

# Al Baraka Bank Pakistan Limited (ABPL)

Weightages Effective from April 2020



Profit Sharing Ratio	LCY	FCY
Share of Mudarib	30%	80%
Rabb ul Maal	70%	20%

Saving / Asaan Account	
Profit Calculated on MAB	0.003060
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	0.003222
Quarterly Payout	

Shafqaat Account	
Less than 25K	0.003060
25K - 499.99K	0.003544
500K - 999.99K	0.003866
1M - 4.99M	0.004188
5M - 9.99M	0.004510
10M - 24.99M	0.004671
25M - 49.99M	0.004832
50M - 99.99M	0.004929
Above 100M	0.004671
Profit Calculated on DB	
Monthly Payout	

Term Deposit [Quarterly Payout]			
Slab	1 Year	3 Year	5 Year
Less than 5M	0.005380	0.006121	0.006475
5M - 9.99M	0.005541	0.006185	0.006507
10M - 24.99M	0.005670	0.006250	0.006604
25M - 49.99M	0.005831	0.006282	0.006701
50M - 99.99M	0.005992	0.006443	0.006733
100M - 249.99M	0.005831	0.006282	0.006475
250M - 499.99M	0.006153	0.006443	0.006572
500M - 999.99M	0.006443	0.006540	0.006669
Above 1 Billion	0.006507	0.006604	0.006765

Mahana Amdani Scheme [Monthly Payout]					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	0.005316	0.005638	0.005734	0.005831	0.006121
250K - 499.99K	0.005412	0.005799	0.005895	0.005960	0.006250
500K - 999.99K	0.005444	0.005960	0.006056	0.006121	0.006379
1M - 4.99M	0.005477	0.006121	0.006218	0.006282	0.006507
5M - 9.99M	0.005670	0.006282	0.006379	0.006443	0.006636
10M - 49.99M	0.005767	0.006443	0.006540	0.006604	0.006701
Above 50M	0.005799	0.006604	0.006701	0.006765	0.006765

Term Deposit [Maturity Payout]							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.003705	0.003866	0.004027	0.005477	0.005960	0.006443	0.006507
5M - 9.99M	0.003866	0.004027	0.004188	0.005638	0.006121	0.006475	0.006669
10M - 24.99M	0.004027	0.004188	0.004349	0.005799	0.006282	0.006507	0.006733
25M - 49.99M	0.004188	0.004349	0.004510	0.005960	0.006443	0.006540	0.006830
50M - 99.99M	0.004349	0.005799	0.005960	0.006121	0.006604	0.006250	0.006926
100M - 249.99M	0.004671	0.005799	0.005960	0.005960	0.006443	0.006282	0.006669
250M - 499.99M	0.004832	0.006121	0.006282	0.006443	0.006604	0.006604	0.006733
500M - 999.99M	0.005638	0.006443	0.006604	0.006604	0.006765	0.006830	0.006958
Above 1 Billion	0.005799	0.006765	0.006926	0.006765	0.006991	0.007055	0.007087

Mahana Barkah Account	
Less than 10K	0.003060
10K - 49.99K	0.003093
50K - 249.99K	0.003222
250K - 499.99K	0.003383
500K - 999.99K	0.003640
1M - 4.99M	0.003801
5M - 9.99M	0.003962
10M - 24.99M	0.004188
Above 25M	0.004349
Profit Calculated on DB	
Monthly Payout	

Mudaraba Premium Plus [Corporate]	
Less than 1M	0.003060
1M - 9.99M	0.003093
10M - 24.99M	0.003222
25M - 49.99M	0.003383
50M - 99.99M	0.003125
100M - 249.99M	0.003383
250M - 499.99M	0.003705
500M - 1.99B	0.004027
Above 2B	0.004027
Profit Calculated on DB	
Monthly Payout	

Mahana Amdani Plus		
Slab	1 Year	3 Years
100K - 10M	0.006282	0.006282
Above 10M	0.006443	0.006443

Mahana Amadani Premium	
Slab	1 Year
100K - 10M	0.006282
Above 10M	0.006443

Business Plus	
Profit Calculated on MAB	0.000045
Monthly Payout	

Khazana Account	
Less than 250K	0.003060
250K - 999.99K	0.003093
1M - 9.99M	0.003222
10M - 24.99M	0.003383
25M - 49.99M	0.003544
50M - 99.99M	0.003254
100M - 249.99M	0.003286
250M - 499.99M	0.004349
Above 500M	0.004510
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	0.003060
50M - 100M	0.006121
100.01M - 500M	0.006507
500.01M - 1.5B	0.006604
1.501B - 2.5B	0.006765
Above 2.5B	0.006765
Profit Calculated on DB	
Monthly Payout	

