

Al Baraka Bank Pakistan Limited (ABPL)

WEIGHTAGES EFFECTIVE FROM **AUGUST 2021**



DB: Daily Balance

MAB: Monthly Average Balance

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

| Saving / Asaan Saving Account | |
|-------------------------------|----------|
| Profit Calculated on MAB | 0.003047 |
| Monthly Payout | |

| Tifl - Young Saver Account | |
|----------------------------|----------|
| Profit Calculated on DB | 0.003601 |
| Quarterly Payout | |

| Shafqaat Account | |
|-------------------------|----------|
| Less than 25K | 0.003047 |
| 25K - 499.99K | 0.003435 |
| 500K - 999.99K | 0.003546 |
| 1M - 4.99M | 0.003657 |
| 5M - 9.99M | 0.003768 |
| 10M - 24.99M | 0.003989 |
| 25M - 49.99M | 0.004155 |
| 50M - 99.99M | 0.004432 |
| Above 100M | 0.004709 |
| Profit Calculated on DB | |
| Monthly Payout | |

| Term Deposit - Quarterly Payout | | | | |
|---------------------------------|----------|----------|----------|--|
| Slab | 1 Year | 3 Year | 5 Year | |
| Less than 5M | 0.004654 | 0.005917 | 0.006527 | |
| 5M - 9.99M | 0.004920 | 0.006017 | 0.006571 | |
| 10M - 24.99M | 0.005131 | 0.006117 | 0.006726 | |
| 25M - 49.99M | 0.005396 | 0.006161 | 0.006881 | |
| 50M - 99.99M | 0.005662 | 0.006427 | 0.006926 | |
| 100M - 249.99M | 0.005374 | 0.006139 | 0.006471 | |
| 250M - 499.99M | 0.005917 | 0.006405 | 0.006626 | |
| 500M - 999.99M | 0.006405 | 0.006560 | 0.006782 | |
| Above 1 Billion | 0.006505 | 0.006660 | 0.006937 | |

| Mahana Amdani Scheme (Monthly Payout) | | | | | |
|---------------------------------------|----------|----------|----------|----------|----------|
| Slab | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year |
| Less than 250K | 0.004554 | 0.005108 | 0.005275 | 0.005441 | 0.005939 |
| 250K - 499.99K | 0.004709 | 0.005374 | 0.005541 | 0.005651 | 0.006150 |
| 500K - 999.99K | 0.004754 | 0.005640 | 0.005806 | 0.005917 | 0.006361 |
| 1M - 4.99M | 0.004809 | 0.005917 | 0.006084 | 0.006194 | 0.006582 |
| 5M - 9.99M | 0.005097 | 0.006150 | 0.006316 | 0.006427 | 0.006759 |
| 10M - 49.99M | 0.005252 | 0.006416 | 0.006582 | 0.006693 | 0.006859 |
| Above 50M | 0.005297 | 0.006682 | 0.006848 | 0.006959 | 0.006959 |

| Term Deposit - Maturity Payout | | | | | | | |
|--------------------------------|----------|----------|----------|----------|----------|----------|----------|
| Slab | 1 Month | 3 Months | 6 Months | 1 Year | 2 Year | 3 Year | 5 Year |
| Less than 5M | 0.003324 | 0.003546 | 0.003657 | 0.004809 | 0.005640 | 0.006471 | 0.006582 |
| 5M - 9.99M | 0.003435 | 0.003657 | 0.003768 | 0.005075 | 0.005906 | 0.006516 | 0.006848 |
| 10M - 24.99M | 0.003546 | 0.003768 | 0.003878 | 0.005341 | 0.006172 | 0.006560 | 0.006948 |
| 25M - 49.99M | 0.003657 | 0.003878 | 0.003989 | 0.005607 | 0.006438 | 0.006604 | 0.007103 |
| 50M - 99.99M | 0.003768 | 0.003989 | 0.004100 | 0.005873 | 0.006704 | 0.006095 | 0.007258 |
| 100M - 249.99M | 0.003823 | 0.004100 | 0.004211 | 0.005585 | 0.006416 | 0.006139 | 0.006804 |
| 250M - 499.99M | 0.006095 | 0.006316 | 0.006482 | 0.007203 | 0.006682 | 0.006682 | 0.006904 |
| 500M - 999.99M | 0.006316 | 0.006482 | 0.006649 | 0.007369 | 0.006948 | 0.007059 | 0.007280 |
| Above 1 Billion | 0.006427 | 0.006649 | 0.006926 | 0.007480 | 0.007325 | 0.007435 | 0.007491 |

