

Rupee Saving Account - SA

Payment	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10
Monthly	5.06%	5.03%	4.98%	5.00%	5.00%	5.02%	5.01%	5.00%	5.01%	5.00%	5.00%	5.01%	5.10%

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

Payment	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10
Monthly	8.93%	8.88%	8.80%	8.82%	8.83%	8.87%	8.85%	8.84%	8.85%	8.83%	8.84%	8.85%	9.01%

Meezan Business Plus (Minimum Investment Rs. 100,000/-)

Payment	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10
Monthly						0.07%	0.07%	0.06%	0.07%	0.06%	0.06%	0.07%	0.07%

Margin Account

Payment	Dec-10
Monthly	0.07%

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

Amount	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10
Re.1 - 4.99 M	5.06%	5.03%	4.98%	5.00%	5.00%	5.02%	5.01%	5.00%	5.01%	5.00%	5.00%	5.01%	5.10%
5 M - 9.99 M	5.98%	5.94%	5.89%	5.90%	5.91%	5.93%	5.92%	5.91%	5.92%	5.91%	5.91%	5.92%	6.03%
10 M - 49.99 M	6.37%	6.34%	6.27%	6.29%	6.30%	6.32%	6.31%	6.30%	6.31%	6.30%	6.30%	6.31%	6.42%
50 M - 99.99 M	6.83%	6.79%	6.73%	6.75%	6.75%	6.78%	6.77%	6.76%	6.77%	6.75%	6.76%	6.77%	6.89%
100 M - 199.99 M	7.22%	7.18%	7.11%	7.14%	7.14%	7.17%	7.16%	7.15%	7.16%	7.14%	7.15%	7.16%	7.29%
200 M & Above	8.27%	8.23%	8.15%	8.17%	8.18%	8.21%	8.20%	8.19%	8.20%	8.18%	8.19%	8.20%	8.35%

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

Amount	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10
Re.1 - 4.99 M	5.06%	5.03%	4.98%	5.00%	5.00%	5.02%	5.01%	5.00%	5.01%	5.00%	5.00%	5.01%	5.10%
5 M - 9.99 M	-	-	5.89%	5.90%	5.91%	5.93%	5.92%	5.91%	5.92%	5.91%	5.91%	5.92%	-
10 M - 49.99 M	-	-	6.27%	6.29%	6.30%	6.32%	6.31%	6.30%	6.31%	6.30%	6.30%	6.31%	6.42%
50 M - 99.99 M	-	-	6.73%	-	-	-	-	-	-	-	-	6.77%	6.89%
100 M - 199.99 M	-	-	7.11%	-	-	-	-	-	-	-	-	7.16%	7.29%
200 M - 299.99 M	-	-	8.15%	-	-	-	-	-	-	-	-	-	-
300 M - 499.99 M	-	-	-	-	-	-	-	-	-	-	-	-	-
500 M & Above	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Amount	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10
10 M - 199.9 M	5.71%	5.68%	5.63%	5.64%	5.65%	5.67%	5.66%	5.65%	5.66%	5.65%	5.65%	5.66%	5.76%
200 M - 399.9 M	6.70%	6.66%	6.60%	6.62%	6.62%	6.65%	6.64%	6.63%	6.64%	6.62%	6.63%	6.64%	6.76%
400 M & Above	7.22%	7.18%	7.11%	7.14%	7.14%	7.17%	7.16%	7.15%	7.16%	7.14%	7.15%	7.16%	7.29%

