

Al Baraka Bank Pakistan Limited (ABPL)

Weightages Effective from December 2019



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

Saving / Asaan Account	
Profit Calculated on MAB	0.003275
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	0.003406
Quarterly Payout	

Shafqaat Account	
Less than 25K	0.003275
25K - 499.99K	0.003668
500K - 999.99K	0.003930
1M - 4.99M	0.004192
5M - 9.99M	0.004454
10M - 24.99M	0.004585
25M - 49.99M	0.004716
50M - 99.99M	0.004794
Above 100M	0.004847
Profit Calculated on DB	
Monthly Payout	

Term Deposit [Quarterly Payout]			
Slab	1 Year	3 Year	5 Year
Less than 5M	0.005161	0.005764	0.006052
5M - 9.99M	0.005292	0.005816	0.006078
10M - 24.99M	0.005397	0.005868	0.006156
25M - 49.99M	0.005528	0.005895	0.006235
50M - 99.99M	0.005659	0.006026	0.006261
100M - 249.99M	0.005790	0.006156	0.006314
250M - 499.99M	0.006052	0.006287	0.006392
500M - 999.99M	0.006287	0.006366	0.006471
Above 1 Billion	0.006340	0.006418	0.006549

Mahana Amdani Scheme [Monthly Payout]					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	0.005109	0.005371	0.005449	0.005528	0.005764
250K - 499.99K	0.005187	0.005502	0.005580	0.005633	0.005868
500K - 999.99K	0.005213	0.005633	0.005711	0.005764	0.005973
1M - 4.99M	0.005240	0.005764	0.005842	0.005895	0.006078
5M - 9.99M	0.005397	0.005895	0.005973	0.006026	0.006183
10M - 49.99M	0.005475	0.006026	0.006104	0.006156	0.006287
Above 50M	0.005502	0.006156	0.006235	0.006287	0.006392

Term Deposit [Maturity Payout]							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.003799	0.003930	0.004061	0.005240	0.005633	0.006026	0.006078
5M - 9.99M	0.003930	0.004061	0.004192	0.005371	0.005764	0.006052	0.006209
10M - 24.99M	0.004061	0.004192	0.004323	0.005502	0.005895	0.006078	0.006261
25M - 49.99M	0.004192	0.004323	0.004454	0.005633	0.006026	0.006104	0.006340
50M - 99.99M	0.004323	0.005502	0.005633	0.005764	0.006156	0.006130	0.006418
100M - 249.99M	0.004847	0.005764	0.005895	0.005895	0.006287	0.006156	0.006471
250M - 499.99M	0.004978	0.006026	0.006156	0.006287	0.006418	0.006418	0.006523
500M - 999.99M	0.005633	0.006287	0.006418	0.006549	0.006549	0.006602	0.006707
Above 1 Billion	0.005764	0.006549	0.006680	0.006811	0.006733	0.006785	0.006811

Mahana Barkah Account	
Less than 10K	0.003275
10K - 49.99K	0.003301
50K - 249.99K	0.003406
250K - 499.99K	0.003537
500K - 999.99K	0.003746
1M - 4.99M	0.003877
5M - 9.99M	0.004008
10M - 24.99M	0.004192
Above 25M	0.004323
Profit Calculated on DB	
Monthly Payout	

Mudaraba Premium Plus [Corporate]	
Less than 1M	0.003275
1M - 9.99M	0.003301
10M - 24.99M	0.003406
25M - 49.99M	0.003537
50M - 99.99M	0.003589
100M - 249.99M	0.003799
250M - 499.99M	0.004061
500M - 1.99B	0.004323
Above 2B	0.004323
Profit Calculated on DB	
Monthly Payout	

Term Deposit 1 Year 2018			
Slab	Monthly	Quarterly	Maturity
250K - 10M	0.004847	0.004978	0.005109
10M - 25M	0.004978	0.005109	0.005240

Mahana Amdani Plus	1 Year	3 Year
100K - 10M	0.005895	0.006287
Above 10M	0.006026	0.006418

Monthly Income	
3 Months	0.003275
6 Months	0.003406

Mahana Amdani Premium	
Slab	1 Year
100K - 10M	0.006287
Above 10M	0.006418

Business Plus	
Profit Calculated on MAB	0.000037
Monthly Payout	

Khazana Account	
Less than 250K	0.003275
250K - 999.99K	0.003301
1M - 9.99M	0.003406
10M - 24.99M	0.003537
25M - 49.99M	0.003668
50M - 99.99M	0.003694
100M - 249.99M	0.003720
250M - 499.99M	0.004585
Above 500M	0.004716
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	0.003275
50M - 100M	0.006680
100.01M - 500M	0.006864
500.01M - 1.5B	0.006942
1.501B - 2.5B	0.006942
Above 2.5B	0.007021
Profit Calculated on DB	
Monthly Payout	

Capital Instruments	
Tier II Sukuk 1st Issue	0.007938
Tier II Sukuk 2nd Issue	0.007770
Tier I Capital	0.000003

Mahana Amdani Shafqaat	
Slab	3 Years
500K - 10M	0.006811

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 December 2019



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

Special Pool Weightages								
	Class-G	Class-H	Class-I	Class-J	Class-K	Class-L	Class-M	Class-N
Level-1	0.009136	0.010659	0.012181	0.013704	0.015226	0.016749	0.018272	0.019794
Level-2	0.009212	0.010735	0.012257	0.013780	0.015303	0.016825	0.018348	0.019871
Level-3	0.009288	0.010811	0.012333	0.013856	0.015379	0.016901	0.018424	0.019947
Level-4	0.009364	0.010887	0.012410	0.013932	0.015455	0.016978	0.018500	0.020023
Level-5	0.009440	0.010963	0.012486	0.014008	0.015531	0.017054	0.018576	0.020099
Level-6	0.009517	0.011039	0.012562	0.014085	0.015607	0.017130	0.018652	0.020175
Level-7	0.009593	0.011115	0.012638	0.014161	0.015683	0.017206	0.018729	0.020251
Level-8	0.009669	0.011191	0.012714	0.014237	0.015759	0.017282	0.018805	0.020327
Level-9	0.009745	0.011268	0.012790	0.014313	0.015836	0.017358	0.018881	0.020404
Level-10	0.009821	0.011344	0.012866	0.014389	0.015912	0.017434	0.018957	0.020480
Level-11	0.009897	0.011420	0.012943	0.014465	0.015988	0.017510	0.019033	0.020556
Level-12	0.009973	0.011496	0.013019	0.014541	0.016064	0.017587	0.019109	0.020632
Level-13	0.010049	0.011572	0.013095	0.014617	0.016140	0.017663	0.019185	0.020708
Level-14	0.010126	0.011648	0.013171	0.014694	0.016216	0.017739	0.019262	0.020784
Level-15	0.010202	0.011724	0.013247	0.014770	0.016292	0.017815	0.019338	0.020860
Level-16	0.010278	0.011801	0.013323	0.014846	0.016368	0.017891	0.019414	0.020936
Level-17	0.010354	0.011877	0.013399	0.014922	0.016445	0.017967	0.019490	0.021013
Level-18	0.010430	0.011953	0.013475	0.014998	0.016521	0.018043	0.019566	0.021089
Level-19	0.010506	0.012029	0.013552	0.015074	0.016597	0.018120	0.019642	0.021165
Level-20	0.010582	0.012105	0.013628	0.015150	0.016673	0.018196	0.019718	0.021241