

Al Baraka Bank Pakistan Limited (ABPL)

WEIGHTAGES EFFECTIVE FROM APRIL 2022



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

Saving / Asaan Saving Account	
Profit Calculated on MAB	0.6460
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	0.7268
Quarterly Payout	

Shafqaat Account	
Less than 25K	0.6864
25K - 499.99K	0.6864
500K - 999.99K	0.7591
1M - 4.99M	0.7914
5M - 9.99M	0.8237
10M - 24.99M	0.8560
25M - 49.99M	0.8883
50M - 99.99M	0.8883
Above 100M	0.8883
Profit Calculated on DB	
Monthly Payout	

Term Deposit - Quarterly Payout			
Slab	1 Year	3 Year	5 Year
Less than 5M	1.2921	1.4536	1.6151
5M - 9.99M	1.2921	1.4536	1.6151
10M - 24.99M	1.2921	1.4536	1.6151
25M - 49.99M	1.2921	1.4536	1.6151
50M - 99.99M	1.2921	1.4536	1.6151
100M - 249.99M	1.2921	1.4536	1.6151
250M - 499.99M	1.2921	1.4536	1.6151
500M - 999.99M	1.2921	1.4536	1.6151
Above 1 Billion	1.2921	1.4536	1.6151

Al Baraka Banaat Account	
Less than 4.99K	0.6460
5K - 99.99K	0.8076
100K - 10M	0.9691
Profit Calculated on MAB	
Monthly Payout	

Mahana Barkah Account	
Less than 499.99K	0.6864
10K - 49.99K	0.6864
50K - 249.99K	0.6864
250K - 499.99K	0.6864
500K - 999.99K	0.7429
1M - 9.99M	0.7591
10M - 24.99M	0.7753
Above 25M	0.8076
Profit Calculated on DB	
Monthly Payout	

Mudarabah Premium Plus - Corporate	
Less than 9.99M	0.6864
10M - 99.99M	0.7672
100M - 499.99M	0.8076
Above 500M	1.0902
Profit Calculated on DB	
Monthly Payout	

Mahana Amdani 1 Year Plus		
	Monthly	Maturity
100K - 1M	1.4536	1.6151
Above 1M	1.4859	1.6474

Al Baraka Banaat Term Deposit	
100K - 499.99K	1.6151
Above 500K	1.6797

Mahana Amdani Scheme (Monthly Payout)								
Slab	1 Year	1 Year	2 Year	3 Year	3 Year	3 Year	4 Year	5 Year
		Premium			Plus	Shafqaat		
Less than 250K	1.2921	1.2921	1.3728	1.4536	1.4536	1.4536	1.5344	1.6151
250K - 499.99K	1.2921	1.2921	1.3728	1.4536	1.4536	1.4536	1.5344	1.6151
500K - 999.99K	1.2921	1.2921	1.3728	1.4536	1.4536	1.4536	1.5344	1.6151
1M - 4.99M	1.2921	1.2921	1.3728	1.4536	1.4536	1.4536	1.5344	1.6151
5M - 9.99M	1.2921	1.2921	1.3728	1.4536	1.4536	1.4536	1.5344	1.6151
10M - 49.99M	1.2921	1.2921	1.3728	1.4536	1.4536	1.4536	1.5344	1.6151
Above 50M	1.2921	1.2921	1.3728	1.4536	1.4536	1.4536	1.5344	1.6151

Term Deposit - Maturity Payout							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.9691	1.0094	1.0498	1.3728	1.4132	1.5020	1.6959
5M - 9.99M	0.9691	1.0094	1.0498	1.3728	1.4132	1.5020	1.6959
10M - 24.99M	0.9691	1.0094	1.0498	1.3728	1.4132	1.5020	1.6959
25M - 49.99M	0.9691	1.0094	1.0498	1.3728	1.4132	1.5020	1.6959
50M - 99.99M	0.9691	1.1306	1.1306	1.3728	1.4132	1.5020	1.6959
100M - 249.99M	0.9691	1.1306	1.1306	1.3728	1.4132	1.5020	1.6959
250M - 499.99M	1.2113	1.2921	1.2921	1.3728	1.4132	1.5020	1.6959
500M - 999.99M	1.2517	1.2921	1.2921	1.3728	1.4132	1.5020	1.6959
Above 1 Billion	1.2598	1.2921	1.2921	1.3728	1.4132	1.5020	1.6959

