

INST/2015/001

January 07, 2015

PROFIT RATES DECEMBER 2014		
Local Currency - Pak Rupees		
	Payment Frequency	Profit Rates
Saving Accounts	Six monthly	3.85%
Saving Accounts		
Albaraka Business Plus	Monthly Payments	0.07%
Saving Accounts		
0 to 4,999,999	Monthly Payments	3.85%
5,000,000 to 9,999,999	Monthly Payments	3.90%
10,000,000 to 49,999,999	Monthly Payments	4.10%
50,000,000 to 99,999,999	Monthly Payments	4.35%
100,000,000 and above	Monthly Payments	4.85%
Mudaraba Premium Plus - for individuals		
0 to 999,999	Monthly Payments	3.85%
1,000,000 to 4,999,999	Monthly Payments	4.35%
5,000,000 to 9,999,999	Monthly Payments	5.35%
10,000,000 to 24,999,999	Monthly Payments	6.10%
25,000,000 to 49,999,999	Monthly Payments	6.60%
50,000,000 to 99,999,999	Monthly Payments	7.10%
100,000,000 to 149,999,999	Monthly Payments	7.25%
150,000,000 to 199,999,999	Monthly Payments	7.60%
200,000,000 to 249,999,999	Monthly Payments	7.75%
250,000,000 to 499,999,999	Monthly Payments	8.00%
500,000,000 and above	Monthly Payments	8.25%
Mudaraba Premium Plus - for Business / Corporate		
0 to 9,999,999	Monthly Payments	4.35%
10,000,000 to 29,999,999	Monthly Payments	5.85%
30,000,000 to 49,999,999	Monthly Payments	6.35%
50,000,000 to 149,999,999	Monthly Payments	6.85%
150,000,000 to 249,999,999	Monthly Payments	7.75%
250,000,000 to 299,999,999	Monthly Payments	8.00%
300,000,000 to 399,999,999	Monthly Payments	8.10%
400,000,000 to 499,999,999	Monthly Payments	8.75%
500,000,000 and above	Monthly Payments	9.60%
Incentive Accounts		
0 to 99,999	Six Monthly	3.85%
100,000 to 9,999,999	Six Monthly	4.40%
10,000,000 to 49,999,999	Six Monthly	6.05%
50,000,000 and above	Six Monthly	7.50%

Khazana Account

0 to 249,999	Monthly / Quarterly	3.85%
250,000 to 4,999,999	Monthly / Quarterly	4.75%
5,000,000 to 9,999,999	Monthly / Quarterly	6.50%
10,000,000 to 24,999,999	Monthly / Quarterly	7.00%
25,000,000 to 49,999,999	Monthly / Quarterly	7.25%
50,000,000 to 99,999,999	Monthly / Quarterly	7.50%
100,000,000 to 249,999,999	Monthly / Quarterly	8.00%
250,000,000 to 399,999,999	Monthly / Quarterly	8.50%
400,000,000 to 499,999,999	Monthly / Quarterly	8.75%
500,000,000 to 749,999,999	Monthly / Quarterly	9.35%
750,000,000 & Above	Monthly / Quarterly	9.50%

Albaraka Islamic Institution Deposit Account

0 to 9,999,999	Monthly	5.00%
10,000,000 to 100,000,000	Monthly	7.00%
100,000,001 to 200,000,000	Monthly	7.50%
200,000,001 to 300,000,000	Monthly	8.00%
300,000,001 to 400,000,000	Monthly	8.25%
400,000,001 to 500,000,000	Monthly	8.50%
500,000,001 to 750,000,000	Monthly	8.75%
750,000,001 to 1000,000,000	Monthly	8.85%
1000,000,001 and above	Monthly	9.00%

Mahana Barkah Account

Rs 0 to 9,999	Monthly Payments	3.85%
Rs 10,000 to 4,999,999	Monthly Payments	7.50%
Rs 5,000,000 Above	Monthly Payments	3.65%

