

Al Baraka Bank Pakistan Limited (ABPL)

Weightages Effective from **January 2019**



Profit Sharing Ratio [Local Currency Deposits]	Share of Mudarib Rabb ul Maal	Nov-18	Dec-18	Jan-19
		50%	50%	50%

Payment Frequency				
Saving Accounts	Six monthly	0.002033	0.001987	0.001982
Albaraka Business Plus	Monthly	0.000044	0.000043	0.000043
Saving Accounts	Monthly	0.002033	0.001987	0.001982
Tifl-Young Saver Account	Quarterly	0.002658	0.002598	0.002592
Asaan Saving Deposit Account	Monthly	0.002033	0.001987	0.001982

Mudaraba Premium Plus - for individuals

0 to 999,999	Monthly	0.002033	0.001987	0.001982
1,000,000 to 4,999,999	Monthly	0.002564	0.002507	0.002501
5,000,000 to 9,999,999	Monthly	0.002627	0.002568	0.002562
10,000,000 to 24,999,999	Monthly	0.002658	0.002598	0.002592
25,000,000 to 49,999,999	Monthly	0.002721	0.002660	0.002653
50,000,000 to 99,999,999	Monthly	0.002752	0.002690	0.002684
100,000,000 to 149,999,999	Monthly	0.003503	0.003424	0.003416
150,000,000 to 199,999,999	Monthly	0.003534	0.003454	0.003446
200,000,000 to 249,999,999	Monthly	0.003940	0.003852	0.003843
250,000,000 to 499,999,999	Monthly	0.003972	0.003882	0.003873
500,000,000 and above	Monthly	0.004128	0.004035	0.004026

Mudaraba Premium Plus - for Business / Corporate

0 to 9,999,999	Monthly	0.002033	0.001987	0.001982
10,000,000 to 29,999,999	Monthly	0.002627	0.002568	0.002562
30,000,000 to 49,999,999	Monthly	0.002658	0.002598	0.002592
50,000,000 to 149,999,999	Monthly	0.002721	0.002660	0.002653
150,000,000 to 249,999,999	Monthly	0.002752	0.002690	0.002684
250,000,000 to 299,999,999	Monthly	0.003972	0.003882	0.003873
300,000,000 to 399,999,999	Monthly	0.004003	0.004280	0.004270
400,000,000 to 499,999,999	Monthly	0.004128	0.004402	0.004392
500,000,000 to 749,999,999	Monthly	0.004159	0.004524	0.004514
750,000,000 to 999,999,999	Monthly	0.004816	0.005014	0.005002
1,000,000,000 to above	Monthly	0.004879	0.005014	0.005002

Halal Munafa Account

On First 500,000	Monthly	0.002033	0.001987	0.001982
On Next 4,500,000	Monthly	0.002971	0.003088	0.003080
On Next 5,000,000	Monthly	0.003033	0.003149	0.003141
On Next 10,000,000	Monthly	0.003127	0.003240	0.003233
On Next 30,000,000	Monthly	0.003565	0.003668	0.003660
On amount above 50,000,000	Monthly	0.002033	0.001987	0.001982

Incentive Accounts

0 to 99,999	Monthly	0.002033	0.001987	0.001982
100,000 to 9,999,999	Monthly	0.002783	0.002904	0.002897
10,000,000 to 49,999,999	Monthly	0.003096	0.003210	0.003202
50,000,000 to 99,999,999	Monthly	0.003534	0.003638	0.003629
100,000,000 to 399,999,999	Monthly	0.004065	0.004158	0.004148
400,000,000 and above	Monthly	0.004378	0.004463	0.004453

Khazana Account

0 to 249,999	Monthly / Quarterly	0.002033	0.001987	0.001982
250,000 to 4,999,999	Monthly / Quarterly	0.002502	0.002507	0.002501
5,000,000 to 9,999,999	Monthly / Quarterly	0.002596	0.002598	0.002592
10,000,000 to 24,999,999	Monthly / Quarterly	0.002627	0.002629	0.002623
25,000,000 to 49,999,999	Monthly / Quarterly	0.002752	0.002751	0.002745
50,000,000 to 99,999,999	Monthly / Quarterly	0.002877	0.002874	0.002867
100,000,000 to 249,999,999	Monthly / Quarterly	0.003127	0.003118	0.003111
250,000,000 to 299,999,999	Monthly / Quarterly	0.003628	0.003607	0.003599
300,000,000 to 399,999,999	Monthly / Quarterly	0.003690	0.003668	0.003660
400,000,000 to 499,999,999	Monthly / Quarterly	0.003753	0.003668	0.003660
500,000,000 to 749,999,999	Monthly / Quarterly	0.004472	0.004372	0.004361
750,000,000 to 999,999,999	Monthly / Quarterly	0.004503	0.004402	0.004392
1,000,000,000 to 4,999,999,999	Monthly / Quarterly	0.004535	0.004586	0.004575
5,000,000,000 and above	Monthly / Quarterly	0.005129	0.005564	0.005551

