INST/2016/ 29
March 28, 2016

PROFIT SHARING RATIO & WEIGHTAGES APRIL-16

LOCAL CURRENCY

PS Ratio		February-16	March-16	April-16
	Share of Mudarib	40%	40%	40%
	Rabb ul Maal	60%	60%	60%

	Payment Frequency	Weightages		
		February-16	March-16	April-16
Saving Accounts	Six monthly	0.00329	0.00329	0.00325
Albaraka Business Plus	Monthly	0.00008	0.00008	0.00008
Saving Accounts	Monthly	0.00329	0.00329	0.00325
Asaan Saving Deposit Account	Monthly	0.00329	0.00329	0.00325
Mudaraba Premium Plus - for individuals				
0 to 999,999	Monthly	0.00329	0.00329	0.00325
1,000,000 to 4,999,999	Monthly	0.00341	0.00340	0.00337
5,000,000 to 9,999,999	Monthly	0.00359	0.00358	0.00354
10,000,000 to 24,999,999	Monthly	0.00365	0.00364	0.00360
25,000,000 to 49,999,999	Monthly	0.00371	0.00370	0.00366
50,000,000 to 99,999,999	Monthly	0.00376	0.00376	0.00372
100,000,000 to 149,999,999	Monthly	0.00382	0.00382	0.00378
150,000,000 to 199,999,999	Monthly	0.00388	0.00388	0.00384
200,000,000 to 249,999,999	Monthly	0.00418	0.00418	0.00413
250,000,000 to 499,999,999	Monthly	0.00478	0.00478	0.00472
500,000,000 and above	Monthly	0.00568	0.00567	0.00561
Mudaraba Premium Plus - for Business / Corporate				
0 to 9,999,999	Monthly	0.00329	0.00329	0.00325
10,000,000 to 29,999,999	Monthly	0.00359	0.00358	0.00354
30,000,000 to 49,999,999	Monthly	0.00371	0.00370	0.00366
50,000,000 to 149,999,999	Monthly	0.00376	0.00376	0.00372
150,000,000 to 249,999,999	Monthly	0.00388	0.00388	0.00384
250,000,000 to 299,999,999	Monthly	0.00418	0.00418	0.00413
300,000,000 to 399,999,999	Monthly	0.00478	0.00478	0.00472
400,000,000 to 499,999,999	Monthly	0.00657	0.00657	0.00650
500,000,000 to 999,999,999	Monthly	0.00717	0.00717	0.00709
1,000,000,000 to above	Monthly			0.00738
Halal Munafa Account				
On First 500,000	Monthly	0.00329	0.00329	0.00325
On Next 4,500,000	Monthly	0.00538	0.00538	0.00531
On Next 5,000,000	Monthly	0.00598	0.00597	0.00591
On Next 10,000,000	Monthly	0.00657	0.00657	0.00650
On Next 30,000,000	Monthly	0.00717	0.00717	0.00709
On amount above 50,000,000	Monthly	0.00329	0.00329	0.00325
Incentive Accounts				
0 to 99,999	Monthly	0.00329	0.00329	0.00325
100,000 to 9,999,999	Monthly	0.00359	0.00358	0.00354
10,000,000 to 49,999,999	Monthly	0.00418	0.00418	0.00413
50,000,000 to 99,999,999	Monthly	0.00598	0.00597	0.00591
100,000,000 and above	Monthly	0.00717	0.00717	0.00709
Khazana Account				
0 to 249,999	Monthly / Quarterly	0.00329	0.00329	0.00325
250,000 to 4,999,999	Monthly / Quarterly	0.00341	0.00340	0.00337
5,000,000 to 9,999,999	Monthly / Quarterly	0.00359	0.00358	0.00354
10,000,000 to 24,999,999	Monthly / Quarterly	0.00371	0.00370	0.00366
25,000,000 to 49,999,999	Monthly / Quarterly	0.00388	0.00388	0.00384
50,000,000 to 99,999,999	Monthly / Quarterly	0.00418	0.00418	0.00413
100,000,000 to 249,999,999	Monthly / Quarterly	0.00478	0.00478	0.00472
250,000,000 to 299,999,999	Monthly / Quarterly	0.00538	0.00538	0.00531
300,000,000 to 399,999,999	Monthly / Quarterly	0.00598	0.00597	0.00591
400,000,000 to 499,999,999	Monthly / Quarterly	0.00687	0.00687	0.00679
500,000,000 to 749,999,999	Monthly / Quarterly	0.00717	0.00717	0.00709
750,000,000 and above	Monthly / Quarterly	0.00717	0.00717	0.00709