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

Amount	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10
Re.1 - 24.99 K	5.06%	5.03%	4.98%	5.00%	5.00%	5.02%	5.01%	5.00%	5.01%	5.00%	5.00%	5.01%	5.10%
25 K - 199.99 K	5.78%	5.75%	5.69%	5.71%	5.71%	5.74%	5.73%	5.72%	5.73%	5.71%	5.72%	5.73%	5.83%
200 K - 499.99 K	6.76%	6.73%	6.66%	6.68%	6.69%	6.71%	6.71%	6.69%	6.70%	6.69%	6.69%	6.70%	6.82%
500 K - 1 M	7.95%	7.90%	7.83%	7.85%	7.86%	7.89%	7.88%	7.86%	7.87%	7.86%	7.86%	7.88%	8.01%
Above 1 M	0.07%	0.07%	0.06%	5.00%	5.00%	5.02%	5.01%	5.00%	5.01%	5.00%	5.00%	5.01%	5.10%
Withdrawal (Diff. Amount)	0.06%	0.07%	0.07%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.06%	0.06%	0.07%	0.07%

Note:

Rates are per annum and are declared on Monthly basis.

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

Tenures	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10
3 Months	6.83%	6.79%	6.73%	6.75%	6.75%	6.78%	6.77%	6.76%	6.77%	6.75%	6.76%	6.77%	6.89%
6 Months	7.16%	7.12%	7.05%	7.07%	7.08%	7.11%	7.10%	7.08%	7.09%	7.08%	7.08%	7.10%	7.22%
1 Year	9.13%	9.08%	8.99%	9.02%	9.02%	9.06%	9.05%	9.03%	9.04%	9.02%	9.03%	9.05%	9.21%
2 Year	9.46%	9.41%	9.31%	9.34%	9.35%	9.39%	9.37%	9.36%	9.37%	9.35%	9.35%	9.37%	9.54%
3 Year	10.05%	9.99%	9.90%	9.93%	9.93%	9.97%	9.96%	9.94%	9.95%	9.93%	9.94%	9.96%	10.13%
5 Year	11.75%	11.69%	11.58%	11.61%	11.62%	11.67%	11.65%	11.63%	11.65%	11.62%	11.63%	11.65%	11.86%

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

Tenures	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10
1 Year	8.08%	8.03%	7.95%	7.98%	7.99%	8.02%	8.01%	7.99%	8.00%	7.99%	7.99%	8.01%	8.15%
2 Year	8.34%	8.29%	8.21%	8.24%	8.25%	8.28%	8.27%	8.25%	8.26%	8.25%	8.25%	8.27%	8.41%
3 Year	8.80%	8.75%	8.67%	8.69%	8.70%	8.74%	8.72%	8.71%	8.72%	8.70%	8.71%	8.72%	8.88%
5 Year	10.05%	9.99%	9.90%	9.93%	9.93%	9.97%	9.96%	9.94%	9.95%	9.93%	9.94%	9.96%	10.13%

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

Tenures	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10
1 Year	7.75%	7.71%	7.63%	7.65%	7.66%	7.69%	7.68%	7.67%	7.68%	7.66%	7.67%	7.68%	7.82%
2 Year	8.08%	8.03%	7.95%	7.98%	7.99%	8.02%	8.01%	7.99%	8.00%	7.99%	7.99%	8.01%	8.15%
3 Year	8.21%	8.16%	8.08%	8.11%	8.12%	8.15%	8.14%	8.12%	8.13%	8.12%	8.12%	8.14%	8.28%
5 Year	9.19%	9.14%	9.05%	9.08%	9.09%	9.13%	9.11%	9.10%	9.11%	9.09%	9.10%	9.11%	9.27%

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

Amount	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10
100K & Above	6.63%	6.60%	6.53%	6.55%	6.56%	6.58%	6.57%	6.56%	6.57%	6.56%	6.56%	6.57%	6.69%

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

Tenure	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10
5 - 1 / 2 Yrs	10.97%	10.91%	10.80%	10.83%	10.84%	10.89%	10.87%	10.85%	10.87%	10.84%	10.85%	10.87%	11.06%
7 Yrs	12.94%	12.87%	12.74%	12.78%	12.79%	12.84%	12.82%	12.80%	12.82%	12.79%	12.80%	12.82%	13.05%

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

Tenures	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10
2 years - 6 Monthly	-	-	-	-	-	-	-	-	-	-	-	-	-
2 Years - Maturity	-	-	-	-	-	-	-	-	-	-	-	-	-
3 years - Maturity	9.52%	9.47%	9.38%	9.41%	9.41%	9.45%	9.44%	9.42%	9.43%	9.41%	9.42%	9.44%	9.60%
5 years - Maturity	11.10%	11.04%	10.93%	10.96%	10.97%	11.02%	11.00%	-	-	-	-	-	-
7 years - Maturity	-	-	-	-	-	-	-	-	-	-	-	-	-

Note:

Rates are per annum and are declared on Monthly basis.

