	3.8500%	
00,000,000 to 249,999,999	Monthly / Quarterly	4.2500%	4.3500%	4.3500%	
50,000,000 to 299,999,999	Monthly / Quarterly	5.4500%	5.5500%	5.5500%	
00,000,000 to 399,999,999	Monthly / Quarterly	5.5500%	5.6500%	5.6500%	
00,000,000 to 499,999,999	Monthly / Quarterly	4.7500%	4.8500%	4.8500%	
00,000,000 to 749,999,999	Monthly / Quarterly	5.8000%	5.9000%	6.5000%	
50,000,000 to 1,000,000,000	Monthly / Quarterly	6.5000%	6.5000%	6.5000%	
.,000,000,000 to 4,999,999,999	Monthly / Quarterly	6.7500%	6.7500%	6.7500%	
,000,000,000 and above	Monthly / Quarterly	6.7500%	7.2000%	7.2000%	
Albaraka Islamic Institution Donosit Assourt					
Albaraka Islamic Institution Deposit Account 0 to 10,000,000	Monthly	2.8600%	2.9600%	3.2500%	
10,000,000 to 100,000,000	Monthly	7.2000%	7.2000%	7.2000%	
.00,000,001 to 500,000,000	Monthly	7.3500%	7.3500%	7.2000%	
00,000,001 to 1,500,000,000	Monthly	7.3500%	7.3500%	7.3500%	
1,500,000,001 to 2,500,000,000	Monthly	7.3500%	7.3500%	7.3500%	
2,500,000,001 & Above	Monthly	7.5000%	7.5000%	7.5000%	
2,300,000,001 & ADOVE	I MONUME	7.3000%	7.5000%	7.5000%	

		- h-		1 x 2 2 2
Mahana Barkah Account				
On First 10,000	Monthly	2.8600%	2.9600%	3.2500%
On Next 4,990,000	Monthly	4,0000%	4.1000%	4.1000%
On amount above 5,000,000	Monthly	2.8600%	2.9600%	3.2500%
Senior Citizen Account				
Rs 0 to 249,999 Rs 250,000 to 999,999	Monthly	3.3500%	3.4500%	3.4500%
Rs 1,000,000 to 4,999,999	Monthly Monthly	4.2500% 4.8000%	4.3500%	4.3500% 4.9000%
Rs 5,000,000 to 9,999,999	Monthly	5.5000%	5.6000%	5.6000%
Rs 10,000,000 and above	Monthly	6.3500%	6.4000%	6.4000%
Ferm Deposits				
LMonth		3		
0 to 4,999,999	At Maturity	3.7000%	3.8000%	3.8000%
5,000,000 to 9,999,999 L0,000,000 to 14,999,999	At Maturity	3.7500%	3.8500%	3.8500%
15,000,000 to 24,999,999	At Maturity At Maturity	3.8000% 3.8500%	3.9000% 3.9500%	3.9000%
25,000,000 to 49,999,999	At Maturity  At Maturity	4.1000%	4.2000%	3.9500% 4.2000%
50,000,000 to 99,999,999	At Maturity	4.3500%	4.4500%	4.4500%
100,000,000 to 199,999,999	At Maturity	4.4500%	4.5500%	4.5500%
200,000,000 to 499,999,999	At Maturity	4.6000%	4.7000%	4.7000%
500,000,000 to 999,999,999	At Maturity	5.0500%	5.1500%	5.1500%
1000,000,000 to 1,499,999,999	At Maturity	5.1500%	5.2500%	5.2500%
L,500,000,000 to Above BMonths	At Maturity	5.2000%	5.3000%	5.3000%
to 4,999,999	At Maturity	4.4500%	4.5500%	4.5500%
5,000,000 to 9,999,999	At Maturity	4.5500%	4.6500%	4.6500%
10,000,000 to 14,999,999	At Maturity	4.6500%	4.7500%	4.7500%
L5,000,000 to 49,999,999	At Maturity	4.7500%	4.8500%	4.8500%
50,000,000 to 99,999,999 L00,000,000 to 199,999,999	At Maturity	5.6000%	5.7000%	5.7000%
200,000,000 to 299,999,999	At Maturity At Maturity	6.2000%	6.3000%	6.3500% 6.4000%
300,000,000 to 399,999,999	At Maturity	6.3500%	6.4500%	6.4500%
100,000,000 to 499,999,999	At Maturity	6.4500%	6.5500%	6.6500%
500,000,000 to 999,999,999	At Maturity	6.6000%	6.7000%	6.8000%
.000,000,000 to 1,499,999,999	At Maturity	6.6000%	6.7000%	7.0000%
.,500,000,000 to Above Months	At Maturity	6.6000%	6.7000%	7.0000%
to 4,999,999	At Maturity	4.6500%	4.7500%	4.7500%
5,000,000 to 9,999,999	At Maturity	4.8000%	4.9000%	4.9000%
.0,000,000 to 14,999,999	At Maturity	4.8500%	4.9500%	4.9500%
.5,000,000 to 49,999,999	At Maturity	5.0000%	5.1000%	5.1000%
50,000,000 to 99,999,999	At Maturity	5.6000%	5.7000%	5.7500%
.00,000,000 to 199,999,999 .00,000,000 to 499,999,999	At Maturity	6.1500%	6.2500%	6.3500%
500,000,000 to 999,999,999	At Maturity At Maturity	6.1500% 6.6500%	6.3000% 6.7500%	6.3500% 6.8000%
L000,000,000 to 1,499,999,999	At Maturity  At Maturity	6.6500%	6.7500%	7.0000%
1,500,000,000 to Above	At Maturity	6.6500%	6.7500%	7.0000%
Year - Monthly				
