

Al Baraka Bank Pakistan Limited (ABPL)

Weightages Effective from October 2019



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

Saving / Asaan Account	
Profit Calculated on MAB	0.003203
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	0.003331
Quarterly Payout	

Shafqaat Account	
Less than 25K	0.003203
25K - 499.99K	0.003587
500K - 999.99K	0.003844
1M - 4.99M	0.004100
5M - 9.99M	0.004356
10M - 24.99M	0.004484
25M - 49.99M	0.004612
50M - 99.99M	0.004689
Above 100M	0.004741
Profit Calculated on DB	
Monthly Payout	

Term Deposit [Quarterly Payout]			
Slab	1 Year	3 Year	5 Year
Less than 5M	0.005048	0.005894	0.006175
5M - 9.99M	0.005176	0.005945	0.006201
10M - 24.99M	0.005279	0.005996	0.006278
25M - 49.99M	0.005407	0.006022	0.006355
50M - 99.99M	0.005535	0.006150	0.006380
100M - 249.99M	0.005663	0.006278	0.006432
250M - 499.99M	0.005919	0.006406	0.006509
500M - 999.99M	0.006150	0.006483	0.006585
Above 1 Billion	0.006201	0.006534	0.006662

Mahana Amdani Scheme [Monthly Payout]					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	0.004997	0.005381	0.005637	0.005663	0.005894
250K - 499.99K	0.005074	0.005509	0.005714	0.005766	0.005996
500K - 999.99K	0.005099	0.005637	0.005791	0.005894	0.006099
1M - 4.99M	0.005125	0.005766	0.005868	0.006022	0.006201
5M - 9.99M	0.005279	0.005894	0.006022	0.006150	0.006304
10M - 49.99M	0.005356	0.006022	0.006150	0.006278	0.006406
Above 50M	0.005381	0.006150	0.006278	0.006406	0.006509

Term Deposit [Maturity Payout]							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.003716	0.003844	0.003972	0.005125	0.005637	0.006150	0.006201
5M - 9.99M	0.003844	0.003972	0.004100	0.005253	0.005766	0.006175	0.006227
10M - 24.99M	0.003972	0.004100	0.004228	0.005381	0.005894	0.006201	0.006304
25M - 49.99M	0.004100	0.004228	0.004356	0.005509	0.006022	0.006227	0.006406
50M - 99.99M	0.004228	0.005381	0.005509	0.005637	0.006150	0.006252	0.006483
100M - 249.99M	0.004741	0.005637	0.005766	0.005766	0.006278	0.006278	0.006560
250M - 499.99M	0.004869	0.005894	0.006022	0.006150	0.006406	0.006534	0.006637
500M - 999.99M	0.005509	0.006150	0.006278	0.006406	0.006534	0.006714	0.006816
Above 1 Billion	0.005637	0.006406	0.006534	0.006662	0.006714	0.006790	0.006893

Mahana Barkah Account	
Less than 10K	0.003203
10K - 49.99K	0.003229
50K - 249.99K	0.003331
250K - 499.99K	0.003459
500K - 999.99K	0.003664
1M - 4.99M	0.003792
5M - 9.99M	0.003921
10M - 24.99M	0.004100
Above 25M	0.004228
Profit Calculated on DB	
Monthly Payout	

Mudaraba Premium Plus [Corporate]	
Less than 1M	0.003203
1M - 9.99M	0.003229
10M - 24.99M	0.003331
25M - 49.99M	0.003459
50M - 99.99M	0.003511
100M - 249.99M	0.003716
250M - 499.99M	0.003972
500M - 1.99B	0.004228
Above 2B	0.004228
Profit Calculated on DB	
Monthly Payout	

Term Deposit 1 Year 2018			
Slab	Monthly	Quarterly	Maturity
250K - 10M	0.004741	0.004869	0.004997
10M - 25M	0.004869	0.004997	0.005125

Mahana Amdani Plus		
	1 Year	3 Year
100K - 10M	0.005766	0.006278
Above 10M	0.005894	0.006406

Monthly Income	
3 Months	0.003203
6 Months	0.003331

Mahana Amdani Premium	
Slab	1 Year
100K - 10M	0.006150
Above 10M	0.006278

Business Plus	
Profit Calculated on MAB	0.000036
Monthly Payout	

Khazana Account	
Less than 250K	0.003203
250K - 999.99K	0.003229
1M - 9.99M	0.003331
10M - 24.99M	0.003459
25M - 49.99M	0.003587
50M - 99.99M	0.003613
100M - 249.99M	0.003639
250M - 499.99M	0.004484
Above 500M	0.004612
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	0.003203
50M - 100M	0.006304
100.01M - 500M	0.006380
500.01M - 1.5B	0.006509
1.501B - 2.5B	0.006534
Above 2.5B	0.006534
Profit Calculated on DB	
Monthly Payout	

Capital Instruments	
Tier II Sukuk 1st Issue	0.007764
Tier II Sukuk 2nd Issue	0.007600
Tier I Capital	0.007052

Mahana Amdani Shafqaat	
Slab	3 Years
500K - 10M	0.006790

Foreign Currency Savings Deposit	
USD	0.015060
GBP	0.005792
Euro	0.001158
JPY	0.000463
AED	0.001158
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	0.017377	0.023170	0.028962	0.034754	
USD 25K - 99.99K	0.023170	0.028962	0.034754	0.040547	
USD 100K - 499.99K	0.025487	0.034754	0.040547	0.057924	
USD 500K - 999.99K	0.027804	0.069509	0.069509	0.069509	
USD Above 1000K	0.028962	0.075301	0.075301	0.069509	
GBP	0.000463	0.002317	0.011585	0.017377	
EURO	0.000463	0.001158	0.011585	0.017377	
AED	0.003475	0.005792	0.011585	0.017377	

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