

# Al Baraka Bank Pakistan Limited (ABPL)

Weightages Effective from **March 2019**



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

Saving / Asaan Account	
Profit Calculated on MAB	0.003372
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	0.003769
Quarterly Payout	

Shafqaat Account	
Less than 25K	0.003372
25K - 499.99K	0.003967
500K - 999.99K	0.004364
1M - 4.99M	0.005157
5M - 9.99M	0.005752
10M - 24.99M	0.005950
25M - 49.99M	0.006149
50M - 99.99M	0.006347
Above 100M	0.006347
Profit Calculated on DB	
Monthly Payout	

Term Deposit [Quarterly Payout]			
Slab	1 Year	3 Year	5 Year
Less than 5M	0.005554	0.006744	0.006942
5M - 9.99M	0.005752	0.006942	0.007140
10M - 24.99M	0.005950	0.007140	0.007339
25M - 49.99M	0.006149	0.007259	0.007458
50M - 99.99M	0.006347	0.007378	0.007537
100M - 249.99M	0.006545	0.007458	0.007656
250M - 499.99M	0.006744	0.007537	0.007775
500M - 999.99M	0.006744	0.007537	0.007775
Above 1 Billion	0.006744	0.007537	0.007775

Mahana Amdani Scheme [Monthly Payout]					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	0.005554	0.006347	0.006545	0.006585	0.006744
250K - 499.99K	0.005673	0.006466	0.006664	0.006744	0.006902
500K - 999.99K	0.005792	0.006585	0.006823	0.006902	0.007061
1M - 4.99M	0.005950	0.006744	0.006942	0.007061	0.007220
5M - 9.99M	0.006109	0.006902	0.007061	0.007220	0.007378
10M - 49.99M	0.006228	0.007021	0.007220	0.007378	0.007537
Above 50M	0.006347	0.007140	0.007339	0.007537	0.007616

Term Deposit [Maturity Payout]							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.003570	0.004760	0.004959	0.005950	0.006347	0.006942	0.007140
5M - 9.99M	0.003769	0.005157	0.005355	0.006149	0.006545	0.007140	0.007259
10M - 24.99M	0.003967	0.005355	0.005554	0.006347	0.006744	0.007259	0.007378
25M - 49.99M	0.004165	0.005554	0.005752	0.006744	0.006942	0.007378	0.007537
50M - 99.99M	0.004364	0.005752	0.005950	0.006942	0.007140	0.007497	0.007735
100M - 249.99M	0.005554	0.006347	0.006545	0.007140	0.007339	0.007616	0.007815
250M - 499.99M	0.005752	0.006545	0.006744	0.007339	0.007537	0.007735	0.007934
500M - 999.99M	0.005752	0.006545	0.006744	0.007339	0.007537	0.007735	0.007934
Above 1 Billion	0.005752	0.006545	0.006744	0.007339	0.007537	0.007735	0.007934

Mahana Barkah Account	
Less than 10K	0.003372
10K - 49.99K	0.003570
50K - 249.99K	0.003769
250K - 499.99K	0.003967
500K - 999.99K	0.004562
1M - 4.99M	0.004760
5M - 9.99M	0.004959
10M - 24.99M	0.004959
Above 25M	0.004959
Profit Calculated on DB	
Monthly Payout	

Mudaraba Premium Plus [Corporate]	
Less than 1M	0.003372
1M - 9.99M	0.003570
10M - 24.99M	0.003769
25M - 49.99M	0.003967
50M - 99.99M	0.004364
100M - 249.99M	0.004562
250M - 499.99M	0.004760
500M - 1.99B	0.004959
Above 2B	0.004959
Profit Calculated on DB	
Monthly Payout	

Term Deposit 1 Year 2018			
Slab	Monthly	Quarterly	Maturity
250K - 10M	0.005752	0.005831	0.005950
10M - 25M	0.005950	0.006149	0.006347

Capital Instruments	
Tier II Sukuk 1st Issue	0.007735
Tier II Sukuk 2nd Issue	0.009211
Tier I Capital	0.010917

Monthly Income	
3 Months	0.00476
6 Months	0.004959

Business Plus	
Profit Calculated on MAB	0.000056
Monthly Payout	

Khazana Account	
Less than 250K	0.003372
250K - 999.99K	0.003570
1M - 9.99M	0.003769
10M - 24.99M	0.003967
25M - 49.99M	0.004364
50M - 99.99M	0.004562
100M - 249.99M	0.004760
250M - 499.99M	0.004959
Above 500M	0.005752
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	0.003372
50M - 100M	0.007140
100.01M - 500M	0.008013
500.01M - 1.5B	0.008053
1.501B - 2.5B	0.008092
Above 2.5B	0.008410
Profit Calculated on DB	
Monthly Payout	

Incentive Account	
Less than 250K	0.003372
250K - 999.99K	0.003967
1M - 9.99M	0.004364
10M - 24.99M	0.004959
25M - 49.99M	0.005712
50M - 99.99M	0.006347
Profit Calculated on MAB	
Monthly Payout	

Foreign Currency Savings Deposit	
USD	0.022584
GBP	0.007528
Euro	0.001506
JPY	0.000602
AED	0.001506
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	0.022584	0.030111	0.037639	0.045167	
USD 25K - 99.99K	0.030111	0.037639	0.045167	0.060223	
USD 100K - 499.99K	0.037639	0.045167	0.052695	0.075279	
USD 500K - 999.99K	0.045167	0.090334	0.090334	0.090334	
USD Above 1000K	0.045167	0.090334	0.090334	0.090334	
GBP	0.000602	0.003011	0.015056	0.022584	
EURO	0.000602	0.001506	0.015056	0.022584	
AED	0.004517	0.007528	0.015056	0.022584	

MAB: Monthly Average Balance

DB: Daily Balance

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



Profit Sharing Ratio	
Share of Mudarib	50%
Rabb ul Maal	50%

Special Pool Weightages					
	Class-G	Class-H	Class-I	Class-J	Class-K
Level-1	0.009136	0.010659	0.012181	0.013704	0.015226
Level-2	0.009212	0.010735	0.012257	0.013780	0.015303
Level-3	0.009288	0.010811	0.012333	0.013856	0.015379
Level-4	0.009364	0.010887	0.012410	0.013932	0.015455
Level-5	0.009440	0.010963	0.012486	0.014008	0.015531
Level-6	0.009517	0.011039	0.012562	0.014085	0.015607
Level-7	0.009593	0.011115	0.012638	0.014161	0.015683
Level-8	0.009669	0.011191	0.012714	0.014237	0.015759
Level-9	0.009745	0.011268	0.012790	0.014313	0.015836
Level-10	0.009821	0.011344	0.012866	0.014389	0.015912
Level-11	0.009897	0.011420	0.012943	0.014465	0.015988
Level-12	0.009973	0.011496	0.013019	0.014541	0.016064
Level-13	0.010049	0.011572	0.013095	0.014617	0.016140
Level-14	0.010126	0.011648	0.013171	0.014694	0.016216
Level-15	0.010202	0.011724	0.013247	0.014770	0.016292
Level-16	0.010278	0.011801	0.013323	0.014846	0.016368
Level-17	0.010354	0.011877	0.013399	0.014922	0.016445
Level-18	0.010430	0.011953	0.013475	0.014998	0.016521
Level-19	0.010506	0.012029	0.013552	0.015074	0.016597
Level-20	0.010582	0.012105	0.013628	0.015150	0.016673