

Al Baraka Bank Pakistan Limited (ABPL)

Weightages Effective from **March 2020**



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

Saving / Asaan Account	
Profit Calculated on MAB	0.003384
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	0.003519
Quarterly Payout	

Shafqaat Account	
Less than 25K	0.003384
25K - 499.99K	0.003790
500K - 999.99K	0.004061
1M - 4.99M	0.004331
5M - 9.99M	0.004602
10M - 24.99M	0.004737
25M - 49.99M	0.004873
50M - 99.99M	0.004954
Above 100M	0.005008
Profit Calculated on DB	
Monthly Payout	

Term Deposit [Quarterly Payout]			
Slab	1 Year	3 Year	5 Year
Less than 5M	0.005333	0.005955	0.006253
5M - 9.99M	0.005468	0.006010	0.006280
10M - 24.99M	0.005576	0.006064	0.006361
25M - 49.99M	0.005712	0.006091	0.006443
50M - 99.99M	0.005847	0.006226	0.006470
100M - 249.99M	0.005982	0.006361	0.006524
250M - 499.99M	0.006253	0.006497	0.006605
500M - 999.99M	0.006497	0.006578	0.006686
Above 1 Billion	0.006551	0.006632	0.006768

Mahana Amdani Scheme [Monthly Payout]					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	0.005279	0.005549	0.005631	0.005712	0.005955
250K - 499.99K	0.005360	0.005685	0.005766	0.005820	0.006064
500K - 999.99K	0.005387	0.005820	0.005901	0.005955	0.006172
1M - 4.99M	0.005414	0.005955	0.006037	0.006091	0.006280
5M - 9.99M	0.005576	0.006091	0.006172	0.006226	0.006389
10M - 49.99M	0.005658	0.006226	0.006307	0.006361	0.006443
Above 50M	0.005685	0.006361	0.006443	0.006497	0.006497

Term Deposit [Maturity Payout]							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.003925	0.004061	0.004196	0.005414	0.005820	0.006226	0.006280
5M - 9.99M	0.004061	0.004196	0.004331	0.005549	0.005955	0.006253	0.006416
10M - 24.99M	0.004196	0.004331	0.004467	0.005685	0.006091	0.006280	0.006470
25M - 49.99M	0.004331	0.004467	0.004602	0.005820	0.006226	0.006307	0.006551
50M - 99.99M	0.004467	0.005685	0.005820	0.005955	0.006361	0.006334	0.006632
100M - 249.99M	0.005008	0.005955	0.006091	0.006091	0.006497	0.006361	0.006686
250M - 499.99M	0.005143	0.006226	0.006361	0.006497	0.006632	0.006632	0.006740
500M - 999.99M	0.005820	0.006497	0.006632	0.006632	0.006768	0.006822	0.006930
Above 1 Billion	0.005955	0.006768	0.006903	0.006768	0.006957	0.007011	0.007038

Mahana Barkah Account	
Less than 10K	0.003384
10K - 49.99K	0.003411
50K - 249.99K	0.003519
250K - 499.99K	0.003654
500K - 999.99K	0.003871
1M - 4.99M	0.004006
5M - 9.99M	0.004142
10M - 24.99M	0.004331
Above 25M	0.004467
Profit Calculated on DB	
Monthly Payout	

Mudaraba Premium Plus [Corporate]	
Less than 1M	0.003384
1M - 9.99M	0.003411
10M - 24.99M	0.003519
25M - 49.99M	0.003654
50M - 99.99M	0.003709
100M - 249.99M	0.003925
250M - 499.99M	0.004196
500M - 1.99B	0.004467
Above 2B	0.004467
Profit Calculated on DB	
Monthly Payout	

Mahana Amdani Plus		
Slab	1 Year	3 Years
100K - 10M	0.006091	0.006361
Above 10M	0.006226	0.006497

Mahana Amadani Premium	
Slab	1 Year
100K - 10M	0.006361
Above 10M	0.006497

Business Plus	
Profit Calculated on MAB	0.000038
Monthly Payout	

Khazana Account	
Less than 250K	0.003384
250K - 999.99K	0.003411
1M - 9.99M	0.003519
10M - 24.99M	0.003654
25M - 49.99M	0.003790
50M - 99.99M	0.003817
100M - 249.99M	0.003844
250M - 499.99M	0.004737
Above 500M	0.004873
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	0.003384
50M - 100M	0.006497
100.01M - 500M	0.006551
500.01M - 1.5B	0.006578
1.501B - 2.5B	0.006605
Above 2.5B	0.006632
Profit Calculated on DB	
Monthly Payout	

Capital Instruments	
Tier II Sukuk 1st Issue	0.008202
Tier II Sukuk 2nd Issue	0.008251
Tier I Capital	0.008635

Mahana Amadani Shafqaat	
Slab	3 Years
500K - 10M	0.006903

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 March 2020



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

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