Tabeer Saving Plan	
Profit Calculated on DB	0.8883
Monthly Payout	

Hajj Albaraka	
Profit Calculated on DB	0.9287
Monthly Payout	

Business Plus	
Profit Calculated on MAB	0.0113
Monthly Payout	

Asaan Digital Saving Account	
Profit Calculated on MAB	0.7268
Monthly Payout	

Asaan Digital Remittance Saving	
Profit Calculated on MAB	0.7268
Monthly Payout	

Freelancer Digital Saving Account-PKR	
Profit Calculated on MAB	0.7268
Monthly Payout	

Khazana Account	
Less than 9.99M	0.6864
10M - 99.99M	0.8883
100M - 499.99M	0.8076
Above 500M	1.0498
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	0.8076
50M - 100M	0.8883
100.01M - 500M	1.1548
500.01M - 1.5B	1.1629
1.501B - 2.5B	1.1710
Above 2.5B	1.1871
Profit Calculated on DB	
Monthly Payout	

Tier II Sukuk 2nd Issue	1.8703
Additional Tier I Capital	2.2708
ITERF	0.1615
Tier II Sukuk 3rd Issue	2.0496

FCY Saving Accounts	0.8670
FCY Freelancer Digital Saving	0.8670

FCY Term Deposit				
Tenure	1 Month	3 Months	6 Months	1 Year
Profit Payment	Maturity	Maturity	Maturity	Maturity
USD less than 1 M	1.4450	2.0230	2.3120	2.6010
USD less than 1 M	1.4450	10.1149	2.3120	4.3350
GBP	0.8670	0.8670	0.8670	0.8670
EURO	0.8670	0.8670	0.8670	0.8670
AED	0.8670	0.8670	0.8670	0.8670

DB: Daily Balance

MAB: Monthly Average Balance

Al Baraka Bank Pakistan Limited (ABPL)
SPECIAL POOL WEIGHTAGES EFFECTIVE FROM APRIL 2022

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

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	0.6091	0.7613	0.9136	1.0659	1.2181	1.3704	1.5226	1.6749	1.8272	1.9794
Level-2	0.6167	0.7689	0.9212	1.0735	1.2257	1.3780	1.5303	1.6825	1.8348	1.9871
Level-3	0.6243	0.7766	0.9288	1.0811	1.2333	1.3856	1.5379	1.6901	1.8424	1.9947
Level-4	0.6319	0.7842	0.9364	1.0887	1.2410	1.3932	1.5455	1.6978	1.8500	2.0023
Level-5	0.6395	0.7918	0.9440	1.0963	1.2486	1.4008	1.5531	1.7054	1.8576	2.0099
Level-6	0.6471	0.7994	0.9517	1.1039	1.2562	1.4085	1.5607	1.7130	1.8652	2.0175
Level-7	0.6547	0.8070	0.9593	1.1115	1.2638	1.4161	1.5683	1.7206	1.8729	2.0251
Level-8	0.6624	0.8146	0.9669	1.1191	1.2714	1.4237	1.5759	1.7282	1.8805	2.0327
Level-9	0.6700	0.8222	0.9745	1.1268	1.2790	1.4313	1.5836	1.7358	1.8881	2.0404
Level-10	0.6776	0.8298	0.9821	1.1344	1.2866	1.4389	1.5912	1.7434	1.8957	2.0480
Level-11	0.6852	0.8375	0.9897	1.1420	1.2943	1.4465	1.5988	1.7510	1.9033	2.0556
Level-12	0.6928	0.8451	0.9973	1.1496	1.3019	1.4541	1.6064	1.7587	1.9109	2.0632
Level-13	0.7004	0.8527	1.0049	1.1572	1.3095	1.4617	1.6140	1.7663	1.9185	2.0708
Level-14	0.7080	0.8603	1.0126	1.1648	1.3171	1.4694	1.6216	1.7739	1.9262	2.0784
Level-15	0.7156	0.8679	1.0202	1.1724	1.3247	1.4770	1.6292	1.7815	1.9338	2.0860
Level-16	0.7233	0.8755	1.0278	1.1801	1.3323	1.4846	1.6368	1.7891	1.9414	2.0936
Level-17	0.7309	0.8831	1.0354	1.1877	1.3399	1.4922	1.6445	1.7967	1.9490	2.1013
Level-18	0.7385	0.8907	1.0430	1.1953	1.3475	1.4998	1.6521	1.8043	1.9566	2.1089
Level-19	0.7461	0.8984	1.0506	1.2029	1.3552	1.5074	1.6597	1.8120	1.9642	2.1165
Level-20	0.7537	0.9060	1.0582	1.2105	1.3628	1.5150	1.6673	1.8196	1.9718	2.1241