) to 4,999,999	Monthly	5.2000%	5.3000%	5.3000%
5,000,000 to 9,999,999	Monthly	5.2500%	5.3500%	5.3500%
.0,000,000 to 14,999,999 .5,000,000 to 29,999,999	Monthly Monthly	5.3500% 5.4000%	5.4500%	5.4500%
30,000,000 to 49,999,999	Monthly	5.4500%	5.5000% 5.5500%	5.5000% 5.5500%
50,000,000 to 99,999,999	Monthly	5.6000%	5.7000%	6.0000%
L00,000,000 to 199,999,999	Monthly	6.0500%	-6.1000%	6.1000%
200,000,000 to 499,999,999	Monthly	6.2500%	6.7000%	7.0000%
500,000,000 and above	Monthly	6.4000%	7.0000%	7.1500%
Year - Quarterly	0	F 35000/	F 25000	F 25000'
0 to 4,999,999 5,000,000 to 9,999,999	Quarterly Quarterly	5.2500% 5.3000%	5.3500%	5.3500%
.0,000,000 to 9,999,999	Quarterly	5.4000%	5.4000% 5.5000%	5.4000% 5.5000%
5,000,000 to 49,999,999	Quarterly	5.4500%	5.5500%	5.5500%
60,000,000 to 99,999,999	Quarterly	5.6000%	5.8500%	6.0000%
.00,000,000 to 199,999,999	Quarterly	6.1500%	6.2000%	6.2000%
00,000,000 to 499,999,999	Quarterly	6.3500%	6.8000%	7.2500%
00,000,000 and above Year - Maturity	Quarterly	6.6000%	7.2500%	7.4000%
to 4,999,999	At Maturity	5.5500%	5.6500%	5.6500%
5,000,000 to 9,999,999	At Maturity At Maturity	5.5500%	5.6500%	5.6500%
.0,000,000 to 14,999,999	At Maturity	5.6000%	5.7000%	5.7000%
5,000,000 to 49,999,999	At Maturity	5.6000%	5.7000%	5.7000%
0,000,000 to 99,999,999	At Maturity	5.6000%	5.7000%	5.8000%
.00,000,000 to 199,999,999	At Maturity	5.9500%	6.0000%	6.2000%
200,000,000 to 499,999,999	At Maturity	6.8000%	6.9500%	7.5000%
500,000,000 to 749,999,999	At Maturity	7.0000%	7.1000%	7.5000%

4.000.000.000				
1,000,000,000 and above 2Years	At Maturity	7.2000%	7.5000%	7.6500%
3Years	At Maturity  Monthly	5.6000% 5.6500%	6.0000%	6.0000%
3Years	Quarterly	5.7500%	6.2000%	6.2000%
3Years	At Maturity	5.9000%	6.4000%	6.4000%
5Years Section 1997	Monthly	6.2500%	6.3500%	6.3500%
5Years	Quarterly	6.4500%	6.5500%	6.5500%
5Years	At Maturity	6.6500%	6.8000%	6.8000%
Town Domosite File		2 2 2 2 2	× 1 - × -	
Term Deposits - FI's  1Month		- 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1		7 -
0 to 9.999.999	At Maturity	0.2500%	0.3500%	0.0000%
10,000,000 to 100,000,000	At Maturity  At Maturity	5.1500%	5.2500%	5.2500%
100,000,001 to 200,000,000	At Maturity	5.2000%	5.3000%	5.3000%
200,000,001 to 300,000,000	At Maturity	5.2500%	5.3500%	5.3500%
300,000,001 to 400,000,000	At Maturity	5.3000%	5.4000%	5.4000%
400,000,001 to 500,000,000	At Maturity	5.3500%	5.4500%	5.4500%
500,000,001 to 750,000,000	At Maturity	5.4000%	5.5000%	5.5000%
750,000,001 to 1000,000,000	At Maturity	5.4500%	5.5500%	5.5500%
1000,000,001 and above	At Maturity	5.5000%	5.6000%	5.6000%
BMonths				
) to 9,999,999	At Maturity	0.2500%	0.3500%	0.0000%
10,000,000 to 100,000,000	At Maturity	5.1500%	5.2500%	5.2500%
L00,000,001 to 200,000,000	At Maturity	5.3500%	5.4500%	5.4500%
00,000,001 to 300,000,000	At Maturity	5.4000%	5.5000%	5.5000%
300,000,001 to 400,000,000	At Maturity	5.4500%	5.5500%	5.5500%
100,000,001 to 500,000,000 500,000.001 to 750.000,000	At Maturity	5.5000%	5.6000%	5.6000%
750,000,001 to 1000,000,000	At Maturity	5.5500%	5.6500%	5.6500%
L000,000,001 to 1000,000,000	At Maturity	5.6000%	5.7000%	5.7000%
1000,000,001 and above	At Maturity	5.6500%	5.7500%	5.7500%
Mahana Amadni Scheme				
year	collect 2 8 1 × A	1		
) to 9,999,999	Monthly	4.8500%	4.9500%	4.9500%
0,000,000 to 14,999,999	Monthly	4.9500%	5.0500%	5.0500%
5,000,000 to 49,999,999	Monthly	5.2000%	5.3000%	5.3000%
0,000,000 to 99,999,999	Monthly	5.3500%	5.4500%	5.4500%
.00,000,000 to 199,999,999	Monthly	5.6000%	5.7000%	5.7000%
200,000,000 to 499,999,999	Monthly	5.8500%	5.9500%	5.9500%
00,000,000 and above	Monthly	6.0000%	6.1000%	6.1000%
2 year	Monthly	4.8500%	4.9500%	4.9500%
3 year	Monthly	5.0000%	5.1000%	5.1000%
