

Al Baraka Bank Pakistan Limited (ABPL)

Weightages Effective from September 2019



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

Saving / Asaan Account	
Profit Calculated on MAB	0.003208
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	0.003336
Quarterly Payout	

Shafqaat Account	
Less than 25K	0.003208
25K - 499.99K	0.003593
500K - 999.99K	0.003849
1M - 4.99M	0.004106
5M - 9.99M	0.004363
10M - 24.99M	0.004491
25M - 49.99M	0.004619
50M - 99.99M	0.004696
Above 100M	0.004748
Profit Calculated on DB	
Monthly Payout	

Term Deposit [Quarterly Payout]			
Slab	1 Year	3 Year	5 Year
Less than 5M	0.005056	0.005902	0.006185
5M - 9.99M	0.005184	0.005954	0.006210
10M - 24.99M	0.005286	0.006005	0.006287
25M - 49.99M	0.005415	0.006031	0.006364
50M - 99.99M	0.005543	0.006159	0.006390
100M - 249.99M	0.005671	0.006287	0.006441
250M - 499.99M	0.005928	0.006416	0.006518
500M - 999.99M	0.006159	0.006493	0.006595
Above 1 Billion	0.006210	0.006544	0.006672

Mahana Amdani Scheme [Monthly Payout]					
Slab	1 Year	2 Year	3 Year	4 Year	5 Year
Less than 250K	0.005004	0.005389	0.005646	0.005671	0.005902
250K - 499.99K	0.005081	0.005517	0.005723	0.005774	0.006005
500K - 999.99K	0.005107	0.005646	0.005800	0.005902	0.006108
1M - 4.99M	0.005132	0.005774	0.005877	0.006031	0.006210
5M - 9.99M	0.005286	0.005902	0.006031	0.006159	0.006313
10M - 49.99M	0.005363	0.006031	0.006159	0.006287	0.006416
Above 50M	0.005389	0.006159	0.006287	0.006416	0.006518

Term Deposit [Maturity Payout]							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	0.003721	0.003849	0.003978	0.005132	0.005646	0.006159	0.006210
5M - 9.99M	0.003849	0.003978	0.004106	0.005261	0.005774	0.006185	0.006236
10M - 24.99M	0.003978	0.004106	0.004234	0.005389	0.005902	0.006210	0.006313
25M - 49.99M	0.004106	0.004234	0.004363	0.005517	0.006031	0.006236	0.006416
50M - 99.99M	0.004234	0.005389	0.005517	0.005646	0.006159	0.006262	0.006493
100M - 249.99M	0.004748	0.005646	0.005774	0.005774	0.006287	0.006287	0.006570
250M - 499.99M	0.004876	0.005902	0.006031	0.006159	0.006416	0.006544	0.006647
500M - 999.99M	0.005517	0.006159	0.006287	0.006416	0.006544	0.006724	0.006826
Above 1 Billion	0.005646	0.006416	0.006544	0.006672	0.006724	0.006801	0.006903

Mahana Barkah Account	
Less than 10K	0.003208
10K - 49.99K	0.003233
50K - 249.99K	0.003336
250K - 499.99K	0.003464
500K - 999.99K	0.003670
1M - 4.99M	0.003798
5M - 9.99M	0.003926
10M - 24.99M	0.004106
Above 25M	0.004234
Profit Calculated on DB	
Monthly Payout	

Mudaraba Premium Plus [Corporate]	
Less than 1M	0.003208
1M - 9.99M	0.003233
10M - 24.99M	0.003336
25M - 49.99M	0.003464
50M - 99.99M	0.003516
100M - 249.99M	0.003721
250M - 499.99M	0.003978
500M - 1.99B	0.004234
Above 2B	0.004234
Profit Calculated on DB	
Monthly Payout	

Term Deposit 1 Year 2018			
Slab	Monthly	Quarterly	Maturity
250K - 10M	0.004748	0.004876	0.005004
10M - 25M	0.004876	0.005004	0.005132

Mahana Amdani Plus	1 Year	3 Year
100K - 10M	0.005774	0.006287
Above 10M	0.005902	0.006416

Monthly Income	
3 Months	0.003208
6 Months	0.003336

Mahana Amdani Premium	
Slab	1 Year
100K - 10M	0.006159
Above 10M	0.006287

Business Plus	
Profit Calculated on MAB	0.000036
Monthly Payout	

Khazana Account	
Less than 250K	0.003208
250K - 999.99K	0.003233
1M - 9.99M	0.003336
10M - 24.99M	0.003464
25M - 49.99M	0.003593
50M - 99.99M	0.003618
100M - 249.99M	0.003644
250M - 499.99M	0.004491
Above 500M	0.004619
Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	0.003208
50M - 100M	0.006313
100.01M - 500M	0.006390
500.01M - 1.5B	0.006518
1.501B - 2.5B	0.006544
Above 2.5B	0.006544
Profit Calculated on DB	
Monthly Payout	

Capital Instruments	
Tier II Sukuk 1st Issue	0.006292
Tier II Sukuk 2nd Issue	0.007611
Tier I Capital	0.007062

Mahana Amdani Shafqaat	
Slab	3 Years
500K - 10M	0.006801

Foreign Currency Savings Deposit	
USD	0.014803
GBP	0.005693
Euro	0.001139
JPY	0.000455
AED	0.001139
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	0.017080	0.022774	0.028467	0.034161	
USD 25K - 99.99K	0.022774	0.028467	0.034161	0.039854	
USD 100K - 499.99K	0.025051	0.034161	0.039854	0.056935	
USD 500K - 999.99K	0.027329	0.068322	0.068322	0.068322	
USD Above 1000K	0.028467	0.074015	0.091095	0.068322	
GBP	0.000455	0.002277	0.011387	0.017080	
EURO	0.000455	0.001139	0.011387	0.017080	
AED	0.003416	0.005693	0.011387	0.017080	

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