

Al Baraka Bank Pakistan Limited (ABPL)

Weightages Effective from September 2020



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

Saving / Asaan Account	
Profit Calculated on MAB	0.003099
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	0.003663
Quarterly Payout	

Shafqaat Account	
Less than 25K	0.003381
25K - 499.99K	0.003494
500K - 999.99K	0.003607
1M - 4.99M	0.003719
5M - 9.99M	0.003832
10M - 24.99M	0.004057
25M - 49.99M	0.004227
50M - 99.99M	0.004508
Above 100M	0.004790
Profit Calculated on DB	
Monthly Payout	

Term Deposit [Quarterly Payout]			
Slab	1 Year	3 Year	5 Year
Less than 5M	0.004734	0.006019	0.006638
5M - 9.99M	0.005004	0.006120	0.006684
10M - 24.99M	0.005218	0.006221	0.006841
25M - 49.99M	0.005489	0.006267	0.006999
50M - 99.99M	0.005759	0.006537	0.007044
100M - 249.99M	0.005466	0.006244	0.006582
250M - 499.99M	0.006019	0.006515	0.006740
500M - 999.99M	0.006515	0.006672	0.006898
Above 1 Billion	0.006616	0.006774	0.007056

Mahana Amdani Scheme [Monthly Payout]					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	0.004632	0.005196	0.005365	0.005534	0.006041
250K - 499.99K	0.004790	0.005466	0.005635	0.005748	0.006255
500K - 999.99K	0.004835	0.005737	0.005906	0.006019	0.006469
1M - 4.99M	0.004892	0.006019	0.006188	0.006300	0.006695
5M - 9.99M	0.005185	0.006255	0.006424	0.006537	0.006875
10M - 49.99M	0.005342	0.006526	0.006695	0.006808	0.006977
Above 50M	0.005387	0.006796	0.006965	0.007078	0.007078

Term Deposit [Maturity Payout]							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.003099	0.003483	0.003629	0.004892	0.005737	0.006582	0.006695
5M - 9.99M	0.003156	0.003494	0.003686	0.005162	0.006007	0.006627	0.006965
10M - 24.99M	0.003212	0.003550	0.003731	0.005433	0.006278	0.006672	0.007067
25M - 49.99M	0.003269	0.003607	0.003787	0.005703	0.006548	0.006717	0.007225
50M - 99.99M	0.003325	0.004508	0.005714	0.005974	0.006819	0.006199	0.007382
100M - 249.99M	0.003888	0.004790	0.005703	0.005680	0.006526	0.006244	0.006920
250M - 499.99M	0.003979	0.005635	0.006255	0.006515	0.006796	0.006796	0.007022
500M - 999.99M	0.004080	0.006188	0.006808	0.006785	0.007067	0.007179	0.007405
Above 1 Billion	0.004181	0.006447	0.007360	0.007326	0.007450	0.007563	0.007619

Mahana Barkah Account	
Less than 10K	0.003381
10K - 49.99K	0.003438
50K - 249.99K	0.003494
250K - 499.99K	0.003550
500K - 999.99K	0.003607
1M - 4.99M	0.003663
5M - 9.99M	0.003776
10M - 24.99M	0.003832
Above 25M	0.004227
Profit Calculated on DB	
Monthly Payout	

Mudaraba Premium Plus [Corporate]	
Less than 1M	0.003099
1M - 9.99M	0.003212
10M - 24.99M	0.003381
25M - 49.99M	0.003381
50M - 99.99M	0.003381
100M - 249.99M	0.003663
250M - 499.99M	0.003832
500M - 1.99B	0.004227
Above 2B	0.004508
Profit Calculated on DB	
Monthly Payout	

Mahana Amdani Plus		
Slab	1 Year	3 Years
100K - 10M	0.006143	0.006312
Above 10M	0.006199	0.006481

