

Al Baraka Bank Pakistan Limited (ABPL)
PROFIT RATES FOR THE MONTH MARCH 2020

Saving / Asaan Saving Account	
Profit Calculated on MAB	5.88%
Monthly Payout	

Tif'I - Young Saver Account	
Profit Calculated on DB	6.12%
Quarterly Payout	

Business Plus	
Profit Calculated on MAB	0.07%
Monthly Payout	

Shafqaat Account	
Less than 25K	5.88%
25K - 499.99K	6.59%
500K - 999.99K	7.06%
1M - 4.99M	7.53%
5M - 9.99M	8.00%
10M - 24.99M	8.23%
25M - 49.99M	8.47%
50M - 99.99M	8.61%
Above 100M	8.71%
Profit Calculated on DB	
Monthly Payout	

Term Deposit - Quarterly Payout				
Slab	1 Year	3 Year	5 Year	
Less than 5M	9.27%	10.35%	10.87%	
5M - 9.99M	9.50%	10.45%	10.92%	
10M - 24.99M	9.69%	10.54%	11.06%	
25M - 49.99M	9.93%	10.59%	11.20%	
50M - 99.99M	10.16%	10.82%	11.25%	
100M - 249.99M	10.40%	11.06%	11.34%	
250M - 499.99M	10.87%	11.29%	11.48%	
500M - 999.99M	11.29%	11.43%	11.62%	
Above 1 Billion	11.39%	11.53%	11.76%	

Mahana Amdani Scheme (Monthly Payout)					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	9.18%	9.65%	9.79%	9.93%	10.35%
250K - 499.99K	9.32%	9.88%	10.02%	10.12%	10.54%
500K - 999.99K	9.36%	10.12%	10.26%	10.35%	10.73%
1M - 4.99M	9.41%	10.35%	10.49%	10.59%	10.92%
5M - 9.99M	9.69%	10.59%	10.73%	10.82%	11.11%
10M - 49.99M	9.83%	10.82%	10.96%	11.06%	11.20%
Above 50M	9.88%	11.06%	11.20%	11.29%	11.29%

Term Deposit - Maturity Payout							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	6.82%	7.06%	7.29%	9.41%	10.12%	10.82%	10.92%
5M - 9.99M	7.06%	7.29%	7.53%	9.65%	10.35%	10.87%	11.15%
10M - 24.99M	7.29%	7.53%	7.76%	9.88%	10.59%	10.92%	11.25%
25M - 49.99M	7.53%	7.76%	8.00%	10.12%	10.82%	10.96%	11.39%
50M - 99.99M	7.76%	9.88%	10.12%	10.35%	11.06%	11.01%	11.53%
100M - 249.99M	8.71%	10.35%	10.59%	10.59%	11.29%	11.06%	11.62%
250M - 499.99M	8.94%	10.82%	11.06%	11.29%	11.53%	11.53%	11.72%
500M - 999.99M	10.12%	11.29%	11.53%	11.53%	11.76%	11.86%	12.05%
Above 1 Billion	10.35%	11.76%	12.00%	11.76%	12.09%	12.19%	12.23%

Mudarabah Premium Plus - Corporate	
Less than 1M	5.88%
1M - 9.99M	5.93%
10M - 24.99M	6.12%
25M - 49.99M	6.35%
50M - 99.99M	6.45%
100M - 249.99M	6.82%
250M - 499.99M	7.29%
Above 500M	7.76%
Profit Calculated on DB	
Monthly Payout	

Mahana Barkah Account	
Less than 10K	5.88%
10K - 49.99K	5.93%
50K - 249.99K	6.12%
250K - 499.99K	6.35%
500K - 999.99K	6.73%
1M - 4.99M	6.96%
5M - 9.99M	7.20%
10M - 24.99M	7.53%
Above 25M	7.76%
Profit Calculated on DB	
Monthly Payout	

3 Year Mahana Amadani Shafqaat	
Slab	3 Years
500K - 10M	12.00%

Capital Instruments	
Tier II Sukuk 1st Issue	14.26%
Tier II Sukuk 2nd Issue	14.34%
Tier I Capital	15.01%

Islamic Institution Deposit	
Till 50M	5.88%
50M - 100M	11.29%
100.01M - 500M	11.39%
500.01M - 1.5B	11.43%
1.501B - 2.5B	11.48%
Above 2.5B	11.53%
Profit Calculated on DB	
Monthly Payout	

Khazana Account	
Less than 250K	5.88%
250K - 999.99K	5.93%
1M - 9.99M	6.12%
10M - 24.99M	6.35%
25M - 49.99M	6.59%
50M - 99.99M	6.63%
100M - 249.99M	6.68%
250M - 499.99M	8.23%
Above 500M	8.47%
Profit Calculated on MAB	
Monthly Payout	

Mahana Amadani Premium	
Slab	1 Year
100K - 10M	11.06%
Above 10M	11.29%

Mahana Amdani Plus		
Slab	1 Year	3 Years
100K - 10M	10.59%	11.06%
Above 10M	10.82%	11.29%

FCY DEPOSITS	
FCY Saving Account	
USD	0.50%
GBP	0.25%
Euro	0.05%
JPY	0.02%
AED	0.05%
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	0.75%	1.00%	1.25%	1.50%
USD 25K - 99.99K	1.00%	1.25%	1.50%	1.75%
USD 100K - 499.99K	1.10%	1.50%	1.75%	2.50%
USD 500K - 999.99K	1.20%	2.50%	2.50%	2.50%
USD Above 1000K	1.25%	2.50%	2.50%	2.50%
GBP	0.02%	0.10%	0.50%	0.75%
EURO	0.02%	0.05%	0.50%	0.75%
AED	0.15%	0.25%	0.50%	0.75%

DB: Daily Balance

MAB: Monthly Average Balance