

Al Baraka Bank Pakistan Limited (ABPL)

Weightages Effective from **September 2018**



Profit Sharing Ratio [Local Currency Deposits]	Share of Mudarib Rabb ul Maal	Jul-18	Aug-18	Sep-18
		50%	50%	50%

Payment Frequency				
Saving Accounts	Six monthly	0.002126	0.002187	0.002200
Albaraka Business Plus	Monthly	0.000057	0.000054	0.000052
Saving Accounts	Monthly	0.002126	0.002187	0.002200
Tifl-Young Saver Account	Quarterly	0.003176	0.003174	0.003159
Asaan Saving Deposit Account	Monthly	0.002126	0.002187	0.002200

Mudaraba Premium Plus - for individuals

0 to 999,999	Monthly	0.002126	0.002187	0.002200
1,000,000 to 4,999,999	Monthly	0.002126	0.002187	0.002200
5,000,000 to 9,999,999	Monthly	0.002199	0.002256	0.002267
10,000,000 to 24,999,999	Monthly	0.002280	0.002332	0.002341
25,000,000 to 49,999,999	Monthly	0.002403	0.002447	0.002453
50,000,000 to 99,999,999	Monthly	0.002443	0.002485	0.002490
100,000,000 to 149,999,999	Monthly	0.002484	0.002524	0.002527
150,000,000 to 199,999,999	Monthly	0.002566	0.002600	0.002601
200,000,000 to 249,999,999	Monthly	0.002769	0.002791	0.002787
250,000,000 to 499,999,999	Monthly	0.003176	0.003174	0.003159
500,000,000 and above	Monthly	0.003787	0.003747	0.003716

Mudaraba Premium Plus - for Business / Corporate

0 to 9,999,999	Monthly	0.002126	0.002187	0.002200
10,000,000 to 29,999,999	Monthly	0.002280	0.002332	0.002341
30,000,000 to 49,999,999	Monthly	0.002362	0.002409	0.002415
50,000,000 to 149,999,999	Monthly	0.002443	0.002485	0.002490
150,000,000 to 249,999,999	Monthly	0.002484	0.002524	0.002527
250,000,000 to 299,999,999	Monthly	0.002728	0.002753	0.004125
300,000,000 to 399,999,999	Monthly	0.003095	0.003097	0.004199
400,000,000 to 499,999,999	Monthly	0.004194	0.004130	0.004348
500,000,000 to 749,999,999	Monthly	0.003421	0.003403	0.004385
750,000,000 to 999,999,999	Monthly	0.005294	0.005162	0.005388
1,000,000,000 to above	Monthly	0.003421	0.004588	0.004831

Halal Munafa Account

On First 500,000	Monthly	0.002126	0.002187	0.002200
On Next 4,500,000	Monthly	0.002769	0.002791	0.002787
On Next 5,000,000	Monthly	0.002851	0.002868	0.002861
On Next 10,000,000	Monthly	0.002973	0.002982	0.002973
On Next 30,000,000	Monthly	0.003543	0.003518	0.003493
On amount above 50,000,000	Monthly	0.002126	0.002187	0.002200

Incentive Accounts

0 to 99,999	Monthly	0.002126	0.002187	0.002200
100,000 to 9,999,999	Monthly	0.002525	0.002562	0.002564
10,000,000 to 49,999,999	Monthly	0.002932	0.002944	0.002936
50,000,000 to 99,999,999	Monthly	0.003502	0.003480	0.003456
100,000,000 to 399,999,999	Monthly	0.004072	0.004130	0.004088
400,000,000 and above	Monthly	0.004887	0.004818	0.004756

