

# Al Baraka Bank Pakistan Limited (ABPL)

Weightages Effective from **June 2020**



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

Saving / Asaan Account	
Profit Calculated on MAB	0.003421
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	0.003649
Quarterly Payout	

Shafqaat Account	
Less than 25K	0.003649
25K - 499.99K	0.003741
500K - 999.99K	0.003832
1M - 4.99M	0.003923
5M - 9.99M	0.004014
10M - 24.99M	0.004334
25M - 49.99M	0.004562
50M - 99.99M	0.004790
Above 100M	0.005018
Profit Calculated on DB	
Monthly Payout	

Term Deposit [Quarterly Payout]			
Slab	1 Year	3 Year	5 Year
Less than 5M	0.004881	0.005930	0.006432
5M - 9.99M	0.005109	0.006021	0.006477
10M - 24.99M	0.005291	0.006113	0.006614
25M - 49.99M	0.005520	0.006158	0.006751
50M - 99.99M	0.005748	0.006386	0.006797
100M - 249.99M	0.005520	0.006158	0.006432
250M - 499.99M	0.005976	0.006386	0.006569
500M - 999.99M	0.006386	0.006523	0.006706
Above 1 Billion	0.006477	0.006614	0.006842

Mahana Amdani Scheme [Monthly Payout]					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	0.004790	0.005246	0.005383	0.005520	0.005930
250K - 499.99K	0.004927	0.005474	0.005611	0.005702	0.006113
500K - 999.99K	0.004972	0.005702	0.005839	0.005930	0.006295
1M - 4.99M	0.005018	0.005930	0.006067	0.006158	0.006477
5M - 9.99M	0.005291	0.006158	0.006295	0.006386	0.006660
10M - 49.99M	0.005428	0.006386	0.006523	0.006614	0.006751
Above 50M	0.005474	0.006614	0.006751	0.006842	0.006842

Term Deposit [Maturity Payout]							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.003649	0.003741	0.003877	0.005018	0.005702	0.006386	0.006477
5M - 9.99M	0.003741	0.003786	0.003923	0.005246	0.005930	0.006432	0.006706
10M - 24.99M	0.003832	0.003832	0.003969	0.005474	0.006158	0.006477	0.006797
25M - 49.99M	0.003923	0.003877	0.004014	0.005702	0.006386	0.006523	0.006934
50M - 99.99M	0.004014	0.004790	0.005702	0.005930	0.006614	0.006113	0.007070
100M - 249.99M	0.004105	0.005246	0.005702	0.005702	0.006386	0.006158	0.006706
250M - 499.99M	0.004197	0.005702	0.006158	0.006386	0.006614	0.006614	0.006797
500M - 999.99M	0.004288	0.006158	0.006614	0.006614	0.006842	0.006934	0.007116
Above 1 Billion	0.004379	0.006386	0.007070	0.006842	0.007162	0.007253	0.007299

Mahana Barkah Account	
Less than 10K	0.003649
10K - 49.99K	0.003695
50K - 249.99K	0.003741
250K - 499.99K	0.003786
500K - 999.99K	0.003877
1M - 4.99M	0.003969
5M - 9.99M	0.004105
10M - 24.99M	0.004197
Above 25M	0.004334
Profit Calculated on DB	
Monthly Payout	

Mudaraba Premium Plus [Corporate]	
Less than 1M	0.003421
1M - 9.99M	0.003467
10M - 24.99M	0.003512
25M - 49.99M	0.003558
50M - 99.99M	0.003604
100M - 249.99M	0.003649
250M - 499.99M	0.003695
500M - 1.99B	0.005474
Above 2B	0.006386
Profit Calculated on DB	
Monthly Payout	

Mahana Amdani Plus		
Slab	1 Year	3 Years
100K - 10M	0.005930	0.006021
Above 10M	0.006158	0.006249