Albaraka Islamic Institution Deposit Account

0 to 10,000,000	Monthly	0.002033	0.003821	0.003812
10,000,001 to 100,000,000	Monthly	0.005097	0.005594	0.005581
100,000,001 to 500,000,000	Monthly	0.005097	0.005656	0.005642
500,000,001 to 1,500,000,000	Monthly	0.005160	0.005656	0.005642
1,500,000,001 to 2,500,000,000	Monthly	0.005160	0.005656	0.005642
2,500,000,001 & Above	Monthly	0.005316	0.005961	0.005947

Mahana Barkah Account

On First 10,000	Monthly	0.002033	0.001987	0.001982
On Next 4,990,000	Monthly	0.003127	0.003179	0.003172
On amount above 5,000,000	Monthly	0.002033	0.001987	0.001982

Albaraka Shafqaat Account

Rs 0 to 24,999	Monthly	0.002158	0.002109	0.001982
Rs 25,000 to 249,999	Monthly	0.002158	0.003210	0.002104
Rs 250,000 to 999,999	Monthly	0.003284	0.003210	0.003202
Rs 1,000,000 to 4,999,999	Monthly	0.003628	0.003546	0.003538
Rs 5,000,000 to 9,999,999	Monthly	0.004034	0.003944	0.003934
Rs 10,000,000 to 99,999,999	Monthly	0.004253	0.004158	0.004148
Rs 100,000,000 to 299,999,999	Monthly	0.004316	0.004341	0.004331
Rs 300,000,000 and above	Monthly	0.004628	0.004647	0.004636

Term Deposit 1 Month

0 to 4,999,999	At Maturity	0.002377	0.002323	0.002318
5,000,000 to 9,999,999	At Maturity	0.003002	0.002935	0.002928
10,000,000 to 14,999,999	At Maturity	0.003065	0.002996	0.002989
15,000,000 to 24,999,999	At Maturity	0.003096	0.003026	0.003019
25,000,000 to 49,999,999	At Maturity	0.003190	0.003118	0.003111
50,000,000 to 99,999,999	At Maturity	0.003315	0.003240	0.003233
100,000,000 to 199,999,999	At Maturity	0.003377	0.003668	0.003660
200,000,000 to 499,999,999	At Maturity	0.003909	0.003974	0.003965
500,000,000 to 999,999,999	At Maturity	0.004065	0.004524	0.004514
1000,000,000 to 1,499,999,999	At Maturity	0.004378	0.004586	0.004575
1,500,000,000 to Above	At Maturity	0.004691	0.004586	0.004575

Term Deposit 3 Months

0 to 4,999,999	At Maturity	0.003377	0.003302	0.003294
5,000,000 to 9,999,999	At Maturity	0.003440	0.003363	0.003355
10,000,000 to 14,999,999	At Maturity	0.003503	0.003424	0.003416
15,000,000 to 49,999,999	At Maturity	0.003565	0.003485	0.003477
50,000,000 to 99,999,999	At Maturity	0.004003	0.003913	0.003904
100,000,000 to 199,999,999	At Maturity	0.004378	0.004280	0.004270

