



Savings Account - SA (Minimum Investment Rs. 10,000/-)

Payment	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09
Monthly	5.07%	4.99%	4.99%	5.07%	5.13%	5.02%	5.06%	5.00%	4.99%	5.03%	5.01%	5.06%

Labbaik Saving Aasaan (Minimum Investment Rs. 1,000/-)

Payment	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09
Monthly	9.11%	9.02%	9.00%	9.07%	8.85%	8.93%

Margin Account

Payment	Dec-09
Monthly	0.07%

Karobari Munafa Account - KMA (Minimum Investment Rs.1 M)

Amount	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09
Re.1 - 4.99 M	5.63%	5.53%	5.40%	5.07%	5.13%	5.02%	5.06%	5.00%	4.99%	5.03%	5.01%	5.06%
5 M - 9.99 M	6.6%	6.49%	6.41%	6.20%	6.28%	6.14%	6.19%	6.12%	6.11%	6.16%	5.92%	5.98%
10 M - 49.99 M	7.09%	6.97%	6.81%	6.60%	6.68%	6.54%	6.59%	6.52%	6.51%	6.56%	6.31%	6.37%
50 M - 99.99 M	7.65%	7.52%	7.22%	7.13%	7.22%	7.07%	7.05%	6.98%	6.97%	7.02%	6.76%	6.83%
100 M - 199.99 M	8.13%	7.99%	7.83%	7.53%	7.63%	7.46%	7.45%	7.37%	7.36%	7.42%	7.15%	7.22%
200 M & Above	9.18%	9.02%	8.70%	8.53%	8.64%	8.45%	8.45%	8.36%	8.36%	8.41%	8.20%	8.27%

Karobari Munafa Account Plus - KMA + (Minimum Investment Rs. 300 M)

Amount	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09
Re.1 - 4.99 M	5.07%	4.99%	5.40%	5.07%	5.13%	5.02%	5.05%	5.00%	4.99%	5.03%	5.01%	5.06%
5 M - 9.99 M	6.60%	6.49%	6.41%	6.20%	6.28%	6.14%	6.19%	6.12%	-	-	-	-
10 M - 49.99 M	-	6.97%	-	6.60%	6.68%	-	-	-	-	-	-	-
50 M - 99.99 M	-	-	-	-	-	-	-	-	-	-	-	-
100 M - 199.99 M	-	-	-	-	-	-	-	-	-	7.42%	-	-
200 M - 299.99 M	-	-	-	-	-	-	-	8.36%	-	-	-	-
300 M - 499.99 M	-	-	-	-	-	-	-	8.49%	-	-	-	-
500 M & Above	-	-	-	-	-	-	-	-	-	-	-	-

Meezan Islamic Institutions Deposit Account - MIIDA (Minimum Investment Rs. 10 M)

Amount	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09
10 M - 199.9 M	6.88%	6.76%	6.75%	6.20%	6.28%	6.14%	5.92%	5.86%	5.86%	5.89%	5.66%	5.71%
200 M - 399.9 M	7.44%	7.31%	-	6.93%	-	-	-	6.78%	6.77%	6.82%	6.63%	6.70%
400 M & Above	8.34%	8.20%	7.96%	-	-	-	-	7.37%	7.36%	7.42%	7.15%	7.22%

Meezan Bachat Account - MBA (Minimum Investment Rs. 25,000/-)

Amount	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09
Re.1 - 24.99 K	5.07%	4.99%	4.99%	5.07%	5.13%	5.02%	5.06%	5.00%	4.99%	5.03%	5.01%	5.06%
25 K - 199.99 K	6.33%	6.22%	6.07%	6.00%	6.07%	5.94%	5.99%	5.92%	5.91%	5.96%	5.72%	5.78%
200 K - 499.99 K	7.44%	7.31%	7.15%	7.00%	7.09%	6.94%	6.99%	6.91%	6.90%	6.95%	6.70%	6.76%
500 K - 1 M	8.55%	8.40%	8.16%	8.13%	8.23%	8.06%	8.05%	7.96%	7.96%	8.01%	7.87%	7.95%
Above 1 M	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
Withdrawal (diff. Amount)											0.06%	0.07%

Rates are per annum and are declared on Monthly basis.

The rates declared every month before your maturity or profit period shall be applicable on your investment.



Certificate Of Islamic Investment - COII (Minimum Investment Rs. 50,000/- Profit Payment Maturity)

Tenures	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09
3 Months	7.23%	7.11%	7.08%	7.13%	7.22%	7.07%	7.05%	6.98%	6.97%	7.02%	6.76%	6.83%
6 Months	7.99%	7.86%	7.76%	7.40%	7.49%	7.33%	7.32%	7.24%	7.23%	7.29%	7.09%	7.16%
1 Year	10.15%	9.98%	9.58%	9.46%	9.58%	9.38%	9.38%	9.28%	9.27%	9.34%	9.04%	9.13%
2 Year	10.43%	10.25%	9.78%	9.73%	9.85%	9.64%	9.65%	9.54%	9.53%	9.60%	9.37%	9.46%
3 Year	10.91%	10.73%	10.12%	10.26%	10.39%	10.17%	10.18%	10.07%	10.06%	10.13%	9.95%	10.05%
5 Year	12.72%	12.50%	11.88%	12.06%	12.21%	11.96%	11.98%	11.85%	11.83%	11.92%	11.64%	11.75%

Certificate Of Islamic Investment - COII (Minimum Investment Rs. 50,000/- Profit Payment Quarterly)

