



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

PROFIT RATES OCTOBER 2018

LOCAL CURRENCY

	Payment Frequency	Profit Rates		
		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%
Tif'l-Young Saver Account	Quarterly	4.1500%	4.2500%	4.2500%
Asaan Saving Deposit Account	Monthly	2.8600%	2.9600%	3.2500%

Mudaraba Premium Plus - for individuals

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%
10,000,000 to 24,999,999	Monthly	3.0500%	3.1500%	3.2500%
25,000,000 to 49,999,999	Monthly	3.2000%	3.3000%	3.3000%
50,000,000 to 99,999,999	Monthly	3.2500%	3.3500%	3.3500%
100,000,000 to 149,999,999	Monthly	3.3000%	3.4000%	3.4000%
150,000,000 to 199,999,999	Monthly	3.4000%	3.5000%	3.5000%
200,000,000 to 249,999,999	Monthly	3.6500%	3.7500%	3.7500%
250,000,000 to 499,999,999	Monthly	4.1500%	4.2500%	4.2500%
500,000,000 and above	Monthly	4.9000%	5.0000%	5.0000%

Mudaraba Premium Plus - for Business / Corporate

0 to 9,999,999	Monthly	2.8600%	2.9600%	3.2500%
10,000,000 to 29,999,999	Monthly	3.0500%	3.1500%	3.2500%
30,000,000 to 49,999,999	Monthly	3.1500%	3.2500%	3.2500%
50,000,000 to 149,999,999	Monthly	3.2500%	3.3500%	3.3500%
150,000,000 to 249,999,999	Monthly	3.3000%	3.4000%	3.4000%
250,000,000 to 299,999,999	Monthly	3.6000%	5.5500%	5.5500%
300,000,000 to 399,999,999	Monthly	4.0500%	5.6500%	5.6500%
400,000,000 to 499,999,999	Monthly	5.4000%	5.8500%	5.8500%
500,000,000 to 749,999,999	Monthly	4.4500%	5.9000%	5.9000%
750,000,000 to 999,999,999	Monthly	6.7500%	7.2500%	7.0000%
1,000,000,000 to above	Monthly	6.0000%	6.5000%	6.5000%

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%

Incentive Accounts

0 to 99,999	Monthly	2.8600%	2.9600%	3.2500%
100,000 to 9,999,999	Monthly	3.3500%	3.4500%	3.4500%
10,000,000 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%
100,000,000 to 399,999,999	Monthly	5.4000%	5.5000%	5.5000%
400,000,000 and above	Monthly	6.3000%	6.4000%	6.4000%

Khazana Account

0 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%
5,000,000 to 9,999,999	Monthly / Quarterly	3.3000%	3.4000%	3.4000%
10,000,000 to 24,999,999	Monthly / Quarterly	3.3500%	3.4500%	3.4500%
25,000,000 to 49,999,999	Monthly / Quarterly	3.5500%	3.6500%	3.6500%
50,000,000 to 99,999,999	Monthly / Quarterly	3.7500%	3.8500%	3.8500%
100,000,000 to 249,999,999	Monthly / Quarterly	4.2500%	4.3500%	4.3500%
250,000,000 to 299,999,999	Monthly / Quarterly	5.4500%	5.5500%	5.5500%
300,000,000 to 399,999,999	Monthly / Quarterly	5.5500%	5.6500%	5.6500%
400,000,000 to 499,999,999	Monthly / Quarterly	4.7500%	4.8500%	4.8500%
500,000,000 to 749,999,999	Monthly / Quarterly	5.8000%	5.9000%	6.5000%
750,000,000 to 1,000,000,000	Monthly / Quarterly	6.5000%	6.5000%	6.5000%
1,000,000,000 to 4,999,999,999	Monthly / Quarterly	6.7500%	6.7500%	6.7500%
5,000,000,000 and above	Monthly / Quarterly	6.7500%	7.2000%	7.2000%

Albaraka Islamic Institution Deposit Account

0 to 10,000,000	Monthly	2.8600%	2.9600%	3.2500%
10,000,001 to 100,000,000	Monthly	7.2000%	7.2000%	7.2000%
100,000,001 to 500,000,000	Monthly	7.3500%	7.3500%	7.3500%
500,000,001 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%