Khazana Account

0 to 249,999	Monthly / Quarterly	0.002126	0.002187	0.002200
250,000 to 4,999,999	Monthly / Quarterly	0.002362	0.002409	0.002415
5,000,000 to 9,999,999	Monthly / Quarterly	0.002484	0.002524	0.002527
10,000,000 to 24,999,999	Monthly / Quarterly	0.002525	0.002562	0.002564
25,000,000 to 49,999,999	Monthly / Quarterly	0.002688	0.002715	0.002713
50,000,000 to 99,999,999	Monthly / Quarterly	0.002851	0.002868	0.002861
100,000,000 to 249,999,999	Monthly / Quarterly	0.003258	0.003250	0.003233
250,000,000 to 299,999,999	Monthly / Quarterly	0.004154	0.004168	0.004125
300,000,000 to 399,999,999	Monthly / Quarterly	0.004154	0.004244	0.004199
400,000,000 to 499,999,999	Monthly / Quarterly	0.003665	0.003632	0.003604
500,000,000 to 749,999,999	Monthly / Quarterly	0.003787	0.004435	0.004385
750,000,000 to 999,999,999	Monthly / Quarterly	0.004887	0.004971	0.004831
1,000,000,000 to 4,999,999,999	Monthly / Quarterly	0.005457	0.005162	0.005016
5,000,000,000 and above	Monthly / Quarterly	0.005457	0.005162	0.005016

Albaraka Islamic Institution Deposit Account

0 to 10,000,000	Monthly	0.002126	0.002187	0.002200
10,000,001 to 100,000,000	Monthly	0.005009	0.005506	0.005351
100,000,001 to 500,000,000	Monthly	0.005172	0.005621	0.005462
500,000,001 to 1,500,000,000	Monthly	0.005172	0.005621	0.005462
1,500,000,001 to 2,500,000,000	Monthly	0.005172	0.005621	0.005462
2,500,000,001 & Above	Monthly	0.005294	0.005735	0.005574

Mahana Barkah Account

On First 10,000	Monthly	0.002126	0.002187	0.002200
On Next 4,990,000	Monthly	0.002973	0.003059	0.003047
On amount above 5,000,000	Monthly	0.002126	0.002187	0.002200

Senior Citizen Account

Rs 0 to 24,999	Monthly	0.002525	0.002562	0.002564
Rs 25,000 to 249,999	Monthly	0.002525	0.002562	0.002564
Rs 250,000 to 999,999	Monthly	0.003136	0.003250	0.003233
Rs 1,000,000 to 4,999,999	Monthly	0.003584	0.003671	0.003642
Rs 5,000,000 to 9,999,999	Monthly	0.004154	0.004206	0.004162
Rs 10,000,000 to 99,999,999	Monthly	0.004887	0.004856	0.004756
Rs 100,000,000 to 299,999,999	Monthly	0.004887	0.004856	0.004756
Rs 300,000,000 and above	Monthly	0.004887	0.004856	0.004756

Term Deposit 1 Month

0 to 4,999,999	At Maturity	0.002810	0.002830	0.002824
5,000,000 to 9,999,999	At Maturity	0.002851	0.002868	0.002861
10,000,000 to 14,999,999	At Maturity	0.002891	0.002906	0.002898
15,000,000 to 24,999,999	At Maturity	0.002932	0.002944	0.002936
25,000,000 to 49,999,999	At Maturity	0.003136	0.003135	0.003121
50,000,000 to 99,999,999	At Maturity	0.003339	0.003327	0.003307
100,000,000 to 199,999,999	At Maturity	0.003421	0.003403	0.003381
200,000,000 to 499,999,999	At Maturity	0.003543	0.003518	0.003493
500,000,000 to 999,999,999	At Maturity	0.003909	0.003862	0.003827
1000,000,000 to 1,499,999,999	At Maturity	0.003991	0.003938	0.003902
1,500,000,000 to Above	At Maturity	0.004032	0.003977	0.003939

