

Al Baraka Bank Pakistan Limited (ABPL)

WEIGHTAGES EFFECTIVE FROM AUGUST 2022



Profit Sharing Ratio	LCY	FCY
Share of Mudarib	50%	80%
Rabb ul Maal	50%	20%

Freelancer Digital Saving -PKR	
Profit Calculated on MAB	0.7987
Monthly Payout	

Asaan Digital Saving	
Profit Calculated on MAB	0.7987
Monthly Payout	

Saving / Asaan Saving Account	
Profit Calculated on MAB	0.7416
Monthly Payout	

Asaan Digital Remittance Saving	
Profit Calculated on MAB	0.7987
Monthly Payout	

Tif'I - Young Saver Account	
Profit Calculated on DB	0.7987
Quarterly Payout	

Tabeer Saving Plan	
Profit Calculated on DB	0.9698
Monthly Payout	

Hajj Albaraka	
Profit Calculated on DB	1.0269
Monthly Payout	

Shafqaat Account	
Below 9999.99	0.7416
10K - 499.99K	0.7987
500K - 999.99K	0.8215
1M - 4.99M	0.8443
5M - 9.99M	0.8671
10M - 24.99M	0.9128
Above 25M	0.9698
Profit Calculated on DB	
Monthly Payout	

Mahana Barkah Account	
Below 499.99K	0.7987
500K - 999.99K	0.8215
1M - 4.99M	0.8443
5M - 9.99M	0.8671
10M - 24.99M	0.9128
Above 25M	0.9698
Profit Calculated on DB	
Monthly Payout	

Al Baraka Banaat Account	
Less than 4.99K	0.7416
5K - 99.99K	0.9128
100K - 10M	1.0269
Profit Calculated on MAB	
Monthly Payout	

Mahana Amdani Plus 1 Year		
Slab	Monthly	Maturity
100K - 1M	1.3406	1.3692
Above 1M	1.3692	1.3977

Mudrabah Premium Plus - Corporate	
Below 9.99M	0.7416
10M - 99.99M	0.7987
100M - 499.99M	0.8842
Above 500M	1.0269
Profit Calculated on DB	
Monthly Payout	

Khazana Account	
Below 9.99M	0.7416
10M - 99.99M	0.8557
100M - 499.99M	0.8557
Above 500M	1.0269
Profit Calculated on MAB	
Monthly Payout	

Al Baraka Banaat Term Deposit	
100K - 499.99K	1.4262
Above 500K	1.4833

Business Plus	
Profit Calculated on MAB	0.0080
Monthly Payout	

Islamic Institution Deposit	
Below 50M	0.6846
50M - 100M	0.7416
100M - 500M	0.9299
500M - 1.5B	0.9356
1.5B - 2.5B	0.9413
Above 2.5B	0.9527
Profit Calculated on DB	
Monthly Payout	

Term Deposits - Maturity	
1 Year	1.2551
2 Years	1.2836
3 Years	1.3463
5 Years	1.4833
Maturity Payout	

Term Deposit - Maturity			
Slab	1 Month	3 Months	6 Months
Below 49.99M	0.9698	0.9983	1.0269
50M - 99.99M	0.9983	1.0839	1.1124
100M - 249.99M	1.0269	1.0839	1.1410
250M - 499.99M	1.1410	1.1980	1.2265
500M - 999.99M	1.1695	1.1980	1.2265
Above 1B	1.1752	1.1980	1.2265

Term Deposits - Quarterly	
1 Year	1.1980
3 Years	1.3121
5 Years	1.4262
Quarterly Payout	

FCY Term Deposit				
Tenure	1 Month	3 Months	6 Months	1 Year
Payment	Maturity	Maturity	Maturity	Maturity
USD < 1M	1.2484	1.7477	1.9974	1.9974
USD > 1M	1.2484	1.7477	1.9974	1.9974
GBP	0.7490	0.7490	0.7490	0.7490
EURO	0.7490	0.7490	0.7490	0.7490
AED	0.7490	0.7490	0.7490	0.7490

