

Declared on 07 February 2019

**Askari Halal Savings and Notice Account (AHSAN) – Profit Rates**

Profit Rates applicable for profit payment on average monthly AHSAN balances during the period from 01 Jan 2019 to 31 Jan 2019

| Average Monthly Balance (PKR) | Profit Rates (% per annum) |
|-------------------------------|----------------------------|
| Upto 99,999                   | 4.23%                      |
| 100,000 – 999,999             | 4.48%                      |
| 1,000,000 – 9,999,999         | 4.74%                      |
| 10,000,000 – 49,999,999       | 4.81%                      |
| 50,000,000 – 99,999,999       | 4.77%                      |
| 100,000,000 – 249,999,999     | 4.90%                      |
| 250,000,000 – 499,999,999     | 5.00%                      |

**HISTORIC PROFIT RATES**

Monthly Profit Rates (% per annum):

| Average Monthly Balance (PKR) | Dec' 2018 | Nov' 2018 | Oct' 2018 | Sep' 2018 | Aug' 2018 | Jul' 2018 |
|-------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|
| Upto 99,999                   | 3.72%     | 3.51%     | 3.34%     | 3.33%     | 2.81%     | 2.81%     |
| 100,000 – 999,999             | 3.97%     | 3.74%     | 3.59%     | 3.58%     | 2.98%     | 2.98%     |
| 1,000,000 – 9,999,999         | 4.22%     | 4.00%     | 3.78%     | 3.77%     | 3.13%     | 3.12%     |
| 10,000,000 – 49,999,999       | 4.28%     | 4.06%     | 3.81%     | 3.80%     | 3.18%     | 3.18%     |
| 50,000,000 – 99,999,999       | 4.25%     | 4.03%     | 3.84%     | 3.83%     | 3.21%     | 3.21%     |
| 100,000,000 – 249,999,999     | 4.50%     | 4.24%     | 3.98%     | 3.97%     | 3.41%     | 3.41%     |
| 250,000,000 – 499,999,999     | -         | -         | 3.34%     | -         | -         | -         |

**Askari Halal Savings Account (AHS) – Profit Rates**

Profit Rates applicable for profit payment on average monthly AHS balances during the period from 01 Jan 2019 to 31 Jan 2019

| Average Monthly Balance (PKR) | Profit Rates (% per annum) |
|-------------------------------|----------------------------|
|                               | 0.03%                      |

**HISTORIC PROFIT RATES**

Monthly Profit Rates (% per annum):

| Average Monthly Balance (PKR) | Dec' 2018 | Nov' 2018 | Oct' 2018 | Sep' 2018 | Aug' 2018 | Jul' 2018 |
|-------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|
|                               | 0.03%     | 0.03%     | 0.03%     | 0.03%     | 0.03%     | 0.03%     |

**ASK Sona Islamic Current Account – Profit Rates**

Profit Rates applicable for profit payment on average monthly ASK Sona Islamic Current Account balances during the period from 01 Jan 2019 to 31 Jan 2019

| Average Monthly Balance (PKR) | Profit Rates (% per annum) |
|-------------------------------|----------------------------|
|                               | 0.03%                      |

**HISTORIC PROFIT RATES****Monthly Profit Rates (% per annum):**

| <b>Average Monthly Balance (PKR)</b> | <b>Dec' 2018</b> | <b>Nov' 2018</b> | <b>Oct' 2018</b> | <b>Sep' 2018</b> | <b>Aug' 2018</b> | <b>Jul' 2018</b> |
|--------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|                                      | 0.03%            | 0.03%            | 0.03%            | 0.03%            | 0.03%            | 0.03%            |

**Askari Islamic Asaan Account – Profit Rates**

Profit Rates applicable for profit payment on average monthly Askari Islamic Asaan Account balances during the period from 01 Jan 2019 to 31 Jan 2019

| <b>Average Monthly Balance (PKR)</b> | <b>Profit Rates (% per annum)</b> |
|--------------------------------------|-----------------------------------|
|                                      | 4.00%                             |