Term Deposit 3 Months

0 to 4,999,999	At Maturity	0.003421	0.003403	0.003381
5,000,000 to 9,999,999	At Maturity	0.003502	0.003480	0.003456
10,000,000 to 14,999,999	At Maturity	0.003584	0.003556	0.003530
15,000,000 to 49,999,999	At Maturity	0.003665	0.003632	0.003604
50,000,000 to 99,999,999	At Maturity	0.004357	0.004282	0.004236
100,000,000 to 199,999,999	At Maturity	0.004765	0.004665	0.004608

200,000,000 to 299,999,999	At Maturity	0.004805	0.004741	0.004682
300,000,000 to 399,999,999	At Maturity	0.004846	0.004856	0.004794
400,000,000 to 499,999,999	At Maturity	0.004846	0.004933	0.004868
500,000,000 to 999,999,999	At Maturity	0.005090	0.005047	0.004979
1000,000,000 to 1,499,999,999	At Maturity	0.004968	0.005047	0.004979
1,500,000,000 to Above	At Maturity	0.004968	0.005047	0.004979
Term Deposit 6 Months				
0 to 4,999,999	At Maturity	0.003584	0.003556	0.003530
5,000,000 to 9,999,999	At Maturity	0.003706	0.003671	0.003642
10,000,000 to 14,999,999	At Maturity	0.003747	0.003709	0.003679
15,000,000 to 49,999,999	At Maturity	0.003869	0.003824	0.003790
50,000,000 to 99,999,999	At Maturity	0.003991	0.004282	0.004236
100,000,000 to 199,999,999	At Maturity	0.004642	0.004703	0.004645
200,000,000 to 499,999,999	At Maturity	0.004765	0.004703	0.004682
500,000,000 to 999,999,999	At Maturity	0.005009	0.005085	0.005016
1000,000,000 to 1,499,999,999	At Maturity	0.005090	0.005085	0.005016
1,500,000,000 to Above	At Maturity	0.005213	0.005085	0.005016
Term Deposit 1 Year				
0 to 4,999,999	Monthly	0.004032	0.003977	0.003939
5,000,000 to 9,999,999	Monthly	0.004072	0.004015	0.003976
10,000,000 to 14,999,999	Monthly	0.004154	0.004091	0.004050
15,000,000 to 29,999,999	Monthly	0.004194	0.004130	0.004088
30,000,000 to 49,999,999	Monthly	0.004235	0.004168	0.004125
50,000,000 to 99,999,999	Monthly	0.004357	0.004282	0.004236
100,000,000 to 199,999,999	Monthly	0.004724	0.004627	0.004533
200,000,000 to 499,999,999	Monthly	0.004887	0.004780	0.004979
500,000,000 and above	Monthly	0.005090	0.004894	0.005202
Term Deposit 1 Year				
0 to 4,999,999	Quarterly	0.004032	0.004015	0.003976
5,000,000 to 9,999,999	Quarterly	0.004072	0.004053	0.004013
10,000,000 to 14,999,999	Quarterly	0.004154	0.004130	0.004088
15,000,000 to 49,999,999	Quarterly	0.004194	0.004168	0.004125
50,000,000 to 99,999,999	Quarterly	0.004357	0.004282	0.004348
100,000,000 to 199,999,999	Quarterly	0.004805	0.004703	0.004608
200,000,000 to 499,999,999	Quarterly	0.004968	0.004856	0.005054
500,000,000 and above	Quarterly	0.005172	0.005047	0.005388
Term Deposit 1 Year				
0 to 4,999,999	At Maturity	0.004317	0.004244	0.004199
5,000,000 to 9,999,999	At Maturity	0.004317	0.004244	0.004199
10,000,000 to 14,999,999	At Maturity	0.004357	0.004282	0.004236
15,000,000 to 49,999,999	At Maturity	0.004357	0.004282	0.004236
50,000,000 to 99,999,999	At Maturity	0.004357	0.004282	0.004236
100,000,000 to 199,999,999	At Maturity	0.004642	0.004550	0.004459
200,000,000 to 499,999,999	At Maturity	0.005172	0.005200	0.005165
500,000,000 to 599,999,999	At Maturity	0.005294	0.005353	0.005277
600,000,000 to 749,999,999	At Maturity	0.005294	0.005353	0.005277
750,000,000 to 999,999,999	At Maturity	0.005457	0.005430	0.005425
1,000,000,000 and above	At Maturity	0.005498	0.005506	0.005574
Term Deposit 2Years	At Maturity	0.004317	0.004282	0.004459
Term Deposit 3Years	Monthly	0.004357	0.004321	0.004533
Term Deposit 3Years	Quarterly	0.004439	0.004397	0.004608
Term Deposit 3Years	At Maturity	0.004561	0.004512	0.004756
Term Deposit 5Years	Monthly	0.004846	0.004780	0.004719
Term Deposit 5Years	Quarterly	0.005009	0.004933	0.004868
Term Deposit 5Years	At Maturity	0.005172	0.005085	0.005054