FCY Saving Account	
Freelancer Digital	0.7490
USD	0.7490
GBP	0.7490
Euro	0.7490
JPY	0.7490
AED	0.7490
Profit Calculated on MAB	
Monthly Payout	

Mahana Amdani Term Deposits	
1 Year / Premium	1.1980
2 Years	1.2551
3 Years / Plus / Shafqaat	1.3121
4 Years	1.3692
5 Years	1.4262
Monthly Payout	

Mahana Amdani 2K22 (1 Year)		
Slab	Monthly	Maturity
100K & Above	1.5403	1.5974

Tier II Sukuk 2nd	1.3212
Tier II Sukuk 3rd	1.9328
ADT-I Capital	1.6042
ITERF	0.1141

DB: Daily Balance

MAB: Monthly Average Balance

Al Baraka Bank Pakistan Limited (ABPL)

SPECIAL POOL WEIGHTAGES EFFECTIVE FROM AUGUST 2022

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

Special Pool Weightages

	Class-E	Class-F	Class-G	Class-H	Class-I	Class-J	Class-K	Class-L	Class-M	Class-N
Level-1	0.6091	0.7613	0.9136	1.0659	1.2181	1.3704	1.5226	1.6749	1.8272	1.9794
Level-2	0.6167	0.7689	0.9212	1.0735	1.2257	1.3780	1.5303	1.6825	1.8348	1.9871
Level-3	0.6243	0.7766	0.9288	1.0811	1.2333	1.3856	1.5379	1.6901	1.8424	1.9947
Level-4	0.6319	0.7842	0.9364	1.0887	1.2410	1.3932	1.5455	1.6978	1.8500	2.0023
Level-5	0.6395	0.7918	0.9440	1.0963	1.2486	1.4008	1.5531	1.7054	1.8576	2.0099
Level-6	0.6471	0.7994	0.9517	1.1039	1.2562	1.4085	1.5607	1.7130	1.8652	2.0175
Level-7	0.6547	0.8070	0.9593	1.1115	1.2638	1.4161	1.5683	1.7206	1.8729	2.0251
Level-8	0.6624	0.8146	0.9669	1.1191	1.2714	1.4237	1.5759	1.7282	1.8805	2.0327
Level-9	0.6700	0.8222	0.9745	1.1268	1.2790	1.4313	1.5836	1.7358	1.8881	2.0404
Level-10	0.6776	0.8298	0.9821	1.1344	1.2866	1.4389	1.5912	1.7434	1.8957	2.0480
Level-11	0.6852	0.8375	0.9897	1.1420	1.2943	1.4465	1.5988	1.7510	1.9033	2.0556
Level-12	0.6928	0.8451	0.9973	1.1496	1.3019	1.4541	1.6064	1.7587	1.9109	2.0632
Level-13	0.7004	0.8527	1.0049	1.1572	1.3095	1.4617	1.6140	1.7663	1.9185	2.0708
Level-14	0.7080	0.8603	1.0126	1.1648	1.3171	1.4694	1.6216	1.7739	1.9262	2.0784
Level-15	0.7156	0.8679	1.0202	1.1724	1.3247	1.4770	1.6292	1.7815	1.9338	2.0860
Level-16	0.7233	0.8755	1.0278	1.1801	1.3323	1.4846	1.6368	1.7891	1.9414	2.0936
Level-17	0.7309	0.8831	1.0354	1.1877	1.3399	1.4922	1.6445	1.7967	1.9490	2.1013
Level-18	0.7385	0.8907	1.0430	1.1953	1.3475	1.4998	1.6521	1.8043	1.9566	2.1089
Level-19	0.7461	0.8984	1.0506	1.2029	1.3552	1.5074	1.6597	1.8120	1.9642	2.1165
Level-20	0.7537	0.9060	1.0582	1.2105	1.3628	1.5150	1.6673	1.8196	1.9718	2.1241