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Albaraka Islamic Institution Deposit Account				
0 to 10,000,000	Monthly	0.00329	0.00329	0.00325
10,000,001 to 100,000,000	Monthly	0.00478	0.00478	0.00472
100,000,001 to 200,000,000	Monthly	0.00538	0.00538	0.00531
200,000,001 to 300,000,000	Monthly	0.00598	0.00597	0.00591
300,000,001 to 400,000,000	Monthly	0.00604	0.00603	0.00596
400,000,001 to 500,000,000	Monthly	0.00610	0.00609	0.00602
500,000,001 to 750,000,000	Monthly	0.00616	0.00615	0.00608
750,000,001 to 1000,000,000	Monthly	0.00622	0.00621	0.00614
1000,000,001 and above	Monthly	0.00627	0.00627	0.00620

Mahana Barkah Account				
On First 10,000	Monthly	0.00329	0.00329	0.00325
On Next 4,990,000	Monthly	0.00627	0.00597	0.00591
On amount above 5,000,000	Monthly	0.00329	0.00329	0.00325

Tif'I-Young Saver Account	Quarterly	0.00478	0.00478	0.00472

Senior Citizen Account				
Rs 0 to 249,999	Monthly	0.00388	0.00388	0.00384
Rs 250,000 to 999,999	Monthly	0.00478	0.00478	0.00472
Rs 1,000,000 to 4,999,999	Monthly	0.00538	0.00538	0.00531
Rs 5,000,000 to 9,999,999	Monthly	0.00598	0.00597	0.00591
Rs 10,000,000 and above	Monthly	0.00687	0.00687	0.00679

Term Deposits				
1Month				
0 to 4,999,999	At Maturity	0.00418	0.00418	0.00413
5,000,000 to 9,999,999	At Maturity	0.00418	0.00418	0.00413
10,000,000 to 14,999,999	At Maturity	0.00478	0.00478	0.00472
15,000,000 to 24,999,999	At Maturity	0.00508	0.00508	0.00502
25,000,000 to 49,999,999	At Maturity	0.00538	0.00538	0.00531
50,000,000 to 99,999,999	At Maturity	0.00568	0.00567	0.00561
100,000,000 to 199,999,999	At Maturity	0.00598	0.00597	0.00591
200,000,000 to 499,999,999	At Maturity	0.00657	0.00657	0.00650
500,000,000 to 999,999,999	At Maturity	0.00687	0.00687	0.00679
1000,000,000 to 1,499,999,999	At Maturity	0.00699	0.00699	0.00691
1,500,000,000 to Above	At Maturity	0.00717	0.00717	0.00709
3Months				
0 to 4,999,999	At Maturity	0.00508	0.00514	0.00508
5,000,000 to 9,999,999	At Maturity	0.00508	0.00526	0.00520
10,000,000 to 14,999,999	At Maturity	0.00538	0.00538	0.00531
15,000,000 to 49,999,999	At Maturity	0.00568	0.00567	0.00561
50,000,000 to 99,999,999	At Maturity	0.00598	0.00597	0.00591
100,000,000 to 199,999,999	At Maturity	0.00627	0.00627	0.00768
200,000,000 to 499,999,999	At Maturity	0.00807	0.00777	0.00768
500,000,000 to 999,999,999	At Maturity	0.00675	0.00675	0.00768
1000,000,000 to 1,499,999,999	At Maturity	0.00867	0.00675	0.00844
1,500,000,000 to Above	At Maturity	0.00819	0.00675	0.00667
6Months				
0 to 4,999,999	At Maturity	0.00538	0.00550	0.00543
5,000,000 to 9,999,999	At Maturity	0.00550	0.00562	0.00555
10,000,000 to 14,999,999	At Maturity	0.00568	0.00567	0.00561
15,000,000 to 49,999,999	At Maturity	0.00580	0.00579	0.00573
50,000,000 to 99,999,999	At Maturity	0.00598	0.00597	0.00591
100,000,000 to 199,999,999	At Maturity	0.00627	0.00627	0.00620
200,000,000 to 499,999,999	At Maturity	0.00657	0.00657	0.00650
500,000,000 to 999,999,999	At Maturity	0.00687	0.00687	0.00679
1000,000,000 to 1,499,999,999	At Maturity	0.00693	0.00693	0.00685
1,500,000,000 to Above	At Maturity	0.00699	0.00699	0.00691
1Year - Monthly				
0 to 4,999,999	Monthly	0.00598	0.00615	0.00608
5,000,000 to 9,999,999	Monthly	0.00610	0.00621	0.00614
10,000,000 to 14,999,999	Monthly	0.00616	0.00627	0.00620
15,000,000 to 29,999,999	Monthly	0.00622	0.00633	0.00626
30,000,000 to 49,999,999	Monthly	0.00627	0.00639	0.00632
50,000,000 to 99,999,999	Monthly	0.00657	0.00657	0.00650
100,000,000 to 199,999,999	Monthly	0.00687	0.00687	0.00679
200,000,000 to 499,999,999	Monthly	0.00699	0.00699	0.00691
500,000,000 and above	Monthly	0.00717	0.00717	0.00709