year	Monthly	5.0500%	5.1500%	5.1500%
year	Monthly	5.1000%	5.2000%	5.2000%
AMI Deposits				
B Months				
0 to 49,999	At Maturity	4.1500%	4.2500%	4.2500%
50,000 to 499,999	At Maturity	4.2500%	4.3500%	4.3500%
500,000 to 999,999	At Maturity	4.4000%	4.5000%	4.5000%
,,000,,000 and above	At Maturity	4.6500%	4.7500%	4.7500%
Months				
to 49,999	At Maturity	4.1500%	4.2500%	4.2500%
0,000 to 499,999	At Maturity	4.3000%	4.4000%	4.4000%
500,000 to 999,999	At Maturity	4.4000%	4.5000%	4.5000%
.,000,000 and above	At Maturity	4.7000%	4.8000%	4.8000%
. Year				
0 to 49,999	Six Monthly	4.6500%	4.7500%	4.7500%
50,000 to 499,999	Six Monthly	4.9000%	5.0000%	5.0000%
600,000 to 999,999	Six Monthly	5.1500%	5.2500%	5.2500%
,000,000 to 2,999,999 ,000,000 to 4,999,999	Six Monthly	5.2000%	5.3000%	5.3000%
,000,000 to 4,999,999 ,000,000 to 9,999,999	Six Monthly Six Monthly	5.3500%	5.4500%	5.4500%
.0,000,000 to 9,999,999	Six Monthly	5.6000% 5.8500%	5.7000% 5.9500%	5.7000%
Years	Six Monthly	4.6500%	4.7500%	4.7500%
Years	Six Monthly	4.9000%	5.0000%	5.0000%
Years	Six Monthly	5,1500%	5.2500%	5.2500%
	1 San Transfer		2.255576	2.230070
ier-II Sukuk				
ALBaraka Bank (Pakistan) Ltd Sukuk First Issue	Six monthly	7.8100%	7.8100%	9.7500%
ALBaraka Bank (Pakistan) Ltd Sukuk Second Issue	Six monthly	7.1900%	8.8000%	8.8000%
				1.5
Minor Account	Monthly	2.8600%	2.9600%	3.2500%
Burj Staff Saving	Monthly	2.8600%	2.9600%	3.2500%
Burj Mushaharah Saving Account	Monthly	2.8600%	2.9600%	3.2500%
CY Education Plan Deposits	Monthly	2.8600%	2.9600%	3.2500%
Burj Business Account	Monthly	0.2510%	0.3510%	0.0600%
Burj Premium Saving Deposit - Corporate	Monthly	5.2000%	5.3000%	5.3000%

LCY Savings Monthly				
0 to 4,999,999	Monthly	2.8600%	2.9600%	3.2500%
5,000,000 to 9,999,999	Monthly	2.8600%	2.9600%	3.2500%
10,000,000 to 14,999,999	Monthly	2.8600%	2.9600%	3.2500%
15,000,000 to 19,999,999	Monthly	2.8600%	2.9600%	3.2500%
20,000,000 to 29,999,999	Monthly	2.8600%	2.9600%	3.2500%
30,000,000 to 39,999,999	Monthly	2.8600%	2.9600%	3.2500%
40,000,000 to 49,999,999	Monthly	2.8600%	2.9600%	3.2500%
50,000,000 to 99,999,999	Monthly	3.3000%	3.4000%	3.4000%
100,000,000 and Above	Monthly	4.5500%	4.6500%	4.6500%
LCY Savings - Half Yearly		- Til-	× 25 **	
O to 4,999,999	Six Monthly	2,8600%	1 2.0000%	2.25000/
5,000,000 to 9,999,999	Six Monthly	2.8600% 2.8600%	2.9600%	3.2500% 3.2500%
.0,000,000 to 14,999,999	Six Monthly	2.8600%	2.9600%	3.2500%
15,000,000 to 19,999,999	Six Monthly	2.8600%	2.9600%	3.2500%
20,000,000 to 29,999,999	Six Monthly	2.8600%	2.9600%	3.2500%
30,000,000 to 39,999,999	Six Monthly	2.8600%	2.9600%	3.2500%
10,000,000 to 49,999,999	Six Monthly	3.3000%	3.4000%	3.4000%
50,000,000 to 99,999,999	Six Monthly	3.3500%	3.4500%	3.4500%
.00,000,000 and Above	Six Monthly	3.3500%	3.4500%	3.4500%
		* X		
.CY Smart Savings Deposit - Individual		0.000001	2 2000	
0 to 49,999	Monthly	2.8600%	2.9600%	3.2500%
50,000 to 1,999,999	Monthly	2.9500%	3.0500%	3.2500%
2,000,000 to 4,999,999 5,000,000 to 9,999,999	Monthly	3.5000%	3.6000%	3.6000%
5,000,000 to 9,999,999 10,000,000 and Above	Monthly	3.9000%	4.0000%	4.0000%
10,000,000 and Above	Monthly	2.8600%	2.9600%	3.2500%
.CY Smart Savings Deposit - Corporate				
) to 99,999	Monthly	2.8600%	2.9600%	3.2500%
100,000 to 999,999	Monthly	3.9500%	4.0500%	4.0500%
1,000,000 to 1,999,999	Monthly	4.4000%	4.5000%	4.5000%
2,000,000 to 4,999,999	Monthly	4.5000%	4.6000%	4.6000%
5,000,000 to 9,999,999	Monthly	4.6500%	4.7500%	4.7500%
L0,000,000 and Above	Monthly	4.7500%	4.8500%	4.8500%
		/ 1, 1-/1		
0 to 999,999	Monthly	4.3000%	4.4000%	4.4000%
0 to 999,999 1,000,000 to 4,999,999	Monthly Monthly	4.3000% 4.7000%	4.4000% 4.8000%	4.8000%