Tenures	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09
1 Year	8.62%	8.47%	8.30%	8.00%	8.10%	7.93%	8.32%	8.23%	8.22%	8.28%	8.00%	8.08%
2 Year	8.83%	8.68%	8.50%	8.13%	8.23%	8.06%	8.58%	8.49%	8.48%	8.54%	8.26%	8.34%
3 Year	9.18%	9.02%	8.77%	8.47%	8.57%	8.39%	8.98%	8.88%	8.87%	8.94%	8.72%	8.80%
5 Year	10.29%	10.11%	9.85%	9.73%	9.85%	9.64%	10.25%	10.14%	10.12%	10.20%	9.95%	10.05%

Certificate Of Islamic Investment - COII (Minimum Investment Rs. 200,000/- Profit Payment Monthly)

Tenures	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09
1 Year	8.13%	7.99%	7.76%	7.47%	7.56%	7.40%	7.98%	7.90%	7.89%	7.95%	7.68%	7.75%
2 Year	7.92%	7.79%	7.83%	7.60%	7.69%	7.53%	8.18%	8.10%	8.08%	8.15%	8.00%	8.08%
3 Year	8.34%	8.20%	7.96%	7.67%	7.76%	7.60%	8.38%	8.29%	8.28%	8.35%	8.13%	8.21%
5 Year	9.24%	9.09%	8.77%	8.67%	8.77%	8.59%	9.38%	9.28%	9.27%	9.34%	9.11%	9.19%

Monthly Mudarbah Certificate - MMC (Minimum Investment Rs. 100,000/- Profit Payment Monthly)

Amount	Dec-08	Jan-09	Feb-09	Mar-09	Apr-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09
100K & Above	7.15%	7.37%	7.24%	7.02%	6.93%	6.87%	6.85%	6.78%	6.77%	6.82%	6.57%	6.63%

Meezan Aamdan Certificate - MAC (Minimum Investment Rs. 100,000/- Profit Payment Monthly)

Tenure	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09
5 - 1 / 2 Yrs	12.16%	11.96%	11.67%	11.26%	11.40%	11.16%	11.18%	11.06%	11.04%	11.13%	10.86%	10.97%
7 Yrs	14.39%	14.14%	13.83%	13.20%	13.36%	13.08%	13.11%	12.97%	12.95%	13.05%	12.81%	12.94%

Meezan Providence Certificate - MPC (Minimum Investment Rs. 1 M)

Tenures	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09
2 years - 6 Monthly	-	-	-	-	-	-	-	-	-	-	-	-
2 Years - Maturity	-	-	-	-	-	-	-	-	-	-	-	-
3 years - Maturity	10.29%	10.11%	10.12%	9.80%	9.92%	9.71%	9.71%	9.61%	9.60%	9.67%	9.43%	9.52%
5 years - Maturity	12.03%	11.82%	11.88%	11.40%	11.54%	11.30%	11.31%	11.19%	11.17%	11.26%	10.99%	11.10%
7 years - Maturity	-	-	-	-	-	-	-	-	-	-	-	-

Note:

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24/7 Call Centre 111-331-331	Profit Rates Year-2009	www.meezanbank.com
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US Dollar Saving Account (Foreign Currency)

Dollar Saving Account - DSA (Minimum investment \$. 500/- Profit Payment Monthly)												
Payment	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09
Monthly	1.13%	0.84%	0.63%	0.67%	0.35%	0.38%	0.37%	0.55%	0.42%	0.24%	0.18%	0.43%

US Dollar Mudarabah Certificate (DMC)

Dollar Mudarabah Certificate - DMC (Minimum Investment \$. 10,000/-)												
10 K - 49.9 K												
Tenures	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09
COII 3 Months - Maturity	1.93%	1.44%	1.07%	1.14%	0.60%	0.65%	0.63%	0.94%	0.72%	0.42%	0.30%	0.74%
COII 6 Months - Maturity	2.10%	1.57%	1.17%	1.25%	0.65%	0.71%	0.68%	1.02%	0.78%	0.46%	0.33%	0.81%
COII 1 Year - Six Monthly	2.18%	1.62%	1.21%	1.29%	0.67%	0.73%	0.71%	1.06%	0.81%	0.47%	0.34%	0.83%
COII 1 Year - Maturity	2.28%	1.70%	1.27%	1.35%	0.71%	0.77%	0.74%	1.11%	0.85%	0.49%	0.36%	0.87%
COII 3 Years - Six Monthly	2.35%	1.75%	1.31%	1.40%	0.73%	0.79%	0.76%	1.14%	0.88%	0.51%	0.37%	0.90%
COII 3 Years - Maturity	2.45%	1.83%	1.36%	1.45%	0.76%	0.83%	0.80%	1.19%	0.91%	0.53%	0.39%	0.94%

Dollar Mudarabah Certificate - DMC (Minimum Investment \$. 50,000/-)												
50 K & Above												
Tenures	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09
COII 3 Months - Maturity	2.18%	1.62%	1.21%	1.29%	0.67%	0.73%	0.71%	1.06%	0.81%	0.47%	0.34%	0.83%
COII 6 Months - Maturity	2.28%	1.70%	1.27%	1.35%	0.71%	0.77%	0.74%	1.11%	0.85%	0.49%	0.36%	0.87%
COII 1 Year - Six Monthly	2.35%	1.75%	1.31%	1.40%	0.73%	0.79%	0.76%	1.14%	0.88%	0.51%	0.37%	0.90%
COII 1 Year - Maturity	2.45%	1.83%	1.36%	1.45%	0.76%	0.83%	0.80%	1.19%	0.91%	0.53%	0.39%	0.94%
COII 3 Years - Six Monthly	2.53%	1.89%	1.41%	1.50%	0.78%	0.85%	0.82%	1.23%	0.94%	0.55%	0.40%	0.97%
COII 3 Years - Maturity	2.58%	1.92%	1.43%	1.53%	0.80%	0.87%	0.84%	1.25%	0.96%	0.56%	0.40%	0.99%

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