

# Al Baraka Bank Pakistan Limited (ABPL)



WEIGHTAGES EFFECTIVE FROM SEPTEMBER 2021

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

  

Saving / Asaan Saving Account	
Profit Calculated on MAB	0.003047
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	0.004710
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	0.005397	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	0.006627
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	0.005940
250K - 499.99K	0.004710	0.005374	0.005541	0.005651	0.006150
500K - 999.99K	0.004754	0.005640	0.005807	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	0.006760
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

  

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 Refinanc	0.001108

  

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	0.006995	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

  

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

  

Tabeer Saving Plan	
Profit Calculated on DB	
Monthly Payout	0.004987

  

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

  

Hajj Albaraka	
Profit Calculated on DB	
Monthly Payout	0.004987

  

Business Plus	
Profit Calculated on MAB	
Monthly Payout	0.000078

  

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	0.004987
100.01M - 500M	0.006815
500.01M - 1.5B	0.006870
1.501B - 2.5B	0.006926
Above 2.5B	0.007037
Profit Calculated on DB	
Monthly Payout	

  

Capital Instruments	
Tier II Sukuk 1st Issue	0.010106
Tier II Sukuk 2nd Issue	0.009197
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	

DB: Daily Balance

MAB: Monthly Average Balance

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