Tifl-Young Saver Account

Tifl-Young Saver Account	Quarterly	4.00%
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Senior Citizen Account

Rs 0 to 249,999	Monthly Payments	3.85%
Rs 250,000 to 999,999	Monthly Payments	4.00%
Rs 1,000,000 to 4,999,999	Monthly Payments	5.50%
Rs 5,000,000 to 9,999,999	Monthly Payments	6.50%
Rs 10,000,000 and above	Monthly Payments	7.00%

Term Deposits

1 Month		
0 to 49,999	At Maturity	5.75%
50,000 to 499,999	At Maturity	5.80%
500,000 to 999,999	At Maturity	5.85%
1,000,000 to 2,999,999	At Maturity	5.90%
3,000,000 to 4,999,999	At Maturity	5.95%
5,000,000 to 9,999,999	At Maturity	6.00%
10,000,000 to 14,999,999	At Maturity	6.50%
15,000,000 to 24,999,999	At Maturity	7.00%
25,000,000 to 49,999,999	At Maturity	7.25%
50,000,000 to 99,999,999	At Maturity	7.50%
100,000,000 to 199,999,999	At Maturity	8.00%
200,000,000 to 499,999,999	At Maturity	8.50%
500,000,000 to 999,999,999	At Maturity	9.00%
1,000,000,000 and above	At Maturity	9.60%

3Months		
0 to 49,999	At Maturity	6.25%
50,000 to 499,999	At Maturity	6.50%
500,000 to 999,999	At Maturity	6.60%
1,000,000 to 2,999,999	At Maturity	6.80%
3,000,000 to 4,999,999	At Maturity	7.00%
5,000,000 to 9,999,999	At Maturity	7.25%
10,000,000 to 14,999,999	At Maturity	7.65%
15,000,000 to 49,999,999	At Maturity	8.00%
50,000,000 to 99,999,999	At Maturity	8.25%
100,000,000 to 199,999,999	At Maturity	8.50%
200,000,000 to 499,999,999	At Maturity	9.00%
500,000,000 to 999,999,999	At Maturity	9.20%
1,000,000,000 and above	At Maturity	9.25%
6Months		
0 to 49,999	At Maturity	6.50%
50,000 to 499,999	At Maturity	6.60%
500,000 to 999,999	At Maturity	6.75%
1,000,000 to 2,999,999	At Maturity	7.00%
3,000,000 to 4,999,999	At Maturity	7.10%
5,000,000 to 9,999,999	At Maturity	7.30%
10,000,000 to 14,999,999	At Maturity	7.65%
15,000,000 to 49,999,999	At Maturity	8.00%
50,000,000 to 99,999,999	At Maturity	8.25%
100,000,000 to 199,999,999	At Maturity	8.50%
200,000,000 to 499,999,999	At Maturity	9.50%
500,000,000 to 999,999,999	At Maturity	9.55%
1,000,000,000 and above	At Maturity	10.00%
1Year - Monthly		
0 to 49,999	Monthly	7.00%
50,000 to 499,999	Monthly	7.10%
500,000 to 999,999	Monthly	7.25%
1,000,000 to 2,999,999	Monthly	7.40%
3,000,000 to 4,999,999	Monthly	7.50%
5,000,000 to 9,999,999	Monthly	8.25%
10,000,000 to 14,999,999	Monthly	8.40%
15,000,000 to 29,999,999	Monthly	8.65%
30,000,000 to 49,999,999	Monthly	8.90%
50,000,000 to 99,999,999	Monthly	9.15%
100,000,000 to 199,999,999	Monthly	9.25%
200,000,000 to 499,999,999	Monthly	9.35%
500,000,000 and above	Monthly	9.75%
1Year - Quarterly		
0 to 49,999	Quarterly	7.75%
50,000 to 499,999	Quarterly	7.95%
500,000 to 999,999	Quarterly	8.05%
1,000,000 to 2,999,999	Quarterly	8.30%
3,000,000 to 4,999,999	Quarterly	8.45%
5,000,000 to 9,999,999	Quarterly	8.55%
10,000,000 to 14,999,999	Quarterly	8.90%
15,000,000 to 49,999,999	Quarterly	9.15%
50,000,000 to 99,999,999	Quarterly	9.40%
100,000,000 to 199,999,999	Quarterly	9.55%
200,000,000 to 499,999,999	Quarterly	9.60%
500,000,000 and above	Quarterly	9.80%

