



INST/2019/071

August 28, 2019

TO: MANCOM MEMBERS/ AREA MANAGERS/ ALL BRANCH MANAGERS/ ALL OPERATION MANAGERS / ALL AREA OPERATION MANAGERS / OPERATIONS DEPARTMENT

PROFIT SHARING RATIO & WEIGHTAGES EFFECTIVE FROM SEPTEMBER 2019.

Enclosed is a Circular received from Finance Department declaring Profit Sharing Ratio & Weightages for the month of September 2019.

For any queries regarding the subject matter please contact the Finance Department.

-Sd/-

**Muhammad Salman Ali Jamil
Unit Head Compliance**

Al Baraka Bank Pakistan Limited (ABPL)
WEIGHTAGES EFFECTIVE FROM SEPTEMBER 2019

Profit Sharing Ratio	LCY	FCY
Share of Mudarib	30%	80%
Rabb ul Maal	70%	20%

Saving / Asaan Saving Account	
Profit Calculated on MAB	0.003208
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	0.003336
Quarterly Payout	

Shafqaat Account	
Less than 25K	0.003208
25K - 499.99K	0.003593
500K - 999.99K	0.003849
1M - 4.99M	0.004106
5M - 9.99M	0.004363
10M - 24.99M	0.004491
25M - 49.99M	0.004619
50M - 99.99M	0.004696
Above 100M	0.004748
Profit Calculated on DB	
Monthly Payout	

Term Deposit - Quarterly Payout			
Slab	1 Year	3 Year	5 Year
Less than 5M	0.005056	0.005902	0.006185
5M - 9.99M	0.005184	0.005954	0.006210
10M - 24.99M	0.005286	0.006005	0.006287
25M - 49.99M	0.005415	0.006031	0.006364
50M - 99.99M	0.005543	0.006159	0.006390
100M - 249.99M	0.005671	0.006287	0.006441
250M - 499.99M	0.005928	0.006416	0.006518
500M - 999.99M	0.006159	0.006493	0.006595
Above 1 Billion	0.006210	0.006544	0.006672

Mahana Amdani Scheme (Monthly Payout)					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	0.005004	0.005389	0.005646	0.005671	0.005902
250K - 499.99K	0.005081	0.005517	0.005723	0.005774	0.006005
500K - 999.99K	0.005107	0.005646	0.005800	0.005902	0.006108
1M - 4.99M	0.005132	0.005774	0.005877	0.006031	0.006210
5M - 9.99M	0.005286	0.005902	0.006031	0.006159	0.006313
10M - 49.99M	0.005363	0.006031	0.006159	0.006287	0.006416
Above 50M	0.005389	0.006159	0.006287	0.006416	0.006518

Term Deposit - Maturity Payout							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.003721	0.003849	0.003978	0.005132	0.005646	0.006159	0.006210
5M - 9.99M	0.003849	0.003978	0.004106	0.005261	0.005774	0.006185	0.006236
10M - 24.99M	0.003978	0.004106	0.004234	0.005389	0.005902	0.006210	0.006313
25M - 49.99M	0.004106	0.004234	0.004363	0.005517	0.006031	0.006236	0.006416
50M - 99.99M	0.004234	0.005389	0.005517	0.005646	0.006159	0.006262	0.006493
100M - 249.99M	0.004748	0.005646	0.005774	0.005774	0.006287	0.006287	0.006570
250M - 499.99M	0.004876	0.005902	0.006031	0.006159	0.006416	0.006544	0.006647
500M - 999.99M	0.005517	0.006159	0.006287	0.006416	0.006544	0.006724	0.006826
Above 1 Billion	0.005646	0.006416	0.006544	0.006672	0.006724	0.006801	0.006903

Mahana Barkah Account	
Less than 10K	0.003208
10K - 49.99K	0.003233
50K - 249.99K	0.003336
250K - 499.99K	0.003464
500K - 999.99K	0.003670
1M - 4.99M	0.003798
5M - 9.99M	0.003926
10M - 24.99M	0.004106
Above 25M	0.004234
Profit Calculated on DB	
Monthly Payout	

Mudarabah Premium Plus - Corporate	
Less than 1M	0.003208
1M - 9.99M	0.003233
10M - 24.99M	0.003336
25M - 49.99M	0.003464
50M - 99.99M	0.003516
100M - 249.99M	0.003721
250M - 499.99M	0.003978
Above 500M	0.004234
Profit Calculated on DB	
Monthly Payout	

Term Deposit - 2018			
Slab	Monthly	Quarterly	Maturity
250K - 10M	0.004748	0.004876	0.005004
10.01M - 25M	0.004876	0.005004	0.005132

Monthly Income	
3 Months	0.003208
6 Months	0.003336

Mahana Amadani Premium	
Slab	1 Year
100K - 10M	0.006159
Above 10M	0.006287

Mahana Amdani Plus		
Slab	1 Year	3 Years
100K - 10M	0.005774	0.006287
Above 10M	0.005902	0.006416

Business Plus	
Profit Calculated on MAB	0.000036
Monthly Payout	

Khazana Account	
Less than 250K	0.003208
250K - 999.99K	0.003233
1M - 9.99M	0.003336
10M - 24.99M	0.003464
25M - 49.99M	0.003593
50M - 99.99M	0.003618
100M - 249.99M	0.003644
250M - 499.99M	0.004491
Above 500M	0.004619
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	0.003208
50M - 100M	0.006313
100.01M - 500M	0.006390
500.01M - 1.5B	0.006518
1.501B - 2.5B	0.006544
Above 2.5B	0.006544
Profit Calculated on DB	
Monthly Payout	

Capital Instruments	
Tier II Sukuk 1st Issue	0.006292
Tier II Sukuk 2nd Issue	0.007611
Tier I Capital	0.007062

3 Year Mahana Amadani Shafqaat	
Slab	3 Years
500K - 10M	0.006801

FCY Saving Account	
USD	0.014803
GBP	0.005693
Euro	0.001139
JPY	0.004455
AED	0.001139
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	0.017080	0.022774	0.028467	0.034161
USD 25K - 99.99K	0.022774	0.028467	0.034161	0.039854
USD 100K - 499.99K	0.025051	0.034161	0.039854	0.056935
USD 500K - 999.99K	0.027329	0.068322	0.068322	0.068322
USD Above 1000K	0.028467	0.074015	0.091095	0.068322
GBP	0.000455	0.002277	0.011387	0.017080
EURO	0.000455	0.001139	0.011387	0.017080
AED	0.003416	0.005693	0.011387	0.017080

DB: Daily Balance

MAB: Monthly Average Balance



Ahmed Nasir
Manager - Pool Management



Tamim Shabbir
Chief Financial Officer



Mufti Abdullah Najeem Ul Haq Siddiqui
Resident Shariah Board Member

27-08-2019