0 to 999,999 1,000,000 to 4,999,999 5,000,000 to 9,999,999	Monthly Monthly Monthly	4.3000% 4.7000% 4.8500%	4.4000% 4.8000% 4.9500%	4.8000% 4.9500%
0 to 999,999 1,000,000 to 4,999,999 5,000,000 to 9,999,999 10,000,000 to 49,999,999	Monthly Monthly Monthly Monthly	4.3000% 4.7000% 4.8500% 4.9500%	4.4000% 4.8000% 4.9500% 5.0500%	4.8000% 4.9500% 5.0500%
0 to 999,999 L,000,000 to 4,999,999 5,000,000 to 9,999,999 L0,000,000 to 49,999,999 50,000,000 to 99,999,999	Monthly Monthly Monthly	4.3000% 4.7000% 4.8500%	4.4000% 4.8000% 4.9500%	4.8000% 4.9500%
0 to 999,999 1,000,000 to 4,999,999 5,000,000 to 9,999,999 10,000,000 to 49,999,999 50,000,000 to 99,999,999	Monthly Monthly Monthly Monthly Monthly Monthly	4.3000% 4.7000% 4.8500% 4.9500% 5.0500% 5.2000%	4.4000% 4.8000% 4.9500% 5.0500% 5.1500% 5.3000%	4.8000% 4.9500% 5.0500% 5.1500%
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0 to 999,999 .,000,000 to 4,999,999 .,000,000 to 49,999,999 .0,000,000 to 99,999,999 .0,000,000 to 99,999,999 .0,000,000 and Above  I Months I Year I Years I Ye	Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly At Maturity Monthly Quarterly At Maturity Monthly Quarterly At Maturity Six Monthly At Maturity Six Monthly At Monthly	4.3000% 4.7000% 4.8500% 5.0500% 5.0500% 5.1000% 5.6000% 5.6300% 5.7500% 5.8500% 5.7500% 6.0500% 6.5500% 4.7500% 5.1500% 5.2000% 5.2000% 5.3500% 5.3500%	4.4000% 4.8000% 4.8000% 5.0500% 5.0500% 5.1500% 5.3000% 5.1500% 5.7000% 5.7000% 5.7300% 5.7500% 6.0500% 6.1500% 6.6500% 6.7000% 4.8500% 4.9500% 5.3000% 5.3000% 5.3000% 5.3000% 5.3000% 5.3000% 5.3500% 5.3000% 5.3500%	4.8000% 4.9500% 5.0500% 5.1500% 5.1500% 5.2000% 5.7000% 5.7000% 5.7000% 5.8000% 5.7000% 6.0500% 6.1500% 6.7000% 4.8500% 5.2500% 5.3000% 5.3000% 5.3000% 5.3000% 5.3500% 5.3000% 5.3500%
0 to 999,999  1,000,000 to 4,999,999  5,000,000 to 9,999,999  10,000,000 to 99,999,999  10,000,000 and Above  8 Months  8 Months  6 Months  7 Year  8 Year  9 Years  9 Years  9 Years  9 Years  9 Years  10 to 999,999  10,000,000 to 4,999,999  10,000,000 to 4,999,999  10,000,000 to 49,999,999  10,000,000 to 49,999,999  10,000,000 to 49,999,999  10,000,000 to 299,999,999  10,000,000 to 299,999,999  10,000,000 to 299,999,999	Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly At Maturity Monthly Quarterly At Maturity Monthly Quarterly At Maturity Six Monthly At Maturity Six Monthly At Monthly	4.3000% 4.7000% 4.8500% 5.0500% 5.0500% 5.1000% 5.6000% 5.6300% 5.7000% 5.8500% 5.7500% 6.0500% 6.5500% 6.5500% 6.5500% 5.2000% 5.2000% 5.2000% 5.2000% 5.2500% 5.2000% 5.2500% 5.3500% 5.3500%	4.4000% 4.8000% 4.8000% 5.0500% 5.0500% 5.1500% 5.3000% 5.1500% 5.7000% 5.7000% 5.7000% 5.8500% 6.0500% 6.1500% 6.6500% 6.7000% 5.3000% 5.3500% 5.3000% 5.3500% 5.3000% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500%	4.8000% 4.9500% 5.0500% 5.1500% 5.1500% 5.2000% 5.7000% 5.7000% 5.7000% 5.8000% 5.8500% 6.0500% 6.1500% 6.6500% 4.8500% 5.3000% 5.3500% 5.3000% 5.3500% 5.3000% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500%
0 to 999,999  1,000,000 to 4,999,999  5,000,000 to 9,999,999  10,000,000 to 99,999,999  10,000,000 and Above  8 Months  8 Months  6 Months  7 Year  1 Year  2 Years  8 Years  8 Years  8 Years  8 Years  9 Years  1 Year  1 Year  1 Year  1 Year  2 Year  2 Years  3 Years  4 Years  5 Years  6 Years  6 Years  7 Years  8 Years  8 Years  9 Years  10 Year	Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly At Maturity Monthly Quarterly At Maturity Monthly Quarterly At Maturity Six Monthly At Maturity Six Monthly At Monthly	4.3000% 4.7000% 4.8500% 5.0500% 5.0500% 5.1000% 5.6000% 5.6300% 5.7000% 5.8500% 5.7500% 6.0500% 6.5500% 4.7500% 5.1500% 5.2000% 5.3500% 5.3500% 5.3500% 5.3500%	4.4000% 4.8000% 4.8000% 5.0500% 5.0500% 5.1500% 5.1500% 5.2000% 5.7000% 5.7000% 5.7000% 5.8500% 6.0500% 6.1500% 6.6500% 6.7000% 5.2500% 5.3000% 5.3500% 5.3000% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500%	4.8000% 4.9500% 5.0500% 5.1500% 5.1500% 5.2000% 5.7300% 5.7300% 5.7000% 5.7000% 5.8500% 6.0500% 6.1500% 6.6500% 4.8500% 5.2500% 5.3000% 5.3500% 5.4500% 5.4500%