| Tabeer Saving Plan | |
|-------------------------|----------|
| Profit Calculated on DB | 0.004986 |
| Monthly Payout | |

| Mahana Barkah Account | |
|-------------------------|----------|
| Less than 10K | 0.003047 |
| 10K - 49.99K | 0.003380 |
| 50K - 249.99K | 0.003435 |
| 250K - 499.99K | 0.003491 |
| 500K - 999.99K | 0.003546 |
| 1M - 4.99M | 0.003601 |
| 5M - 9.99M | 0.003712 |
| 10M - 24.99M | 0.003768 |
| Above 25M | 0.004155 |
| Profit Calculated on DB | |
| Monthly Payout | |

| Mudarabah Premium Plus - Corporate | |
|------------------------------------|----------|
| Less than 1M | 0.003047 |
| 1M - 9.99M | 0.003158 |
| 10M - 24.99M | 0.003324 |
| 25M - 49.99M | 0.003324 |
| 50M - 99.99M | 0.003324 |
| 100M - 249.99M | 0.003601 |
| 250M - 499.99M | 0.003768 |
| 500M - 1.99B | 0.006926 |
| Above 2B | 0.007314 |
| Profit Calculated on DB | |
| Monthly Payout | |

| Mahana Amdani Plus | | |
|--------------------|----------|----------|
| | 1 Year | 3 Years |
| 100K - 10M | 0.006039 | 0.006205 |
| Above 10M | 0.006095 | 0.006372 |

| Mahana Amdani Premium | |
|-----------------------|----------|
| | 1 Year |
| 100K - 10M | 0.006039 |
| Above 10M | 0.006095 |

| 3 Year Mahana Amdani Shafqaat | |
|-------------------------------|----------|
| 500K - 10M | 0.006649 |

| Re-Finance Schemes | |
|--------------------------------|----------|
| Isl Temporary Economic Refinan | 0.001108 |

| Hajj Albaraka | |
|-------------------------|----------|
| Profit Calculated on DB | 0.004986 |
| Monthly Payout | |

| Business Plus | |
|--------------------------|----------|
| Profit Calculated on MAB | 0.000078 |
| Monthly Payout | |

| Khazana Account | |
|--------------------------|----------|
| Less than 250K | 0.003047 |
| 250K - 999.99K | 0.003047 |
| 1M - 9.99M | 0.003158 |
| 10M - 24.99M | 0.003324 |
| 25M - 49.99M | 0.003324 |
| 50M - 99.99M | 0.003324 |
| 100M - 249.99M | 0.003601 |
| 250M - 499.99M | 0.003878 |
| Above 500M | 0.003989 |
| Profit Calculated on MAB | |
| Monthly Payout | |

| Islamic Institution Deposit | |
|-----------------------------|----------|
| Till 50M | 0.004432 |
| 50M - 100M | 0.004986 |
| 100.01M - 500M | 0.006815 |
| 500.01M - 1.5B | 0.006870 |
| 1.501B - 2.5B | 0.006926 |
| Above 2.5B | 0.007036 |
| Profit Calculated on DB | |
| Monthly Payout | |

| Capital Instruments | |
|-------------------------|----------|
| Tier II Sukuk 1st Issue | 0.010106 |
| Tier II Sukuk 2nd Issue | 0.009208 |
| Tier I Capital | 0.011258 |

| 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 | |

| 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 |