

Al Baraka Bank Pakistan Limited (ABPL)

WEIGHTAGES EFFECTIVE FROM FEBRUARY 2022



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

Saving / Asaan Saving Account	
Profit Calculated on MAB	0.6510
Monthly Payout	

Tif'l - Young Saver Account	
Profit Calculated on DB	0.7324
Quarterly Payout	

Shafqaat Account	
Less than 25K	0.6917
25K - 499.99K	0.6917
500K - 999.99K	0.7649
1M - 4.99M	0.7975
5M - 9.99M	0.8300
10M - 24.99M	0.8626
25M - 49.99M	0.8951
50M - 99.99M	0.8951
Above 100M	0.8951
Profit Calculated on DB	
Monthly Payout	

Term Deposit - Quarterly Payout			
Slab	1 Year	3 Year	5 Year
Less than 5M	1.3020	1.4648	1.6275
5M - 9.99M	1.3020	1.4648	1.6275
10M - 24.99M	1.3020	1.4648	1.6275
25M - 49.99M	1.3020	1.4648	1.6275
50M - 99.99M	1.3020	1.4648	1.6275
100M - 249.99M	1.3020	1.4648	1.6275
250M - 499.99M	1.3020	1.4648	1.6275
500M - 999.99M	1.3020	1.4648	1.6275
Above 1 Billion	1.3020	1.4648	1.6275

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	1.3020	1.3020	1.3834	1.4648	1.4648	1.4648	1.5462	1.6275
250K - 499.99K	1.3020	1.3020	1.3834	1.4648	1.4648	1.4648	1.5462	1.6275
500K - 999.99K	1.3020	1.3020	1.3834	1.4648	1.4648	1.4648	1.5462	1.6275
1M - 4.99M	1.3020	1.3020	1.3834	1.4648	1.4648	1.4648	1.5462	1.6275
5M - 9.99M	1.3020	1.3020	1.3834	1.4648	1.4648	1.4648	1.5462	1.6275
10M - 49.99M	1.3020	1.3020	1.3834	1.4648	1.4648	1.4648	1.5462	1.6275
Above 50M	1.3020	1.3020	1.3834	1.4648	1.4648	1.4648	1.5462	1.6275

Term Deposit - Maturity Payout							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.9765	1.0172	1.0579	1.3834	1.4241	1.5136	1.7089
5M - 9.99M	0.9765	1.0172	1.0579	1.3834	1.4241	1.5136	1.7089
10M - 24.99M	0.9765	1.0172	1.0579	1.3834	1.4241	1.5136	1.7089
25M - 49.99M	0.9765	1.0172	1.0579	1.3834	1.4241	1.5136	1.7089
50M - 99.99M	0.9765	1.1393	1.1393	1.3834	1.4241	1.5136	1.7089
100M - 249.99M	0.9765	1.1393	1.1393	1.3834	1.4241	1.5136	1.7089
250M - 499.99M	1.2207	1.3020	1.3020	1.3834	1.4241	1.5136	1.7089
500M - 999.99M	1.2613	1.3020	1.3020	1.3834	1.4241	1.5136	1.7089
Above 1 Billion	1.2695	1.3020	1.3020	1.3834	1.4241	1.5136	1.7089

Al Baraka Banaat Account	
Less than 4.99K	0.6510
5K - 99.99K	0.8138
100K - 10M	0.9765
Profit Calculated on MAB	
Monthly Payout	

Mahana Barkah Account	
Less than 499.99K	0.6917
10K - 49.99K	0.6917
50K - 249.99K	0.6917
250K - 499.99K	0.6917
500K - 999.99K	0.7487
1M - 4.99M	0.7649
5M - 9.99M	0.7649
10M - 24.99M	0.7812
Above 25M	0.8138
Profit Calculated on DB	
Monthly Payout	

Mudarabah Premium Plus - Corporate	
Less than 9.99M	0.6917
10M - 99.99M	0.7731
100M - 499.99M	0.8138
Above 500M	1.0986
Profit Calculated on DB	
Monthly Payout	

Mahana Amdani 1 Year Plus		
	Monthly	Maturity
100K - 1M	1.4648	1.6275
Above 1M	1.4973	1.6601

Tabeer Saving Plan	
Profit Calculated on DB	0.8951
Monthly Payout	

Hajj Albaraka	
Profit Calculated on DB	0.9358
Monthly Payout	

Business Plus	
Profit Calculated on MAB	0.0114
Monthly Payout	

Asaan Digital Saving Account	
Profit Calculated on MAB	0.7324
Monthly Payout	

Asaan Digital Remittance Saving	
Profit Calculated on MAB	0.7324
Monthly Payout	

Freelancer Digital Saving Account-PKR	
Profit Calculated on MAB	0.7324
Monthly Payout	

Khazana Account	
Less than 9.99M	0.6917
10M - 99.99M	0.8951
100M - 499.99M	0.8138
Above 500M	1.0579
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	0.8138
50M - 100M	0.8951
100.01M - 500M	1.1637
500.01M - 1.5B	1.1718
1.501B - 2.5B	1.1800
Above 2.5B	1.1962
Profit Calculated on DB	
Monthly Payout	

Tier II Sukuk 2nd Issue	1.3509
Additional Tier I Capital	2.2883
ITERF	0.1628
Tier II Sukuk 2nd Issue	2.0654

FCY Saving Accounts	0.8481
FCY Freelancer Digital Saving	0.8481

FCY Term Deposit				
Tenure	1 Month	3 Months	6 Months	1 Year
Profit Payment	Maturity	Maturity	Maturity	Maturity
USD less than 1 M	1.4135	1.9788	2.2615	2.5442
USD less than 1 M	1.4135	9.8942	2.2615	2.5442
GBP	0.8481	0.8481	0.8481	0.8481
EURO	0.8481	0.8481	0.8481	0.8481
AED	0.8481	0.8481	0.8481	0.8481

DB: Daily Balance

MAB: Monthly Average Balance

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

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	0.6091	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