0 to 999,999 1,000,000 to 4,999,999 5,000,000 to 9,999,999 10,000,000 to 99,999,999 100,000,000 to 99,999,999 100,000,000 and Above  8 Months 8 Months 5 Months 6 Months 1 Year 1 Year 2 Years 8 Years 8 Years 8 Years 8 Years 9 Years 1 Year 1 Year 1 Year 2 Years 1 Year 2 Years 3 Years 6 Years 8 O Years 8 O Years 9 O Years 1 Year 1 O Year 2 Year 3 O Years 3 O Years 4 O Years 5 O Years 6 O Years 7 O Years 8 O Years 9 O Years	Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly  At Maturity Monthly Quarterly At Maturity Monthly Quarterly At Maturity Monthly At Maturity Six Monthly At Maturity Six Monthly At Maturity Six Monthly At Maturity Monthly	4.3000% 4.7000% 4.8500% 5.0500% 5.0500% 5.1000% 5.6000% 5.6300% 5.7000% 5.7500% 6.0500% 6.5500% 6.5500% 5.1500% 5.2500% 5.2000% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500%	4.4000% 4.8000% 4.8000% 5.0500% 5.0500% 5.1500% 5.3000% 5.1500% 5.7000% 5.7000% 5.7000% 5.8500% 6.0500% 6.1500% 6.6500% 6.7000% 5.2500% 5.3000% 5.3500% 5.3000% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.4500% 5.4500% 5.4500% 5.4500%	4.8000% 4.9500% 5.0500% 5.1500% 5.1500% 5.1500% 5.2000% 5.7000% 5.7000% 5.8000% 5.8500% 6.0500% 6.1500% 6.6500% 4.8500% 5.3000% 5.3000% 5.3500% 5.4500% 5.4500% 5.4500% 5.4500% 5.4500%
0 to 999,999 1,000,000 to 4,999,999 5,000,000 to 9,999,999 10,000,000 to 99,999,999 100,000,000 to 99,999,999 100,000,000 and Above  8 Months 8 Months 5 Months 6 Months 1 Year 1 Year 2 Years 8 Years 8 Years 8 Years 8 Years 9 Years 1 Year 1 Year 1 Year 2 Years 1 Year 2 Years 3 Years 6 Years 8 O Years 8 O Years 9 O Years 1 Year 1 O Year 2 Year 3 O Years 3 O Years 4 O Years 5 O Years 6 O Years 7 O Years 8 O Years 9 O Years	Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly At Maturity Monthly Quarterly At Maturity Monthly Quarterly At Maturity Six Monthly At Maturity Six Monthly At Monthly	4.3000% 4.7000% 4.8500% 5.0500% 5.0500% 5.1000% 5.6000% 5.6300% 5.7000% 5.8500% 5.7500% 6.0500% 6.5500% 4.7500% 5.1500% 5.2000% 5.3500% 5.3500% 5.3500% 5.3500%	4.4000% 4.8000% 4.8000% 5.0500% 5.0500% 5.1500% 5.1500% 5.2000% 5.7000% 5.7000% 5.7000% 5.8500% 6.0500% 6.1500% 6.6500% 6.7000% 5.2500% 5.3000% 5.3500% 5.3000% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500%	4.8000% 4.9500% 5.0500% 5.1500% 5.1500% 5.2000% 5.7300% 5.7300% 5.7000% 5.7000% 5.7000% 5.8500% 6.0500% 6.6500% 6.7000% 4.8500% 5.2500% 5.3000% 5.3500% 5.3000% 5.3500% 5.4500% 5.4500%
0 to 999,999 1,000,000 to 4,999,999 5,000,000 to 9,999,999 10,000,000 to 9,999,999 100,000,000 and Above  8 Months 8 Months 6 Months 1 Year 1 Year 2 Years 3 Years 6 Years 6 Years 6 Years 6 Honths 1 Year 1 O to 999,999 1,000,000 to 4,999,999 1,000,000 to 4,999,999 1,000,000 to 4,999,999 1,000,000 to 49,999,999 1,000,000 to 99,999,999 1,000,000,000 to 299,999,999 1,000,000 to 299,999,999 1,000,000 to 299,999,999 1,000,000 to 299,999 1,000,000 to 2990 to 200 to	Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly At Maturity Monthly Quarterly At Maturity Six Monthly At Maturity Six Monthly At Maturity Six Monthly At Maturity Six Monthly	4.3000% 4.7000% 4.8500% 4.9500% 5.0500% 5.2000% 5.1000% 5.6000% 5.6300% 5.7500% 5.7500% 6.0500% 6.5500% 6.6000% 4.7500% 5.2000% 5.2000% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500%	4.4000% 4.8000% 4.8000% 5.0500% 5.0500% 5.1500% 5.1500% 5.1500% 5.7000% 5.7000% 5.8500% 6.0500% 6.1500% 6.6500% 6.7000% 5.3000% 5.3500% 5.3000% 5.4500% 5.3500% 5.4500% 5.4500% 5.4500% 5.4500% 6.050% 6.650% 6.7000%	4.8000% 4.9500% 5.0500% 5.1500% 5.1500% 5.3000% 5.1500% 5.7000% 5.7000% 5.8000% 5.8500% 6.0500% 6.1500% 6.6500% 6.7000% 5.3000% 5.3000% 5.3500% 5.3000% 5.3500% 5.4500% 5.4500% 5.4500% 5.4500% 6.0000%