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	Monthly	3.3500%	3.4500%	3.4500%
Rs 250,000 to 999,999	Monthly	4.2500%	4.3500%	4.3500%
Rs 1,000,000 to 4,999,999	Monthly	4.8000%	4.9000%	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%

Term Deposits

1Month				
0 to 4,999,999	At Maturity	3.7000%	3.8000%	3.8000%
5,000,000 to 9,999,999	At Maturity	3.7500%	3.8500%	3.8500%
10,000,000 to 14,999,999	At Maturity	3.8000%	3.9000%	3.9000%
15,000,000 to 24,999,999	At Maturity	3.8500%	3.9500%	3.9500%
25,000,000 to 49,999,999	At Maturity	4.1000%	4.2000%	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%
1,500,000,000 to Above	At Maturity	5.2000%	5.3000%	5.3000%
3Months				
0 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%
15,000,000 to 49,999,999	At Maturity	4.7500%	4.8500%	4.8500%
50,000,000 to 99,999,999	At Maturity	5.6000%	5.7000%	5.7000%
100,000,000 to 199,999,999	At Maturity	6.1000%	6.2000%	6.3500%
200,000,000 to 299,999,999	At Maturity	6.2000%	6.3000%	6.4000%
300,000,000 to 399,999,999	At Maturity	6.3500%	6.4500%	6.4500%
400,000,000 to 499,999,999	At Maturity	6.4500%	6.5500%	6.5500%
500,000,000 to 999,999,999	At Maturity	6.6000%	6.7000%	6.8000%
1000,000,000 to 1,499,999,999	At Maturity	6.6000%	6.7000%	7.0000%
1,500,000,000 to Above	At Maturity	6.6000%	6.7000%	7.0000%
6Months				
0 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%
10,000,000 to 14,999,999	At Maturity	4.8500%	4.9500%	4.9500%
15,000,000 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%
100,000,000 to 199,999,999	At Maturity	6.1500%	6.2500%	6.3500%
200,000,000 to 499,999,999	At Maturity	6.1500%	6.3000%	6.3500%
500,000,000 to 999,999,999	At Maturity	6.6500%	6.7500%	6.8000%
1000,000,000 to 1,499,999,999	At Maturity	6.6500%	6.7500%	7.0000%
1,500,000,000 to Above	At Maturity	6.6500%	6.7500%	7.0000%
1Year - Monthly				
0 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%
10,000,000 to 14,999,999	Monthly	5.3500%	5.4500%	5.4500%
15,000,000 to 29,999,999	Monthly	5.4000%	5.5000%	5.5000%
30,000,000 to 49,999,999	Monthly	5.4500%	5.5500%	5.5500%
50,000,000 to 99,999,999	Monthly	5.6000%	5.7000%	6.0000%
100,000,000 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%
1Year - Quarterly				
0 to 4,999,999	Quarterly	5.2500%	5.3500%	5.3500%
5,000,000 to 9,999,999	Quarterly	5.3000%	5.4000%	5.4000%
10,000,000 to 14,999,999	Quarterly	5.4000%	5.5000%	5.5000%
15,000,000 to 49,999,999	Quarterly	5.4500%	5.5500%	5.5500%
50,000,000 to 99,999,999	Quarterly	5.6000%	5.8500%	6.0000%
100,000,000 to 199,999,999	Quarterly	6.1500%	6.2000%	6.2000%
200,000,000 to 499,999,999	Quarterly	6.3500%	6.8000%	7.2500%
500,000,000 and above	Quarterly	6.6000%	7.2500%	7.4000%
1Year - Maturity				
0 to 4,999,999	At Maturity	5.5500%	5.6500%	5.6500%
5,000,000 to 9,999,999	At Maturity	5.5500%	5.6500%	5.6500%
10,000,000 to 14,999,999	At Maturity	5.6000%	5.7000%	5.7000%
15,000,000 to 49,999,999	At Maturity	5.6000%	5.7000%	5.7000%
50,000,000 to 99,999,999	At Maturity	5.6000%	5.7000%	5.8000%
100,000,000 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%
750,000,000 to 999,999,999	At Maturity	7.1000%	7.3000%	7.5000%