200,000,000 to 299,999,999	At Maturity	0.004879	0.004769	0.004758
300,000,000 to 399,999,999	At Maturity	0.004910	0.004800	0.004788
400,000,000 to 499,999,999	At Maturity	0.004972	0.004861	0.004849
500,000,000 to 999,999,999	At Maturity	0.005004	0.005075	0.005063
1000,000,000 to 1,499,999,999	At Maturity	0.005097	0.005136	0.005124
1,500,000,000 to Above	At Maturity	0.005160	0.005136	0.005124
Term Deposit 6 Months				
0 to 4,999,999	At Maturity	0.003440	0.003363	0.003355
5,000,000 to 9,999,999	At Maturity	0.003503	0.003424	0.003416
10,000,000 to 14,999,999	At Maturity	0.003534	0.003454	0.003446
15,000,000 to 49,999,999	At Maturity	0.003596	0.003516	0.003507
50,000,000 to 99,999,999	At Maturity	0.004034	0.003944	0.003934
100,000,000 to 199,999,999	At Maturity	0.004409	0.004310	0.004300
200,000,000 to 499,999,999	At Maturity	0.004472	0.004372	0.004361
500,000,000 to 999,999,999	At Maturity	0.004785	0.005105	0.005093
1000,000,000 to 1,499,999,999	At Maturity	0.004910	0.005166	0.005154
1,500,000,000 to Above	At Maturity	0.004972	0.005166	0.005154
Term Deposit 1 Year				
0 to 4,999,999	Monthly	0.003690	0.003607	0.003599
5,000,000 to 9,999,999	Monthly	0.003753	0.003668	0.003660
10,000,000 to 14,999,999	Monthly	0.003815	0.003730	0.003721
15,000,000 to 29,999,999	Monthly	0.004065	0.003974	0.003965
30,000,000 to 49,999,999	Monthly	0.004097	0.004005	0.003995
50,000,000 to 99,999,999	Monthly	0.004253	0.004158	0.004148
100,000,000 to 199,999,999	Monthly	0.004378	0.004280	0.004270
200,000,000 to 499,999,999	Monthly	0.004941	0.004891	0.004880
500,000,000 and above	Monthly	0.005004	0.004891	0.004880
Term Deposit 1 Year				
0 to 4,999,999	Quarterly	0.003753	0.003668	0.003660
5,000,000 to 9,999,999	Quarterly	0.003784	0.003699	0.003690
10,000,000 to 14,999,999	Quarterly	0.003847	0.003760	0.003751
15,000,000 to 49,999,999	Quarterly	0.004316	0.004219	0.004209
50,000,000 to 99,999,999	Quarterly	0.004347	0.004249	0.004239
100,000,000 to 199,999,999	Quarterly	0.004378	0.004280	0.004270
200,000,000 to 499,999,999	Quarterly	0.005004	0.004891	0.004880
500,000,000 and above	Quarterly	0.005066	0.004952	0.004941
Term Deposit 1 Year				
0 to 4,999,999	At Maturity	0.003940	0.003852	0.003843
5,000,000 to 9,999,999	At Maturity	0.003909	0.003821	0.003812
10,000,000 to 14,999,999	At Maturity	0.003972	0.003882	0.003873
15,000,000 to 49,999,999	At Maturity	0.004691	0.004586	0.004575
50,000,000 to 99,999,999	At Maturity	0.004753	0.004647	0.004636
100,000,000 to 199,999,999	At Maturity	0.004816	0.004708	0.004697
200,000,000 to 499,999,999	At Maturity	0.005191	0.005075	0.005063
500,000,000 to 599,999,999	At Maturity	0.005223	0.005197	0.005185
600,000,000 to 749,999,999	At Maturity	0.005223	0.005808	0.005795
750,000,000 to 999,999,999	At Maturity	0.005254	0.005808	0.005795
1,000,000,000 and above	At Maturity	0.005285	0.005808	0.005795
Term Deposit 1 Year 2018 - PKR 250,000 to 10,000,000	Monthly	0.004535	0.004433	0.004422
Term Deposit 1 Year 2018 - PKR 10,000,001 to 25,000,000	Monthly	0.004691	0.004586	0.004575
Term Deposit 1 Year 2018 - PKR 250,000 to 10,000,000	Quarterly	0.004597	0.004494	0.004483
Term Deposit 1 Year 2018 - PKR 10,000,001 to 25,000,000	Quarterly	0.004847	0.004738	0.004727
Term Deposit 1 Year 2018 - PKR 250,000 to 10,000,000	At Maturity	0.004691	0.004586	0.004575
Term Deposit 1 Year 2018 - PKR 10,000,001 to 25,000,000	At Maturity	0.005004	0.004891	0.004880

Term Deposit 2Years	At Maturity	0.004378	0.004280	0.004270
Term Deposit 3Years	Monthly	0.004441	0.004341	0.004331
Term Deposit 3Years	Quarterly	0.004503	0.004402	0.004392
Term Deposit 3Years	At Maturity	0.004628	0.004524	0.004514
Term Deposit 5Years	Monthly	0.004597	0.004494	0.004483
Term Deposit 5Years	Quarterly	0.004722	0.004616	0.004605
Term Deposit 5Years	At Maturity	0.004879	0.004769	0.004758

Term Deposits - FI's

1Month				
0 to 9,999,999	At Maturity	0.000000	0.000000	0.000000
10,000,000 to 100,000,000	At Maturity	0.003284	0.003210	0.003202
100,000,001 to 200,000,000	At Maturity	0.003315	0.003240	0.003233
200,000,001 to 300,000,000	At Maturity	0.003346	0.003271	0.003263
300,000,001 to 400,000,000	At Maturity	0.003377	0.003302	0.003294
400,000,001 to 500,000,000	At Maturity	0.003409	0.003332	0.003324
500,000,001 to 750,000,000	At Maturity	0.003440	0.003363	0.003355
750,000,001 to 1000,000,000	At Maturity	0.003471	0.003393	0.003385
1000,000,001 and above	At Maturity	0.003503	0.003424	0.003416
3Months				
0 to 9,999,999	At Maturity	0.000000	0.000000	0.000000
10,000,000 to 100,000,000	At Maturity	0.003284	0.003210	0.003202
100,000,001 to 200,000,000	At Maturity	0.003409	0.003332	0.003324
200,000,001 to 300,000,000	At Maturity	0.003440	0.003363	0.003355
300,000,001 to 400,000,000	At Maturity	0.003471	0.003393	0.003385
400,000,001 to 500,000,000	At Maturity	0.003503	0.003424	0.003416
500,000,001 to 750,000,000	At Maturity	0.003534	0.003454	0.003446
750,000,001 to 1000,000,000	At Maturity	0.003565	0.003485	0.003477
1000,000,001 and above	At Maturity	0.003596	0.003516	0.003507

