

PROFIT RATES FEBRUARY 2014

Local Currency- Pak Rupees

| | Payment Frequency | Profit Rate |
|------------------------|-------------------|-------------|
| 7 Days Notice | 7 Days | 2.75% |
| Saving Accounts | Six monthly | 3.65% |
| Saving Accounts | | |
| Albaraka Business Plus | Monthly Payments | 0.07% |

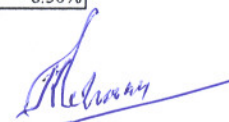
| Saving Accounts | Payment Frequency | Profit Rate |
|---------------------------|-------------------|-------------|
| 0 to 5,000,000 | Monthly Payments | 3.65% |
| 5,000,001 to 10,000,000 | Monthly Payments | 3.85% |
| 10,000,001 to 50,000,000 | Monthly Payments | 4.25% |
| 50,000,001 to 100,000,000 | Monthly Payments | 4.50% |
| 100,000,001 and above | Monthly Payments | 5.00% |

| Mudaraba Premium Plus - for individuals | Payment Frequency | Profit Rate |
|---|-------------------|-------------|
| 0 to 1,000,000 | Monthly Payments | 3.75% |
| 1,000,001 to 5,000,000 | Monthly Payments | 4.50% |
| 5,000,001 to 10,000,000 | Monthly Payments | 5.25% |
| 10,000,001 to 25,000,000 | Monthly Payments | 5.50% |
| 25,000,001 to 50,000,000 | Monthly Payments | 5.75% |
| 50,000,001 to 100,000,000 | Monthly Payments | 5.80% |
| 100,000,001 to 150,000,000 | Monthly Payments | 6.50% |
| 150,000,001 to 200,000,000 | Monthly Payments | 7.00% |
| 200,000,001 to 250,000,000 | Monthly Payments | 7.25% |
| 250,000,001 to 500,000,000 | Monthly Payments | 7.50% |
| 500,000,001 and above | Monthly Payments | 7.85% |

| Mudaraba Premium Plus - for Business / Corporate | Payment Frequency | Profit Rate |
|--|-------------------|-------------|
| 0 to 10,000,000 | Monthly Payments | 4.50% |
| 10,000,001 to 30,000,000 | Monthly Payments | 5.50% |
| 30,000,001 to 50,000,000 | Monthly Payments | 5.75% |
| 50,000,001 to 150,000,000 | Monthly Payments | 7.00% |
| 150,000,001 to 250,000,000 | Monthly Payments | 7.75% |
| 250,000,001 to 300,000,000 | Monthly Payments | 8.00% |
| 300,000,001 to 500,000,000 | Monthly Payments | 8.00% |
| 500,000,001 and above | Monthly Payments | 8.75% |

| Incentive Accounts | | |
|--------------------------|-------------|-------|
| 0 to 100,000 | Six Monthly | 3.75% |
| 100,001 to 10,000,000 | Six Monthly | 4.50% |
| 10,000,001 to 50,000,000 | Six Monthly | 6.15% |
| 50,000,001 and above | Six Monthly | 7.50% |

| Khazana Account | Payment Frequency | Profit Rate |
|----------------------------|--------------------|-------------|
| 0 to 250,000 | Monthly /Quarterly | 3.75% |
| 250,001 to 5,000,000 | Monthly /Quarterly | 4.75% |
| 5,000,001 to 10,000,000 | Monthly /Quarterly | 5.75% |
| 10,000,001 to 25,000,000 | Monthly /Quarterly | 6.00% |
| 25,000,001 to 50,000,000 | Monthly /Quarterly | 6.25% |
| 50,000,001 to 100,000,000 | Monthly /Quarterly | 6.50% |
| 100,000,001 to 250,000,000 | Monthly /Quarterly | 7.00% |
| 250,000,001 to 500,000,000 | Monthly /Quarterly | 8.00% |
| 500,000,001 and above | Monthly /Quarterly | 8.50% |



