

# Al Baraka Bank Pakistan Limited (ABPL)

WEIGHTAGES EFFECTIVE FROM NOVEMBER 2021



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

  

Saving / Asaan Saving Account	
Profit Calculated on MAB	0.003129
Monthly Payout	

  

Tifl - Young Saver Account	
Profit Calculated on DB	0.003632
Quarterly Payout	

  

Shafqaat Account	
Less than 25K	0.003129
25K - 499.99K	0.003464
500K - 999.99K	0.003688
1M - 4.99M	0.003911
5M - 9.99M	0.004135
10M - 24.99M	0.004303
25M - 49.99M	0.004470
50M - 99.99M	0.004582
Above 100M	0.004750
Profit Calculated on DB	
Monthly Payout	

  

Term Deposit - Quarterly Payout			
Slab	1 Year	3 Year	5 Year
Less than 5M	0.004694	0.005968	0.006582
5M - 9.99M	0.004962	0.006068	0.006627
10M - 24.99M	0.005174	0.006169	0.006784
25M - 49.99M	0.005442	0.006214	0.006940
50M - 99.99M	0.005711	0.006482	0.006985
100M - 249.99M	0.005420	0.006191	0.006527
250M - 499.99M	0.005968	0.006459	0.006683
500M - 999.99M	0.006459	0.006616	0.006839
Above 1 Billion	0.006560	0.006717	0.006996

  

Mahana Amdani Scheme (Monthly Payout)					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	0.004593	0.005152	0.005320	0.005487	0.005990
250K - 499.99K	0.004750	0.005420	0.005588	0.005700	0.006202
500K - 999.99K	0.004794	0.005688	0.005856	0.005968	0.006415
1M - 4.99M	0.004850	0.005968	0.006135	0.006247	0.006638
5M - 9.99M	0.005141	0.006202	0.006370	0.006482	0.006817
10M - 49.99M	0.005297	0.006471	0.006638	0.006750	0.006918
Above 50M	0.005342	0.006739	0.006906	0.007018	0.007018

  

Term Deposit - Maturity Payout							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.003353	0.003576	0.003688	0.004850	0.005688	0.006527	0.006638
5M - 9.99M	0.003464	0.003688	0.003800	0.005118	0.005957	0.006571	0.006906
10M - 24.99M	0.003576	0.003800	0.003911	0.005387	0.006225	0.006616	0.007007
25M - 49.99M	0.003688	0.003911	0.004023	0.005655	0.006493	0.006661	0.007164
50M - 99.99M	0.003800	0.004023	0.004135	0.005923	0.006761	0.006147	0.007320
100M - 249.99M	0.003856	0.004135	0.004247	0.005632	0.006471	0.006191	0.006862
250M - 499.99M	0.006147	0.006370	0.006538	0.007264	0.006739	0.006739	0.006962
500M - 999.99M	0.006370	0.006538	0.006705	0.007432	0.007007	0.007119	0.007342
Above 1 Billion	0.006482	0.006705	0.006985	0.007544	0.007387	0.007499	0.007555

  

Taabeer Saving Plan	
Profit Calculated on DB	0.005029
Monthly Payout	

  

Mahana Barkah Account	
Less than 10K	0.003129
10K - 49.99K	0.003409
50K - 249.99K	0.003464
250K - 499.99K	0.003520
500K - 999.99K	0.003576
1M - 4.99M	0.003632
5M - 9.99M	0.003744
10M - 24.99M	0.003800
Above 25M	0.004191
Profit Calculated on DB	
Monthly Payout	

  

Mudarabah Premium Plus - Corporate	
Less than 1M	0.003129
1M - 9.99M	0.003185
10M - 24.99M	0.003353
25M - 49.99M	0.003353
50M - 99.99M	0.003353
100M - 249.99M	0.003632
250M - 499.99M	0.003800
500M - 1.99B	0.006985
Above 2B	0.007376
Profit Calculated on DB	
Monthly Payout	

  

Mahana Amdani Plus		
	1 Year	3 Years
100K - 10M	0.006091	0.006258
Above 10M	0.006147	0.006426

  

Mahana Amdani Premium	
	1 Year
100K - 10M	0.006091
Above 10M	0.006147

  

3 Year Mahana Amdani Shafqaat	
	500K - 10M
	0.006705

  

Re-Finance Schemes	
Isl Temporary Economic Refinan	0.001118

  

Hajj Albaraka	
Profit Calculated on DB	0.005029
Monthly Payout	

  

Business Plus	
Profit Calculated on MAB	0.000078
Monthly Payout	

  

Khazana Account	
Less than 250K	0.003129
250K - 999.99K	0.003129
1M - 9.99M	0.003185
10M - 24.99M	0.003353
25M - 49.99M	0.003353
50M - 99.99M	0.003353
100M - 249.99M	0.003632
250M - 499.99M	0.003911
Above 500M	0.004023
Profit Calculated on MAB	
Monthly Payout	

  

Islamic Institution Deposit	
Till 50M	0.004470
50M - 100M	0.005029
100.01M - 500M	0.006873
500.01M - 1.5B	0.006929
1.501B - 2.5B	0.006985
Above 2.5B	0.007096
Profit Calculated on DB	
Monthly Payout	

  

Capital Instruments	
Tier II Sukuk 2nd Issue	0.009276
Additional Tier I Capital	0.011354

  

FCY Saving Account	
USD	0.015306
GBP	0.015306
Euro	0.015306
JPY	0.015306
AED	0.015306
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	0.025510	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

DB: Daily Balance

MAB: Monthly Average Balance

**Al Baraka Bank Pakistan Limited (ABPL)**  
**SPECIAL POOL WEIGHTAGES EFFECTIVE FROM NOVEMBER 2021**

<b>Profit Sharing Ratio</b>	<b>LCY</b>
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