Term Deposits - FI's

1Month				
0 to 9,999,999	At Maturity	0.000000	0.000191	0.000260
10,000,000 to 100,000,000	At Maturity	0.003991	0.003938	0.003902
100,000,001 to 200,000,000	At Maturity	0.004032	0.003977	0.003939
200,000,001 to 300,000,000	At Maturity	0.004072	0.004015	0.003976
300,000,001 to 400,000,000	At Maturity	0.004113	0.004053	0.004013
400,000,001 to 500,000,000	At Maturity	0.004154	0.004091	0.004050
500,000,001 to 750,000,000	At Maturity	0.004194	0.004130	0.004088
750,000,001 to 1000,000,000	At Maturity	0.004235	0.004168	0.004125
1000,000,001 and above	At Maturity	0.004276	0.004206	0.004162
3Months				
0 to 9,999,999	At Maturity	0.000000	0.000191	0.000260
10,000,000 to 100,000,000	At Maturity	0.003991	0.003938	0.003902
100,000,001 to 200,000,000	At Maturity	0.004154	0.004091	0.004050
200,000,001 to 300,000,000	At Maturity	0.004194	0.004130	0.004088
300,000,001 to 400,000,000	At Maturity	0.004235	0.004168	0.004125
400,000,001 to 500,000,000	At Maturity	0.004276	0.004206	0.004162
500,000,001 to 750,000,000	At Maturity	0.004317	0.004244	0.004199
750,000,001 to 1000,000,000	At Maturity	0.004357	0.004282	0.004236
1000,000,001 and above	At Maturity	0.004398	0.004321	0.004273

Mahana Amadni Scheme

1 year

0 to 9,999,999	Monthly	0.003747	0.003709	0.003679
10,000,000 to 14,999,999	Monthly	0.003828	0.003785	0.003753
15,000,000 to 49,999,999	Monthly	0.004032	0.003977	0.003939
50,000,000 to 99,999,999	Monthly	0.004154	0.004091	0.004050
100,000,000 to 199,999,999	Monthly	0.004357	0.004282	0.004236
200,000,000 to 499,999,999	Monthly	0.004561	0.004474	0.004422
500,000,000 and above	Monthly	0.004683	0.004588	0.004533
2 year	Monthly	0.003747	0.003709	0.003679
3 year	Monthly	0.003869	0.003824	0.003790
4 year	Monthly	0.003909	0.003862	0.003827
5 year	Monthly	0.003950	0.003900	0.003865

