

Al Baraka Bank Pakistan Limited (ABPL)

WEIGHTAGES EFFECTIVE FROM DECEMBER 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	0.003503
Quarterly Payout	

Shafaqat Account	
Less than 25K	0.003196
25K - 499.99K	0.003196
500K - 999.99K	0.003328
1M - 4.99M	0.003503
5M - 9.99M	0.003678
10M - 24.99M	0.003810
25M - 49.99M	0.004160
50M - 99.99M	0.004160
Above 100M	0.004160
Profit Calculated on DB	
Monthly Payout	

Term Deposit - Quarterly Payout			
Slab	1 Year	3 Year	5 Year
Less than 5M	0.006130	0.006349	0.006787
5M - 9.99M	0.006130	0.006349	0.006787
10M - 24.99M	0.006130	0.006349	0.006787
25M - 49.99M	0.006130	0.006349	0.006787
50M - 99.99M	0.006130	0.006349	0.006787
100M - 249.99M	0.006130	0.006349	0.006787
250M - 499.99M	0.006130	0.006349	0.006787
500M - 999.99M	0.006130	0.006349	0.006787
Above 1 Billion	0.006130	0.006349	0.006787

Mahana Amdani Scheme (Monthly Payout)							
Slab	1 Year	1 Year	2 Year	3 Year	3 Year	4 Year	5 Year
		Premium			Plus		
Less than 250K	0.006130	0.006130	0.006174	0.006349	0.006349	0.006393	0.006787
250K - 499.99K	0.006130	0.006130	0.006174	0.006349	0.006349	0.006393	0.006787
500K - 999.99K	0.006130	0.006130	0.006174	0.006349	0.006349	0.006393	0.006787
1M - 4.99M	0.006130	0.006130	0.006174	0.006349	0.006349	0.006393	0.006787
5M - 9.99M	0.006130	0.006130	0.006174	0.006349	0.006349	0.006393	0.006787
10M - 49.99M	0.006130	0.006130	0.006174	0.006349	0.006349	0.006393	0.006787
Above 50M	0.006130	0.006130	0.006174	0.006349	0.006349	0.006393	0.006787

Term Deposit - Maturity Payout							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.003503	0.003722	0.003941	0.006349	0.006393	0.006568	0.007006
5M - 9.99M	0.003503	0.003722	0.003941	0.006349	0.006393	0.006568	0.007006
10M - 24.99M	0.003503	0.003722	0.003941	0.006349	0.006393	0.006568	0.007006
25M - 49.99M	0.003503	0.003722	0.003941	0.006349	0.006393	0.006568	0.007006
50M - 99.99M	0.003503	0.004379	0.004379	0.006349	0.006393	0.006568	0.007006
100M - 249.99M	0.003503	0.004379	0.004379	0.006349	0.006393	0.006568	0.007006
250M - 499.99M	0.004817	0.005254	0.005254	0.006349	0.006393	0.006568	0.007006
500M - 999.99M	0.005036	0.005254	0.005254	0.006349	0.006393	0.006568	0.007006
Above 1 Billion	0.005254	0.005254	0.005254	0.006349	0.006393	0.006568	0.007006

Tabeer Saving Plan	
Profit Calculated on DB	0.003941
Monthly Payout	

Mahana Barkah Account	
Less than 10K	0.003196
10K - 49.99K	0.003196
50K - 249.99K	0.003196
250K - 499.99K	0.003196
500K - 999.99K	0.003240
1M - 4.99M	0.003284
5M - 9.99M	0.003372
10M - 24.99M	0.003415
Above 25M	0.003722
Profit Calculated on DB	
Monthly Payout	

Mudarabah Premium Plus - Corporate	
Less than 1M	0.003065
1M - 9.99M	0.003065
10M - 24.99M	0.003109
25M - 49.99M	0.003109
50M - 99.99M	0.003109
100M - 249.99M	0.003503
250M - 499.99M	0.003503
500M - 1.99B	0.005473
Above 2B	0.005473
Profit Calculated on DB	
Monthly Payout	

1 Year Plus		
	Monthly	Maturity
100K - 1M	0.007006	0.007269
Above 1M	0.007181	0.007444

Hajj Albaraka	
Profit Calculated on DB	0.003941
Monthly Payout	

Business Plus	
Profit Calculated on MAB	0.000061
Monthly Payout	

Khazana Account	
Less than 250K	0.003065
250K - 999.99K	0.003065
1M - 9.99M	0.003065
10M - 24.99M	0.003109
25M - 49.99M	0.003109
50M - 99.99M	0.003109
100M - 249.99M	0.003503
250M - 499.99M	0.003503
Above 500M	0.005473
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	0.003941
50M - 100M	0.004379
100.01M - 500M	0.005824
500.01M - 1.5B	0.005868
1.501B - 2.5B	0.005911
Above 2.5B	0.005999
Profit Calculated on DB	
Monthly Payout	

Capital Instruments	
Tier II Sukuk 2nd Issue	0.007269
Additional Tier I Capital	0.008898

Mahana Amadani Shafaqat 3 Year	
500K - 10M	0.006349

Re-Finance Schemes	
ITERF	0.000876

FCY Saving Account	
USD	0.013393
GBP	0.013393
Euro	0.013393
JPY	0.013393
AED	0.013393
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	0.022321	0.031250	0.035714	0.040179
USD 25K - 99.99K	0.022321	0.031250	0.035714	0.040179
USD 100K - 499.99K	0.022321	0.031250	0.035714	0.040179
USD 500K - 999.99K	0.022321	0.031250	0.035714	0.040179
USD Above 1000K	0.022321	0.156250	0.035714	0.040179
GBP	0.013393	0.013393	0.013393	0.013393
EURO	0.013393	0.013393	0.013393	0.013393
AED	0.013393	0.013393	0.013393	0.013393

DB: Daily Balance

MAB: Monthly Average Balance

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