Mahana Amadni Scheme

1 year

0 to 9,999,999	Monthly	0.003721	0.003638	0.003629
10,000,000 to 14,999,999	Monthly	0.003721	0.003638	0.003629
15,000,000 to 49,999,999	Monthly	0.003753	0.003668	0.003660
50,000,000 to 99,999,999	Monthly	0.003753	0.003668	0.003660
100,000,000 to 199,999,999	Monthly	0.003753	0.003668	0.003660
200,000,000 to 499,999,999	Monthly	0.003753	0.003668	0.003660
500,000,000 and above	Monthly	0.003815	0.003730	0.003721
2 year	Monthly	0.003721	0.003638	0.003629
3 year	Monthly	0.003815	0.003730	0.003721
4 year	Monthly	0.003847	0.003760	0.003751
5 year	Monthly	0.003878	0.003791	0.003782

AMI Deposits

3 Months				
0 to 49,999	At Maturity	0.002658	0.002598	0.002592
50,000 to 499,999	At Maturity	0.002721	0.002660	0.002653
500,000 to 999,999	At Maturity	0.002815	0.002751	0.002745
1,000,000 and above	At Maturity	0.002971	0.002904	0.002897
6 Months				
0 to 49,999	At Maturity	0.002658	0.002598	0.002592
50,000 to 499,999	At Maturity	0.002752	0.002690	0.002684
500,000 to 999,999	At Maturity	0.002815	0.002751	0.002745
1,000,000 and above	At Maturity	0.003002	0.002935	0.002928
1 Year				
0 to 49,999	Six Monthly	0.002971	0.002904	0.002897
50,000 to 499,999	Six Monthly	0.003127	0.003057	0.003050

500,000 to 999,999	Six Monthly	0.003284	0.003210	0.003202
1,000,000 to 2,999,999	Six Monthly	0.003315	0.003240	0.003233
3,000,000 to 4,999,999	Six Monthly	0.003409	0.003332	0.003324
5,000,000 to 9,999,999	Six Monthly	0.003565	0.003485	0.003477
10,000,000 and above	Six Monthly	0.003721	0.003638	0.003629
2 Years	Six Monthly	0.002971	0.002904	0.002897
3 Years	Six Monthly	0.003127	0.003057	0.003050
5 Years	Six Monthly	0.003284	0.003210	0.003202

Tier-II Sukuk

ALBaraka Bank (Pakistan) Ltd Sukuk First Issue	Six monthly	0.006098	0.005961	0.005947
ALBaraka Bank (Pakistan) Ltd Sukuk Second Issue	Six monthly	0.005504	0.005380	0.005368
ABPL Tier-I Capital	Six monthly	-	0.008034	0.008393

Minor Account	Monthly	0.002033	0.001987	0.001982
Burj Staff Saving	Monthly	0.002033	0.001987	0.001982
Burj Mushaharah Saving Account	Monthly	0.002033	0.001987	0.001982
LCY Education Plan Deposits	Monthly	0.002033	0.001987	0.001982
Burj Business Account	Monthly	0.000038	0.000037	0.000037
Burj Premium Saving Deposit - Corporate	Monthly	0.003315	0.003240	0.003233

LCY Savings Monthly

0 to 4,999,999	Monthly	0.002033	0.001987	0.001982
5,000,000 to 9,999,999	Monthly	0.002658	0.002598	0.002592
10,000,000 to 14,999,999	Monthly	0.002658	0.002598	0.002592
15,000,000 to 19,999,999	Monthly	0.002658	0.002598	0.002592
20,000,000 to 29,999,999	Monthly	0.002689	0.002629	0.002623
30,000,000 to 39,999,999	Monthly	0.002721	0.002660	0.002653
40,000,000 to 49,999,999	Monthly	0.002752	0.002690	0.002684
50,000,000 to 99,999,999	Monthly	0.002783	0.002721	0.002714
100,000,000 and Above	Monthly	0.003503	0.003424	0.003416