**HISTORIC PROFIT RATES****Monthly Profit Rates (% per annum):**

| <b>Average Monthly Balance (PKR)</b> | <b>Dec' 2018</b> | <b>Nov' 2018</b> | <b>Oct' 2018</b> | <b>Sep' 2018</b> | <b>Aug' 2018</b> | <b>Jul' 2018</b> |
|--------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|                                      | 3.01%            | 3.01%            | 2.63%            | 2.63%            | 2.61%            | 2.61%            |

**Askari Halal Savings and Notice Account (AHSAN) Munafa – Profit Rates**

Profit Rates applicable for profit payment on daily product AHSAN Munafa balances during the period from 01 Jan 2019 to 31 Jan 2019

| <b>Daily Product Balance (PKR)</b> | <b>Profit Rates (% per annum)</b> |
|------------------------------------|-----------------------------------|
| Upto 499,999                       | 4.71%                             |
| 500,000 – 4,999,999                | 5.96%                             |
| 5,000,000 – 9,999,999              | 6.63%                             |
| 10,000,000 – 49,999,999            | 7.05%                             |
| 50,000,000 – 99,999,999            | 7.30%                             |
| 100,000,000 – 299,999,999          | 7.50%                             |
| 300,000,000 – 499,999,999          | 7.59%                             |
| 500,000,000 – 999,999,999          | -                                 |

**HISTORIC PROFIT RATES****Monthly Profit Rates (% per annum):**

| <b>Daily Product Balance (PKR)</b> | <b>Dec' 2018</b> | <b>Nov' 2018</b> | <b>Oct' 2018</b> | <b>Sep' 2018</b> | <b>Aug' 2018</b> | <b>Jul' 2018</b> |
|------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Upto 499,999                       | 4.19%            | 3.92%            | 3.81%            | 3.80%            | 3.30%            | 3.29%            |
| 500,000 – 4,999,999                | 5.46%            | 5.17%            | 5.02%            | 5.00%            | 4.36%            | 4.35%            |
| 5,000,000 – 9,999,999              | 6.08%            | 5.82%            | 5.66%            | 5.64%            | 5.05%            | 5.04%            |
| 10,000,000 – 49,999,999            | 6.51%            | 6.23%            | 6.08%            | 6.06%            | 5.42%            | 5.41%            |
| 50,000,000 – 99,999,999            | 6.70%            | 6.43%            | 6.25%            | 6.23%            | 5.62%            | 5.61%            |
| 100,000,000 – 299,999,999          | 6.91%            | 6.64%            | 6.39%            | 6.37%            | 5.76%            | 5.76%            |
| 300,000,000 – 499,999,999          | 7.01%            | -                | 6.47%            | 6.45%            | 5.79%            | 5.79%            |
| 500,000,000 – 999,999,999          | 7.04%            | -                | 6.50%            | -                | -                | -                |

### Askari Halal Savings and Notice Account (AHSAN) Munafa Corporate– Profit Rates

Profit Rates applicable for profit payment on daily product AHSAN Munafa Corporate balances during the period from 01 Jan 2019 to 31 Jan 2019

| Daily Product Balance (PKR) | Profit Rates (% per annum) |
|-----------------------------|----------------------------|
| Upto 499,999                | 4.48%                      |
| 500,000 – 9,999,999         | 4.74%                      |
| 10,000,000 – 49,999,999     | 5.96%                      |
| 50,000,000 – 99,999,999     | 7.30%                      |
| 100,000,000 – 299,999,999   | 8.17%                      |
| 300,000,000 – 499,999,999   | 8.33%                      |
| 500,000,000 – 999,999,999   | 8.39%                      |
| 1,000,000,000 & above       | 8.42%                      |

