

Al Baraka Bank Pakistan Limited (ABPL)

WEIGHTAGES EFFECTIVE FROM FEBRUARY 2021



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

Saving / Asaan Saving Account	
Profit Calculated on MAB	0.003066
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	0.003623
Quarterly Payout	

Shafqaat Account	
Less than 25K	0.003066
25K - 499.99K	0.003456
500K - 999.99K	0.003567
1M - 4.99M	0.003679
5M - 9.99M	0.003790
10M - 24.99M	0.004013
25M - 49.99M	0.004181
50M - 99.99M	0.004459
Above 100M	0.004738
Profit Calculated on DB	
Monthly Payout	

Term Deposit - Quarterly Payout			
Slab	1 Year	3 Year	5 Year
Less than 5M	0.004682	0.005953	0.006566
5M - 9.99M	0.004950	0.006054	0.006611
10M - 24.99M	0.005162	0.006154	0.006767
25M - 49.99M	0.005429	0.006199	0.006923
50M - 99.99M	0.005697	0.006466	0.006968
100M - 249.99M	0.005407	0.006176	0.006511
250M - 499.99M	0.005953	0.006444	0.006667
500M - 999.99M	0.006444	0.006600	0.006823
Above 1 Billion	0.006544	0.006700	0.006979

Mahana Amdani Scheme (Monthly Payout)					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	0.004582	0.005139	0.005307	0.005474	0.005976
250K - 499.99K	0.004738	0.005407	0.005574	0.005686	0.006187
500K - 999.99K	0.004783	0.005675	0.005842	0.005953	0.006399
1M - 4.99M	0.004838	0.005953	0.006120	0.006232	0.006622
5M - 9.99M	0.005128	0.006187	0.006355	0.006466	0.006801
10M - 49.99M	0.005284	0.006455	0.006622	0.006734	0.006901
Above 50M	0.005329	0.006722	0.006890	0.007001	0.007001

Mahana Amadani Premium	
Slab	1 Year
100K - 10M	0.006076
Above 10M	0.006132

Re-Finance Schemes	
Ist. Temporary Economic Refinance	0.001115

Term Deposit - Maturity Payout							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.003345	0.003567	0.003679	0.004838	0.005675	0.006511	0.006622
5M - 9.99M	0.003456	0.003679	0.003790	0.005106	0.005942	0.006555	0.006890
10M - 24.99M	0.003567	0.003790	0.003902	0.005374	0.006210	0.006600	0.006990
25M - 49.99M	0.003679	0.003902	0.004013	0.005641	0.006477	0.006644	0.007146
50M - 99.99M	0.003790	0.004013	0.004125	0.005909	0.006745	0.006613	0.007302
100M - 249.99M	0.003846	0.004125	0.004236	0.005619	0.006455	0.006176	0.006845
250M - 499.99M	0.006132	0.006355	0.006522	0.007246	0.006722	0.006722	0.006945
500M - 999.99M	0.006355	0.006522	0.006689	0.007414	0.006990	0.007102	0.007324
Above 1 Billion	0.006466	0.006689	0.006968	0.007525	0.007369	0.007481	0.007536

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	0.005017
Monthly Payout	

Mahana Barkah Account	
Less than 10K	0.003066
10K - 49.99K	0.003400
50K - 249.99K	0.003456
250K - 499.99K	0.003512
500K - 999.99K	0.003567
1M - 4.99M	0.003623
5M - 9.99M	0.003735
10M - 24.99M	0.003790
Above 25M	0.004181
Profit Calculated on DB	
Monthly Payout	

Mudarabah Premium Plus - Corporate	
Less than 1M	0.003066
1M - 9.99M	0.003177
10M - 24.99M	0.003345
25M - 49.99M	0.003345
50M - 99.99M	0.003345
100M - 249.99M	0.003623
250M - 499.99M	0.003790
500M - 1.99B	0.006968
Above 2B	0.007358
Profit Calculated on DB	
Monthly Payout	

Mahana Amdani Plus		
Slab	1 Year	3 Years
100K - 10M	0.006076	0.006243
Above 10M	0.006132	0.006410

Business Plus	
Profit Calculated on MAB	0.000078
Monthly Payout	

Khazana Account	
Less than 250K	0.003066
250K - 999.99K	0.003066
1M - 9.99M	0.003177
10M - 24.99M	0.003345
25M - 49.99M	0.003345
50M - 99.99M	0.003345
100M - 249.99M	0.003623
250M - 499.99M	0.003902
Above 500M	0.004013
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	0.004459
50M - 100M	0.005017
100.01M - 500M	0.006856
500.01M - 1.5B	0.006912
1.501B - 2.5B	0.006968
Above 2.5B	0.007079
Profit Calculated on DB	
Monthly Payout	

Capital Instruments	
Tier II Sukuk 1st Issue	0.009532
Tier II Sukuk 2nd Issue	0.008841
Tier I Capital	0.011327

3 Year Mahana Amadani Shafqaat	
Slab	3 Years
500K - 10M	0.006689

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