

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

Saving / Asaan Saving Account	
Profit Calculated on MAB	0.003063
Monthly Payout	

Tif'I - Young Saver Account	
Profit Calculated on DB	0.003619
Quarterly Payout	

Shafqaat Account	
Less than 25K	0.003063
25K - 499.99K	0.003452
500K - 999.99K	0.003564
1M - 4.99M	0.003675
5M - 9.99M	0.003786
10M - 24.99M	0.004009
25M - 49.99M	0.004176
50M - 99.99M	0.004455
Above 100M	0.004733
Profit Calculated on DB	
Monthly Payout	

Term Deposit - Quarterly Payout			
Slab	1 Year	3 Year	5 Year
Less than 5M	0.004677	0.005947	0.006559
5M - 9.99M	0.004945	0.006047	0.006604
10M - 24.99M	0.005156	0.006147	0.006760
25M - 49.99M	0.005424	0.006192	0.006916
50M - 99.99M	0.005691	0.006459	0.006960
100M - 249.99M	0.005401	0.006170	0.006504
250M - 499.99M	0.005947	0.006437	0.006660
500M - 999.99M	0.006437	0.006593	0.006816
Above 1 Billion	0.006537	0.006693	0.006972

Mahana Amdani Scheme (Monthly Payout)					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	0.004577	0.005134	0.005301	0.005468	0.005969
250K - 499.99K	0.004733	0.005401	0.005568	0.005680	0.006181
500K - 999.99K	0.004778	0.005669	0.005836	0.005947	0.006392
1M - 4.99M	0.004833	0.005947	0.006114	0.006225	0.006615
5M - 9.99M	0.005123	0.006181	0.006348	0.006459	0.006793
10M - 49.99M	0.005279	0.006448	0.006615	0.006727	0.006894
Above 50M	0.005323	0.006715	0.006882	0.006994	0.006994

Term Deposit - Maturity Payout							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.003341	0.003564	0.003675	0.004833	0.005669	0.006504	0.006615
5M - 9.99M	0.003452	0.003675	0.003786	0.005101	0.005936	0.006548	0.006882
10M - 24.99M	0.003564	0.003786	0.003898	0.005368	0.006203	0.006593	0.006983
25M - 49.99M	0.003675	0.003898	0.004009	0.005635	0.006470	0.006637	0.007139
50M - 99.99M	0.003786	0.004009	0.004121	0.005902	0.006738	0.006125	0.007294
100M - 249.99M	0.003842	0.004121	0.004232	0.005613	0.006448	0.006170	0.006838
250M - 499.99M	0.006125	0.006348	0.006515	0.007239	0.006715	0.006715	0.006938
500M - 999.99M	0.006348	0.006515	0.006682	0.007406	0.006983	0.007094	0.007317
Above 1 Billion	0.006459	0.006682	0.006960	0.007517	0.007361	0.007473	0.007528

Tabeer Saving Plan	
Profit Calculated on DB	0.005011
Monthly Payout	

Mahana Barkah Account	
Less than 10K	0.003063
10K - 49.99K	0.003397
50K - 249.99K	0.003452
250K - 499.99K	0.003508
500K - 999.99K	0.003564
1M - 4.99M	0.003619
5M - 9.99M	0.003731
10M - 24.99M	0.003786
Above 25M	0.004176
Profit Calculated on DB	
Monthly Payout	

Mudarabah Premium Plus - Corporate	
Less than 1M	0.003063
1M - 9.99M	0.003174
10M - 24.99M	0.003341
25M - 49.99M	0.003341
50M - 99.99M	0.003341
100M - 249.99M	0.003619
250M - 499.99M	0.003786
500M - 1.99B	0.006960
Above 2B	0.007350
Profit Calculated on DB	
Monthly Payout	

Mahana Amdani Plus		
Slab	1 Year	3 Years
100K - 10M	0.006069	0.006236
Above 10M	0.006125	0.006404

Mahana Amadani Premium	
Slab	1 Year
100K - 10M	0.006069
Above 10M	0.006125

Re-Finance Schemes	
Isl. Temporary Economic Refina	0.001114

Business Plus	
Profit Calculated on MAB	0.000078
Monthly Payout	

Khazana Account	
Less than 250K	0.003063
250K - 999.99K	0.003063
1M - 9.99M	0.003174
10M - 24.99M	0.003341
25M - 49.99M	0.003341
50M - 99.99M	0.003341
100M - 249.99M	0.003619
250M - 499.99M	0.003898
Above 500M	0.004009
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	0.004455
50M - 100M	0.005011
100.01M - 500M	0.006849
500.01M - 1.5B	0.006905
1.501B - 2.5B	0.006960
Above 2.5B	0.007072
Profit Calculated on DB	
Monthly Payout	

Capital Instruments	
Tier II Sukuk 1st Issue	0.010157
Tier II Sukuk 2nd Issue	0.009255
Tier I Capital	0.011315

3 Year Mahana Amadani Shafqaat	
Slab	3 Years
500K - 10M	0.006682

FCY Saving Account	
USD	0.015306
GBP	0.015306
Euro	0.015306
JPY	0.015306
AED	0.015306
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	0.025510	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	

DB: Daily Balance

MAB: Monthly Average Balance

Al Baraka Bank Pakistan Limited (ABPL)
SPECIAL POOL WEIGHTAGES EFFECTIVE FROM APRIL 2021

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