LCY Savings - Half Yearly

0 to 4,999,999	Six Monthly	0.002033	0.001987	0.001982
5,000,000 to 9,999,999	Six Monthly	0.002689	0.002629	0.002623
10,000,000 to 14,999,999	Six Monthly	0.002689	0.002629	0.002623
15,000,000 to 19,999,999	Six Monthly	0.002721	0.002660	0.002653
20,000,000 to 29,999,999	Six Monthly	0.002721	0.002660	0.002653
30,000,000 to 39,999,999	Six Monthly	0.002721	0.002660	0.002653
40,000,000 to 49,999,999	Six Monthly	0.002721	0.002660	0.002653
50,000,000 to 99,999,999	Six Monthly	0.002721	0.002660	0.002653
100,000,000 and Above	Six Monthly	0.002721	0.002660	0.002653

LCY Smart Savings Deposit - Individual

0 to 49,999	Monthly	0.002033	0.001987	0.001982
50,000 to 1,999,999	Monthly	0.002658	0.002598	0.002592
2,000,000 to 4,999,999	Monthly	0.002877	0.002812	0.002806
5,000,000 to 9,999,999	Monthly	0.003127	0.003057	0.003050
10,000,000 and Above	Monthly	0.002658	0.002598	0.002592

LCY Smart Savings Deposit - Corporate

0 to 99,999	Monthly	0.002033	0.001987	0.001982
100,000 to 999,999	Monthly	0.002533	0.002476	0.002470
1,000,000 to 1,999,999	Monthly	0.002815	0.002751	0.002745
2,000,000 to 4,999,999	Monthly	0.003440	0.003363	0.003355
5,000,000 to 9,999,999	Monthly	0.003565	0.003485	0.003477
10,000,000 and Above	Monthly	0.003628	0.003546	0.003538

Term Deposits**1 Month**

0 to 999,999	Monthly	0.002752	0.002690	0.002684
1,000,000 to 4,999,999	Monthly	0.003002	0.002935	0.002928
5,000,000 to 9,999,999	Monthly	0.003096	0.003026	0.003019
10,000,000 to 49,999,999	Monthly	0.003159	0.003088	0.003080
50,000,000 to 99,999,999	Monthly	0.003221	0.003149	0.003141
100,000,000 and Above	Monthly	0.003315	0.003240	0.003233
3 Months	Monthly	0.003753	0.003668	0.003660
3 Months	At Maturity	0.003815	0.003730	0.003721
6 Months	Monthly	0.003878	0.003791	0.003782
6 Months	Quarterly	0.003909	0.003821	0.003812
6 Months	At Maturity	0.003940	0.003852	0.003843
1 Year	Monthly	0.004003	0.003913	0.003904
1 Year	Quarterly	0.004034	0.003944	0.003934
1 Year	At Maturity	0.004065	0.003974	0.003965
2 Years	At Maturity	0.004128	0.004035	0.004026
3 Years	Six Monthly	0.004316	0.004219	0.004209
3 Years	At Maturity	0.004378	0.004280	0.004270
5 Years	Six Monthly	0.004753	0.004647	0.004636
5 Years	At Maturity	0.004816	0.004708	0.004697

Burj Monthly Income Account

3 Months	Monthly	0.003033	0.002965	0.002958
6 Months	Monthly	0.003096	0.003026	0.003019
1 Year				
0 to 999,999	Monthly	0.003815	0.003730	0.003721
1,000,000 to 4,999,999	Monthly	0.003878	0.003791	0.003782
5,000,000 to 14,999,999	Monthly	0.003315	0.003240	0.003233
15,000,000 to 29,999,999	Monthly	0.003346	0.003271	0.003263
30,000,000 to 49,999,999	Monthly	0.003377	0.003302	0.003294
50,000,000 to 99,999,999	Monthly	0.003409	0.003332	0.003324
100,000,000 to 299,999,999	Monthly	0.003409	0.003332	0.003324
300,000,000 and Above	Monthly	0.003409	0.003332	0.003324
3 Years	Monthly	0.004065	0.003974	0.003965
5 Years	Monthly	0.004128	0.004035	0.004026

Burj Super Saving Deposit - Retail

0 to 2,999,999	Monthly	0.002033	0.001987	0.001982
3,000,000 to 4,999,999	Monthly	0.002564	0.002507	0.002501
5,000,000 to 9,999,999	Monthly	0.002596	0.002537	0.002531
10,000,000 to 14,999,999	Monthly	0.002627	0.002568	0.002562
15,000,000 to 19,999,999	Monthly	0.002689	0.002629	0.002623
20,000,000 to 29,999,999	Monthly	0.003127	0.003057	0.003050
30,000,000 to 49,999,999	Monthly	0.003190	0.003118	0.003111
50,000,000 to 99,999,999	Monthly	0.003252	0.003179	0.003172
100,000,000 and Above	Monthly	0.003252	0.003179	0.003172