1 Month 0 to 999,999 1,000,000 to 4,999,999 5,000,000 to 9,999,999 10,000,000 to 49,999,999 100,000,000 and Above 3 Months 6 Months 6 Months 6 Months 1 Year 1 Year 2 Years 3 Years 3 Years 5 Years 5 Years Burj Monthly Income Account 3 Months 6 Months 1 Year 0 to 999,999 1,000,000 to 4,999,999 1,000,000 to 29,999,999 1,000,000 to 29,999,999 15,000,000 to 29,999,999 100,000,000 to 299,999,999 300,000,000 to 299,999,999 300,000,000 to 299,999,999 300,000,000 and Above 3 Years 5 Years  Burj Super Saving Deposit - Retail 0 to 2,999,999 3,000,000 to 4,999,999	Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly  At Maturity Monthly Quarterly At Maturity Monthly Quarterly At Maturity Monthly At Maturity Six Monthly At Maturity Six Monthly At Maturity Six Monthly At Maturity Monthly	4.3000% 4.7000% 4.8500% 5.0500% 5.0500% 5.1000% 5.6000% 5.6300% 5.7000% 5.7500% 6.0500% 6.5500% 6.5500% 5.1500% 5.2500% 5.2000% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500%	4.4000% 4.8000% 4.8000% 5.0500% 5.0500% 5.1500% 5.3000% 5.1500% 5.7000% 5.7000% 5.7000% 5.8500% 6.0500% 6.1500% 6.6500% 6.7000% 5.2500% 5.3000% 5.3500% 5.3000% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.3500% 5.4500% 5.4500% 5.4500% 5.4500%	4.8000% 4.9500% 5.0500% 5.1500% 5.1500% 5.3000%  5.1500% 5.7000% 5.7000% 5.7000% 5.7000% 5.8500% 6.0500% 6.6500% 6.7000%  4.8500% 5.3000% 5.3000% 5.3500% 5.3000% 5.3500% 5.4500% 5.4500% 5.4500% 5.4500% 5.4500%

5,000,000 to 9,999,999	Monthly	3.5500%	3.6500%	3.6500%
10,000,000 to 14,999,999	Monthly	3.7000%	3.8000%	3.8000%
15,000,000 to 19,999,999	Monthly	3.9000%	4.0000%	4.0000%
20,000,000 to 29,999,999	Monthly	4.5000%	4.6000%	4.6000%
30,000,000 to 49,999,999	Monthly	4.6500%	4.7500%	4.7500%
50,000,000 to 99,999,999	Monthly	4.8500%	4.9500%	4.9500%
100,000,000 and Above	Monthly	4.9500%	5.0500%	5.0500%
Burj Super Saving Deposit - Corporate				
0 to 49,999,999	Monthly	5.0000%	5.1000%	5.1000%
50,000,000 to 99,999,999	Monthly	5.1000%	5.2000%	5.2000%
100,000,000 to 199,999,999	Monthly	5.2000%	5.3000%	5.3000%
200,000,000 to 299,999,999	Monthly	5.2000%	5.3000%	5.3000%
300,000,000 to 399,999,999	Monthly	5.0500%	5.1500%	5.1500%
400,000,000 to 499,999,999	Monthly	5.0500%	5.1500%	5.1500%
500,000,000 and Above	Monthly -	5.0500%	5.1500%	5.1500%
Mg 8 2				
Burj Super Saving Deposit - FI	N 14 TH	2 9000%	3 0000% I	3 2500%
Burj Super Saving Deposit - FI 0 to 999,999	Monthly	2.9000%	3.0000%	3.2500%
Burj Super Saving Deposit - FI 0 to 999,999 1,000,000 to 24,999,999	Monthly Monthly	2.9000% 4.9500%	5.0500%	3.2500% 5.0500%
Burj Super Saving Deposit - FI 0 to 999,999 1,000,000 to 24,999,999 25,000,000 to 49,999,999	Monthly Monthly Monthly	2.9000% 4.9500% 5,0500%	5.0500% 5.1500%	3.2500% 5.0500% 5.1500%
Burj Super Saving Deposit - FI 0 to 999,999 1,000,000 to 24,999,999 25,000,000 to 49,999,999 50,000,000 to 99,999,999	Monthly Monthly Monthly Monthly	2.9000% 4.9500% 5,0500% 5.1500%	5.0500% /5.1500% 5.2500%	3.2500% 5.0500% 5.1500% 5.2500%
Burj Super Saving Deposit - FI 0 to 999,999 1,000,000 to 24,999,999 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 Monthly Monthly Monthly	2.9000% 4.9500% 5,0500%	5.0500% /5.1500% 5.2500% 5.4000%	3.2500% 5.0500% 5.1500% 5.2500% 5.4000%
