

Al Baraka Bank Pakistan Limited (ABPL)

WEIGHTAGES EFFECTIVE FROM JULY 2021



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

Saving / Asaan Saving Account	
Profit Calculated on MAB	0.003047
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	0.003601
Quarterly Payout	

Shafqaat Account	
Less than 25K	0.003047
25K - 499.99K	0.003435
500K - 999.99K	0.003546
1M - 4.99M	0.003657
5M - 9.99M	0.003768
10M - 24.99M	0.003989
25M - 49.99M	0.004155
50M - 99.99M	0.004432
Above 100M	0.004709
Profit Calculated on DB	
Monthly Payout	

Term Deposit - Quarterly Payout			
Slab	1 Year	3 Year	5 Year
Less than 5M	0.004654	0.005917	0.006527
5M - 9.99M	0.004920	0.006017	0.006571
10M - 24.99M	0.005131	0.006117	0.006726
25M - 49.99M	0.005396	0.006161	0.006881
50M - 99.99M	0.005662	0.006427	0.006926
100M - 249.99M	0.005374	0.006139	0.006471
250M - 499.99M	0.005917	0.006405	0.006626
500M - 999.99M	0.006405	0.006560	0.006782
Above 1 Billion	0.006505	0.006660	0.006937

Mahana Amdani Scheme (Monthly Payout)					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	0.004554	0.005108	0.005275	0.005441	0.005939
250K - 499.99K	0.004709	0.005374	0.005541	0.005651	0.006150
500K - 999.99K	0.004754	0.005640	0.005806	0.005917	0.006361
1M - 4.99M	0.004809	0.005917	0.006084	0.006194	0.006582
5M - 9.99M	0.005097	0.006150	0.006316	0.006427	0.006759
10M - 49.99M	0.005252	0.006416	0.006582	0.006693	0.006859
Above 50M	0.005297	0.006682	0.006848	0.006959	0.006959

Term Deposit - Maturity Payout							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.003324	0.003546	0.003657	0.004809	0.005640	0.006471	0.006582
5M - 9.99M	0.003435	0.003657	0.003768	0.005075	0.005906	0.006516	0.006848
10M - 24.99M	0.003546	0.003768	0.003878	0.005341	0.006172	0.006560	0.006948
25M - 49.99M	0.003657	0.003878	0.003989	0.005607	0.006438	0.006604	0.007103
50M - 99.99M	0.003768	0.003989	0.004100	0.005873	0.006704	0.006095	0.007258
100M - 249.99M	0.003823	0.004100	0.004211	0.005585	0.006416	0.006139	0.006804
250M - 499.99M	0.006095	0.006316	0.006482	0.007203	0.006682	0.006682	0.006904
500M - 999.99M	0.006316	0.006482	0.006649	0.007369	0.006948	0.007059	0.007280
Above 1 Billion	0.006427	0.006649	0.006926	0.007480	0.007325	0.007435	0.007491

Tabeer Saving Plan	
Profit Calculated on DB	0.004986
Monthly Payout	

Mahana Barkah Account	
Less than 10K	0.003047
10K - 49.99K	0.003380
50K - 249.99K	0.003435
250K - 499.99K	0.003491
500K - 999.99K	0.003546
1M - 4.99M	0.003601
5M - 9.99M	0.003712
10M - 24.99M	0.003768
Above 25M	0.004155
Profit Calculated on DB	
Monthly Payout	

Mudarabah Premium Plus - Corporate	
Less than 1M	0.003047
1M - 9.99M	0.003158
10M - 24.99M	0.003324
25M - 49.99M	0.003324
50M - 99.99M	0.003324
100M - 249.99M	0.003601
250M - 499.99M	0.003768
500M - 1.99B	0.006926
Above 2B	0.007314
Profit Calculated on DB	
Monthly Payout	

Mahana Amdani Plus			
Slab	1 Year	3 Years	
100K - 10M	0.006039	0.006205	
Above 10M	0.006095	0.006372	

Mahana Amadani Premium		
Slab	1 Year	
100K - 10M	0.006039	
Above 10M	0.006095	

Re-Finance Schemes	
Isl Temporary Economic Refinan	0.001108

Hajj Al Baraka	0.004986
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Business Plus	
Profit Calculated on MAB	0.000078
Monthly Payout	

Khazana Account	
Less than 250K	0.003047
250K - 999.99K	0.003047
1M - 9.99M	0.003158
10M - 24.99M	0.003324
25M - 49.99M	0.003324
50M - 99.99M	0.003324
100M - 249.99M	0.003601
250M - 499.99M	0.003878
Above 500M	0.003989
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	0.004432
50M - 100M	0.004986
100.01M - 500M	0.006815
500.01M - 1.5B	0.006870
1.501B - 2.5B	0.006926
Above 2.5B	0.007036
Profit Calculated on DB	
Monthly Payout	

Capital Instruments	
Tier II Sukuk 1st Issue	0.010106
Tier II Sukuk 2nd Issue	0.009208
Tier I Capital	0.011258

3 Year Mahana Amadani Shafqaat	
Slab	3 Years
500K - 10M	0.006649

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 JULY 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