

Al Baraka Bank Pakistan Limited (ABPL)

PROFIT RATES FOR THE MONTH **DECEMBER 2019**

| Saving / Asaan Saving Account | |
|-------------------------------|-------|
| Profit Calculated on MAB | 6.25% |
| Monthly Payout | |

| Tifl - Young Saver Account | |
|----------------------------|-------|
| Profit Calculated on DB | 6.50% |
| Quarterly Payout | |

| Shafqaat Account | |
|-------------------------|-------|
| Less than 25K | 6.25% |
| 25K - 499.99K | 7.00% |
| 500K - 999.99K | 7.50% |
| 1M - 4.99M | 8.00% |
| 5M - 9.99M | 8.50% |
| 10M - 24.99M | 8.75% |
| 25M - 49.99M | 9.00% |
| 50M - 99.99M | 9.15% |
| Above 100M | 9.25% |
| Profit Calculated on DB | |
| Monthly Payout | |

| Term Deposit - Quarterly Payout | | | |
|---------------------------------|--------|--------|--------|
| Slab | 1 Year | 3 Year | 5 Year |
| Less than 5M | 9.85% | 11.00% | 11.55% |
| 5M - 9.99M | 10.10% | 11.10% | 11.60% |
| 10M - 24.99M | 10.30% | 11.20% | 11.75% |
| 25M - 49.99M | 10.55% | 11.25% | 11.90% |
| 50M - 99.99M | 10.80% | 11.50% | 11.95% |
| 100M - 249.99M | 11.05% | 11.75% | 12.05% |
| 250M - 499.99M | 11.55% | 12.00% | 12.20% |
| 500M - 999.99M | 12.00% | 12.15% | 12.35% |
| Above 1 Billion | 12.10% | 12.25% | 12.50% |

| Mahana Amdani Scheme (Monthly Payout) | | | | | |
|---------------------------------------|--------|--------|--------|--------|--------|
| Slab | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year |
| Less than 250K | 9.75% | 10.25% | 10.40% | 10.55% | 11.00% |
| 250K - 499.99K | 9.90% | 10.50% | 10.65% | 10.75% | 11.20% |
| 500K - 999.99K | 9.95% | 10.75% | 10.90% | 11.00% | 11.40% |
| 1M - 4.99M | 10.00% | 11.00% | 11.15% | 11.25% | 11.60% |
| 5M - 9.99M | 10.30% | 11.25% | 11.40% | 11.50% | 11.80% |
| 10M - 49.99M | 10.45% | 11.50% | 11.65% | 11.75% | 12.00% |
| Above 50M | 10.50% | 11.75% | 11.90% | 12.00% | 12.20% |

| Term Deposit - Maturity Payout | | | | | | | |
|--------------------------------|---------|----------|----------|--------|--------|--------|--------|
| Slab | 1 Month | 3 Months | 6 Months | 1 Year | 2 Year | 3 Year | 5 Year |
| Less than 5M | 7.25% | 7.50% | 7.75% | 10.00% | 10.75% | 11.50% | 11.60% |
| 5M - 9.99M | 7.50% | 7.75% | 8.00% | 10.25% | 11.00% | 11.55% | 11.85% |
| 10M - 24.99M | 7.75% | 8.00% | 8.25% | 10.50% | 11.25% | 11.60% | 11.95% |
| 25M - 49.99M | 8.00% | 8.25% | 8.50% | 10.75% | 11.50% | 11.65% | 12.10% |
| 50M - 99.99M | 8.25% | 10.50% | 10.75% | 11.00% | 11.75% | 11.70% | 12.25% |
| 100M - 249.99M | 9.25% | 11.00% | 11.25% | 11.25% | 12.00% | 11.75% | 12.35% |
| 250M - 499.99M | 9.50% | 11.50% | 11.75% | 12.00% | 12.25% | 12.25% | 12.45% |
| 500M - 999.99M | 10.75% | 12.00% | 12.25% | 12.50% | 12.50% | 12.60% | 12.80% |
| Above 1 Billion | 11.00% | 12.50% | 12.75% | 13.00% | 12.85% | 12.95% | 13.00% |