Mahana Amadani Premium	
Slab	1 Year
100K - 10M	0.006143
Above 10M	0.006199

Business Plus	
Profit Calculated on MAB	0.000079
Monthly Payout	

Khazana Account	
Less than 250K	0.003099
250K - 999.99K	0.003099
1M - 9.99M	0.003212
10M - 24.99M	0.003381
25M - 49.99M	0.003381
50M - 99.99M	0.003381
100M - 249.99M	0.003663
250M - 499.99M	0.003945
Above 500M	0.004057
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	0.004508
50M - 100M	0.005072
100.01M - 500M	0.006762
500.01M - 1.5B	0.006875
1.501B - 2.5B	0.006875
Above 2.5B	0.006875
Profit Calculated on DB	
Monthly Payout	

Capital Instruments	
Tier II Sukuk 1st Issue	0.014088
Tier II Sukuk 2nd Issue	0.008938
Tier I Capital	0.017977

Mahana Amadani Shafqaat	
Slab	3 Years
500K - 10M	0.006762

Foreign Currency Savings Deposit	
USD	0.015306
GBP	0.015306
Euro	0.015306
JPY	0.015306
AED	0.015306
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	0.025510	0.035714	0.040816	0.045918	
USD 25K - 99.99K	0.025510	0.035714	0.040816	0.045918	
USD 100K - 499.99K	0.025510	0.035714	0.040816	0.045918	
USD 500K - 999.99K	0.025510	0.035714	0.040816	0.045918	
USD Above 1000K	0.025510	0.035714	0.040816	0.045918	
GBP	0.015306	0.015306	0.015306	0.015306	
EURO	0.015306	0.015306	0.015306	0.015306	
AED	0.015306	0.015306	0.015306	0.015306	

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	Class-N
Level-1	0.006091	0.007613	0.009136	0.010659	0.012181	0.013704	0.015226	0.016749	0.018272	0.019794
Level-2	0.006167	0.007689	0.009212	0.010735	0.012257	0.013780	0.015303	0.016825	0.018348	0.019871
Level-3	0.006243	0.007766	0.009288	0.010811	0.012333	0.013856	0.015379	0.016901	0.018424	0.019947
Level-4	0.006319	0.007842	0.009364	0.010887	0.012410	0.013932	0.015455	0.016978	0.018500	0.020023
Level-5	0.006395	0.007918	0.009440	0.010963	0.012486	0.014008	0.015531	0.017054	0.018576	0.020099
Level-6	0.006471	0.007994	0.009517	0.011039	0.012562	0.014085	0.015607	0.017130	0.018652	0.020175
Level-7	0.006547	0.008070	0.009593	0.011115	0.012638	0.014161	0.015683	0.017206	0.018729	0.020251
Level-8	0.006624	0.008146	0.009669	0.011191	0.012714	0.014237	0.015759	0.017282	0.018805	0.020327
Level-9	0.006700	0.008222	0.009745	0.011268	0.012790	0.014313	0.015836	0.017358	0.018881	0.020404
Level-10	0.006776	0.008298	0.009821	0.011344	0.012866	0.014389	0.015912	0.017434	0.018957	0.020480
Level-11	0.006852	0.008375	0.009897	0.011420	0.012943	0.014465	0.015988	0.017510	0.019033	0.020556
Level-12	0.006928	0.008451	0.009973	0.011496	0.013019	0.014541	0.016064	0.017587	0.019109	0.020632
Level-13	0.007004	0.008527	0.010049	0.011572	0.013095	0.014617	0.016140	0.017663	0.019185	0.020708
Level-14	0.007080	0.008603	0.010126	0.011648	0.013171	0.014694	0.016216	0.017739	0.019262	0.020784
Level-15	0.007156	0.008679	0.010202	0.011724	0.013247	0.014770	0.016292	0.017815	0.019338	0.020860
Level-16	0.007233	0.008755	0.010278	0.011801	0.013323	0.014846	0.016368	0.017891	0.019414	0.020936
Level-17	0.007309	0.008831	0.010354	0.011877	0.013399	0.014922	0.016445	0.017967	0.019490	0.021013
Level-18	0.007385	0.008907	0.010430	0.011953	0.013475	0.014998	0.016521	0.018043	0.019566	0.021089
Level-19	0.007461	0.008984	0.010506	0.012029	0.013552	0.015074	0.016597	0.018120	0.019642	0.021165
Level-20	0.007537	0.009060	0.010582	0.012105	0.013628	0.015150	0.016673	0.018196	0.019718	0.021241