

Al Baraka Bank Pakistan Limited (ABPL)

Weightages Effective from February 2020



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

Saving / Asaan Account	
Profit Calculated on MAB	0.003282
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	0.003413
Quarterly Payout	

Shafqaat Account	
Less than 25K	0.003282
25K - 499.99K	0.003676
500K - 999.99K	0.003938
1M - 4.99M	0.004201
5M - 9.99M	0.004463
10M - 24.99M	0.004595
25M - 49.99M	0.004726
50M - 99.99M	0.004805
Above 100M	0.004857
Profit Calculated on DB	
Monthly Payout	

Term Deposit [Quarterly Payout]			
Slab	1 Year	3 Year	5 Year
Less than 5M	0.005172	0.005776	0.006065
5M - 9.99M	0.005304	0.005829	0.006091
10M - 24.99M	0.005409	0.005881	0.006170
25M - 49.99M	0.005540	0.005907	0.006249
50M - 99.99M	0.005671	0.006039	0.006275
100M - 249.99M	0.005802	0.006170	0.006327
250M - 499.99M	0.006065	0.006301	0.006406
500M - 999.99M	0.006301	0.006380	0.006485
Above 1 Billion	0.006354	0.006432	0.006564

Mahana Amdani Scheme [Monthly Payout]					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	0.005120	0.005382	0.005461	0.005540	0.005776
250K - 499.99K	0.005198	0.005514	0.005592	0.005645	0.005881
500K - 999.99K	0.005225	0.005645	0.005724	0.005776	0.005986
1M - 4.99M	0.005251	0.005776	0.005855	0.005907	0.006091
5M - 9.99M	0.005409	0.005907	0.005986	0.006039	0.006196
10M - 49.99M	0.005487	0.006039	0.006117	0.006170	0.006249
Above 50M	0.005514	0.006170	0.006249	0.006301	0.006301

Term Deposit [Maturity Payout]							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.003807	0.003938	0.004070	0.005251	0.005645	0.006039	0.006091
5M - 9.99M	0.003938	0.004070	0.004201	0.005382	0.005776	0.006065	0.006222
10M - 24.99M	0.004070	0.004201	0.004332	0.005514	0.005907	0.006091	0.006275
25M - 49.99M	0.004201	0.004332	0.004463	0.005645	0.006039	0.006117	0.006354
50M - 99.99M	0.004332	0.005514	0.005645	0.005776	0.006170	0.006144	0.006432
100M - 249.99M	0.004857	0.005776	0.005907	0.005907	0.006301	0.006170	0.006485
250M - 499.99M	0.004988	0.006039	0.006170	0.006301	0.006432	0.006432	0.006537
500M - 999.99M	0.005645	0.006301	0.006432	0.006432	0.006564	0.006616	0.006721
Above 1 Billion	0.005776	0.006564	0.006695	0.006564	0.006748	0.006800	0.006826

Mahana Barkah Account	
Less than 10K	0.003282
10K - 49.99K	0.003308
50K - 249.99K	0.003413
250K - 499.99K	0.003544
500K - 999.99K	0.003754
1M - 4.99M	0.003886
5M - 9.99M	0.004017
10M - 24.99M	0.004201
Above 25M	0.004332
Profit Calculated on DB	
Monthly Payout	

Mudaraba Premium Plus [Corporate]	
Less than 1M	0.003282
1M - 9.99M	0.003308
10M - 24.99M	0.003413
25M - 49.99M	0.003544
50M - 99.99M	0.003597
100M - 249.99M	0.003807
250M - 499.99M	0.004070
500M - 1.99B	0.004332
Above 2B	0.004332
Profit Calculated on DB	
Monthly Payout	

Term Deposit 1 Year 2018			
Slab	Monthly	Quarterly	Maturity
250K - 10M	0.004857	0.004988	0.005120
10M - 25M	0.004988	0.005120	0.005251

Mahana Amdani Plus 1 Year	
100K - 10M	0.005907
Above 10M	0.006039

Mahana Amdani Plus 3 Year	
100K - 10M	0.006170
Above 10M	0.006301

Mahana Amdani Premium	
Slab	1 Year
100K - 10M	0.006170
Above 10M	0.006301

Business Plus	
Profit Calculated on MAB	0.000037
Monthly Payout	

Khazana Account	
Less than 250K	0.003282
250K - 999.99K	0.003308
1M - 9.99M	0.003413
10M - 24.99M	0.003544
25M - 49.99M	0.003676
50M - 99.99M	0.003702
100M - 249.99M	0.003728
250M - 499.99M	0.004595
Above 500M	0.004726
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	0.003282
50M - 100M	0.006301
100.01M - 500M	0.006354
500.01M - 1.5B	0.006380
1.501B - 2.5B	0.006406
Above 2.5B	0.006432
Profit Calculated on DB	
Monthly Payout	

Capital Instruments	
Tier II Sukuk 1st Issue	0.007955
Tier II Sukuk 2nd Issue	0.007787
Tier I Capital	0.008375

Mahana Amdani Shafqaat	
Slab	3 Years
500K - 10M	0.006695

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	

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



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

Special Pool Weightages					
	Class-J	Class-K	Class-L	Class-M	Class-N
Level-1	0.013704	0.015226	0.016749	0.018272	0.019794
Level-2	0.013780	0.015303	0.016825	0.018348	0.019871
Level-3	0.013856	0.015379	0.016901	0.018424	0.019947
Level-4	0.013932	0.015455	0.016978	0.018500	0.020023
Level-5	0.014008	0.015531	0.017054	0.018576	0.020099
Level-6	0.014085	0.015607	0.017130	0.018652	0.020175
Level-7	0.014161	0.015683	0.017206	0.018729	0.020251
Level-8	0.014237	0.015759	0.017282	0.018805	0.020327
Level-9	0.014313	0.015836	0.017358	0.018881	0.020404
Level-10	0.014389	0.015912	0.017434	0.018957	0.020480
Level-11	0.014465	0.015988	0.017510	0.019033	0.020556
Level-12	0.014541	0.016064	0.017587	0.019109	0.020632
Level-13	0.014617	0.016140	0.017663	0.019185	0.020708
Level-14	0.014694	0.016216	0.017739	0.019262	0.020784
Level-15	0.014770	0.016292	0.017815	0.019338	0.020860
Level-16	0.014846	0.016368	0.017891	0.019414	0.020936
Level-17	0.014922	0.016445	0.017967	0.019490	0.021013
Level-18	0.014998	0.016521	0.018043	0.019566	0.021089
Level-19	0.015074	0.016597	0.018120	0.019642	0.021165
Level-20	0.015150	0.016673	0.018196	0.019718	0.021241