

PROFIT SHARING RATIO FOR THE MONTH OF FEBRUARY 2012

Rab ul Mail	75%
Mudarib	25%

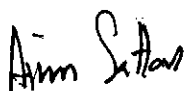
WEIGHTAGES FOR THE MONTH OF FEBRUARY 2012

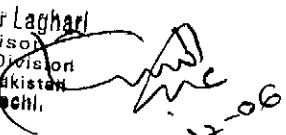
Deposits in (Pak Rupees)	Weightages Assigned
Saving Deposits	
(Deposit Category in PKR)	
1 to 99,999	0.4776
100,000 to 999,999	0.4776
1,000,000 to 4,999,999	0.4776
5,000,000 to 9,999,999	0.4776
10,000,000 to 24,999,999	0.4776
25,000,000 to 49,999,999	0.6228
50,000,000 to 99,999,999	0.6677
100,000,000 to 249,999,999	0.7492
250,000,000 to 499,999,999	0.7960
500,000,000 to 999,999,999	0.9037
1,000,000,000 & Above	0.9084
IPDTCs of less than 10 Million (profit to be paid monthly)	
1 month	0.6003
3 months	0.6228
6 months	0.6452
1 year	0.8897
2 Years	0.9346
3 Years	0.9786
4 Years	1.0236
5 Years	1.0676
IPDTCs of 10,000,000 to 49,999,999 (profit to be paid monthly)	
1 month	0.6677
3 months	0.6902
6 months	0.7389
1 year	0.9121
2 Years	0.9430
3 Years	0.9927
4 Years	1.0320
5 Years	1.0816
IPDTCs of 10,000,000 to 49,999,999 (profit to be paid at maturity)	
1 month	0.6677
3 months	0.7117
6 months	0.7567
1 year	0.9346
2 Years	0.9655
3 Years	1.0105
4 Years	1.0498
5 Years	1.0901
IPDTCs of 50,000,000 and above (profit to be paid at maturity)	
1 month	0.7567
3 months	0.8007
6 months	0.8897
12 months/ 1 year	1.0236
2 Years	1.0461
3 Years	1.0676
4 Years	1.0901
5 Years	1.1126

Historic Profit Rates

Deposits in (Pak Rupees)	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11	Jul-11	Aug-11	Sep-11	Oct-11	Nov-11	Dec-11
Saving Deposits												
5,000 to 99,999	4.72%	5.03%	5.15%	5.10%	5.10%	5.12%	5.10%	5.10%	5.10%	4.85%	4.85%	5.10%
100,000 to 999,999	4.72%	5.03%	5.15%	5.10%	5.10%	5.12%	5.10%	5.10%	5.10%	4.85%	4.85%	5.10%
1,000,000 to 4,999,999	4.72%	5.03%	5.15%	5.10%	5.10%	5.12%	5.10%	5.10%	5.10%	4.85%	4.85%	5.10%
5,000,000 to 9,999,999	4.72%	5.03%	5.15%	5.10%	5.10%	5.12%	5.10%	5.10%	5.10%	4.85%	4.85%	5.10%
10,000,000 to 24,999,999	4.72%	5.03%	5.15%	5.10%	5.10%	5.12%	5.10%	5.10%	5.10%	4.85%	4.85%	5.10%
25,000,000 to 49,999,999	N/A	N/A	7.00%	7.00%	7.01%	7.02%	7.00%	7.00%	7.00%	N/A	N/A	N/A
50,000,000 to 99,999,999	N/A	N/A	7.50%	7.50%	7.51%	7.52%	7.50%	7.50%	7.50%	7.13%	7.13%	7.13%
100,000,000 to 249,999,999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
250,000,000 to 499,999,999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	8.50%
500,000,000 to 999,999,999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1,000,000,000 & Above	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
IPDTCs of less than 10 Million (profit to be paid monthly)												
01 month	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
03 months	N/A	N/A	7.00%	7.00%	7.01%	7.02%	7.00%	N/A	N/A	N/A	N/A	6.65%
6 months	6.69%	7.12%	7.25%	7.25%	7.26%	7.27%	7.25%	N/A	7.25%	6.89%	6.89%	6.89%
1 year	9.22%	9.82%	10.00%	10.00%	10.01%	10.03%	10.00%	10.00%	10.00%	9.50%	9.51%	9.50%
2 Years	9.68%	10.31%	10.50%	10.50%	10.51%	10.53%	10.50%	10.50%	10.50%	9.98%	9.98%	9.98%
3 Years	10.14%	10.80%	11.00%	11.01%	11.01%	11.03%	11.00%	11.00%	11.00%	10.45%	10.46%	10.45%
4 Years	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5 Years	11.07%	11.78%	12.00%	12.01%	12.01%	12.04%	12.00%	12.00%	12.00%	11.40%	11.41%	11.40%
IPDTCs of 10,000,000 to 49,999,999 (profit to be paid monthly)												
01 month	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
03 months	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6 months	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1 year	9.45%	10.06%	10.25%	10.25%	10.26%	N/A	10.25%	10.25%	10.25%	9.74%	9.75%	9.74%
2 Years	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3 Years	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4 Years	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5 Years	11.20%	11.93%	N/A	12.16%	12.16%	N/A	12.15%	12.15%	12.15%	11.55%	11.55%	11.55%
IPDTCs of 10,000,000 to 49,999,999 (profit to be paid at maturity)												
1 month	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
03 months	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6 months	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1 year	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2 Years	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3 Years	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4 Years	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5 Years	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
IPDTCs of 50,000,000 and above (profit to be paid at maturity)												
1 month	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3 months	N/A	N/A	N/A	N/A	N/A	N/A	9.00%	N/A	N/A	N/A	N/A	N/A
6 months	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
12 months/ 1 year	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2 Years	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3 Years	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4 Years	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5 Years	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Note: N/A represents non-availability of profit rates under deposit categories having nil balances.


Asim Sattar
 (VP/ Head of Finance)


Mufti Abdul Sattar Laghari
 (Shariah Advisor)

Mufti Abdul Sattar Laghari
 Shariah Advisor
 Islamic Banking Division
 National Bank of Pakistan
 Head Office, Karachi.

12-06