Burj Super Saving Deposit - Corporate

0 to 49,999,999	Monthly	0.003753	0.003668	0.003660
50,000,000 to 99,999,999	Monthly	0.003815	0.003730	0.003721
100,000,000 to 199,999,999	Monthly	0.003878	0.003791	0.003782
200,000,000 to 299,999,999	Monthly	0.003909	0.003821	0.003812
300,000,000 to 399,999,999	Monthly	0.003909	0.003821	0.003812
400,000,000 to 499,999,999	Monthly	0.003909	0.003821	0.003812
500,000,000 and Above	Monthly	0.003909	0.003821	0.003812

Burj Super Saving Deposit - FI

0 to 999,999	Monthly	0.002033	0.001987	0.001982
1,000,000 to 24,999,999	Monthly	0.003159	0.003088	0.003080
25,000,000 to 49,999,999	Monthly	0.003221	0.003149	0.003141
50,000,000 to 99,999,999	Monthly	0.003284	0.003210	0.003202
100,000,000 to 199,999,999	Monthly	0.003377	0.003302	0.003294
200,000,000 and Above	Monthly	0.003315	0.003240	0.003233

TF Savings Monthly

0 to 4,999,999	Monthly	0.002033	0.001987	0.001982
5,000,000 to 9,999,999	Monthly	0.002033	0.001987	0.001982
10,000,000 to 14,999,999	Monthly	0.002033	0.001987	0.001982
15,000,000 to 19,999,999	Monthly	0.002033	0.001987	0.001982
20,000,000 to 29,999,999	Monthly	0.002033	0.001987	0.001982
30,000,000 to 39,999,999	Monthly	0.002033	0.001987	0.001982
40,000,000 to 49,999,999	Monthly	0.002127	0.002079	0.002074
50,000,000 to 99,999,999	Monthly	0.002502	0.002446	0.002440
100,000,000 and Above	Monthly	0.002815	0.002751	0.002745

Profit Sharing Ratio [Foreign Currency Deposits]	Share of Mudarib	70%	70%	70%
	Rabb ul Maal	30%	30%	30%

USD	Six Monthly	0.000821	0.000774	0.000774
GBP	Six Monthly	0.000274	0.000258	0.000258
EURO	Six Monthly	0.000274	0.000258	0.000258
USD 0 to 50,000	Monthly	0.001369	0.001290	0.001290
USD 50,001 to 100,000	Monthly	0.009584	0.009028	0.009028
USD 100,001 to 200,000	Monthly	0.012322	0.011607	0.011607
USD 200,001 to 500,000	Monthly	0.015060	0.014186	0.014186
USD 500,001 to 1000,000	Monthly	0.017798	0.016766	0.016766
USD 1000,001 and above	Monthly	0.020537	0.019345	0.019345
GBP Saving (Below £ 1,000/-)	Monthly	0.000274	0.000258	0.000258
GBP Saving (Above £ 1,000/-)	Monthly	0.000821	0.000774	0.000774
EURO Saving (Below € 1,000/-)	Monthly	0.000274	0.000258	0.000258
EURO Saving (Above € 1,000/-)	Monthly	0.000548	0.000516	0.000516
JPY Saving (Below ¥ 1,000/-)	Monthly	0.000274	0.000258	0.000258
JPY Saving (Above ¥ 1,000/-)	Monthly	0.000548	0.000516	0.000516
UAE Saving (Below AED 5,000/-)	Monthly	0.000274	0.000258	0.000258
UAE Saving (Above AED 5,000/-)	Monthly	0.000548	0.000516	0.000516

Term Deposits [Other than FI's]

USD 1 Month 0 to 200,000	At Maturity	0.002738	0.002579	0.002579
USD 1 Month 200,001 to 300,000	At Maturity	0.004107	0.003869	0.003869
USD 1 Month 300,001 and 1,000,000	At Maturity	0.005476	0.005159	0.005159
USD 1 Month 1,000,001 and 2,000,000	At Maturity	0.006846	0.006448	0.006448
USD 1 Month 2,000,001 and above	At Maturity	0.008215	0.007738	0.007738
USD 3 Months 0 to 250,000	At Maturity	0.021906	0.020635	0.020635
USD 3 Months 250,000 to 300,000	At Maturity	0.027382	0.025793	0.025793
USD 3 Months 300,001 to 500,000	At Maturity	0.041073	0.070931	0.070931
USD 3 Months 500,001 and above	At Maturity	0.054765	0.077379	0.077379
USD 6 Months 0 to 500,000	At Maturity	0.013691	0.012897	0.012897
USD 6 Months 500,001 and above	At Maturity	0.061610	0.058035	0.058035
USD 1 Year & above 0 to 200,000	At Maturity	0.027382	0.025793	0.025793
USD 1 Year & above 200,001 to 300,000	At Maturity	0.054765	0.051586	0.051586
USD 1 Year & above 300,001 to 500,000	At Maturity	0.068456	0.064483	0.064483
USD 1 Year & above 500,001 and above	At Maturity	0.082147	0.077379	0.077379

