

Al Baraka Bank Pakistan Limited (ABPL)

Weightages Effective from January 2020



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

Saving / Asaan Account	
Profit Calculated on MAB	0.003253
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	0.003383
Quarterly Payout	

Shafqaat Account	
Less than 25K	0.003253
25K - 499.99K	0.003644
500K - 999.99K	0.003904
1M - 4.99M	0.004164
5M - 9.99M	0.004425
10M - 24.99M	0.004555
25M - 49.99M	0.004685
50M - 99.99M	0.004763
Above 100M	0.004815
Profit Calculated on DB	
Monthly Payout	

Term Deposit [Quarterly Payout]			
Slab	1 Year	3 Year	5 Year
Less than 5M	0.005127	0.005726	0.006012
5M - 9.99M	0.005257	0.005778	0.006038
10M - 24.99M	0.005362	0.005830	0.006116
25M - 49.99M	0.005492	0.005856	0.006194
50M - 99.99M	0.005622	0.005986	0.006220
100M - 249.99M	0.005752	0.006116	0.006272
250M - 499.99M	0.006012	0.006246	0.006351
500M - 999.99M	0.006246	0.006325	0.006429
Above 1 Billion	0.006298	0.006377	0.006507

Mahana Amdani Scheme [Monthly Payout]					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	0.005075	0.005335	0.005414	0.005492	0.005726
250K - 499.99K	0.005153	0.005466	0.005544	0.005596	0.005830
500K - 999.99K	0.005179	0.005596	0.005674	0.005726	0.005934
1M - 4.99M	0.005205	0.005726	0.005804	0.005856	0.006038
5M - 9.99M	0.005362	0.005856	0.005934	0.005986	0.006142
10M - 49.99M	0.005440	0.005986	0.006064	0.006116	0.006194
Above 50M	0.005466	0.006116	0.006194	0.006246	0.006246

Term Deposit [Maturity Payout]							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.003774	0.003904	0.004034	0.005205	0.005596	0.005986	0.006038
5M - 9.99M	0.003904	0.004034	0.004164	0.005335	0.005726	0.006012	0.006168
10M - 24.99M	0.004034	0.004164	0.004294	0.005466	0.005856	0.006038	0.006220
25M - 49.99M	0.004164	0.004294	0.004425	0.005596	0.005986	0.006064	0.006298
50M - 99.99M	0.004294	0.004425	0.004555	0.005726	0.006116	0.006090	0.006377
100M - 249.99M	0.004815	0.005726	0.005856	0.005856	0.006246	0.006116	0.006429
250M - 499.99M	0.004945	0.005986	0.006116	0.006246	0.006377	0.006377	0.006481
500M - 999.99M	0.005596	0.006246	0.006377	0.006377	0.006507	0.006559	0.006663
Above 1 Billion	0.005726	0.006507	0.006637	0.006507	0.006689	0.006741	0.006767

Mahana Barkah Account	
Less than 10K	0.003253
10K - 49.99K	0.003279
50K - 249.99K	0.003383
250K - 499.99K	0.003514
500K - 999.99K	0.003722
1M - 4.99M	0.003852
5M - 9.99M	0.003982
10M - 24.99M	0.004164
Above 25M	0.004294
Profit Calculated on DB	
Monthly Payout	

Mudaraba Premium Plus [Corporate]	
Less than 1M	0.003253
1M - 9.99M	0.003279
10M - 24.99M	0.003383
25M - 49.99M	0.003514
50M - 99.99M	0.003566
100M - 249.99M	0.003774
250M - 499.99M	0.004034
500M - 1.99B	0.004294
Above 2B	0.004294
Profit Calculated on DB	
Monthly Payout	

Term Deposit 1 Year 2018			
Slab	Monthly	Quarterly	Maturity
250K - 10M	0.004815	0.004945	0.005075
10M - 25M	0.004945	0.005075	0.005205

Mahana Amdani Plus	1 Year	3 Year
100K - 10M	0.005856	0.006116
Above 10M	0.005986	0.006246

Monthly Income	
3 Months	0.003253
6 Months	0.003383

Mahana Amdani Premium	
Slab	1 Year
100K - 10M	0.006116
Above 10M	0.006246

Business Plus	
Profit Calculated on MAB	0.000036
Monthly Payout	

Khazana Account	
Less than 250K	0.003253
250K - 999.99K	0.003279
1M - 9.99M	0.003383
10M - 24.99M	0.003514
25M - 49.99M	0.003644
50M - 99.99M	0.003670
100M - 249.99M	0.003696
250M - 499.99M	0.004555
Above 500M	0.004685
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	0.003253
50M - 100M	0.006637
100.01M - 500M	0.006663
500.01M - 1.5B	0.006689
1.501B - 2.5B	0.006767
Above 2.5B	0.006897
Profit Calculated on DB	
Monthly Payout	

Capital Instruments	
Tier II Sukuk 1st Issue	0.007886
Tier II Sukuk 2nd Issue	0.007720
Tier I Capital	0.008303

Mahana Amdani Shafqaat	
Slab	3 Years
500K - 10M	0.006637

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 January 2020



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

Special Pool Weightages						
	Class-I	Class-J	Class-K	Class-L	Class-M	Class-N
Level-1	0.012181	0.013704	0.015226	0.016749	0.018272	0.019794
Level-2	0.012257	0.013780	0.015303	0.016825	0.018348	0.019871
Level-3	0.012333	0.013856	0.015379	0.016901	0.018424	0.019947
Level-4	0.012410	0.013932	0.015455	0.016978	0.018500	0.020023
Level-5	0.012486	0.014008	0.015531	0.017054	0.018576	0.020099
Level-6	0.012562	0.014085	0.015607	0.017130	0.018652	0.020175
Level-7	0.012638	0.014161	0.015683	0.017206	0.018729	0.020251
Level-8	0.012714	0.014237	0.015759	0.017282	0.018805	0.020327
Level-9	0.012790	0.014313	0.015836	0.017358	0.018881	0.020404
Level-10	0.012866	0.014389	0.015912	0.017434	0.018957	0.020480
Level-11	0.012943	0.014465	0.015988	0.017510	0.019033	0.020556
Level-12	0.013019	0.014541	0.016064	0.017587	0.019109	0.020632
Level-13	0.013095	0.014617	0.016140	0.017663	0.019185	0.020708
Level-14	0.013171	0.014694	0.016216	0.017739	0.019262	0.020784
Level-15	0.013247	0.014770	0.016292	0.017815	0.019338	0.020860
Level-16	0.013323	0.014846	0.016368	0.017891	0.019414	0.020936
Level-17	0.013399	0.014922	0.016445	0.017967	0.019490	0.021013
Level-18	0.013475	0.014998	0.016521	0.018043	0.019566	0.021089
Level-19	0.013552	0.015074	0.016597	0.018120	0.019642	0.021165
Level-20	0.013628	0.015150	0.016673	0.018196	0.019718	0.021241