Mahana Amadani Premium	
Slab	1 Year
100K - 10M	0.005930
Above 10M	0.006158

Business Plus	
Profit Calculated on MAB	0.000064
Monthly Payout	

Khazana Account	
Less than 250K	0.003421
250K - 999.99K	0.003467
1M - 9.99M	0.003512
10M - 24.99M	0.003558
25M - 49.99M	0.003604
50M - 99.99M	0.003649
100M - 249.99M	0.003695
250M - 499.99M	0.003877
Above 500M	0.004105
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	0.004334
50M - 100M	0.004790
100.01M - 500M	0.006158
500.01M - 1.5B	0.006386
1.501B - 2.5B	0.006614
Above 2.5B	0.006614
Profit Calculated on DB	
Monthly Payout	

Capital Instruments	
Tier II Sukuk 1st Issue	0.011404
Tier II Sukuk 2nd Issue	0.012991
Tier I Capital	0.014551

Mahana Amadani Shafqaat	
Slab	3 Years
500K - 10M	0.006614

Foreign Currency Savings Deposit	
USD	0.006761
GBP	0.003381
Euro	0.000000
JPY	0.001352
AED	0.003381
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	0.027045	0.054091	0.040568	0.067613	
USD 25K - 99.99K	0.027045	0.054091	0.040568	0.067613	
USD 100K - 499.99K	0.027045	0.054091	0.040568	0.067613	
USD 500K - 999.99K	0.027045	0.054091	0.040568	0.067613	
USD Above 1000K	0.027045	0.054091	0.040568	0.067613	
GBP	0.003381	0.003381	0.003381	0.003381	
EURO	0.001352	0.003381	0.003381	0.003381	
AED	0.003381	0.003381	0.003381	0.003381	

MAB: Monthly Average Balance

DB: Daily Balance

Profit Sharing Ratio	
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
Level-1	0.006091	0.007613	0.009136	0.010659	0.012181	0.013704	0.015226	0.016749	0.018272
Level-2	0.006167	0.007689	0.009212	0.010735	0.012257	0.013780	0.015303	0.016825	0.018348
Level-3	0.006243	0.007766	0.009288	0.010811	0.012333	0.013856	0.015379	0.016901	0.018424
Level-4	0.006319	0.007842	0.009364	0.010887	0.012410	0.013932	0.015455	0.016978	0.018500
Level-5	0.006395	0.007918	0.009440	0.010963	0.012486	0.014008	0.015531	0.017054	0.018576
Level-6	0.006471	0.007994	0.009517	0.011039	0.012562	0.014085	0.015607	0.017130	0.018652
Level-7	0.006547	0.008070	0.009593	0.011115	0.012638	0.014161	0.015683	0.017206	0.018729
Level-8	0.006624	0.008146	0.009669	0.011191	0.012714	0.014237	0.015759	0.017282	0.018805
Level-9	0.006700	0.008222	0.009745	0.011268	0.012790	0.014313	0.015836	0.017358	0.018881
Level-10	0.006776	0.008298	0.009821	0.011344	0.012866	0.014389	0.015912	0.017434	0.018957
Level-11	0.006852	0.008375	0.009897	0.011420	0.012943	0.014465	0.015988	0.017510	0.019033
Level-12	0.006928	0.008451	0.009973	0.011496	0.013019	0.014541	0.016064	0.017587	0.019109
Level-13	0.007004	0.008527	0.010049	0.011572	0.013095	0.014617	0.016140	0.017663	0.019185
Level-14	0.007080	0.008603	0.010126	0.011648	0.013171	0.014694	0.016216	0.017739	0.019262
Level-15	0.007156	0.008679	0.010202	0.011724	0.013247	0.014770	0.016292	0.017815	0.019338
Level-16	0.007233	0.008755	0.010278	0.011801	0.013323	0.014846	0.016368	0.017891	0.019414
Level-17	0.007309	0.008831	0.010354	0.011877	0.013399	0.014922	0.016445	0.017967	0.019490
Level-18	0.007385	0.008907	0.010430	0.011953	0.013475	0.014998	0.016521	0.018043	0.019566
Level-19	0.007461	0.008984	0.010506	0.012029	0.013552	0.015074	0.016597	0.018120	0.019642
Level-20	0.007537	0.009060	0.010582	0.012105	0.013628	0.015150	0.016673	0.018196	0.019718