Burj Super Saving Deposit - FI 0 to 999,999 1,000,000 to 24,999,999 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	2.9000% 4.9500% 5.0500% 5.1500% 5.3000%	5.0500% /5.1500% 5.2500%	3.2500% 5.0500% 5.1500% 5.2500%
Burj Super Saving Deposit - FI 0 to 999,999 1,000,000 to 24,999,999 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	Monthly Monthly Monthly Monthly Monthly Monthly Monthly	2.9000% -4.9500% 5.0500% 5.1500% 5.3000% 5.2000%	5.0500% 5.1500% 5.2500% 5.4000% 5.3000%	3.2500% 5.0500% 5.1500% 5.2500% 5.4000%
Burj Super Saving Deposit - FI 0 to 999,999 1,000,000 to 24,999,999 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 Monthly Monthly Monthly Monthly	2.9000% 4.9500% 5,0500% 5.1500% 5.3000% 5.2000%	5.0500% /5.1500% 5.2500% 5.4000%	3.2500% 5.0500% 5.1500% 5.2500% 5.4000%
Burj Super Saving Deposit - FI 0 to 999,999 1,000,000 to 24,999,999 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 Monthly Monthly Monthly	2.9000% -4.9500% 5.0500% 5.1500% 5.3000% 5.2000%	5.0500% 5.1500% 5.2500% 5.4000% 5.3000%	3.2500% 5.0500% 5.1500% 5.2500% 5.4000% 5.3000%
Burj Super Saving Deposit - FI 0 to 999,999 1,000,000 to 24,999,999 25,000,000 to 49,999,999 50,000,000 to 199,999,999 100,000,000 to 199,999,999 200,000,000 and Above  IF Savings Monthly 0 to 4,999,999 5,000,000 to 9,999,999	Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly	2.9000% 4.9500% 5,0500% 5.1500% 5.3000% 5.2000%	5.0500% 5.1500% 5.2500% 5.4000% 5.3000%	3.2500% 5.0500% 5.1500% 5.2500% 5.4000% 5.3000%
Burj Super Saving Deposit - FI D to 999,999 1,000,000 to 24,999,999 25,000,000 to 49,999,999 100,000,000 to 199,999,999 200,000,000 and Above  IF Savings Monthly D to 4,999,999 5,000,000 to 9,999,999 10,000,000 to 14,999,999 10,000,000 to 14,999,999 15,000,000 to 19,999,999	Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly	2.9000% 4.9500% 5.0500% 5.1500% 5.3000% 5.2000% 2.8600%	5.0500% 5.1500% 5.2500% 5.4000% 5.3000% 2.9600%	3.2500% 5.0500% 5.1500% 5.2500% 5.4000% 5.3000% 3.2500% 3.2500% 3.2500%
Burj Super Saving Deposit - FI D to 999,999 1,000,000 to 24,999,999 25,000,000 to 49,999,999 50,000,000 to 199,999,999 200,000,000 and Above  IF Savings Monthly D to 4,999,999 5,000,000 to 9,999,999 10,000,000 to 14,999,999 10,000,000 to 14,999,999 15,000,000 to 19,999,999 20,000,000 to 29,999,999	Monthly	2.9000% 4.9500% 5.0500% 5.1500% 5.3000% 5.2000% 2.8600% 2.8600%	5.0500% 5.1500% 5.2500% 5.4000% 5.3000% 2.9600% 2.9600% 2.9600%	3.2500% 5.0500% 5.1500% 5.2500% 5.4000% 5.3000% 3.2500% 3.2500% 3.2500% 3.2500%
Burj Super Saving Deposit - FI D to 999,999 1,000,000 to 24,999,999 25,000,000 to 49,999,999 50,000,000 to 199,999,999 200,000,000 and Above  IF Savings Monthly D to 4,999,999 5,000,000 to 9,999,999 10,000,000 to 14,999,999 10,000,000 to 14,999,999 15,000,000 to 19,999,999 20,000,000 to 29,999,999	Monthly	2.9000% 4.9500% 5.0500% 5.1500% 5.3000% 5.2000% 2.8600% 2.8600% 2.8600%	5.0500% 5.1500% 5.2500% 5.4000% 5.3000% 2.9600% 2.9600% 2.9600% 2.9600%	3.2500% 5.0500% 5.1500% 5.2500% 5.4000% 5.3000% 3.2500% 3.2500% 3.2500% 3.2500% 3.2500%
Burj Super Saving Deposit - FI 0 to 999,999 1,000,000 to 24,999,999 25,000,000 to 49,999,999 50,000,000 to 199,999,999 100,000,000 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 40,000,000 to 49,999,999	Monthly	2.9000% 4.9500% 5.0500% 5.1500% 5.3000% 5.2000% 2.8600% 2.8600% 2.8600% 2.8600% 2.8600%	5.0500% 5.1500% 5.2500% 5.4000% 5.3000% 2.9600% 2.9600% 2.9600% 2.9600% 2.9600%	3.2500% 5.0500% 5.1500% 5.2500% 5.4000% 5.3000% 3.2500% 3.2500%
Burj Super Saving Deposit - FI 0 to 999,999 1,000,000 to 24,999,999 25,000,000 to 49,999,999 50,000,000 to 99,999,999 100,000,000 to 199,999,999	Monthly	2.9000% 4.9500% 5.0500% 5.1500% 5.3000% 5.2000% 2.8600% 2.8600% 2.8600% 2.8600% 2.8600% 2.8600%	5.0500% 5.1500% 5.2500% 5.4000% 5.3000% 2.9600% 2.9600% 2.9600% 2.9600% 2.9600% 2.9600%	3.2500% 5.0500% 5.1500% 5.2500% 5.4000% 5.3000% 3.2500% 3.2500% 3.2500% 3.2500% 3.2500% 3.2500%

