

# Al Baraka Bank Pakistan Limited (ABPL)

## Weightages Effective from November 2019



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

Saving / Asaan Account	
Profit Calculated on MAB	0.003252
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	0.003382
Quarterly Payout	

Shafqaat Account	
Less than 25K	0.003252
25K - 499.99K	0.003642
500K - 999.99K	0.003902
1M - 4.99M	0.004162
5M - 9.99M	0.004422
10M - 24.99M	0.004552
25M - 49.99M	0.004682
50M - 99.99M	0.004760
Above 100M	0.004812
Profit Calculated on DB	
Monthly Payout	

Term Deposit [Quarterly Payout]			
Slab	1 Year	3 Year	5 Year
Less than 5M	0.005124	0.005723	0.006009
5M - 9.99M	0.005255	0.005775	0.006035
10M - 24.99M	0.005359	0.005827	0.006113
25M - 49.99M	0.005489	0.005853	0.006191
50M - 99.99M	0.005619	0.005983	0.006217
100M - 249.99M	0.005749	0.006113	0.006269
250M - 499.99M	0.006009	0.006243	0.006347
500M - 999.99M	0.006243	0.006321	0.006425
Above 1 Billion	0.006295	0.006373	0.006503

Mahana Amdani Scheme [Monthly Payout]					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	0.005072	0.005333	0.005411	0.005489	0.005723
250K - 499.99K	0.005150	0.005463	0.005541	0.005593	0.005827
500K - 999.99K	0.005176	0.005593	0.005671	0.005723	0.005931
1M - 4.99M	0.005202	0.005723	0.005801	0.005853	0.006035
5M - 9.99M	0.005359	0.005853	0.005931	0.005983	0.006139
10M - 49.99M	0.005437	0.005983	0.006061	0.006113	0.006243
Above 50M	0.005463	0.006113	0.006191	0.006243	0.006347

Term Deposit [Maturity Payout]							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.003772	0.003902	0.004032	0.005202	0.005593	0.005983	0.006035
5M - 9.99M	0.003902	0.004032	0.004162	0.005333	0.005723	0.006009	0.006165
10M - 24.99M	0.004032	0.004162	0.004292	0.005463	0.005853	0.006035	0.006217
25M - 49.99M	0.004162	0.004292	0.004422	0.005593	0.005983	0.006061	0.006295
50M - 99.99M	0.004292	0.005463	0.005593	0.005723	0.006113	0.006087	0.006373
100M - 249.99M	0.004812	0.005723	0.005853	0.005853	0.006243	0.006113	0.006425
250M - 499.99M	0.004942	0.005983	0.006113	0.006243	0.006373	0.006373	0.006477
500M - 999.99M	0.005593	0.006243	0.006373	0.006503	0.006503	0.006555	0.006659
Above 1 Billion	0.005723	0.006503	0.006633	0.006763	0.006685	0.006737	0.006763

Mahana Barkah Account	
Less than 10K	0.003252
10K - 49.99K	0.003278
50K - 249.99K	0.003382
250K - 499.99K	0.003512
500K - 999.99K	0.003720
1M - 4.99M	0.003850
5M - 9.99M	0.003980
10M - 24.99M	0.004162
Above 25M	0.004292
Profit Calculated on DB	
Monthly Payout	

Mudaraba Premium Plus [Corporate]	
Less than 1M	0.003252
1M - 9.99M	0.003278
10M - 24.99M	0.003382
25M - 49.99M	0.003512
50M - 99.99M	0.003564
100M - 249.99M	0.003772
250M - 499.99M	0.004032
500M - 1.99B	0.004292
Above 2B	0.004292
Profit Calculated on DB	
Monthly Payout	

Term Deposit 1 Year 2018			
Slab	Monthly	Quarterly	Maturity
250K - 10M	0.004812	0.004942	0.005072
10M - 25M	0.004942	0.005072	0.005202

Mahana Amdani Plus	1 Year	3 Year
100K - 10M	0.005853	0.006243
Above 10M	0.005983	0.006373

Monthly Income	
3 Months	0.003252
6 Months	0.003382

Mahana Amdani Premium	
Slab	1 Year
100K - 10M	0.006243
Above 10M	0.006373

Business Plus	
Profit Calculated on MAB	0.000036
Monthly Payout	

Khazana Account	
Less than 250K	0.003252
250K - 999.99K	0.003278
1M - 9.99M	0.003382
10M - 24.99M	0.003512
25M - 49.99M	0.003642
50M - 99.99M	0.003668
100M - 249.99M	0.003694
250M - 499.99M	0.004552
Above 500M	0.004682
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	0.003252
50M - 100M	0.006633
100.01M - 500M	0.006815
500.01M - 1.5B	0.006893
1.501B - 2.5B	0.006893
Above 2.5B	0.006893
Profit Calculated on DB	
Monthly Payout	

Capital Instruments	
Tier II Sukuk 1st Issue	0.007882
Tier II Sukuk 2nd Issue	0.007715
Tier I Capital	0.007159

Mahana Amdani Shafqaat	
Slab	3 Years
500K - 10M	0.006763

Foreign Currency Savings Deposit	
USD	0.016389
GBP	0.006304
Euro	0.001261
JPY	0.000504
AED	0.001261
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	0.018911	0.025214	0.031518	0.037821	
USD 25K - 99.99K	0.025214	0.031518	0.037821	0.044125	
USD 100K - 499.99K	0.027736	0.037821	0.044125	0.063036	
USD 500K - 999.99K	0.030257	0.063036	0.063036	0.063036	
USD Above 1000K	0.031518	0.063036	0.063036	0.063036	
GBP	0.000504	0.002521	0.012607	0.018911	
EURO	0.000504	0.001261	0.012607	0.018911	
AED	0.003782	0.006304	0.012607	0.018911	

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



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