Capital Instruments	
Tier II Sukuk 1st Issue	0.008054
Tier II Sukuk 2nd Issue	0.009819
Tier I Capital	0.010277

Mahana Amadani Shafqaat	
Slab	3 Years
500K - 10M	0.006926

Foreign Currency Savings Deposit	
USD	0.012655
GBP	0.006328
Euro	0.001266
JPY	0.000506
AED	0.001266
Profit Calculated on MAB	
Monthly Payout	

Foreign Currency Term Deposit					
Tenure	1 Month	3 Months	6 Months	1 Year	
Profit Payment	Maturity	Maturity	Maturity	Maturity	
USD Less than 25K	0.018983	0.025310	0.031638	0.037965	
USD 25K - 99.99K	0.025310	0.031638	0.037965	0.044293	
USD 100K - 499.99K	0.027841	0.037965	0.044293	0.063275	
USD 500K - 999.99K	0.030372	0.063275	0.063275	0.063275	
USD Above 1000K	0.031638	0.063275	0.063275	0.063275	
GBP	0.000506	0.002531	0.012655	0.018983	
EURO	0.000506	0.001266	0.012655	0.018983	
AED	0.003797	0.006328	0.012655	0.018983	

MAB: Monthly Average Balance

DB: Daily Balance

**Al Baraka Bank Pakistan Limited (ABPL)**  
**Special Pool Weightages Effective from April 2020**



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

Special Pool Weightages									
	Class-F	Class-G	Class-H	Class-I	Class-J	Class-K	Class-L	Class-M	Class-N
Level-1	0.007613	0.009136	0.010659	0.012181	0.013704	0.015226	0.016749	0.018272	0.019794
Level-2	0.007689	0.009212	0.010735	0.012257	0.013780	0.015303	0.016825	0.018348	0.019871
Level-3	0.007766	0.009288	0.010811	0.012333	0.013856	0.015379	0.016901	0.018424	0.019947
Level-4	0.007842	0.009364	0.010887	0.012410	0.013932	0.015455	0.016978	0.018500	0.020023
Level-5	0.007918	0.009440	0.010963	0.012486	0.014008	0.015531	0.017054	0.018576	0.020099
Level-6	0.007994	0.009517	0.011039	0.012562	0.014085	0.015607	0.017130	0.018652	0.020175
Level-7	0.008070	0.009593	0.011115	0.012638	0.014161	0.015683	0.017206	0.018729	0.020251
Level-8	0.008146	0.009669	0.011191	0.012714	0.014237	0.015759	0.017282	0.018805	0.020327
Level-9	0.008222	0.009745	0.011268	0.012790	0.014313	0.015836	0.017358	0.018881	0.020404
Level-10	0.008298	0.009821	0.011344	0.012866	0.014389	0.015912	0.017434	0.018957	0.020480
Level-11	0.008375	0.009897	0.011420	0.012943	0.014465	0.015988	0.017510	0.019033	0.020556
Level-12	0.008451	0.009973	0.011496	0.013019	0.014541	0.016064	0.017587	0.019109	0.020632
Level-13	0.008527	0.010049	0.011572	0.013095	0.014617	0.016140	0.017663	0.019185	0.020708
Level-14	0.008603	0.010126	0.011648	0.013171	0.014694	0.016216	0.017739	0.019262	0.020784
Level-15	0.008679	0.010202	0.011724	0.013247	0.014770	0.016292	0.017815	0.019338	0.020860
Level-16	0.008755	0.010278	0.011801	0.013323	0.014846	0.016368	0.017891	0.019414	0.020936
Level-17	0.008831	0.010354	0.011877	0.013399	0.014922	0.016445	0.017967	0.019490	0.021013
Level-18	0.008907	0.010430	0.011953	0.013475	0.014998	0.016521	0.018043	0.019566	0.021089
Level-19	0.008984	0.010506	0.012029	0.013552	0.015074	0.016597	0.018120	0.019642	0.021165
Level-20	0.009060	0.010582	0.012105	0.013628	0.015150	0.016673	0.018196	0.019718	0.021241