AMI Deposits

3 Months				
0 to 49,999	At Maturity	0.003176	0.003174	0.003159
50,000 to 499,999	At Maturity	0.003258	0.003250	0.003233
500,000 to 999,999	At Maturity	0.003380	0.003365	0.003344
1,000,000 and above	At Maturity	0.003584	0.003556	0.003530
6 Months				
0 to 49,999	At Maturity	0.003176	0.003174	0.003159
50,000 to 499,999	At Maturity	0.003299	0.003288	0.003270
500,000 to 999,999	At Maturity	0.003380	0.003365	0.003344
1,000,000 and above	At Maturity	0.003624	0.003594	0.003567
1 Year				
0 to 49,999	Six Monthly	0.003584	0.003556	0.003530
50,000 to 499,999	Six Monthly	0.003787	0.003747	0.003716
500,000 to 999,999	Six Monthly	0.003991	0.003938	0.003902
1,000,000 to 2,999,999	Six Monthly	0.004032	0.003977	0.003939
3,000,000 to 4,999,999	Six Monthly	0.004154	0.004091	0.004050
5,000,000 to 9,999,999	Six Monthly	0.004357	0.004282	0.004236
10,000,000 and above	Six Monthly	0.004561	0.004474	0.004422
2 Years	Six Monthly	0.003584	0.003556	0.003530
3 Years	Six Monthly	0.003787	0.003747	0.003716
5 Years	Six Monthly	0.003991	0.003938	0.003902

Tier-II Sukuk

ALBaraka Bank (Pakistan) Ltd Sukuk First Issue	Six monthly	0.006361	0.005973	0.005804
ALBaraka Bank (Pakistan) Ltd Sukuk Second Issue	Six monthly	0.005856	0.005498	0.006540

Minor Account	Monthly	0.002126	0.002187	0.002200
Burj Staff Saving	Monthly	0.002126	0.002187	0.002200
Burj Mushaharah Saving Account	Monthly	0.002126	0.002187	0.002200
LCY Education Plan Deposits	Monthly	0.002126	0.002187	0.002200
Burj Business Account	Monthly	0.000001	0.000192	0.000261
Burj Premium Saving Deposit - Corporate	Monthly	0.004032	0.003977	0.003939

LCY Savings Monthly

0 to 4,999,999	Monthly	0.002126	0.002187	0.002200
5,000,000 to 9,999,999	Monthly	0.002126	0.002187	0.002200
10,000,000 to 14,999,999	Monthly	0.002126	0.002187	0.002200
15,000,000 to 19,999,999	Monthly	0.002126	0.002187	0.002200
20,000,000 to 29,999,999	Monthly	0.002126	0.002187	0.002200
30,000,000 to 39,999,999	Monthly	0.002126	0.002187	0.002200
40,000,000 to 49,999,999	Monthly	0.002126	0.002187	0.002200
50,000,000 to 99,999,999	Monthly	0.002484	0.002524	0.002527
100,000,000 and Above	Monthly	0.003502	0.003480	0.003456

LCY Savings - Half Yearly

0 to 4,999,999	Six Monthly	0.002126	0.002187	0.002200
5,000,000 to 9,999,999	Six Monthly	0.002126	0.002187	0.002200
10,000,000 to 14,999,999	Six Monthly	0.002126	0.002187	0.002200
15,000,000 to 19,999,999	Six Monthly	0.002126	0.002187	0.002200
20,000,000 to 29,999,999	Six Monthly	0.002126	0.002187	0.002200
30,000,000 to 39,999,999	Six Monthly	0.002126	0.002187	0.002200
40,000,000 to 49,999,999	Six Monthly	0.002484	0.002524	0.002527
50,000,000 to 99,999,999	Six Monthly	0.002525	0.002562	0.002564
100,000,000 and Above	Six Monthly	0.002525	0.002562	0.002564

LCY Smart Savings Deposit - Individual

0 to 49,999	Monthly	0.002126	0.002187	0.002200
50,000 to 1,999,999	Monthly	0.002199	0.002256	0.002267
2,000,000 to 4,999,999	Monthly	0.002647	0.002677	0.002675
5,000,000 to 9,999,999	Monthly	0.002973	0.002982	0.002973
10,000,000 and Above	Monthly	0.002126	0.002187	0.002200

