

Al Baraka Bank Pakistan Limited (ABPL)

WEIGHTAGES EFFECTIVE FROM JANUARY 2022



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

Saving / Asaan Saving Account	
Profit Calculated on MAB	0.7183
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	0.8141
Quarterly Payout	

Shafqaat Account	
Less than 25K	0.7470
25K - 499.99K	0.7470
500K - 999.99K	0.7758
1M - 4.99M	0.8141
5M - 9.99M	0.8524
10M - 24.99M	0.8811
25M - 49.99M	0.9577
50M - 99.99M	0.9577
Above 100M	0.9577
Profit Calculated on DB	
Monthly Payout	

Term Deposit - Quarterly Payout			
Slab	1 Year	3 Year	5 Year
Less than 5M	1.3887	1.4366	1.5324
5M - 9.99M	1.3887	1.4366	1.5324
10M - 24.99M	1.3887	1.4366	1.5324
25M - 49.99M	1.3887	1.4366	1.5324
50M - 99.99M	1.3887	1.4366	1.5324
100M - 249.99M	1.3887	1.4366	1.5324
250M - 499.99M	1.3887	1.4366	1.5324
500M - 999.99M	1.3887	1.4366	1.5324
Above 1 Billion	1.3887	1.4366	1.5324

Mahana Amdani Scheme (Monthly Payout)							
Slab	1 Year	2 Year	3 Year	4 Year	5 Year		
						Premium	Plus
Less than 250K	1.3887	1.3887	1.3983	1.4366	1.4366	1.4462	1.5324
250K - 499.99K	1.3887	1.3887	1.3983	1.4366	1.4366	1.4462	1.5324
500K - 999.99K	1.3887	1.3887	1.3983	1.4366	1.3887	1.4462	1.5324
1M - 4.99M	1.3887	1.3887	1.3983	1.4366	1.3887	1.4462	1.5324
5M - 9.99M	1.3887	1.3887	1.3983	1.4366	1.3887	1.4462	1.5324
10M - 49.99M	1.3887	1.3887	1.3983	1.4366	1.3887	1.4462	1.5324
Above 50M	1.3887	1.3887	1.3983	1.4366	1.3887	1.4462	1.5324

Term Deposit - Maturity Payout							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.9577	1.0056	1.0535	1.4366	1.4462	1.4845	1.5802
5M - 9.99M	0.9577	1.0056	1.0535	1.4366	1.4462	1.4845	1.5802
10M - 24.99M	0.9577	1.0056	1.0535	1.4366	1.4462	1.4845	1.5802
25M - 49.99M	0.9577	1.0056	1.0535	1.4366	1.4462	1.4845	1.5802
50M - 99.99M	0.7662	1.1493	1.1493	1.4366	1.4462	1.4845	1.5802
100M - 249.99M	0.9577	1.1493	1.1493	1.4366	1.4462	1.4845	1.5802
250M - 499.99M	1.2450	1.3408	1.3408	1.4366	1.4462	1.4845	1.5802
500M - 999.99M	1.2929	1.3408	1.3408	1.4366	1.4462	1.4845	1.5802
Above 1 Billion	1.3408	1.3408	1.3408	1.4366	1.4462	1.4845	1.5802

Tabeer Saving Plan	
Profit Calculated on DB	0.9098
Monthly Payout	

Mahana Barkah Account	
Less than 10K	0.7470
10K - 49.99K	0.7470
50K - 249.99K	0.7470
250K - 499.99K	0.7470
500K - 999.99K	0.7566
1M - 4.99M	0.7662
5M - 9.99M	0.7853
10M - 24.99M	0.7949
Above 25M	0.8620
Profit Calculated on DB	
Monthly Payout	

Mudarabah Premium Plus - Corporate	
Less than 1M	0.7183
1M - 9.99M	0.7183
10M - 24.99M	0.7279
25M - 49.99M	0.7279
50M - 99.99M	0.7279
100M - 249.99M	0.8141
250M - 499.99M	0.8141
500M - 1.99B	1.2450
Above 2B	1.2450
Profit Calculated on DB	
Monthly Payout	

Mahana Amdani 1 Year Plus		
	Monthly	Maturity
100K - 1M	1.7239	1.7814
Above 1M	1.7622	1.8197

Hajj Albaraka	
Profit Calculated on DB	0.9098
Monthly Payout	

Business Plus	
Profit Calculated on MAB	0.0134
Monthly Payout	

Asaan Digital Saving Account	
Profit Calculated on MAB	0.8141
Monthly Payout	

Asaan Digital Remittance Saving	
Profit Calculated on MAB	0.8141
Monthly Payout	

Freelancer Digital Saving Account-PKR	
Profit Calculated on MAB	0.8141
Monthly Payout	

Khazana Account	
Less than 9.99M	0.7183
10M - 99.99M	0.7279
100M - 249.99M	0.8141
250M - 499.99M	0.8141
Above 500M	1.2450
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	0.9098
50M - 100M	1.0056
100.01M - 500M	1.3217
500.01M - 1.5B	1.3312
1.501B - 2.5B	1.3408
Above 2.5B	1.3600
Profit Calculated on DB	
Monthly Payout	

Tier II Sukuk 2nd Issue	1.5898
Additional Tier I Capital	2.6931
ITERF	0.1915

Mahana Amadani Shafqaat 3 Year	
500K - 10M	1.4366

FCY Saving Accounts	
Saving Accounts	0.8425
Freelancer Digital Saving	0.8425

FCY Term Deposit				
Tenure	1 Month	3 Months	6 Months	1 Year
Profit Payment	Maturity	Maturity	Maturity	Maturity
USD less than 1 M	1.4042	1.9658	2.2467	2.5275
USD less than 1 M	1.4042	9.8292	2.2467	2.5275
GBP	0.8425	0.8425	0.8425	0.8425
EURO	0.8425	0.8425	0.8425	0.8425
AED	0.8425	0.8425	0.8425	0.8425

DB: Daily Balance

MAB: Monthly Average Balance

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