

Al Baraka Bank Pakistan Limited (ABPL)

WEIGHTAGES EFFECTIVE FROM SEPTEMBER 2022



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

Freelancer Digital Saving -PKR	
Profit Calculated on MAB	0.7858
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	0.7858
Quarterly Payout	

Shafqaat Account	
Below 9999.99	0.7316
10K - 499.99K	0.7858
500K - 999.99K	0.8075
1M - 4.99M	0.8292
5M - 9.99M	0.8508
10M - 24.99M	0.8942
Above 25M	0.9484
Profit Calculated on DB	Monthly Payout
Monthly Payout	

Mahana Amdani Plus 1 Year		
Slab	Monthly	Maturity
100K - 1M	1.2735	1.3006
Above 1M	1.3006	1.3277

Al Baraka Banaat Term Deposit	
100K - 499.99K	1.3819
Above 500K	1.4632

Term Deposits - Maturity	
1 Year	1.2193
2 Years	1.2464
3 Years	1.3061
5 Years	1.4361
Maturity Payout	

Term Deposits - Quarterly	
1 Year	1.1652
3 Years	1.2735
5 Years	1.3819
Quarterly Payout	

Mahana Amdani Term Deposits	
1 Year	1.1652
2 Years	1.2193
3 Years	1.2735
4 Years	1.3277
5 Years	1.3819
Monthly Payout	

Mahana Amdani Term Deposits	
1 Year Premium	1.111
3 Year Shafqaat	1.4361
Plus - 2019 - 3 Year	1.2193
Monthly Payout	

Asaan Digital Saving	
Profit Calculated on MAB	0.7858
Monthly Payout	

Tabeer Saving Plan	
Profit Calculated on DB	0.9484
Monthly Payout	

Mahana Barkah Account	
Below 499.99K	0.7858
500K - 999.99K	0.8075
1M - 4.99M	0.8292
5M - 9.99M	0.8508
10M - 24.99M	0.8942
Above 25M	0.9484
Profit Calculated on DB	Monthly Payout
Monthly Payout	

Mudarabah Premium Plus - Corporate	
Below 9.99M	0.7316
10M - 99.99M	0.7858
100M - 499.99M	0.8671
Above 500M	0.9755
Profit Calculated on DB	Monthly Payout
Monthly Payout	

Business Plus	
Profit Calculated on MAB	0.0076
Monthly Payout	

Term Deposit - Maturity			
Slab	1 Month	3 Months	6 Months
Below 49.99M	0.9484	0.9755	1.0026
50M - 99.99M	0.9755	1.0568	1.0839
100M - 249.99M	1.0026	1.0568	1.1110
250M - 499.99M	1.1110	1.1652	1.1923
500M - 999.99M	1.1381	1.1652	1.1923
Above 1B	1.1435	1.1652	1.1923

FCY Term Deposit				
Tenure	1 Month	3 Months	6 Months	1 Year
Payment	Maturity	Maturity	Maturity	Maturity
USD < 1M	0.3984	0.5578	0.6375	0.6375
USD > 1M	0.3984	5.4984	0.6375	0.6375
GBP	0.2391	0.2391	0.2391	0.2391
EURO	0.2391	0.2391	0.2391	0.2391
AED	0.2391	0.2391	0.2391	0.2391

Mahana Amdani 2K22 (1 Year)		
Slab	Monthly	Maturity
100K & Above	1.4903	1.5445

Saving / Asaan Saving Account	
Profit Calculated on MAB	0.7316
Monthly Payout	

Asaan Digital Remittance Saving	
Profit Calculated on MAB	0.7858
Monthly Payout	

Hajj Albaraka	
Profit Calculated on DB	0.9755
Monthly Payout	

Al Baraka Banaat Account	
Less than 4.99K	0.7316
5K - 99.99K	0.8942
100K - 10M	1.0026
Profit Calculated on MAB	Monthly Payout
Monthly Payout	

Khazana Account	
Below 9.99M	0.7316
10M - 99.99M	0.8400
100M - 499.99M	0.8400
Above 500M	1.0026
Profit Calculated on MAB	Monthly Payout
Monthly Payout	

Islamic Institution Deposit	
Below 50M	0.6503
50M - 100M	0.7045
100M - 500M	0.8833
500M - 1.5B	0.8888
1.5B - 2.5B	0.8942
Above 2.5B	0.9050
Profit Calculated on DB	Monthly Payout
Monthly Payout	

FCY Saving Account	
Freelancer Digital	0.2391
USD	0.2391
GBP	0.2391
Euro	0.2391
JPY	0.2391
AED	0.2391
Profit Calculated on MAB	Monthly Payout
Monthly Payout	

Tier II Sukuk 2nd	1.8176
Tier II Sukuk 3rd	1.8361
ADT-I Capital	1.5239
ITERF	0.1084

DB: Daily Balance

MAB: Monthly Average Balance

Al Baraka Bank Pakistan Limited (ABPL)

SPECIAL POOL WEIGHTAGES EFFECTIVE FROM SEPTEMBER 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