LCY Smart Savings Deposit - Corporate

0 to 99,999	Monthly	0.002126	0.002187	0.002200
100,000 to 999,999	Monthly	0.003014	0.003021	0.003010
1,000,000 to 1,999,999	Monthly	0.003380	0.003365	0.003344
2,000,000 to 4,999,999	Monthly	0.003461	0.003441	0.003419
5,000,000 to 9,999,999	Monthly	0.003584	0.003556	0.003530
10,000,000 and Above	Monthly	0.003665	0.003632	0.003604

Term Deposits**1 Month**

0 to 999,999	Monthly	0.003299	0.003288	0.003270
1,000,000 to 4,999,999	Monthly	0.003624	0.003594	0.003567
5,000,000 to 9,999,999	Monthly	0.003747	0.003709	0.003679
10,000,000 to 49,999,999	Monthly	0.003828	0.003785	0.003753
50,000,000 to 99,999,999	Monthly	0.003909	0.003862	0.003827
100,000,000 and Above	Monthly	0.004032	0.003977	0.003939

3 Months	Monthly	0.003909	0.003862	0.003827
3 Months	At Maturity	0.003950	0.003900	0.003865
6 Months	Monthly	0.004357	0.004282	0.004236
6 Months	Quarterly	0.004382	0.004305	0.004258
6 Months	At Maturity	0.004439	0.004359	0.004310
1 Year	Monthly	0.004235	0.004168	0.004125
1 Year	Quarterly	0.004357	0.004282	0.004236
1 Year	At Maturity	0.004561	0.004474	0.004422
2 Years	At Maturity	0.004480	0.004397	0.004348
3 Years	Six Monthly	0.004642	0.004550	0.004496
3 Years	At Maturity	0.004724	0.004627	0.004571
5 Years	Six Monthly	0.005131	0.005009	0.004942
5 Years	At Maturity	0.005172	0.005047	0.004979

Burj Monthly Income Account

3 Months	Monthly	0.003665	0.003632	0.003604
6 Months	Monthly	0.003747	0.003709	0.003679
1 Year				
0 to 999,999	Monthly	0.003991	0.003938	0.003902
1,000,000 to 4,999,999	Monthly	0.004032	0.003977	0.003939
5,000,000 to 14,999,999	Monthly	0.004032	0.003977	0.003939
15,000,000 to 29,999,999	Monthly	0.004072	0.004015	0.003976
30,000,000 to 49,999,999	Monthly	0.004113	0.004053	0.004013
50,000,000 to 99,999,999	Monthly	0.004154	0.004091	0.004050
100,000,000 to 299,999,999	Monthly	0.004154	0.004091	0.004050
300,000,000 and Above	Monthly	0.004154	0.004091	0.004050
3 Years	Monthly	0.004439	0.004359	0.004310
5 Years	Monthly	0.004602	0.004512	0.004459

Burj Super Saving Deposit - Retail

0 to 2,999,999	Monthly	0.002126	0.002187	0.002200
3,000,000 to 4,999,999	Monthly	0.002525	0.002562	0.002564
5,000,000 to 9,999,999	Monthly	0.002688	0.002715	0.002713
10,000,000 to 14,999,999	Monthly	0.002810	0.002830	0.002824
15,000,000 to 19,999,999	Monthly	0.002973	0.002982	0.002973
20,000,000 to 29,999,999	Monthly	0.003461	0.003441	0.003419
30,000,000 to 49,999,999	Monthly	0.003584	0.003556	0.003530
50,000,000 to 99,999,999	Monthly	0.003747	0.003709	0.003679
100,000,000 and Above	Monthly	0.003828	0.003785	0.003753

Burj Super Saving Deposit - Corporate

0 to 49,999,999	Monthly	0.003869	0.003824	0.003790
50,000,000 to 99,999,999	Monthly	0.003950	0.003900	0.003865
100,000,000 to 199,999,999	Monthly	0.004032	0.003977	0.003939
200,000,000 to 299,999,999	Monthly	0.004032	0.003977	0.003939
300,000,000 to 399,999,999	Monthly	0.003909	0.003862	0.003827
400,000,000 to 499,999,999	Monthly	0.003909	0.003862	0.003827
500,000,000 and Above	Monthly	0.003909	0.003862	0.003827

