

# Al Baraka Bank Pakistan Limited (ABPL)

PROFIT RATES FOR THE MONTH **DECEMBER 2020**



Saving / Asaan Saving Account	
Profit Calculated on MAB	2.75%
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	3.25%
Quarterly Payout	

Shafqaat Account	
Less than 25K	2.75%
25K - 499.99K	3.10%
500K - 999.99K	3.20%
1M - 4.99M	3.30%
5M - 9.99M	3.40%
10M - 24.99M	3.60%
25M - 49.99M	3.75%
50M - 99.99M	4.00%
Above 100M	4.25%
Profit Calculated on DB	
Monthly Payout	

Term Deposit - Quarterly Payout			
Slab	1 Year	3 Year	5 Year
Less than 5M	4.20%	5.34%	5.89%
5M - 9.99M	4.44%	5.43%	5.93%
10M - 24.99M	4.63%	5.52%	6.07%
25M - 49.99M	4.87%	5.56%	6.21%
50M - 99.99M	5.11%	5.80%	6.25%
100M - 249.99M	4.85%	5.54%	5.84%
250M - 499.99M	5.34%	5.78%	5.98%
500M - 999.99M	5.78%	5.92%	6.12%
Above 1 Billion	5.87%	6.01%	6.26%

Mahana Amdani Scheme (Monthly Payout)					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	4.11%	4.61%	4.76%	4.91%	5.36%
250K - 499.99K	4.25%	4.85%	5.00%	5.10%	5.55%
500K - 999.99K	4.29%	5.09%	5.24%	5.34%	5.74%
1M - 4.99M	4.34%	5.34%	5.49%	5.59%	5.94%
5M - 9.99M	4.60%	5.55%	5.70%	5.80%	6.10%
10M - 49.99M	4.74%	5.79%	5.94%	6.04%	6.19%
Above 50M	4.78%	6.03%	6.18%	6.28%	6.28%

Term Deposit - Maturity Payout							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	3.00%	3.20%	3.30%	4.34%	5.09%	5.84%	5.94%
5M - 9.99M	3.10%	3.30%	3.40%	4.58%	5.33%	5.88%	6.18%
10M - 24.99M	3.20%	3.40%	3.50%	4.82%	5.57%	5.92%	6.27%
25M - 49.99M	3.30%	3.50%	3.60%	5.06%	5.81%	5.96%	6.41%
50M - 99.99M	3.40%	3.60%	3.70%	5.30%	6.05%	5.50%	6.55%
100M - 249.99M	3.45%	3.70%	3.80%	5.04%	5.79%	5.54%	6.14%
250M - 499.99M	5.50%	5.70%	5.85%	6.50%	6.03%	6.03%	6.23%
500M - 999.99M	5.70%	5.85%	6.00%	6.65%	6.27%	6.37%	6.57%
Above 1 Billion	5.80%	6.00%	6.25%	6.75%	6.61%	6.71%	6.76%

Mahana Barkah Account	
Less than 10K	2.75%
10K - 49.99K	3.05%
50K - 249.99K	3.10%
250K - 499.99K	3.15%
500K - 999.99K	3.20%
1M - 4.99M	3.25%
5M - 9.99M	3.35%
10M - 24.99M	3.40%
Above 25M	3.75%
Profit Calculated on DB	
Monthly Payout	

Mudarabah Premium Plus - Corporate	
Less than 1M	2.75%
1M - 9.99M	2.85%
10M - 24.99M	3.00%
25M - 49.99M	3.00%
50M - 99.99M	3.00%
100M - 249.99M	3.25%
250M - 499.99M	3.40%
500M - 1.99B	6.25%
Above 2B	6.60%
Profit Calculated on DB	
Monthly Payout	

Mahana Amadani Premium	
Slab	1 Year
100K - 10M	5.45%
Above 10M	5.50%

Mahana Amdani Plus		
Slab	1 Year	3 Years
100K - 10M	5.45%	5.60%
Above 10M	5.50%	5.75%

Business Plus	
Profit Calculated on MAB	0.07%
Monthly Payout	

Khazana Account	
Less than 250K	2.75%
250K - 999.99K	2.75%
1M - 9.99M	2.85%
10M - 24.99M	3.00%
25M - 49.99M	3.00%
50M - 99.99M	3.00%
100M - 249.99M	3.25%
250M - 499.99M	3.50%
Above 500M	3.60%
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	4.00%
50M - 100M	4.50%
100.01M - 500M	6.15%
500.01M - 1.5B	6.20%
1.501B - 2.5B	6.25%
Above 2.5B	6.35%
Profit Calculated on DB	
Monthly Payout	

Capital Instruments	
Tier II Sukuk 1st Issue	8.55%
Tier II Sukuk 2nd Issue	7.93%
Additional Tier I Capital	15.95%

3 Year Mahana Amadani Shafqaat	
Slab	3 Years
500K - 10M	6.00%

FCY Saving Account	
USD	0.15%
GBP	0.15%
Euro	0.15%
JPY	0.15%
AED	0.15%
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	0.25%	0.35%	0.40%	0.45%
USD 25K - 99.99K	0.25%	0.35%	0.40%	0.45%
USD 100K - 499.99K	0.25%	0.35%	0.40%	0.45%
USD 500K - 999.99K	0.25%	0.35%	0.40%	0.45%
USD Above 1000K	0.25%	0.35%	0.40%	0.45%
GBP	0.15%	0.15%	0.15%	0.15%
EURO	0.15%	0.15%	0.15%	0.15%
AED	0.15%	0.15%	0.15%	0.15%

DB: Daily Balance

MAB: Monthly Average Balance