

Al Baraka Bank Pakistan Limited (ABPL)



WEIGHTAGES EFFECTIVE FROM MARCH 2021

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

Saving / Asaan Saving Account	
Profit Calculated on MAB	0.003065
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	0.003622
Quarterly Payout	

Shafqaat Account	
Less than 25K	0.003065
25K - 499.99K	0.003455
500K - 999.99K	0.003566
1M - 4.99M	0.003677
5M - 9.99M	0.003789
10M - 24.99M	0.004012
25M - 49.99M	0.004179
50M - 99.99M	0.004457
Above 100M	0.004736
Profit Calculated on DB	
Monthly Payout	

Term Deposit - Quarterly Payout			
Slab	1 Year	3 Year	5 Year
Less than 5M	0.004680	0.005951	0.006564
5M - 9.99M	0.004948	0.006051	0.006608
10M - 24.99M	0.005160	0.006151	0.006764
25M - 49.99M	0.005427	0.006196	0.006920
50M - 99.99M	0.005694	0.006463	0.006965
100M - 249.99M	0.005405	0.006174	0.006508
250M - 499.99M	0.005951	0.006441	0.006664
500M - 999.99M	0.006441	0.006597	0.006820
Above 1 Billion	0.006541	0.006697	0.006976

Mahana Amdani Scheme (Monthly Payout)					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	0.004580	0.005137	0.005304	0.005472	0.005973
250K - 499.99K	0.004736	0.005405	0.005572	0.005683	0.006185
500K - 999.99K	0.004781	0.005672	0.005839	0.005951	0.006396
1M - 4.99M	0.004836	0.005951	0.006118	0.006229	0.006619
5M - 9.99M	0.005126	0.006185	0.006352	0.006463	0.006798
10M - 49.99M	0.005282	0.006452	0.006619	0.006731	0.006898
Above 50M	0.005327	0.006720	0.006887	0.006998	0.006998

Mahana Amdani Premium	
Slab	1 Year
100K - 10M	0.006073
Above 10M	0.006129

Re-Finance Schemes	
Isl. Temporary Economic Refina	0.001114

Term Deposit - Maturity Payout							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.003343	0.003566	0.003677	0.004836	0.005672	0.006508	0.006619
5M - 9.99M	0.003455	0.003677	0.003789	0.005104	0.005940	0.006552	0.006887
10M - 24.99M	0.003566	0.003789	0.003900	0.005371	0.006207	0.006597	0.006987
25M - 49.99M	0.003677	0.003900	0.004012	0.005639	0.006474	0.006642	0.007143
50M - 99.99M	0.003789	0.004012	0.004123	0.005906	0.006742	0.006129	0.007299
100M - 249.99M	0.003845	0.004123	0.004235	0.005616	0.006452	0.006174	0.006842
250M - 499.99M	0.006129	0.006352	0.006519	0.007243	0.006720	0.006720	0.006943
500M - 999.99M	0.006352	0.006519	0.006686	0.007411	0.006987	0.007099	0.007321
Above 1 Billion	0.006463	0.006686	0.006965	0.007522	0.007366	0.007477	0.007533

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	0.005015
Monthly Payout	

Mahana Barkah Account	
Less than 10K	0.003065
10K - 49.99K	0.003399
50K - 249.99K	0.003455
250K - 499.99K	0.003510
500K - 999.99K	0.003566
1M - 4.99M	0.003622
5M - 9.99M	0.003733
10M - 24.99M	0.003789
Above 25M	0.004179
Profit Calculated on DB	
Monthly Payout	

Mudarabah Premium Plus - Corporate	
Less than 1M	0.003065
1M - 9.99M	0.003176
10M - 24.99M	0.003343
25M - 49.99M	0.003343
50M - 99.99M	0.003343
100M - 249.99M	0.003622
250M - 499.99M	0.003789
500M - 1.99B	0.006965
Above 2B	0.007355
Profit Calculated on DB	
Monthly Payout	

Mahana Amdani Plus		
Slab	1 Year	3 Years
100K - 10M	0.006073	0.006240
Above 10M	0.006129	0.006408

Business Plus	
Profit Calculated on MAB	0.000078
Monthly Payout	

Khazana Account	
Less than 250K	0.003065
250K - 999.99K	0.003065
1M - 9.99M	0.003176
10M - 24.99M	0.003343
25M - 49.99M	0.003343
50M - 99.99M	0.003343
100M - 249.99M	0.003622
250M - 499.99M	0.003900
Above 500M	0.004012
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	0.004457
50M - 100M	0.005015
100.01M - 500M	0.006853
500.01M - 1.5B	0.006909
1.501B - 2.5B	0.006965
Above 2.5B	0.007076
Profit Calculated on DB	
Monthly Payout	

Capital Instruments	
Tier II Sukuk 1st Issue	0.009528
Tier II Sukuk 2nd Issue	0.009260
Tier I Capital	0.011322

3 Year Mahana Amdani Shafqaat	
Slab	3 Years
500K - 10M	0.006686

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

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