Burj Super Saving Deposit - FI

0 to 999,999	Monthly	0.002158	0.002218	0.002230
1,000,000 to 24,999,999	Monthly	0.003828	0.003785	0.003753
25,000,000 to 49,999,999	Monthly	0.003909	0.003862	0.003827
50,000,000 to 99,999,999	Monthly	0.003991	0.003938	0.003902
100,000,000 to 199,999,999	Monthly	0.004113	0.004053	0.004013
200,000,000 and Above	Monthly	0.004032	0.003977	0.003939

TF Savings Monthly

0 to 4,999,999	Monthly	0.002126	0.002187	0.002200
5,000,000 to 9,999,999	Monthly	0.002126	0.002187	0.002200
10,000,000 to 14,999,999	Monthly	0.002126	0.002187	0.002200
15,000,000 to 19,999,999	Monthly	0.002126	0.002187	0.002200
20,000,000 to 29,999,999	Monthly	0.002126	0.002187	0.002200
30,000,000 to 39,999,999	Monthly	0.002126	0.002187	0.002200
40,000,000 to 49,999,999	Monthly	0.002484	0.002524	0.002527
50,000,000 to 99,999,999	Monthly	0.002973	0.002982	0.002973
100,000,000 and Above	Monthly	0.003380	0.003365	0.003344

Profit Sharing Ratio [Foreign Currency Deposits]	Share of Mudarib	70%	70%	70%
	Rabb ul Maal	30%	30%	30%

USD	Six Monthly	0.000909	0.000848	0.000848
GBP	Six Monthly	0.000303	0.000283	0.000283
EURO	Six Monthly	0.000303	0.000283	0.000283
USD 0 to 50,000	Monthly	0.001514	0.001414	0.001414
USD 50,001 to 100,000	Monthly	0.010600	0.009895	0.009895
USD 100,001 to 200,000	Monthly	0.013628	0.012723	0.012723
USD 200,001 to 500,000	Monthly	0.016657	0.015550	0.015550
USD 500,001 to 1000,000	Monthly	0.019685	0.018377	0.018377
USD 1000,001 and above	Monthly	0.022714	0.021204	0.021204
GBP Saving (Below £ 1,000/-)	Monthly	0.000303	0.000283	0.000283
GBP Saving (Above £ 1,000/-)	Monthly	0.000909	0.000848	0.000848
EURO Saving (Below € 1,000/-)	Monthly	0.000303	0.000283	0.000283
EURO Saving (Above € 1,000/-)	Monthly	0.000606	0.000565	0.000565
JPY Saving (Below ¥ 1,000/-)	Monthly	0.000303	0.000283	0.000283
JPY Saving (Above ¥ 1,000/-)	Monthly	0.000606	0.000565	0.000565
UAE Saving (Below AED 5,000/-)	Monthly	0.000303	0.000283	0.000283
UAE Saving (Above AED 5,000/-)	Monthly	0.000606	0.000565	0.000565

Term Deposits [Other than FI's]

