

# Al Baraka Bank Pakistan Limited (ABPL)

## Weightages Effective from July 2019



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

Saving / Asaan Account	
Profit Calculated on MAB	0.002978
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	0.003249
Quarterly Payout	

Shafqaat Account	
Less than 25K	0.002978
25K - 499.99K	0.003249
500K - 999.99K	0.003520
1M - 4.99M	0.004061
5M - 9.99M	0.004467
10M - 24.99M	0.004602
25M - 49.99M	0.004738
50M - 99.99M	0.004873
Above 100M	0.004873
Profit Calculated on DB	
Monthly Payout	

Term Deposit [Quarterly Payout]			
Slab	1 Year	3 Year	5 Year
Less than 5M	0.005198	0.006227	0.006525
5M - 9.99M	0.005333	0.006362	0.006498
10M - 24.99M	0.005442	0.006498	0.006633
25M - 49.99M	0.005577	0.006498	0.006714
50M - 99.99M	0.005712	0.006525	0.006714
100M - 249.99M	0.005848	0.006552	0.006714
250M - 499.99M	0.006119	0.006579	0.006714
500M - 999.99M	0.006362	0.006606	0.006714
Above 1 Billion	0.006416	0.006633	0.006714

Mahana Amdani Scheme [Monthly Payout]					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	0.005009	0.005685	0.005956	0.005983	0.005956
250K - 499.99K	0.005090	0.005767	0.006037	0.006091	0.006064
500K - 999.99K	0.005117	0.005848	0.006119	0.006200	0.006173
1M - 4.99M	0.005144	0.005929	0.006200	0.006254	0.006281
5M - 9.99M	0.005306	0.006037	0.006308	0.006362	0.006389
10M - 49.99M	0.005388	0.006064	0.006416	0.006470	0.006498
Above 50M	0.005415	0.006227	0.006498	0.006579	0.006606

Mahana Barkah Account	
Less than 10K	0.002978
10K - 49.99K	0.003005
50K - 249.99K	0.003113
250K - 499.99K	0.003249
500K - 999.99K	0.003601
1M - 4.99M	0.003736
5M - 9.99M	0.003871
10M - 24.99M	0.004007
Above 25M	0.004007
Profit Calculated on DB	
Monthly Payout	

Mudaraba Premium Plus [Corporate]	
Less than 1M	0.002978
1M - 9.99M	0.003005
10M - 24.99M	0.003113
25M - 49.99M	0.003249
50M - 99.99M	0.003384
100M - 249.99M	0.003655
250M - 499.99M	0.003926
500M - 1.99B	0.004196
Above 2B	0.004196
Profit Calculated on DB	
Monthly Payout	

Term Deposit 1 Year 2018			
Slab	Monthly	Quarterly	Maturity
250K - 10M	0.004738	0.004873	0.005009
10M - 25M	0.004873	0.005009	0.005144

Mahana Amdani Plus	1 Year	3 Year
100K - 10M	0.005956	0.006498
Above 10M	0.006091	0.006633

Monthly Income	
3 Months	0.003384
6 Months	0.00352

Mahana Amdani Premium	
Slab	1 Year
100K - 10M	0.006227
Above 10M	0.006362

Business Plus	
Profit Calculated on MAB	0.000038
Monthly Payout	

Khazana Account	
Less than 250K	0.002978
250K - 999.99K	0.003005
1M - 9.99M	0.003113
10M - 24.99M	0.003249
25M - 49.99M	0.003384
50M - 99.99M	0.003520
100M - 249.99M	0.003574
250M - 499.99M	0.004467
Above 500M	0.004738
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	0.002978
50M - 100M	0.006552
100.01M - 500M	0.006633
500.01M - 1.5B	0.006660
1.501B - 2.5B	0.006687
Above 2.5B	0.006714
Profit Calculated on DB	
Monthly Payout	

Capital Instruments	
Tier II Sukuk 1st Issue	0.006638
Tier II Sukuk 2nd Issue	0.006286
Tier I Capital	0.007451

Mahana Amdani Shafqaat	
Slab	3 Years
500K - 10M	0.007039

Foreign Currency Savings Deposit	
USD	0.016964
GBP	0.005655
Euro	0.001131
JPY	0.000452
AED	0.001131
Profit Calculated on MAB	
Monthly Payout	

Term Deposit [Maturity Payout]							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.003113	0.003790	0.003926	0.005279	0.005956	0.006498	0.006552
5M - 9.99M	0.003249	0.004061	0.004196	0.005415	0.006091	0.006525	0.006579
10M - 24.99M	0.003384	0.004115	0.004278	0.005550	0.006227	0.006552	0.006660
25M - 49.99M	0.003520	0.004196	0.004332	0.005685	0.006362	0.006579	0.006768
50M - 99.99M	0.003655	0.004332	0.004467	0.005821	0.006389	0.006606	0.006768
100M - 249.99M	0.004196	0.004602	0.004873	0.005956	0.006416	0.006633	0.006768
250M - 499.99M	0.004332	0.004738	0.005009	0.006146	0.006470	0.006633	0.006768
500M - 999.99M	0.005577	0.005956	0.006146	0.006389	0.006525	0.006660	0.006768
Above 1 Billion	0.005631	0.006091	0.006200	0.006443	0.006579	0.006687	0.006768

Foreign Currency Term Deposit					
Tenure	1 Month	3 Months	6 Months	1 Year	
Profit Payment	Maturity	Maturity	Maturity	Maturity	Maturity
USD Less than 25K	0.016964	0.022619	0.028274	0.033929	
USD 25K - 99.99K	0.022619	0.028274	0.033929	0.045239	
USD 100K - 499.99K	0.028274	0.033929	0.039584	0.056548	
USD 500K - 999.99K	0.033929	0.067858	0.067858	0.067858	
USD Above 1000K	0.033929	0.079168	0.067858	0.067858	
GBP	0.000452	0.002262	0.011310	0.016964	
EURO	0.000452	0.001131	0.011310	0.016964	
AED	0.003393	0.005655	0.011310	0.016964	

**Al Baraka Bank Pakistan Limited (ABPL)**  
**Special Pool Weightages Effective from July 2019**



Profit Sharing Ratio	
Share of Mudarib	40%
Rabb ul Maal	60%

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