Foreign Currency Deposit Pools for USD, GBP & EURO

US Dollar Saving Account (DSA)

Dollar Saving Account - DSA (Minimum investment \$.100/- Profit Payment Monthly)

Payment	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10
Monthly	0.43%	0.60%	0.68%	0.30%	0.48%	0.62%	0.81%	0.68%	0.76%	0.60%	0.65%	0.64%	0.65%

US Dollar Mudarabah Certificate (DMC)

Dollar Mudarabah Certificate - DMC (Minimum Investment \$. 10,000/-)

10 K - 49.9 K

Tenures	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10
COII 3 Months - Maturity	0.74%	1.03%	1.16%	0.51%	0.82%	1.07%	1.39%	1.16%	1.29%	1.02%	1.11%	1.10%	1.11%
COII 6 Months - Maturity	0.81%	1.12%	1.26%	0.55%	0.90%	1.16%	1.51%	1.27%	1.41%	1.11%	1.21%	1.20%	1.21%
COII 1 Year - Six Monthly	0.83%	1.16%	1.31%	0.57%	0.93%	1.21%	1.57%	1.31%	1.46%	1.15%	1.25%	1.25%	1.25%
COII 1 Year - Maturity	0.87%	1.21%	1.37%	0.60%	0.97%	1.26%	1.64%	1.37%	1.53%	1.21%	1.31%	1.30%	1.31%
COII 3 Years - Six Monthly	0.90%	1.25%	1.41%	0.62%	1.01%	1.30%	1.69%	1.42%	1.58%	1.25%	1.35%	1.35%	1.35%
COII 3 Years - Maturity	0.94%	1.31%	1.47%	0.64%	1.05%	1.36%	1.76%	1.48%	1.65%	1.30%	1.41%	1.40%	1.41%

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Dollar Mudarabah Certificate - DMC (Minimum Investment \$. 50,000/-)

50 K & Above

Tenures	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10
COII 3 Months - Maturity	0.83%	1.16%	1.31%	0.57%	0.93%	1.21%	1.57%	1.31%	1.46%	1.15%	1.25%	1.25%	1.25%
COII 6 Months - Maturity	0.87%	1.21%	1.37%	0.60%	0.97%	1.26%	1.64%	1.37%	1.53%	1.21%	1.31%	1.30%	1.31%
COII 1 Year - Six Monthly	0.90%	1.25%	1.41%	0.62%	1.01%	1.30%	1.69%	1.42%	1.58%	1.25%	1.35%	1.35%	1.35%
COII 1 Year - Maturity	0.94%	1.31%	1.47%	0.64%	1.05%	1.36%	1.76%	1.48%	1.65%	1.30%	1.41%	1.40%	1.41%
COII 3 Years - Six Monthly	0.97%	1.35%	1.52%	0.66%	1.08%	1.40%	1.82%	1.52%	1.70%	1.34%	1.46%	1.45%	1.46%
COII 3 Years - Maturity	0.99%	1.37%	1.55%	0.68%	1.10%	1.43%	1.85%	1.55%	1.73%	1.36%	1.48%	1.48%	1.48%

Meezan Pounds Saving Account

Meezan Pound Saving Account - MPSA (Minimum investment £.100/- Profit Payment Monthly)

Payment	Nov-10	Dec-10
Monthly	0.88%	0.80%

Meezan Euro Saving Account

Meezan Euro Saving Account - MPSA (Minimum investment € .100/- Profit Payment Monthly)

Payment	Nov-10	Dec-10
Monthly	0.87%	0.82%

Note:

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