**Mahana Barka Account**

| | | |
|---------------------|------------------|-------|
| 0 to 9,999 | Monthly Payments | 3.65% |
| 10,000 to 4,999,999 | Monthly Payments | 7.50% |
| Above 5,000,000 | Monthly Payments | 3.65% |

Tifl - Young Savers Account

| | |
|-----------|-------|
| Quarterly | 4.00% |
|-----------|-------|

Senior Citizens Account**Payment Frequency Profit Rate**

| | | |
|-------------------------|------------------|-------|
| 0 to 250,000 | Monthly Payments | 3.75% |
| 250,001 to 1000,000 | Monthly Payments | 4.00% |
| 1,000,001 to 5,000,000 | Monthly Payments | 4.75% |
| 5,000,001 to 10,000,000 | Monthly Payments | 5.75% |
| 10,000,001 and above | Monthly Payments | 6.50% |

Term Deposits**Payment Frequency Profit Rate**

| | | |
|----------------------------|-------------|-------|
| 1Month | | |
| 0 to 15,000,000 | At Maturity | 5.75% |
| 15,000,001 to 50,000,000 | At Maturity | 6.00% |
| 50,000,001 to 100,000,000 | At Maturity | 6.25% |
| 100,000,001 to 200,000,000 | At Maturity | 6.75% |
| 200,000,001 to 250,000,000 | At Maturity | 7.60% |
| 250,000,001 to 500,000,000 | At Maturity | 8.00% |
| 500,000,001 and above | At Maturity | 8.50% |
| 3Months | | |
| 0 to 15,000,000 | At Maturity | 6.25% |
| 15,000,001 to 50,000,000 | At Maturity | 6.50% |
| 50,000,001 to 100,000,000 | At Maturity | 6.90% |
| 100,000,001 to 200,000,000 | At Maturity | 7.80% |
| 200,000,001 to 250,000,000 | At Maturity | 8.00% |
| 250,000,001 to 500,000,000 | At Maturity | 8.75% |
| 500,000,001 and above | At Maturity | 9.00% |
| 6Months | | |
| 0 to 15,000,000 | At Maturity | 6.50% |
| 15,000,001 to 50,000,000 | At Maturity | 6.75% |
| 50,000,001 to 100,000,000 | At Maturity | 7.15% |
| 100,000,001 to 200,000,000 | At Maturity | 8.00% |
| 200,000,001 to 250,000,000 | At Maturity | 8.75% |
| 250,000,001 to 500,000,000 | At Maturity | 9.00% |
| 500,000,001 and above | At Maturity | 9.25% |
| 1Year | | |
| 0 to 15,000,000 | Monthly | 7.00% |
| 15,000,001 to 50,000,000 | Monthly | 7.25% |
| 50,000,001 to 100,000,000 | Monthly | 7.40% |
| 100,000,001 to 200,000,000 | Monthly | 8.25% |
| 200,000,001 to 250,000,000 | Monthly | 8.50% |
| 250,000,001 to 500,000,000 | Monthly | 8.75% |
| 500,000,001 and above | Monthly | 9.00% |
| 1Year | | |
| 0 to 10,000,000 | Quarterly | 7.80% |
| 10,000,001 to 100,000,000 | Quarterly | 8.10% |
| 100,000,001 to 250,000,000 | Quarterly | 8.50% |
| 250,000,001 and above | Quarterly | 9.25% |
| 1Year | | |
| 0 to 10,000,000 | At Maturity | 7.75% |
| 10,000,001 to 100,000,000 | At Maturity | 8.00% |
| 100,000,001 to 250,000,000 | At Maturity | 8.50% |
| 250,000,001 to 500,000,000 | At Maturity | 9.00% |
| 500,000,001 and above | At Maturity | 9.50% |