### HISTORIC PROFIT RATES

Monthly Profit Rates (% per annum):

| Daily Product Balance (PKR) | Dec' 2018 | Nov' 2018 | Oct' 2018 | Sep' 2018 | Aug' 2018 | Jul' 2018 |
|-----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|
| Upto 499,999                | 3.94%     | 3.77%     | 3.67%     | 3.66%     | 3.15%     | 3.15%     |
| 500,000 – 9,999,999         | 4.22%     | 4.00%     | 3.92%     | 3.91%     | 3.27%     | 3.26%     |
| 10,000,000 – 49,999,999     | 5.43%     | 5.03%     | 4.93%     | 4.92%     | 4.27%     | 4.27%     |
| 50,000,000 – 99,999,999     | 6.79%     | 6.40%     | 6.31%     | 6.29%     | 5.53%     | 5.53%     |
| 100,000,000 – 299,999,999   | 7.66%     | 7.28%     | 7.04%     | 7.01%     | 6.02%     | 6.01%     |
| 300,000,000 – 499,999,999   | 7.84%     | 7.42%     | 7.09%     | 7.07%     | 6.08%     | 6.07%     |
| 500,000,000 – 999,999,999   | 7.91%     | 7.48%     | 7.15%     | 7.13%     | 6.14%     | 6.13%     |
| 1,000,000,000 & above       | 7.94%     | -         | -         | 7.18%     | 6.19%     | 6.19%     |

### Askari Halal Savings and Notice Account (AHSAN) Masrafi

Profit Rates applicable for profit payment on daily product AHSAN Masrafi Account balances during the period from 01 Jan 2019 to 31 Jan 2019

| Daily Product Balance (PKR) | Profit Rates (% per annum) |
|-----------------------------|----------------------------|
| Upto 99,999,999             | 6.02%                      |

### HISTORIC PROFIT RATES

Monthly Profit Rates (% per annum):

| Daily Product Balance (PKR) | Dec' 2018 | Nov' 2018 | Oct' 2018 | Sep' 2018 | Aug' 2018 | Jul' 2018 |
|-----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|
| Upto 99,999,999             | 5.52%     | 5.52%     | 5.02%     | 5.00%     | 3.67%     | 3.67%     |

### Askari Halal Certificates of Aasaan Monthly Mudarabah (AHCAMM) 1 month

Profit Rates applicable for profit payment on AHCAMM 1 Month investment made during the period from 01 Jan 2019 to 31 Jan 2019

| Investment (PKR)          | Profit Rate (% per annum) |
|---------------------------|---------------------------|
| 50,000 – 999,999          | 4.84%                     |
| 1,000,000 – 49,999,999    | 6.18%                     |
| 50,000,000 – 99,999,999   | 7.56%                     |
| 100,000,000 – 249,999,999 | 8.42%                     |
| 250,000,000 – 499,999,999 | -                         |
| 500,000,000 – 999,999,999 | -                         |

## HISTORIC PROFIT RATES

### Monthly Profit Rates (% per annum):

| Investment (PKR)          | Dec' 2018 | Nov' 2018 | Oct' 2018 | Sep' 2018 | Aug' 2018 | Jul' 2018 |
|---------------------------|-----------|-----------|-----------|-----------|-----------|-----------|
| 50,000 – 999,999          | 4.59%     | 4.47%     | 4.37%     | 4.36%     | 4.27%     | 4.27%     |
| 1,000,000 – 49,999,999    | 5.71%     | 5.61%     | 5.47%     | 5.45%     | 5.45%     | 5.44%     |
| 50,000,000 – 99,999,999   | 6.91%     | 6.43%     | 6.33%     | 6.32%     | 6.02%     | 6.01%     |
| 100,000,000 – 249,999,999 | 7.78%     | 7.31%     | 7.09%     | 7.07%     | 6.08%     | 6.07%     |
| 250,000,000 – 499,999,999 | 8.03%     | 7.48%     | 7.15%     | -         | 6.11%     | 6.10%     |
| 500,000,000 – 999,999,999 | 8.03%     | 7.57%     | 7.23%     | 7.21%     | -         | -         |