1Year - Maturity		
0 to 49,999	At Maturity	7.70%
50,000 to 499,999	At Maturity	7.95%
500,000 to 999,999	At Maturity	8.45%
1,000,000 to 2,999,999	At Maturity	8.90%
3,000,000 to 4,999,999	At Maturity	8.95%
5,000,000 to 9,999,999	At Maturity	9.00%
10,000,000 to 14,999,999	At Maturity	9.05%
15,000,000 to 49,999,999	At Maturity	9.10%
50,000,000 to 99,999,999	At Maturity	9.15%
100,000,000 to 199,999,999	At Maturity	9.20%
200,000,000 to 499,999,999	At Maturity	9.35%
500,000,000 to 749,999,999	At Maturity	9.50%
750,000,000 to 999,999,999	At Maturity	9.75%
1000,000,000 & Above	At Maturity	10.00%
2Years	At Maturity	8.15%
3Years	Monthly	7.95%
3Years	Quarterly	8.00%
3Years	At Maturity	8.50%
5Years	Monthly	8.50%
5Years	Quarterly	9.00%
5Years	At Maturity	9.50%

Term Deposits - FI's

1Month		
10,000,000 to 100,000,000	At Maturity	8.00%
100,000,001 to 200,000,000	At Maturity	8.25%
200,000,001 to 300,000,000	At Maturity	8.50%
300,000,001 to 400,000,000	At Maturity	8.60%
400,000,001 to 500,000,000	At Maturity	8.75%
500,000,001 to 750,000,000	At Maturity	8.85%
750,000,001 to 1000,000,000	At Maturity	9.00%
1000,000,001 and above	At Maturity	9.25%
3Months		
10,000,000 to 100,000,000	At Maturity	7.50%
100,000,001 to 200,000,000	At Maturity	8.50%
200,000,001 to 300,000,000	At Maturity	8.60%
300,000,001 to 400,000,000	At Maturity	8.70%
400,000,001 to 500,000,000	At Maturity	8.75%
500,000,001 to 750,000,000	At Maturity	8.85%
750,000,001 to 1000,000,000	At Maturity	8.95%
1000,000,001 and above	At Maturity	9.00%

Mahana Amadni Scheme

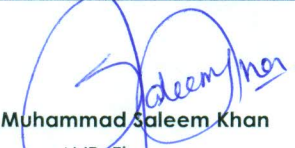
1 year		
0 to 49,999	Monthly	7.00%
50,000 to 499,999	Monthly	7.10%
500,000 to 999,999	Monthly	7.25%
1,000,000 to 2,999,999	Monthly	7.40%
3,000,000 to 4,999,999	Monthly	7.50%
5,000,000 to 9,999,999	Monthly	8.25%
10,000,000 to 14,999,999	Monthly	8.50%
15,000,000 to 49,999,999	Monthly	8.65%
50,000,000 to 99,999,999	Monthly	8.70%
100,000,000 to 199,999,999	Monthly	8.80%
200,000,000 to 499,999,999	Monthly	8.90%
500,000,000 and above	Monthly	9.00%

2 year	Monthly	7.85%
3 year	Monthly	7.95%
4 year	Monthly	8.00%
5 year	Monthly	8.50%


