

# Al Baraka Bank Pakistan Limited (ABPL)

Weightages Effective from **May 2019**



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

Saving / Asaan Account	
Profit Calculated on MAB	0.003093
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	0.003418
Quarterly Payout	

Shafqaat Account	
Less than 25K	0.003093
25K - 499.99K	0.003418
500K - 999.99K	0.003744
1M - 4.99M	0.004395
5M - 9.99M	0.004883
10M - 24.99M	0.005046
25M - 49.99M	0.005209
50M - 99.99M	0.005372
Above 100M	0.005372
Profit Calculated on DB	
Monthly Payout	

Term Deposit [Quarterly Payout]			
Slab	1 Year	3 Year	5 Year
Less than 5M	0.004721	0.005697	0.005860
5M - 9.99M	0.004883	0.005860	0.006023
10M - 24.99M	0.005046	0.006023	0.006185
25M - 49.99M	0.005209	0.006120	0.006283
50M - 99.99M	0.005372	0.006218	0.006348
100M - 249.99M	0.005534	0.006283	0.006446
250M - 499.99M	0.005697	0.006348	0.006544
500M - 999.99M	0.007292	0.007325	0.007357
Above 1 Billion	0.007357	0.007390	0.007423

Mahana Amdani Scheme [Monthly Payout]					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	0.004721	0.005372	0.005534	0.005567	0.005697
250K - 499.99K	0.004818	0.005469	0.005632	0.005697	0.005827
500K - 999.99K	0.004916	0.005567	0.005762	0.005827	0.005958
1M - 4.99M	0.005046	0.005697	0.005860	0.005958	0.006088
5M - 9.99M	0.005176	0.005827	0.005958	0.006088	0.006218
10M - 49.99M	0.005274	0.005925	0.006088	0.006218	0.006348
Above 50M	0.005372	0.006023	0.006185	0.006348	0.006413

Term Deposit [Maturity Payout]							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.003093	0.004069	0.004232	0.005046	0.005372	0.005860	0.006023
5M - 9.99M	0.003256	0.004395	0.004558	0.005209	0.005534	0.006023	0.006120
10M - 24.99M	0.003418	0.004558	0.004721	0.005372	0.005697	0.006120	0.006218
25M - 49.99M	0.003581	0.004721	0.004883	0.005697	0.005860	0.006218	0.006348
50M - 99.99M	0.003744	0.004883	0.005046	0.005860	0.006023	0.006316	0.006511
100M - 249.99M	0.004721	0.005372	0.005534	0.006023	0.006185	0.006413	0.006576
250M - 499.99M	0.004883	0.005372	0.005697	0.006185	0.006348	0.006511	0.006674
500M - 999.99M	0.006381	0.006837	0.007064	0.007325	0.007357	0.007390	0.007423
Above 1 Billion	0.006446	0.006999	0.007130	0.007390	0.007423	0.007455	0.007488

Mahana Barkah Account	
Less than 10K	0.003093
10K - 49.99K	0.003093
50K - 249.99K	0.003256
250K - 499.99K	0.003418
500K - 999.99K	0.003907
1M - 4.99M	0.004069
5M - 9.99M	0.004232
10M - 24.99M	0.004395
Above 25M	0.004395
Profit Calculated on DB	
Monthly Payout	

Mudaraba Premium Plus [Corporate]	
Less than 1M	0.003093
1M - 9.99M	0.003093
10M - 24.99M	0.003256
25M - 49.99M	0.003581
50M - 99.99M	0.003744
100M - 249.99M	0.004069
250M - 499.99M	0.004395
500M - 1.99B	0.004721
Above 2B	0.004721
Profit Calculated on DB	
Monthly Payout	

Term Deposit 1 Year 2018			
Slab	Monthly	Quarterly	Maturity
250K - 10M	0.004883	0.004948	0.005046
10M - 25M	0.005046	0.005209	0.005372

Mahana Amdani Plus 1 Year	
100K - 10M	0.006674
Above 10M	0.006837

Mahana Amdani Plus 3 Year	
100K - 10M	0.006837
Above 10M	0.006999

Business Plus	
Profit Calculated on MAB	0.000046
Monthly Payout	

Khazana Account	
Less than 250K	0.003093
250K - 999.99K	0.003093
1M - 9.99M	0.003256
10M - 24.99M	0.003418
25M - 49.99M	0.003744
50M - 99.99M	0.003907
100M - 249.99M	0.004069
250M - 499.99M	0.005046
Above 500M	0.005372
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	0.003093
50M - 100M	0.006348
100.01M - 500M	0.006837
500.01M - 1.5B	0.006967
1.501B - 2.5B	0.006934
Above 2.5B	0.007162
Profit Calculated on DB	
Monthly Payout	

Capital Instruments	
Tier II Sukuk 1st Issue	0.007983
Tier II Sukuk 2nd Issue	0.007559
Tier I Capital	0.008959

Monthly Income	
3 Months	0.004069
6 Months	0.004232

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 May 2019**



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

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