GBP 1 Month	At Maturity	0.000548	0.000516	0.000516
GBP 3 Months	At Maturity	0.002738	0.002579	0.002579
GBP 6 Months	At Maturity	0.004107	0.003869	0.003869
GBP 1 Year & above	At Maturity	0.008215	0.007738	0.007738

EURO 1 Month	At Maturity	0.000548	0.000516	0.000516
EURO 3 Months	At Maturity	0.001369	0.001290	0.001290
EURO 6 Months	At Maturity	0.001917	0.001806	0.001806
EURO 1 Year & above	At Maturity	0.002738	0.002579	0.002579

UAE Dirham 1 Month	At Maturity	0.008215	0.007738	0.007738
UAE Dirham 3 Months	At Maturity	0.075301	0.070931	0.070931
UAE Dirham 6 Months	At Maturity	0.012322	0.011607	0.011607
UAE Dirham 1 Year & above	At Maturity	0.076670	0.072221	0.072221

JPY 1 Month	At Maturity	0.000548	0.000516	0.000516
JPY 3 Months	At Maturity	0.000548	0.000516	0.000516
JPY 6 Months	At Maturity	0.000548	0.000516	0.000516
JPY 1 Year & above	At Maturity	0.000548	0.000516	0.000516

Saving Accounts

FCY Savings HY Non-Corporate [USD]	At Maturity	0.002738	0.002579	0.002579
FCY Savings HY Non-Corporate [GBP]	At Maturity	0.002738	0.002579	0.002579
FCY Savings HY Non-Corporate [EURO]	At Maturity	0.002738	0.002579	0.002579
FCY Savings HY Corporate [USD]	At Maturity	0.002738	0.002579	0.002579
FCY Savings HY Corporate [GBP]	At Maturity	0.002738	0.002579	0.002579
FCY Savings HY Corporate [EURO]	At Maturity	0.002738	0.002579	0.002579

Term Deposits

1 Month [USD]	At Maturity	0.001369	0.001290	0.001290
1 Month [EURO]	At Maturity	0.001369	0.001290	0.001290
3 Months [USD]	At Maturity	0.012322	0.011607	0.011607
3 Months [GBP]	At Maturity	0.012322	0.011607	0.011607

3 Months [USD]

0 to 999,999	At Maturity	0.013691	0.012897	0.012897
1,000,000 and Above	At Maturity	0.027382	0.025793	0.025793

3 Months [GBP]

0 to 999,999	At Maturity	0.013691	0.012897	0.012897
1,000,000 and Above	At Maturity	0.027382	0.025793	0.025793
6 Months [USD]	Quarterly	0.015060	0.014186	0.014186
6 Months [USD]	At Maturity	0.016429	0.015476	0.015476
6 Months [EURO]	At Maturity	0.016429	0.015476	0.015476
1 Year [USD]	Quarterly	0.017798	0.016766	0.016766
1 Year [USD]	At Maturity	0.024644	0.023214	0.023214
1 Year [GBP]	At Maturity	0.024644	0.023214	0.023214

Al Baraka Bank Pakistan Limited (ABPL)

Special Pool Weightages Effective from **January 2019**



Profit Sharing Ratio [PSR]	Share of Mudarib Rabb ul Maal	Nov-18	Dec-18	Jan-19
		70%	70%	70%
	30%	30%	30%	

Class G	Payment Frequency			
Level-1	-	-	-	0.009136
Level-2	-	-	-	0.009212
Level-3	-	-	-	0.009288
Level-4	-	-	-	0.009364
Level-5	-	-	-	0.009440
Level-6	-	-	-	0.009517
Level-7	-	-	-	0.009593
Level-8	-	-	-	0.009669
Level-9	-	-	-	0.009745
Level-10	-	-	-	0.009821
Level-11	-	-	-	0.009897
Level-12	-	-	-	0.009973
Level-13	-	-	-	0.010049
Level-14	-	-	-	0.010126
Level-15	-	-	-	0.010202
Level-16	-	-	-	0.010278
Level-17	-	-	-	0.010354
Level-18	-	-	-	0.010430
Level-19	-	-	-	0.010506
Level-20	-	-	-	0.010582

