

# Al Baraka Bank Pakistan Limited (ABPL)

WEIGHTAGES EFFECTIVE FROM **NOVEMBER 2020**



Profit Sharing Ratio	LCY	FCY
Share of Mudarib	50%	80%
Rabb ul Maal	50%	20%

Saving / Asaan Saving Account	
Profit Calculated on MAB	0.003136
Monthly Payout	

Tif'l - Young Saver Account	
Profit Calculated on DB	0.003706
Quarterly Payout	

Shafqaat Account	
Less than 25K	0.003136
25K - 499.99K	0.003535
500K - 999.99K	0.003649
1M - 4.99M	0.003763
5M - 9.99M	0.003877
10M - 24.99M	0.004105
25M - 49.99M	0.004276
50M - 99.99M	0.004561
Above 100M	0.004846
Profit Calculated on DB	
Monthly Payout	

Term Deposit - Quarterly Payout			
Slab	1 Year	3 Year	5 Year
Less than 5M	0.004789	0.006089	0.006716
5M - 9.99M	0.005063	0.006192	0.006762
10M - 24.99M	0.005279	0.006294	0.006921
25M - 49.99M	0.005553	0.006340	0.007081
50M - 99.99M	0.005827	0.006614	0.007127
100M - 249.99M	0.005530	0.006317	0.006659
250M - 499.99M	0.006089	0.006591	0.006819
500M - 999.99M	0.006591	0.006750	0.006978
Above 1 Billion	0.006693	0.006853	0.007138

Mahana Amdani Scheme (Monthly Payout)					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	0.004686	0.005257	0.005428	0.005599	0.006112
250K - 499.99K	0.004846	0.005530	0.005701	0.005815	0.006328
500K - 999.99K	0.004892	0.005804	0.005975	0.006089	0.006545
1M - 4.99M	0.004949	0.006089	0.006260	0.006374	0.006773
5M - 9.99M	0.005245	0.006328	0.006500	0.006614	0.006956
10M - 49.99M	0.005405	0.006602	0.006773	0.006887	0.007058
Above 50M	0.005450	0.006876	0.007047	0.007161	0.007161

Mahana Amdani Premium	
Slab	1 Year
100K - 10M	0.006214
Above 10M	0.006271

Term Deposit - Maturity Payout							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.003421	0.003649	0.003763	0.004949	0.005804	0.006659	0.006773
5M - 9.99M	0.003535	0.003763	0.003877	0.005222	0.006078	0.006705	0.007047
10M - 24.99M	0.003649	0.003877	0.003991	0.005496	0.006351	0.006750	0.007149
25M - 49.99M	0.003763	0.003991	0.004105	0.005770	0.006625	0.006796	0.007309
50M - 99.99M	0.003877	0.004105	0.004219	0.006043	0.006899	0.006271	0.007469
100M - 249.99M	0.003934	0.004219	0.004333	0.005747	0.006602	0.006317	0.007001
250M - 499.99M	0.004025	0.004333	0.004447	0.006591	0.006876	0.006876	0.007104
500M - 999.99M	0.004128	0.004447	0.004561	0.006864	0.007149	0.007263	0.007492
Above 1 Billion	0.004230	0.004561	0.004675	0.007412	0.007537	0.007651	0.007708

FCY Term Deposit					
Tenure	1 Month	3 Months	6 Months	1 Year	
Profit Payment	Maturity	Maturity	Maturity	Maturity	
USD Less than 25K	0.025510	0.035714	0.040816	0.045918	
USD 25K - 99.99K	0.025510	0.035714	0.040816	0.045918	
USD 100K - 499.99K	0.025510	0.035714	0.040816	0.045918	
USD 500K - 999.99K	0.025510	0.035714	0.040816	0.045918	
USD Above 1000K	0.025510	0.035714	0.040816	0.045918	
GBP	0.015306	0.015306	0.015306	0.015306	
EURO	0.015306	0.015306	0.015306	0.015306	
AED	0.015306	0.015306	0.015306	0.015306	

Tabeer Saving Plan	
Profit Calculated on DB	0.005131
Monthly Payout	

Mahana Barkah Account	
Less than 10K	0.003136
10K - 49.99K	0.003478
50K - 249.99K	0.003535
250K - 499.99K	0.003592
500K - 999.99K	0.003649
1M - 4.99M	0.003706
5M - 9.99M	0.003820
10M - 24.99M	0.003877
Above 25M	0.004276
Profit Calculated on DB	
Monthly Payout	