| Mahana Barkah Account | |
|-------------------------|-------|
| Less than 10K | 6.25% |
| 10K - 49.99K | 6.30% |
| 50K - 249.99K | 6.50% |
| 250K - 499.99K | 6.75% |
| 500K - 999.99K | 7.15% |
| 1M - 4.99M | 7.40% |
| 5M - 9.99M | 7.65% |
| 10M - 24.99M | 8.00% |
| Above 25M | 8.25% |
| Profit Calculated on DB | |
| Monthly Payout | |

| Mudarabah Premium Plus - Corporate | |
|------------------------------------|-------|
| Less than 1M | 6.25% |
| 1M - 9.99M | 6.30% |
| 10M - 24.99M | 6.50% |
| 25M - 49.99M | 6.75% |
| 50M - 99.99M | 6.85% |
| 100M - 249.99M | 7.25% |
| 250M - 499.99M | 7.75% |
| Above 500M | 8.25% |
| Profit Calculated on DB | |
| Monthly Payout | |

| Term Deposit - 2018 | | | |
|---------------------|---------|-----------|----------|
| Slab | Monthly | Quarterly | Maturity |
| 250K - 10M | 9.25% | 9.50% | 9.75% |
| 10.01M - 25M | 9.50% | 9.75% | 10.00% |

| Mahana Amadani Premium | |
|------------------------|--------|
| Slab | 1 Year |
| 100K - 10M | 12.00% |
| Above 10M | 12.25% |

| Mahana Amdani Plus | | |
|--------------------|--------|---------|
| Slab | 1 Year | 3 Years |
| 100K - 10M | 11.25% | 12.00% |
| Above 10M | 11.50% | 12.25% |

| Business Plus | |
|--------------------------|-------|
| Profit Calculated on MAB | 0.07% |
| Monthly Payout | |

| Khazana Account | |
|--------------------------|-------|
| Less than 250K | 6.25% |
| 250K - 999.99K | 6.30% |
| 1M - 9.99M | 6.50% |
| 10M - 24.99M | 6.75% |
| 25M - 49.99M | 7.00% |
| 50M - 99.99M | 7.05% |
| 100M - 249.99M | 7.10% |
| 250M - 499.99M | 8.75% |
| Above 500M | 9.00% |
| Profit Calculated on MAB | |
| Monthly Payout | |

| Islamic Institution Deposit | |
|-----------------------------|--------|
| Till 50M | 6.25% |
| 50M - 100M | 12.75% |
| 100.01M - 500M | 13.10% |
| 500.01M - 1.5B | 13.25% |
| 1.501B - 2.5B | 13.25% |
| Above 2.5B | 13.40% |
| Profit Calculated on DB | |
| Monthly Payout | |

| Capital Instruments | |
|-------------------------|--------|
| Tier II Sukuk 1st Issue | 15.15% |
| Tier II Sukuk 2nd Issue | 14.83% |
| Tier I Capital | 0.005% |

| 3 Year Mahana Amadani Shafqaat | |
|--------------------------------|---------|
| Slab | 3 Years |
| 500K - 10M | 13.00% |

| FCY Saving Account | |
|--------------------------|-------|
| USD | 0.65% |
| GBP | 0.25% |
| Euro | 0.05% |
| JPY | 0.02% |
| AED | 0.05% |
| Profit Calculated on MAB | |
| Monthly Payout | |

| FCY Term Deposit | | | | |
|--------------------|----------|----------|----------|----------|
| Tenure | 1 Month | 3 Months | 6 Months | 1 Year |
| Profit Payment | Maturity | Maturity | Maturity | Maturity |
| USD Less than 25K | 0.75% | 1.00% | 1.25% | 1.50% |
| USD 25K - 99.99K | 1.00% | 1.25% | 1.50% | 1.75% |
| USD 100K - 499.99K | 1.10% | 1.50% | 1.75% | 2.50% |
| USD 500K - 999.99K | 1.20% | 2.50% | 2.50% | 2.50% |
| USD Above 1000K | 1.25% | 2.50% | 2.50% | 2.50% |
| GBP | 0.02% | 0.10% | 0.50% | 0.75% |
| EURO | 0.02% | 0.05% | 0.50% | 0.75% |
| AED | 0.15% | 0.25% | 0.50% | 0.75% |

DB: Daily Balance

MAB: Monthly Average Balance