1Year - Quarterly				
0 to 4,999,999	Quarterly	0.00610	0.00621	0.00614
5,000,000 to 9,999,999	Quarterly	0.00616	0.00627	0.00620
10,000,000 to 14,999,999	Quarterly	0.00622	0.00633	0.00626
15,000,000 to 49,999,999	Quarterly	0.00627	0.00639	0.00632
50,000,000 to 99,999,999	Quarterly	0.00657	0.00657	0.00650
100,000,000 to 199,999,999	Quarterly	0.00669	0.00669	0.00661
200,000,000 to 499,999,999	Quarterly	0.00687	0.00687	0.00679
500,000,000 and above	Quarterly	0.00729	0.00729	0.00720
1Year - Maturity				
0 to 4,999,999	At Maturity	0.00627	0.00651	0.00644
5,000,000 to 9,999,999	At Maturity	0.00633	0.00651	0.00644
10,000,000 to 14,999,999	At Maturity	0.00639	0.00657	0.00650
15,000,000 to 49,999,999	At Maturity	0.00645	0.00657	0.00650
50,000,000 to 99,999,999	At Maturity	0.00657	0.00657	0.00650
100,000,000 to 199,999,999	At Maturity	0.00687	0.00687	0.00679
200,000,000 to 499,999,999	At Maturity	0.00699	0.00699	0.00691
500,000,000 to 749,999,999	At Maturity	0.00717	0.00717	0.00709
750,000,000 to 999,999,999	At Maturity	0.00729	0.00729	0.00720
1,000,000,000 and above	At Maturity	0.00747	0.00747	0.00738
2Years	At Maturity	0.00639	0.00651	0.00644
3Years	Monthly	0.00657	0.00657	0.00650
3Years	Quarterly	0.00669	0.00669	0.00661
3Years	At Maturity	0.00687	0.00687	0.00679
5Years	Monthly	0.00699	0.00699	0.00691
5Years	Quarterly	0.00717	0.00717	0.00709
5Years	At Maturity	0.00729	0.00729	0.00720

Term Deposits - FI's

1Month				
10,000,000 to 100,000,000	At Maturity	0.00598	0.00597	0.00591
100,000,001 to 200,000,000	At Maturity	0.00610	0.00609	0.00602
200,000,001 to 300,000,000	At Maturity	0.00622	0.00621	0.00614
300,000,001 to 400,000,000	At Maturity	0.00627	0.00627	0.00620
400,000,001 to 500,000,000	At Maturity	0.00633	0.00633	0.00626
500,000,001 to 750,000,000	At Maturity	0.00651	0.00651	0.00644
750,000,001 to 1000,000,000	At Maturity	0.00657	0.00657	0.00661
1000,000,001 and above	At Maturity	0.00663	0.00663	0.00655
3Months				
10,000,000 to 100,000,000	At Maturity	0.00627	0.00627	0.00620
100,000,001 to 200,000,000	At Maturity	0.00639	0.00639	0.00632
200,000,001 to 300,000,000	At Maturity	0.00645	0.00645	0.00638
300,000,001 to 400,000,000	At Maturity	0.00657	0.00657	0.00650
400,000,001 to 500,000,000	At Maturity	0.00669	0.00669	0.00661
500,000,001 to 750,000,000	At Maturity	0.00675	0.00675	0.00667
750,000,001 to 1000,000,000	At Maturity	0.00675	0.00675	0.00667
1000,000,001 and above	At Maturity	0.00675	0.00675	0.00667