Mudarabah Premium Plus - Corporate	
Less than 1M	0.003136
1M - 9.99M	0.003250
10M - 24.99M	0.003421
25M - 49.99M	0.003421
50M - 99.99M	0.003421
100M - 249.99M	0.003706
250M - 499.99M	0.003877
500M - 1.99B	0.004276
Above 2B	0.004561
Profit Calculated on DB	
Monthly Payout	

Mahana Amdani Plus		
Slab	1 Year	3 Years
100K - 10M	0.006214	0.006385
Above 10M	0.006271	0.006557

Business Plus	
Profit Calculated on MAB	0.000080
Monthly Payout	

Khazana Account	
Less than 250K	0.003136
250K - 999.99K	0.003136
1M - 9.99M	0.003250
10M - 24.99M	0.003421
25M - 49.99M	0.003421
50M - 99.99M	0.003421
100M - 249.99M	0.003706
250M - 499.99M	0.003991
Above 500M	0.004105
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	0.004561
50M - 100M	0.005131
100.01M - 500M	0.007013
500.01M - 1.5B	0.007070
1.501B - 2.5B	0.007127
Above 2.5B	0.007241
Profit Calculated on DB	
Monthly Payout	

Capital Instruments	
Tier II Sukuk 1st Issue	0.009749
Tier II Sukuk 2nd Issue	0.009042
Tier I Capital	0.018187

3 Year Mahana Amdani Shafqaat	
Slab	3 Years
500K - 10M	0.006842

FCY Saving Account	
USD	0.015306
GBP	0.015306
Euro	0.015306
JPY	0.015306
AED	0.015306
Profit Calculated on MAB	
Monthly Payout	

DB: Daily Balance

MAB: Monthly Average Balance

Profit Sharing Ratio	LCY
Share of Mudarib	50%
Rabb ul Maal	50%

Special Pool Weightages										
	Class-E	Class-F	Class-G	Class-H	Class-I	Class-J	Class-K	Class-L	Class-M	Class-N
Level-1	0.006091	0.007613	0.009136	0.010659	0.012181	0.013704	0.015226	0.016749	0.018272	0.019794
Level-2	0.006167	0.007689	0.009212	0.010735	0.012257	0.013780	0.015303	0.016825	0.018348	0.019871
Level-3	0.006243	0.007766	0.009288	0.010811	0.012333	0.013856	0.015379	0.016901	0.018424	0.019947
Level-4	0.006319	0.007842	0.009364	0.010887	0.012410	0.013932	0.015455	0.016978	0.018500	0.020023
Level-5	0.006395	0.007918	0.009440	0.010963	0.012486	0.014008	0.015531	0.017054	0.018576	0.020099
Level-6	0.006471	0.007994	0.009517	0.011039	0.012562	0.014085	0.015607	0.017130	0.018652	0.020175
Level-7	0.006547	0.008070	0.009593	0.011115	0.012638	0.014161	0.015683	0.017206	0.018729	0.020251
Level-8	0.006624	0.008146	0.009669	0.011191	0.012714	0.014237	0.015759	0.017282	0.018805	0.020327
Level-9	0.006700	0.008222	0.009745	0.011268	0.012790	0.014313	0.015836	0.017358	0.018881	0.020404
Level-10	0.006776	0.008298	0.009821	0.011344	0.012866	0.014389	0.015912	0.017434	0.018957	0.020480
Level-11	0.006852	0.008375	0.009897	0.011420	0.012943	0.014465	0.015988	0.017510	0.019033	0.020556
Level-12	0.006928	0.008451	0.009973	0.011496	0.013019	0.014541	0.016064	0.017587	0.019109	0.020632
Level-13	0.007004	0.008527	0.010049	0.011572	0.013095	0.014617	0.016140	0.017663	0.019185	0.020708
Level-14	0.007080	0.008603	0.010126	0.011648	0.013171	0.014694	0.016216	0.017739	0.019262	0.020784
Level-15	0.007156	0.008679	0.010202	0.011724	0.013247	0.014770	0.016292	0.017815	0.019338	0.020860
Level-16	0.007233	0.008755	0.010278	0.011801	0.013323	0.014846	0.016368	0.017891	0.019414	0.020936
Level-17	0.007309	0.008831	0.010354	0.011877	0.013399	0.014922	0.016445	0.017967	0.019490	0.021013
Level-18	0.007385	0.008907	0.010430	0.011953	0.013475	0.014998	0.016521	0.018043	0.019566	0.021089
Level-19	0.007461	0.008984	0.010506	0.012029	0.013552	0.015074	0.016597	0.018120	0.019642	0.021165
Level-20	0.007537	0.009060	0.010582	0.012105	0.013628	0.015150	0.016673	0.018196	0.019718	0.021241