AMI Deposits

3 Months		
0 to 49,999	At Maturity	6.25%
50,000 to 499,999	At Maturity	6.50%
500,000 to 999,999	At Maturity	6.60%
1,000,000 to 2,999,999	At Maturity	6.80%
6 Months		
0 to 49,999	At Maturity	6.50%
50,000 to 499,999	At Maturity	6.60%
500,000 to 999,999	At Maturity	6.75%
1,000,000 to 2,999,999	At Maturity	7.00%
1 Year		
0 to 49,999	Six Monthly	7.80%
50,000 to 499,999	Six Monthly	7.90%
500,000 to 999,999	Six Monthly	8.40%
1,000,000 to 2,999,999	Six Monthly	8.85%
3,000,000 to 4,999,999	Six Monthly	8.90%
5,000,000 to 9,999,999	Six Monthly	8.95%
10,000,000 to 14,999,999	Six Monthly	9.00%
2 Years	Six Monthly	7.95%
3 Years	Six Monthly	8.10%
5 Years	Six Monthly	9.50%

ALBaraka Bank (Pakistan) Limited - TIER II - SUKUK	Six monthly	11.43%
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Muhammad Saleem Khan
 AVP Finance


Tamim Shabbir
 Chief Financial Officer


Mufi Abdullah Najeem Ul Haq Siddiqui
 Resident Shariah Board Member

INST/2015/001
January 07, 2015

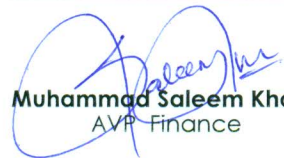
PROFIT RATES DECEMBER 2014		
FOREIGN CURRENCY		
	Payment Frequency	Profit Rates
Saving Account- Six Monthly		
USD	Six Monthly	0.04%
GBP	Six Monthly	0.04%
EURO	Six Monthly	0.04%
Saving Account		
USD 0 to 50,000	Monthly	0.05%
USD 50,001 to 100,000	Monthly	0.10%
USD 100,001 to 200,000	Monthly	0.15%
USD 200,001 to 500,000	Monthly	0.50%
USD 500,001 and above	Monthly	1.00%
GBP Saving (Below £ 1,000/-)	Monthly	0.05%
GBP Saving (Above £ 1,000/-)	Monthly	0.10%
EURO Saving (Below € 1,000/-)	Monthly	0.05%
EURO Saving (Above € 1,000/-)	Monthly	0.10%
JPY Saving (Below ¥ 1,000/-)	Monthly	0.05%
JPY Saving (Above ¥ 1,000/-)	Monthly	0.10%
UAE Saving (Below AED 5,000/-)	Monthly	0.02%
UAE Saving (Above AED 5,000/-)	Monthly	0.05%
Term Deposits		
USD 1 Month 0 to 500,000	At Maturity	0.25%
USD 1 Month 500,001 to 1,000,000	At Maturity	0.75%
USD 1 Month 1,000,001 and above	At Maturity	1.00%
USD 3 Months 0 to 500,000	At Maturity	0.48%
USD 3 Months 500,001 and above	At Maturity	1.40%
USD 6 Months 0 to 500,000	At Maturity	0.65%
USD 6 Months 500,001 and above	At Maturity	1.45%
USD 1 Year & above 0 to 500,000	At Maturity	0.85%
USD 1 Year & above 500,001 and above	At Maturity	1.50%
Term Deposits		
GBP 1 Month	At Maturity	0.15%
GBP 3 Months	At Maturity	0.38%
GBP 6 Months	At Maturity	0.48%
GBP 1 Year & above	At Maturity	0.50%
Term Deposits		
EURO 1 Month	At Maturity	0.15%
EURO 3 Months	At Maturity	0.38%
EURO 6 Months	At Maturity	0.48%
EURO 1 Year & above	At Maturity	0.50%

Term Deposits

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

Term Deposits

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


Muhammad Saleem Khan
 AVP Finance


Tamim Shabbir
 Chief Financial Officer


Mufi Abdullah Najeeb Ul Haq Siddiqui
 Resident Shariah Board Member