### Askari Islamic Investment Certificates (AIIC) – Profit Rates

Profit Rates applicable for profit payment on AIIC investments made during the period from 01 Jan 2019 to 31 Jan 2019

| Profit Rates - % per annum            |         |           |             |
|---------------------------------------|---------|-----------|-------------|
| Tenures                               | Monthly | Quarterly | At Maturity |
| 3 Months<br>50,000 – 999,999          | -       | -         | 5.06%       |
| 3 Months<br>1,000,000 – 49,999,999    | -       | -         | 6.41%       |
| 3 Months<br>100,000,000 – 249,999,999 | -       | -         | 8.91%       |
| 3 Months<br>500,000,000 – 999,999,999 | -       | -         | 9.29%       |
| 6 Months<br>50,000 – 999,999          | -       | -         | 5.16%       |
| 6 Months<br>1,000,000 – 49,999,999    | -       | -         | 6.50%       |
| 6 Months<br>50,000,000 – 99,999,999   | -       | -         | 7.88%       |
| 6 Months<br>100,000,000 – 249,999,999 | -       | -         | 9.00%       |
| 1 Year<br>50,000 – 999,999            | 6.25%   | 6.28%     | 6.34%       |
| 1 Year<br>1,000,000 – 49,999,999      | 6.98%   | 7.02%     | 7.08%       |
| 1 Year<br>50,000,000 – 99,999,999     | 7.98%   | -         | -           |
| 1 Year<br>100,000,000 – 249,999,999   | 9.00%   | -         | -           |
| 1 Year<br>250,000,000 – 499,999,999   | 9.26%   | -         | -           |
| 1 Year<br>500,000,000 – 999,999,999   | 9.48%   | -         | -           |
| 3 Years<br>50,000 – 999,999           | 6.37%   | -         | -           |
| 3 Years<br>1,000,000 – 49,999,999     | 7.11%   | -         | -           |

| <b>Profit Rates - % per annum</b> |                | <b>Cont'd</b>    |                    |
|-----------------------------------|----------------|------------------|--------------------|
| <b>Tenures</b>                    | <b>Monthly</b> | <b>Quarterly</b> | <b>At Maturity</b> |
| 3 Years                           | -              | 6.44%            | 6.50%              |
| 5 Years<br>50,000 – 999,999       | 6.37%          | -                | -                  |
| 5 Years<br>1,000,000 – 49,999,999 | 7.11%          | -                | -                  |
| 5 Years                           | -              | 6.57%            | 6.63%              |

## HISTORIC PROIT RATES

| <b>Monthly Profit Rates (% per annum)</b> |                  |                  |                  |                  |                  |                  |
|---|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Tenures</b>                            | <b>Dec' 2018</b> | <b>Nov' 2018</b> | <b>Oct' 2018</b> | <b>Sep' 2018</b> | <b>Aug' 2018</b> | <b>Jul' 2018</b> |
| 1 Year<br>50,000 – 999,999                | 6.02%            | 5.44%            | 5.30%            | 5.28%            | 5.28%            | 5.27%            |
| 1 Year<br>1,000,000 – 49,999,999          | 6.51%            | 5.85%            | 5.58%            | 5.56%            | 5.53%            | 5.53%            |
| 1 Year<br>50,000,000 – 99,999,999         | 7.50%            | 7.02%            | 6.47%            | 6.45%            | 6.31%            | 6.30%            |
| 1 Year<br>100,000,000 – 249,999,999       | 8.53%            | -                | -                | -                | -                | -                |
| 1 Year<br>250,000,000 – 499,999,999       | 8.74%            | -                | -                | -                | -                | -                |
| 1 Year<br>500,000,000 – 999,999,999       | 8.74%            | 8.36%            | 7.46%            | 7.43%            | 6.48%            | 6.47%            |
| 3 Years<br>50,000 – 999,999               | 6.14%            | 5.52%            | 5.33%            | 5.31%            | 5.30%            | 5.30%            |
| 3 Years<br>1,000,000 – 49,999,999         | 6.64%            | 5.93%            | 5.63%            | 5.62%            | 5.59%            | 5.58%            |
| 5 Years<br>50,000 – 999,999               | 6.14%            | 5.52%            | 5.38%            | 5.37%            | 5.30%            | 5.30%            |
| 5 Years<br>1,000,000 – 49,999,999         | 6.64%            | 5.93%            | 5.69%            | 5.67%            | 5.59%            | 5.58%            |