Mahana Amadni Scheme

1 year				
0 to 9,999,999	Monthly	0.00538	0.00567	0.00561
10,000,000 to 14,999,999	Monthly	0.00568	0.00597	0.00591
15,000,000 to 49,999,999	Monthly	0.00598	0.00609	0.00602
50,000,000 to 99,999,999	Monthly	0.00627	0.00627	0.00620
100,000,000 to 199,999,999	Monthly	0.00657	0.00657	0.00650
200,000,000 to 499,999,999	Monthly	0.00687	0.00687	0.00679
500,000,000 and above	Monthly	0.00717	0.00717	0.00709
2 year	Monthly	0.00538	0.00567	0.00561
3 year	Monthly	0.00556	0.00585	0.00579
4 year	Monthly	0.00562	0.00591	0.00585
5 year	Monthly	0.00568	0.00597	0.00591

AMI Deposits

3 Months				
0 to 49,999	At Maturity	0.00478	0.00478	0.00472
50,000 to 499,999	At Maturity	0.00490	0.00490	0.00484
500,000 to 999,999	At Maturity	0.00508	0.00508	0.00502
1,000,000 to 2,999,999	At Maturity	0.00538	0.00538	0.00531
6 Months				
0 to 49,999	At Maturity	0.00478	0.00478	0.00472
50,000 to 499,999	At Maturity	0.00496	0.00496	0.00490
500,000 to 999,999	At Maturity	0.00508	0.00508	0.00502
1,000,000 to 2,999,999	At Maturity	0.00544	0.00544	0.00537

1 Year				
0 to 49,999	Six Monthly	0.00538	0.00538	**0.00531**
50,000 to 499,999	Six Monthly	0.00568	0.00567	**0.00561**
500,000 to 999,999	Six Monthly	0.00598	0.00597	**0.00591**
1,000,000 to 2,999,999	Six Monthly	0.00610	0.00609	**0.00602**
3,000,000 to 4,999,999	Six Monthly	0.00627	0.00627	**0.00620**
5,000,000 to 9,999,999	Six Monthly	0.00657	0.00657	**0.00650**
10,000,000 to 14,999,999	Six Monthly	0.00687	0.00687	**0.00679**
2 Years	Six Monthly	0.00538	0.00538	**0.00531**
3 Years	Six Monthly	0.00568	0.00567	**0.00561**
5 Years	Six Monthly	0.00598	0.00597	**0.00591**

ALBaraka Bank (Pakistan) Ltd TIER-II SUKUK	Six monthly	0.00938	0.00938	**0.00899**

Ahmed Nasir
Assistant Manager - Pool Management

Mufti Abdullah Najeeb Ul Haq Siddiqui
Resident Shariah Board Member

Tamim Shabbir
Chief Financial Officer

INST/2016/29
March 28, 2016

PROFIT SHARING RATIO & WEIGHTAGES APRIL-16

FOREIGN CURRENCY

		February-16	March-16	April-16
PS Ratio	Share of Mudarib	65%	65%	65%
	Rabb ul Maal	35%	35%	35%