USD 1 Month 0 to 200,000	At Maturity	0.003028	0.002827	0.002827
USD 1 Month 200,001 to 300,000	At Maturity	0.004543	0.004241	0.004241
USD 1 Month 300,001 and 1,000,000	At Maturity	0.006057	0.005655	0.005655
USD 1 Month 1,000,001 and 2,000,000	At Maturity	0.007571	0.007068	0.007068
USD 1 Month 2,000,001 and above	At Maturity	0.009085	0.008482	0.008482
USD 3 Months 0 to 250,000	At Maturity	0.024228	0.022618	0.022618
USD 3 Months 250,000 to 300,000	At Maturity	0.030285	0.028273	0.028273
USD 3 Months 300,001 to 500,000	At Maturity	0.045427	0.042409	0.042409
USD 3 Months 500,001 and above	At Maturity	0.060569	0.056545	0.056545
USD 6 Months 0 to 500,000	At Maturity	0.015142	0.014136	0.014136
USD 6 Months 500,001 and above	At Maturity	0.068141	0.063613	0.063613
USD 1 Year & above 0 to 200,000	At Maturity	0.018171	0.016964	0.016964
USD 1 Year & above 200,001 to 300,000	At Maturity	0.052998	0.049477	0.049477
USD 1 Year & above 300,001 to 500,000	At Maturity	0.060569	0.056545	0.056545
USD 1 Year & above 500,001 and above	At Maturity	0.098425	0.084818	0.084818

GBP 1 Month	At Maturity	0.000606	0.000565	0.000565
GBP 3 Months	At Maturity	0.003028	0.002827	0.002827
GBP 6 Months	At Maturity	0.004543	0.004241	0.004241
GBP 1 Year & above	At Maturity	0.009085	0.008482	0.008482

EURO 1 Month	At Maturity	0.000606	0.000565	0.000565
EURO 3 Months	At Maturity	0.001514	0.001414	0.001414
EURO 6 Months	At Maturity	0.002120	0.001979	0.001979
EURO 1 Year & above	At Maturity	0.003028	0.002827	0.002827

UAE Dirham 1 Month	At Maturity	0.009085	0.008482	0.008482
UAE Dirham 3 Months	At Maturity	0.083283	0.077750	0.077750
UAE Dirham 6 Months	At Maturity	0.009085	0.012723	0.012723
UAE Dirham 1 Year & above	At Maturity	0.010600	0.079163	0.079163

JPY 1 Month	At Maturity	0.000606	0.000565	0.000565
JPY 3 Months	At Maturity	0.000606	0.000565	0.000565
JPY 6 Months	At Maturity	0.000606	0.000565	0.000565
JPY 1 Year & above	At Maturity	0.000606	0.000565	0.000565

Saving Accounts

FCY Savings HY Non-Corporate [USD]	At Maturity	0.003028	0.002827	0.002827
FCY Savings HY Non-Corporate [GBP]	At Maturity	0.003028	0.002827	0.002827
FCY Savings HY Non-Corporate [EURO]	At Maturity	0.003028	0.002827	0.002827
FCY Savings HY Corporate [USD]	At Maturity	0.003028	0.002827	0.002827
FCY Savings HY Corporate [GBP]	At Maturity	0.003028	0.002827	0.002827
FCY Savings HY Corporate [EURO]	At Maturity	0.003028	0.002827	0.002827

Term Deposits

1 Month [USD]	At Maturity	0.001514	0.001414	0.001414
1 Month [EURO]	At Maturity	0.001514	0.001414	0.001414
3 Months [USD]	At Maturity	0.013628	0.012723	0.012723
3 Months [GBP]	At Maturity	0.013628	0.012723	0.012723

3 Months [USD]

0 to 999,999	At Maturity	0.015142	0.014136	0.014136
1,000,000 and Above	At Maturity	0.030285	0.028273	0.028273

3 Months [GBP]

0 to 999,999	At Maturity	0.015142	0.014136	0.014136
1,000,000 and Above	At Maturity	0.030285	0.028273	0.028273
6 Months [USD]	Quarterly	0.016657	0.015550	0.015550
6 Months [USD]	At Maturity	0.018171	0.016964	0.016964
6 Months [EURO]	At Maturity	0.018171	0.016964	0.016964
1 Year [USD]	Quarterly	0.019685	0.018377	0.018377
1 Year [USD]	At Maturity	0.027256	0.025445	0.025445
1 Year [GBP]	At Maturity	0.027256	0.025445	0.025445