**Ahmed Nasir** Manager - Pool Management

Mufti Abdullah Najeeb Ul Haq Siddiqui Resident Shariah Board Member 2 - (1 - 18

Tamim Shabbir Chief Financial Officer



### PROFIT RATES OCTOBER 2018

FOREIGN CURRENCY

	Payment Frequency		Profit Rates	
Saving Account		August-18	September-18	October-18
SD	Six Monthly	0.0300%	0.0300%	0.0300%
BP	Six Monthly	0.0100%	0.0100%	0.0100%
JRO	Six Monthly	0.0100%	0.0100%	0.0100%
SD 0 to 50,000	Monthly	0.0500%	0.0500%	0.0500%
SD 50,001 to 100,000	Monthly	0.3500%	0.3500%	0.3500%
SD 100,001 to 200,000	Monthly	0.4500%	0.4500%	0.4500%
SD 200,001 to 500,000	Monthly	0.5500% 0.6500%	0.5500%	0.6500%
SD 500,001 to 1000,000 SD 1000,001 and above	Monthly Monthly	0.8500%	0.6500%	0.7500%
BP Saving (Below £ 1,000/-)	Monthly	0.0100%	0.0100%	0.0100%
BP Saving (Below £ 1,000/-) BP Saving (Above £ 1,000/-)	Monthly	0.0100%	0.0100%	0.0100%
	Monthly	0.0100%	0.0300%	0.0300%
JRO Saving (Below € 1,000/-) JRO Saving (Above € 1,000/-)	Monthly	0.0100%	0.0200%	0.0200%
Y Saving (Below ¥ 1,000/-)	Monthly	0.0100%	0.0100%	0.0100%
PY Saving (Above ¥ 1,000/-)	Monthly	0.0200%	0.0200%	0.0200%
AE Saving (Below AED 5,000/-)	Monthly	0.0100%	0.0100%	0.0100%
AE Saving (Above AED 5,000/-)	Monthly	0.0200%	0.0200%	0.0200%
erm Deposits [Other than FI's] SD 1 Month 0 to 200,000	At Maturity	0.1000%	0.1000%	0.1000%
SD 1 Month 200,001 to 300,000	At Maturity	0.1500%	0.1500%	0.1500%
SD 1 Month 300,001 and 1,000,000	At Maturity	0.2000%	0.2000%	0.2000%
SD 1 Month 1,000,001 and 2,000,000	At Maturity	0.2500%	0.2500%	0.2500%
SD 1 Month 2,000,001 and above	At Maturity	0.3000%	0.3000%	0.3000%
SD 3 Months 0 to 250,000	At Maturity	0.8000%	0.8000%	0.8000%
SD 3 Months 250,000 to 300,000	At Maturity	1.0000%	1.0000%	1.0000%
SD 3 Months 300,001 to 500,000	At Maturity	1.5000%	1.5000%	1.5000%
SD 3 Months 500,001 and above	At Maturity	2.0000%	2.0000%	2.0000%
SD 6 Months 0 to 500,000	At Maturity	0.5000%	0.5000%	0.5000%
SD 6 Months 500,001 and above	At Maturity	2.2500%	2.2500%	2.2500%
SD 1 Year & above 0 to 200,000	At Maturity	0.6000%	0.6000%	1.0000%
SD 1 Year & above 200,001 to 300,000	At Maturity	1.7500%	1.7500%	2.0000%
SD 1 Year & above 300,001 to 500,000	At Maturity	2.0000%	2.0000%	2.5000%
SD 1 Year & above 500,001 and above	At Maturity	3.0000%	3.0000%	3.0000%
BP 1 Month	At Maturity	0.0200%	0.0200%	0.0200%
BP 3 Months	At Maturity	0.1000%	0.1000%	0.1000%
BP 6 Months	At Maturity	0.1500%	0.1500%	0.1500%
BP 1 Year & above	At Maturity	0.3000%	0.3000%	0.3000%
URO 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%
AE Dirham 1 Month	At Maturity	0.3000%	0.3000%	0.3000%
AE Dirham 3 Months	At Maturity	2.7500%	2.7500%	2.7500%
AE Dirham 6 Months	At Maturity	0.4500%	0.4500%	0.4500%
AE Dirham 1 Year & above .	At Maturity	2.8000%	2.8000%	2.8000%
Y 1 Month	At Maturity	0.0200%	0.0200%	0.0200%
Y 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%
aving 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%
erm Deposits	A4.54-1	0.05000/	0.05000/	0.0000/
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% 0.4500%
Months [GBP]	At Maturity	0.4500%	0.4500%	0.4300%
Months [USD] to 999,999	At Maturity	0.5000%	0.5000%	0.500001
	1 At Maturity	0.5000%	0.5000%	0.5000%

1,000,000 and Above	At Maturity	1.0000%	1.0000%	1.0000%
		11.5	1 - 1 -	
3 Months [GBP]				2
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%
,				
Months [USD]	Quarterly	0.5500%	0.5500%	0.5500%
Months [USD]	At Maturity	0.6000%	0.6000%	0.6000%
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

2-11-18