	Payment Frequency	Weightages		
		February-16	March-16	April-16
Saving Account				
USD	Six Monthly	0.00156	0.00158	**0.00158**
GBP	Six Monthly	0.00156	0.00158	**0.00158**
EURO	Six Monthly	0.00156	0.00158	**0.00158**
USD 0 to 50,000	Monthly	0.00391	0.00395	**0.00395**
USD 50,001 to 100,000	Monthly	0.00978	0.00987	**0.00987**
USD 100,001 to 200,000	Monthly	0.01173	0.01185	**0.01185**
USD 200,001 to 500,000	Monthly	0.01955	0.01975	**0.01975**
USD 500,001 to 1000,000	Monthly	0.04889	0.04937	**0.04937**
USD 1000,001 and above	Monthly	0.06844	0.05924	**0.05924**
GBP Saving (Below £ 1,000/-)	Monthly	0.00196	0.00197	**0.00197**
GBP Saving (Above £ 1,000/-)	Monthly	0.00391	0.00395	**0.00395**
EURO Saving (Below € 1,000/-)	Monthly	0.00196	0.00197	**0.00197**
EURO Saving (Above € 1,000/-)	Monthly	0.00391	0.00395	**0.00395**
JPY Saving (Below ¥ 1,000/-)	Monthly	0.00196	0.00197	**0.00197**
JPY Saving (Above ¥ 1,000/-)	Monthly	0.00391	0.00395	**0.00395**
UAE Saving (Below AED 5,000/-)	Monthly	0.00078	0.00079	**0.00079**
UAE Saving (Above AED 5,000/-)	Monthly	0.00196	0.00197	**0.00197**
Term Deposits				
USD 1 Month 0 to 200,000	At Maturity	0.01955	0.01975	**0.01975**
USD 1 Month 200,001 to 300,000	At Maturity	0.02346	0.02370	**0.02370**
USD 1 Month 300,001 and 1,000,000	At Maturity	0.02738	0.02765	**0.02765**
USD 1 Month 1,000,001 and 2,000,000	At Maturity	0.03129	0.03160	**0.03160**
USD 1 Month 2,000,001 and above	At Maturity	0.03911	0.03949	**0.03949**
USD 3 Months 0 to 250,000	At Maturity	0.02933	0.02962	**0.02962**
USD 3 Months 250,001 and above	At Maturity	0.04693	0.04739	**0.04739**
USD 6 Months 0 to 500,000	At Maturity	0.03911	0.03949	**0.03949**
USD 6 Months 500,001 and above	At Maturity	0.07822	0.07899	**0.07899**
USD 1 Year & above 0 to 200,000	At Maturity	0.03911	0.03949	**0.03949**
USD 1 Year & above 200,001 to 300,000	At Maturity	0.04889	0.04937	**0.04937**
USD 1 Year & above 300,001 to 500,000	At Maturity	0.05866	0.05924	**0.05924**
USD 1 Year & above 500,001 and above	At Maturity	0.07822	0.07899	**0.07899**
GBP 1 Month	At Maturity	0.00587	0.00592	**0.00592**
GBP 3 Months	At Maturity	0.01467	0.01481	**0.01481**
GBP 6 Months	At Maturity	0.01858	0.01876	**0.01876**
GBP 1 Year & above	At Maturity	0.01955	0.01975	**0.01975**
EURO 1 Month	At Maturity	0.00587	0.00592	**0.00592**
EURO 3 Months	At Maturity	0.01467	0.01481	**0.01481**
EURO 6 Months	At Maturity	0.01858	0.01876	**0.01876**
EURO 1 Year & above	At Maturity	0.07822	0.07899	**0.07899**
UAE Dirham 1 Month	At Maturity	0.00391	0.00395	**0.00395**
UAE Dirham 3 Months	At Maturity	0.00430	0.00434	**0.00434**
UAE Dirham 6 Months	At Maturity	0.00469	0.00474	**0.00474**
UAE Dirham 1 Year & above	At Maturity	0.00587	0.00592	**0.00592**
JPY 1 Month	At Maturity	0.00587	0.00592	**0.00592**
JPY 3 Months	At Maturity	0.01467	0.01481	**0.01481**
JPY 6 Months	At Maturity	0.01858	0.01876	**0.01876**
JPY 1 Year & above	At Maturity	0.01955	0.01975	**0.01975**

Ahmed Nasir
Assistant Manager - Pool Management

Mufti Abdullah Najeeb Ul Haq Siddiqui
Resident Shariah Board Member

Tamim Shabbir
Chief Financial Officer

Al Baraka Bank (Pakistan) Limited
162, Banglore Town, Main Shahrah-e-Faisal,
Karachi - Pakistan.

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