1,000,000,000 and above	At Maturity	7.2000%	7.5000%	7.6500%
2Years	At Maturity	5.6000%	6.0000%	6.0000%
3Years	Monthly	5.6500%	6.1000%	6.1000%
3Years	Quarterly	5.7500%	6.2000%	6.2000%
3Years	At Maturity	5.9000%	6.4000%	6.4000%
5Years	Monthly	6.2500%	6.3500%	6.3500%
5Years	Quarterly	6.4500%	6.5500%	6.5500%
5Years	At Maturity	6.6500%	6.8000%	6.8000%

Term Deposits - FI's

1Month				
0 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%
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%
3Months				
0 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%
100,000,001 to 200,000,000	At Maturity	5.3500%	5.4500%	5.4500%
200,000,001 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%
400,000,001 to 500,000,000	At Maturity	5.5000%	5.6000%	5.6000%
500,000,001 to 750,000,000	At Maturity	5.5500%	5.6500%	5.6500%
750,000,001 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

1 year				
0 to 9,999,999	Monthly	4.8500%	4.9500%	4.9500%
10,000,000 to 14,999,999	Monthly	4.9500%	5.0500%	5.0500%
15,000,000 to 49,999,999	Monthly	5.2000%	5.3000%	5.3000%
50,000,000 to 99,999,999	Monthly	5.3500%	5.4500%	5.4500%
100,000,000 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%
500,000,000 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%
4 year	Monthly	5.0500%	5.1500%	5.1500%
5 year	Monthly	5.1000%	5.2000%	5.2000%

AMI Deposits

3 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%
1,000,000 and above	At Maturity	4.6500%	4.7500%	4.7500%
6 Months				
0 to 49,999	At Maturity	4.1500%	4.2500%	4.2500%
50,000 to 499,999	At Maturity	4.3000%	4.4000%	4.4000%
500,000 to 999,999	At Maturity	4.4000%	4.5000%	4.5000%
1,000,000 and above	At Maturity	4.7000%	4.8000%	4.8000%
1 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%
500,000 to 999,999	Six Monthly	5.1500%	5.2500%	5.2500%
1,000,000 to 2,999,999	Six Monthly	5.2000%	5.3000%	5.3000%
3,000,000 to 4,999,999	Six Monthly	5.3500%	5.4500%	5.4500%
5,000,000 to 9,999,999	Six Monthly	5.6000%	5.7000%	5.7000%
10,000,000 and above	Six Monthly	5.8500%	5.9500%	5.9500%
2 Years	Six Monthly	4.6500%	4.7500%	4.7500%
3 Years	Six Monthly	4.9000%	5.0000%	5.0000%
5 Years	Six Monthly	5.1500%	5.2500%	5.2500%

Tier-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%

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%
LCY 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

0 to 4,999,999	Six Monthly	2.8600%	2.9600%	3.2500%
5,000,000 to 9,999,999	Six Monthly	2.8600%	2.9600%	3.2500%
10,000,000 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%
40,000,000 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%
100,000,000 and Above	Six Monthly	3.3500%	3.4500%	3.4500%

LCY Smart Savings Deposit - Individual

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	Monthly	3.5000%	3.6000%	3.6000%
5,000,000 to 9,999,999	Monthly	3.9000%	4.0000%	4.0000%
10,000,000 and Above	Monthly	2.8600%	2.9600%	3.2500%

LCY Smart Savings Deposit - Corporate

0 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%
10,000,000 and Above	Monthly	4.7500%	4.8500%	4.8500%