| <b>Quarterly Profit Rates (% per annum)</b> |                  |                  |                  |                  |                  |                  |
|---|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Tenures</b>                              | <b>Dec' 2018</b> | <b>Nov' 2018</b> | <b>Oct' 2018</b> | <b>Sep' 2018</b> | <b>Aug' 2018</b> | <b>Jul' 2018</b> |
| 1 Year<br>50,000 – 999,999                  | 6.05%            | 5.47%            | 5.33%            | 5.31%            | 5.30%            | 5.30%            |
| 1 Year<br>1,000,000 – 49,999,999            | 6.54%            | 5.88%            | 5.61%            | 5.59%            | 5.56%            | 5.56%            |
| 3 Years                                     | 6.23%            | 5.61%            | 5.61%            | 5.59%            | 5.62%            | 5.61%            |
| 5 Years                                     | 6.36%            | 5.67%            | 5.66%            | 5.64%            | 5.71%            | 5.70%            |

| <b>At Maturity Profit Rates (% per annum)</b> |                  |                  |                  |                  |                  |                  |
|---|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Tenures</b>                                | <b>Dec' 2018</b> | <b>Nov' 2018</b> | <b>Oct' 2018</b> | <b>Sep' 2018</b> | <b>Aug' 2018</b> | <b>Jul' 2018</b> |
| 3 Months<br>50,000 – 999,999                  | 4.65%            | 4.50%            | 4.37%            | 4.36%            | 4.30%            | 4.30%            |
| 3 Months<br>1,000,000 – 49,999,999            | 5.77%            | 5.61%            | 5.47%            | 5.45%            | 5.45%            | 5.44%            |
| 3 Months<br>50,000,000 – 99,999,999           | -                | -                | -                | -                | -                | -                |
| 3 Months<br>100,000,000 – 249,999,999         | 7.84%            | 7.34%            | 7.12%            | 7.10%            | -                | -                |
| 3 Months<br>500,000,000 – 999,999,999         | 8.06%            | 7.57%            | 7.34%            | 7.24%            | 6.25%            | 6.24%            |
| 6 Months<br>50,000 – 999,999                  | 4.78%            | 4.68%            | 4.43%            | 4.42%            | 4.36%            | 4.35%            |
| 6 Months<br>1,000,000 – 49,999,999            | 5.92%            | 5.79%            | 5.49%            | 5.48%            | 5.48%            | 5.47%            |
| 6 Months<br>50,000,000 – 99,999,999           | 7.10%            | 6.61%            | 6.39%            | 6.37%            | 6.11%            | 6.10%            |
| 6 Months<br>100,000,000 – 249,999,999         | 7.97%            | 7.48%            | 7.12%            | 7.10%            | 6.19%            | 6.19%            |
| 1 Year<br>50,000 – 999,999                    | 6.11%            | 5.50%            | 5.35%            | 5.34%            | 5.30%            | 5.30%            |
| 1 Year<br>1,000,000 – 49,999,999              | 6.60%            | 5.90%            | 5.63%            | 5.62%            | 5.59%            | 5.58%            |
| 3 Years                                       | 6.29%            | 5.67%            | 5.66%            | 5.64%            | 5.65%            | 5.64%            |
| 5 Years                                       | 6.42%            | 5.73%            | 5.72%            | 5.70%            | 5.76%            | 5.76%            |

