

Al Baraka Bank Pakistan Limited (ABPL)

Weightages Effective from August 2019



Profit Sharing Ratio	LCY	FCY
Share of Mudarib	40%	80%
Rabb ul Maal	60%	20%

Saving / Asaan Account	
Profit Calculated on MAB	0.003213
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	0.003342
Quarterly Payout	

Shafqaat Account	
Less than 25K	0.003213
25K - 499.99K	0.003599
500K - 999.99K	0.003856
1M - 4.99M	0.004113
5M - 9.99M	0.004370
10M - 24.99M	0.004499
25M - 49.99M	0.004627
50M - 99.99M	0.004704
Above 100M	0.004756
Profit Calculated on DB	
Monthly Payout	

Term Deposit [Quarterly Payout]			
Slab	1 Year	3 Year	5 Year
Less than 5M	0.005064	0.005913	0.006196
5M - 9.99M	0.005193	0.005964	0.006221
10M - 24.99M	0.005296	0.006016	0.006298
25M - 49.99M	0.005424	0.006041	0.006375
50M - 99.99M	0.005553	0.006170	0.006401
100M - 249.99M	0.005681	0.006298	0.006453
250M - 499.99M	0.005938	0.006427	0.006530
500M - 999.99M	0.006170	0.006504	0.006607
Above 1 Billion	0.006221	0.006555	0.006684

Mahana Amdani Scheme [Monthly Payout]					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	0.005013	0.005399	0.005656	0.005681	0.005913
250K - 499.99K	0.005090	0.005527	0.005733	0.005784	0.006016
500K - 999.99K	0.005116	0.005656	0.005810	0.005913	0.006118
1M - 4.99M	0.005142	0.005784	0.005887	0.006041	0.006221
5M - 9.99M	0.005296	0.005913	0.006041	0.006170	0.006324
10M - 49.99M	0.005373	0.006041	0.006170	0.006298	0.006427
Above 50M	0.005399	0.006170	0.006298	0.006427	0.006530

Term Deposit [Maturity Payout]							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.003728	0.003856	0.003985	0.005142	0.005656	0.006170	0.006221
5M - 9.99M	0.003856	0.003985	0.004113	0.005270	0.005784	0.006196	0.006247
10M - 24.99M	0.003985	0.004113	0.004242	0.005399	0.005913	0.006221	0.006324
25M - 49.99M	0.004113	0.004242	0.004370	0.005527	0.006041	0.006247	0.006427
50M - 99.99M	0.004242	0.005399	0.005527	0.005656	0.006170	0.006273	0.006504
100M - 249.99M	0.004756	0.005656	0.005784	0.005784	0.006298	0.006298	0.006581
250M - 499.99M	0.004884	0.005913	0.006041	0.006170	0.006427	0.006555	0.006658
500M - 999.99M	0.005527	0.006170	0.006298	0.006427	0.006555	0.006735	0.006838
Above 1 Billion	0.005656	0.006427	0.006555	0.006684	0.006735	0.006813	0.006915

Mahana Barkah Account	
Less than 10K	0.003213
10K - 49.99K	0.003239
50K - 249.99K	0.003342
250K - 499.99K	0.003471
500K - 999.99K	0.003676
1M - 4.99M	0.003805
5M - 9.99M	0.003933
10M - 24.99M	0.004113
Above 25M	0.004242
Profit Calculated on DB	
Monthly Payout	

Mudaraba Premium Plus [Corporate]	
Less than 1M	0.003213
1M - 9.99M	0.003239
10M - 24.99M	0.003342
25M - 49.99M	0.003471
50M - 99.99M	0.003522
100M - 249.99M	0.003728
250M - 499.99M	0.003985
500M - 1.99B	0.004242
Above 2B	0.004242
Profit Calculated on DB	
Monthly Payout	

Term Deposit 1 Year 2018			
Slab	Monthly	Quarterly	Maturity
250K - 10M	0.004756	0.004884	0.005013
10M - 25M	0.004884	0.005013	0.005142

Mahana Amdani Plus	1 Year	3 Year
100K - 10M	0.005784	0.006298
Above 10M	0.005913	0.006427

Monthly Income	
3 Months	0.003213
6 Months	0.003342

Mahana Amdani Premium	
Slab	1 Year
100K - 10M	0.006170
Above 10M	0.006298

Business Plus	
Profit Calculated on MAB	0.000036
Monthly Payout	

Khazana Account	
Less than 250K	0.003213
250K - 999.99K	0.003239
1M - 9.99M	0.003342
10M - 24.99M	0.003471
25M - 49.99M	0.003599
50M - 99.99M	0.003625
100M - 249.99M	0.003650
250M - 499.99M	0.004499
Above 500M	0.004627
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	0.003213
50M - 100M	0.006273
100.01M - 500M	0.006350
500.01M - 1.5B	0.006530
1.501B - 2.5B	0.006555
Above 2.5B	0.006555
Profit Calculated on DB	
Monthly Payout	

Capital Instruments	
Tier II Sukuk 1st Issue	0.006304
Tier II Sukuk 2nd Issue	0.005969
Tier I Capital	0.007075

Mahana Amdani Shafqaat	
Slab	3 Years
500K - 10M	0.006813

Foreign Currency Savings Deposit	
USD	0.016964
GBP	0.005655
Euro	0.001131
JPY	0.000452
AED	0.001131
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	0.016964	0.022619	0.028274	0.033929
USD 25K - 99.99K	0.022619	0.028274	0.033929	0.045239
USD 100K - 499.99K	0.028274	0.033929	0.039584	0.056548
USD 500K - 999.99K	0.033929	0.067858	0.067858	0.067858
USD Above 1000K	0.033929	0.079168	0.067858	0.067858
GBP	0.000452	0.002262	0.011310	0.016964
EURO	0.000452	0.001131	0.011310	0.016964
AED	0.003393	0.005655	0.011310	0.016964

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



Profit Sharing Ratio	
Share of Mudarib	30%
Rabb ul Maal	70%

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