PROFIT RATES FEBRUARY 2014

alBaraka



| | | |
|--------|-------------|-------|
| 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% |

| Mahana Amadani Scheme | Payment Frequency | Profit Rate |
|----------------------------|-------------------|-------------|
| 1 year | | |
| 0 to 15,000,000 | Monthly | 7.00% |
| 15,000,001 to 50,000,000 | Monthly | 7.25% |
| 50,000,001 to 100,000,000 | Monthly | 7.40% |
| 100,000,001 to 200,000,000 | Monthly | 8.25% |
| 200,000,001 to 250,000,000 | Monthly | 8.50% |
| 250,000,001 to 500,000,000 | Monthly | 8.75% |
| 500,000,001 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% |

| Albaraka Murabaha Investment (AMI Deposits) | Payment Frequency | Profit Rate |
|---|-------------------|-------------|
| 3 Months | | |
| 0 to 15,000,000 | Six Monthly | 6.25% |
| 15,000,001 to 50,000,000 | Six Monthly | 6.50% |
| 50,000,001 to 100,000,000 | Six Monthly | 6.90% |
| 100,000,001 to 200,000,000 | Six Monthly | 7.80% |
| 200,000,001 to 250,000,000 | Six Monthly | 8.00% |
| 250,000,001 to 500,000,000 | Six Monthly | 8.75% |
| 500,000,001 and above | Six Monthly | 9.00% |
| 6 Months | | |
| 0 to 15,000,000 | Six Monthly | 6.50% |
| 15,000,001 to 50,000,000 | Six Monthly | 6.75% |
| 50,000,001 to 100,000,000 | Six Monthly | 7.15% |
| 100,000,001 to 200,000,000 | Six Monthly | 8.00% |
| 200,000,001 to 250,000,000 | Six Monthly | 8.75% |
| 250,000,001 to 500,000,000 | Six Monthly | 9.00% |
| Rs 500,000,001 and above | Six Monthly | 9.25% |
| 1 Year | | |
| 0 to 10,000,000 | Six Monthly | 7.90% |
| 10,000,001 to 100,000,000 | Six Monthly | 8.15% |
| 100,000,001 and above | Six Monthly | 8.50% |
| 2 Years | Six Monthly | 7.95% |
| 3 Years | Monthly | 8.10% |
| 5 Years | Six Monthly | 9.50% |

FOREIGN CURRENCY

| | | |
|----------------------|-------------|-------|
| Saving Accounts- USD | Six Monthly | 0.04% |
|----------------------|-------------|-------|

| Saving Account | Payment Frequency | Profit Rate |
|--------------------------------|-------------------|-------------|
| 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% |

Medhania

PROFIT RATES FEBRUARY 2014



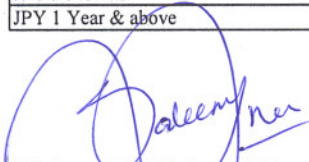
| Term Deposits | Payment Frequency | Profit Rate |
|--------------------------------------|-------------------|-------------|
| USD 1 Month 0 to 500,000 | At Maturity | 0.25% |
| USD 1 Month 500,001 to 1,000,000 | At Maturity | 0.75% |
| USD 1 Month 1000,001 and above | At Maturity | 1.00% |
| USD 3 Month 0 to 500,000 | At Maturity | 0.48% |
| USD 3 Month 500,001 and above | At Maturity | 1.40% |
| USD 6 Month 0 to 500,000 | At Maturity | 0.65% |
| USD 6 Month 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 | Payment Frequency | Profit Rate |
|--------------------|-------------------|-------------|
| 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 | Payment Frequency | Profit Rate |
|---------------------|-------------------|-------------|
| 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 | Payment Frequency | Profit Rate |
|---------------------------|-------------------|-------------|
| 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 | Payment Frequency | Profit Rate |
|--------------------|-------------------|-------------|
| 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% |


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 Chief Financial Officer


Justice Khalil-ur-Rehman
 Shariah Advisor