### **Askari Khas Islamic Deposit Account (AKIDA) – Profit Rates**

Profit Rates applicable for profit payment on AKIDA investments made during the period from 01 Jan 2019 to 31 Jan 2019

| <b>Profit Rates - % per annum</b>   |                    |
|-------------------------------------|--------------------|
| <b>Tenures</b>                      | <b>At Maturity</b> |
| 3 Months<br>200,000 – 9,999,999     | -                  |
| 3 Months<br>10,000,000 – 99,999,999 | 6.44%              |
| 6 Months<br>200,000 – 9,999,999     | -                  |
| 1 Year<br>200,000 – 9,999,999       | 6.60%              |
| 1 Year<br>10,000,000 – 99,999,999   | 8.10%              |
| 1 Year<br>100,000,000 & above       | -                  |

**HISTORIC PROFIT RATES****Monthly Profit Rates (% per annum):**

| <b>Investment (PKR)</b>             | <b>Dec' 2018</b> | <b>Nov' 2018</b> | <b>Oct' 2018</b> | <b>Sep' 2018</b> | <b>Aug' 2018</b> | <b>Jul' 2018</b> |
|-------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| 3 Months<br>200,000 – 9,999,999     | -                | -                | -                | -                | -                | -                |
| 3 Months<br>10,000,000 – 99,999,999 | -                | -                | -                | -                | -                | -                |
| 6 Months<br>200,000 – 9,999,999     | -                | -                | -                | -                | -                | -                |
| 1 Year<br>200,000 – 9,999,999       | 6.17%            | 5.52%            | 5.58%            | 5.56%            | 5.45%            | 5.44%            |
| 1 Year<br>10,000,000 – 99,999,999   | 7.57%            | 7.10%            | 6.53%            | 6.51%            | 5.59%            | 5.58%            |
| 1 Year<br>100,000,000 & above       | 7.94%            | 8.24%            | 7.34%            | 7.32%            | 5.65%            | 5.64%            |

**Askari Islamic Senior Citizen Certificate (AISC) – Profit Rates**

Profit Rates applicable for profit payment on AISC investments made during the period from 01 Jan 2019 to 31 Jan 2019

| <b>Profit Rates - % per annum</b> |                    |
|-----------------------------------|--------------------|
| <b>Tenures</b>                    | <b>At Maturity</b> |
| 1 Year Monthly                    | -                  |
| 1 Year Maturity                   | -                  |

**HISTORIC PROFIT RATES****Monthly Profit Rates (% per annum):**

| <b>Investment (PKR)</b> | <b>Dec' 2018</b> | <b>Nov' 2018</b> | <b>Oct' 2018</b> | <b>Sep' 2018</b> | <b>Aug' 2018</b> | <b>Jul' 2018</b> |
|-------------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| 1 Year Monthly          | -                | -                | -                | -                | -                | -                |
| 1 Year Maturity         | -                | -                | -                | -                | -                | -                |

**Askari Halal US Dollar Savings Account**

Profit Rate applicable for profit payment on average monthly Askari Halal US Dollar Savings Account balance during the period from 01 Jan 2019 to 31 Jan 2019

| <b>Average Monthly Balance (USD)</b> | <b>Profit Rates (% per annum)</b> |
|--------------------------------------|-----------------------------------|
| 1 – 999,999,999                      | 1.51%                             |

**HISTORIC PROFIT RATES****Monthly Profit Rates (% per annum):**

| <b>Average Monthly Balance (USD)</b> | <b>Dec' 2018</b> | <b>Nov' 2018</b> | <b>Oct' 2018</b> | <b>Sep' 2018</b> | <b>Aug' 2018</b> | <b>Jul' 2018</b> |
|--------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| 1 - 999,999,999                      | 1.65%            | 0.49%            | 0.40%            | 0.40%            | 0.40%            | 0.46%            |