Class H				
Level-1	-	0.010659	0.010659	0.010659
Level-2	-	0.010735	0.010735	0.010735
Level-3	-	0.010811	0.010811	0.010811
Level-4	-	0.010887	0.010887	0.010887
Level-5	-	0.010963	0.010963	0.010963
Level-6	-	0.011039	0.011039	0.011039
Level-7	-	0.011115	0.011115	0.011115
Level-8	-	0.011191	0.011191	0.011191
Level-9	-	0.011268	0.011268	0.011268
Level-10	-	0.011344	0.011344	0.011344
Level-11	-	0.011420	0.011420	0.011420
Level-12	-	0.011496	0.011496	0.011496
Level-13	-	0.011572	0.011572	0.011572
Level-14	-	0.011648	0.011648	0.011648
Level-15	-	0.011724	0.011724	0.011724
Level-16	-	0.011801	0.011801	0.011801
Level-17	-	0.011877	0.011877	0.011877
Level-18	-	0.011953	0.011953	0.011953
Level-19	-	0.012029	0.012029	0.012029
Level-20	-	0.012105	0.012105	0.012105

Class I				
Level-1	-	0.012181	0.012181	0.012181
Level-2	-	0.012257	0.012257	0.012257
Level-3	-	0.012333	0.012333	0.012333
Level-4	-	0.012410	0.012410	0.012410
Level-5	-	0.012486	0.012486	0.012486

Level-6	-	0.012562	0.012562	0.012562
Level-7	-	0.012638	0.012638	0.012638
Level-8	-	0.012714	0.012714	0.012714
Level-9	-	0.012790	0.012790	0.012790
Level-10	-	0.012866	0.012866	0.012866
Level-11	-	0.012943	0.012943	0.012943
Level-12	-	0.013019	0.013019	0.013019
Level-13	-	0.013095	0.013095	0.013095
Level-14	-	0.013171	0.013171	0.013171
Level-15	-	0.013247	0.013247	0.013247
Level-16	-	0.013323	0.013323	0.013323
Level-17	-	0.013399	0.013399	0.013399
Level-18	-	0.013475	0.013475	0.013475
Level-19	-	0.013552	0.013552	0.013552
Level-20	-	0.013628	0.013628	0.013628

Class J

Level-1	-	-	0.013704	0.013704
Level-2	-	-	0.013780	0.013780
Level-3	-	-	0.013856	0.013856
Level-4	-	-	0.013932	0.013932
Level-5	-	-	0.014008	0.014008
Level-6	-	-	0.014085	0.014085
Level-7	-	-	0.014161	0.014161
Level-8	-	-	0.014237	0.014237
Level-9	-	-	0.014313	0.014313
Level-10	-	-	0.014389	0.014389
Level-11	-	-	0.014465	0.014465
Level-12	-	-	0.014541	0.014541
Level-13	-	-	0.014617	0.014617
Level-14	-	-	0.014694	0.014694
Level-15	-	-	0.014770	0.014770
Level-16	-	-	0.014846	0.014846
Level-17	-	-	0.014922	0.014922
Level-18	-	-	0.014998	0.014998
Level-19	-	-	0.015074	0.015074
Level-20	-	-	0.015150	0.015150

Class K

Level-1	-	-	0.015226	0.015226
Level-2	-	-	0.015303	0.015303
Level-3	-	-	0.015379	0.015379
Level-4	-	-	0.015455	0.015455
Level-5	-	-	0.015531	0.015531
Level-6	-	-	0.015607	0.015607
Level-7	-	-	0.015683	0.015683
Level-8	-	-	0.015759	0.015759
Level-9	-	-	0.015836	0.015836
Level-10	-	-	0.015912	0.015912
Level-11	-	-	0.015988	0.015988
Level-12	-	-	0.016064	0.016064
Level-13	-	-	0.016140	0.016140
Level-14	-	-	0.016216	0.016216
Level-15	-	-	0.016292	0.016292
Level-16	-	-	0.016368	0.016368
Level-17	-	-	0.016445	0.016445
Level-18	-	-	0.016521	0.016521
Level-19	-	-	0.016597	0.016597

Level-20	-	-	0.016673	0.016673
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Class L

Level-1	-	-	0.016749	0.016749
Level-2	-	-	0.016825	0.016825
Level-3	-	-	0.016901	0.016901
Level-4	-	-	0.016978	0.016978
Level-5	-	-	0.017054	0.017054
Level-6	-	-	0.017130	0.017130
Level-7	-	-	0.017206	0.017206
Level-8	-	-	0.017282	0.017282
Level-9	-	-	0.017358	0.017358
Level-10	-	-	0.017434	0.017434
Level-11	-	-	0.017510	0.017510
Level-12	-	-	0.017587	0.017587
Level-13	-	-	0.017663	0.017663
Level-14	-	-	0.017739	0.017739
Level-15	-	-	0.017815	0.017815
Level-16	-	-	0.017891	0.017891
Level-17	-	-	0.017967	0.017967
Level-18	-	-	0.018043	0.018043
Level-19	-	-	0.018120	0.018120
Level-20	-	-	0.018196	0.018196