Term Deposits**1 Month**

0 to 999,999	Monthly	4.3000%	4.4000%	4.4000%
1,000,000 to 4,999,999	Monthly	4.7000%	4.8000%	4.8000%
5,000,000 to 9,999,999	Monthly	4.8500%	4.9500%	4.9500%
10,000,000 to 49,999,999	Monthly	4.9500%	5.0500%	5.0500%
50,000,000 to 99,999,999	Monthly	5.0500%	5.1500%	5.1500%
100,000,000 and Above	Monthly	5.2000%	5.3000%	5.3000%
3 Months	Monthly	5.0500%	5.1500%	5.1500%
3 Months	At Maturity	5.1000%	5.2000%	5.2000%
6 Months	Monthly	5.6000%	5.7000%	5.7000%
6 Months	Quarterly	5.6300%	5.7300%	5.7300%
6 Months	At Maturity	5.7000%	5.8000%	5.8000%
1 Year	Monthly	5.4500%	5.5500%	5.5500%
1 Year	Quarterly	5.6000%	5.7000%	5.7000%
1 Year	At Maturity	5.8500%	5.9500%	5.9500%
2 Years	At Maturity	5.7500%	5.8500%	5.8500%
3 Years	Six Monthly	5.9500%	6.0500%	6.0500%
3 Years	At Maturity	6.0500%	6.1500%	6.1500%
5 Years	Six Monthly	6.5500%	6.6500%	6.6500%
5 Years	At Maturity	6.6000%	6.7000%	6.7000%

Burj Monthly Income Account

3 Months	Monthly	4.7500%	4.8500%	4.8500%
6 Months	Monthly	4.8500%	4.9500%	4.9500%
1 Year				
0 to 999,999	Monthly	5.1500%	5.2500%	5.2500%
1,000,000 to 4,999,999	Monthly	5.2000%	5.3000%	5.3000%
5,000,000 to 14,999,999	Monthly	5.2000%	5.3000%	5.3000%
15,000,000 to 29,999,999	Monthly	5.2500%	5.3500%	5.3500%
30,000,000 to 49,999,999	Monthly	5.3000%	5.4000%	5.4000%
50,000,000 to 99,999,999	Monthly	5.3500%	5.4500%	5.4500%
100,000,000 to 299,999,999	Monthly	5.3500%	5.4500%	5.4500%
300,000,000 and Above	Monthly	5.3500%	5.4500%	5.4500%
3 Years	Monthly	5.7000%	5.8000%	5.8000%
5 Years	Monthly	5.9000%	6.0000%	6.0000%

Burj Super Saving Deposit - Retail

0 to 2,999,999	Monthly	2.8600%	2.9600%	3.2500%
3,000,000 to 4,999,999	Monthly	3.3500%	3.4500%	3.4500%

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%

Burj Super Saving Deposit - FI

0 to 999,999	Monthly	2.9000%	3.0000%	3.2500%
1,000,000 to 24,999,999	Monthly	4.9500%	5.0500%	5.0500%
25,000,000 to 49,999,999	Monthly	5.0500%	5.1500%	5.1500%
50,000,000 to 99,999,999	Monthly	5.1500%	5.2500%	5.2500%
100,000,000 to 199,999,999	Monthly	5.3000%	5.4000%	5.4000%
200,000,000 and Above	Monthly	5.2000%	5.3000%	5.3000%

TF 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	3.3000%	3.4000%	3.4000%
50,000,000 to 99,999,999	Monthly	3.9000%	4.0000%	4.0000%
100,000,000 and Above	Monthly	4.4000%	4.5000%	4.5000%



Ahmed Nasir
Manager - Pool Management



Mufti Abdullah Najeab Ul Haq Siddiqui
Resident Shariah Board Member

2-11-18



Tamim Shabbir
Chief Financial Officer

PROFIT RATES OCTOBER 2018

FOREIGN CURRENCY

Saving Account	Payment Frequency	Profit Rates		
		August-18	September-18	October-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	0.8000%	0.8000%	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%	1.0000%
USD 1 Year & above 200,001 to 300,000	At Maturity	1.7500%	1.7500%	2.0000%
USD 1 Year & above 300,001 to 500,000	At Maturity	2.0000%	2.0000%	2.5000%
USD 1 Year & above 500,001 and above	At Maturity	3.0000%	3.0000%	3.0000%

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	0.3000%	0.3000%	0.3000%
UAE Dirham 3 Months	At Maturity	2.7500%	2.7500%	2.7500%
UAE Dirham 6 Months	At Maturity	0.4500%	0.4500%	0.4500%
UAE Dirham 1 Year & above	At Maturity	2.8000%	2.8000%	2.8000%

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%
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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]				
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%
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%



Ahmed Nasir
Manager - Pool Management



Mufti Abdullah Najeeb Ul Haq Siddiqui
Resident Shariah Board Member

2-11-18



Tamim Shabbir
Chief Financial Officer