

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **MARCH 2023 and two previous periods** which are applicable on its Savings / Term deposits Accounts. These Weightages are used to calculate the distribution of profit as per the requirements of Shariah on the basis of Modarabah model.

The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

				Date 24-Feb-23		
				MAR 2023	FEB 2023	JAN 2023
DEPOSIT PRODUCTS				PROFIT SHARING RATIO		
				Share of Mudarib	50%	50%
				Share of Rabbul Maal	50%	50%
Product	Tiers	Profit Calculation	Payment Frequency	Weightages	Weightages	Weightages
Albaraka Business Plus		MAB	Monthly	0.0070	0.0072	0.0073
Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0070	0.0072	NA
Mudarba Saving		MAB	Monthly	0.6767	0.6952	0.7003
Asaan Saving Account		MAB	Monthly	0.8020	0.6952	0.7003
TiFi - Young Savers Account		DB	Quarterly	0.8020	0.7467	0.7521
Tabeer Saving Plan		DB	Monthly	0.8923	0.9012	0.9078
Haji Al Baraka		DB	Monthly	0.9023	0.9270	0.9337
Asaan Digital Saving Account		MAB	Monthly	0.7268	0.7467	0.7521
Asaan Digital Remittance Saving Account		MAB	Monthly	0.7268	0.7467	0.7521
Freelancer Digital Saving Account-PKR		MAB	Monthly	0.7268	0.7467	0.7521
Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.6767	0.6952	0.7003
	5K - 99.99K	DB	Monthly	0.9274	0.8497	0.8559
	100K - 10M	DB	Monthly	0.9524	0.9527	0.9596
Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.6767	0.6952	0.7003
	10M - 99.99M	DB	Monthly	0.7268	0.7467	0.7521
	100M - 499.99M	DB	Monthly	0.8020	0.8240	0.8299
	Above 500 M	DB	Monthly	0.9023	0.9270	0.9337
Khazana Account	Less than 9.99 M	MAB	Monthly	0.6767	0.6952	0.7003
	10M - 99.99M	MAB	Monthly	0.8020	0.7982	0.8040
	100M - 499.99M	MAB	Monthly	0.8020	0.7982	0.8040
	Above 500 M	MAB	Monthly	0.9524	0.9527	0.9596
Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.6015	0.6180	0.6225
	50M - 100M	DB	Monthly	0.6817	0.6695	0.6743
	100M - 500M	DB	Monthly	0.8171	0.8394	0.8455
	500M - 1.5B	DB	Monthly	0.8221	0.8446	0.8507
	1.5B - 2.5B	DB	Monthly	0.8271	0.8497	0.8559
	Above 2.5B	DB	Monthly	0.8371	0.8600	0.8663
Mahana Barka Account	Less than 9999.99	DB	Monthly	0.6767	0.6952	0.7003
	10K - 499.99K	DB	Monthly	0.7519	0.7467	0.7521
	500K - 999.99K	DB	Monthly	0.7720	0.7673	0.7729
	1M - 4.99M	DB	Monthly	0.7920	0.7879	0.7936
	5M - 9.99M	DB	Monthly	0.8121	0.8085	0.8144
	10M - 24.99M	DB	Monthly	0.8522	0.8497	0.8559
	Above 25M	DB	Monthly	0.9023	0.9012	0.9078
Albaraka Shafaqat Account	Less than 9999.99	DB	Monthly	0.6767	0.6952	0.7003
	10K - 499.99K	DB	Monthly	0.7770	0.7467	0.7521
	500K - 999.99K	DB	Monthly	0.7970	0.7673	0.7729
	1M - 4.99M	DB	Monthly	0.8171	0.7879	0.7936
	5M - 9.99M	DB	Monthly	0.8371	0.8085	0.8144
	10M - 24.99M	DB	Monthly	0.8772	0.8497	0.8559
	Above 25M	DB	Monthly	0.9274	0.9012	0.9078
Islamic Term Deposit - 1 Month	0 to 49,999,999		At Maturity	0.9023	0.9012	0.9078
	50,000,000 to 99,999,999		At Maturity	0.9274	0.9270	0.9337
	100,000,000 to 249,999,999		At Maturity	0.9524	0.9527	0.9596
	250,000,000 to 499,999,999		At Maturity	1.0276	1.0557	1.0634
	500,000,000 to 999,999,999		At Maturity	1.0527	1.0815	1.0893
	1,000,000,000 and above		At Maturity	1.0577	1.0866	1.0945
Islamic Term Deposit - 3 Months	0 to 49,999,999		At Maturity	0.9274	0.9270	0.9337
	50,000,000 to 99,999,999		At Maturity	0.9775	1.0042	1.0115
	100,000,000 to 249,999,999		At Maturity	1.0025	1.0042	1.0115
	250,000,000 to 499,999,999		At Maturity	1.0777	1.1072	1.1152
	500,000,000 to 999,999,999		At Maturity	1.0777	1.1072	1.1152
	1,000,000,000 and above		At Maturity	1.0777	1.1072	1.1152
Islamic Term Deposit - 6 Months	0 to 49,999,999		At Maturity	0.9524	0.9527	0.9596
	50,000,000 to 99,999,999		At Maturity	1.0025	1.0300	1.0374
	100,000,000 to 249,999,999		At Maturity	1.0276	1.0557	1.0634
	250,000,000 to 499,999,999		At Maturity	1.1028	1.1329	1.1412
	500,000,000 to 999,999,999		At Maturity	1.1028	1.1329	1.1412
	1,000,000,000 and above		At Maturity	1.1028	1.1329	1.1412
Islamic Term Deposit - 1 Year [Quarterly]			Quarterly	1.1028	1.1072	1.1152
Islamic Term Deposit - 1 Year [Maturity]			At Maturity	1.1529	1.1587	1.1671
Islamic Term Deposit - 2 Years [Maturity]			At Maturity	1.1780	1.1844	1.1930
Islamic Term Deposit - 3 Years [Quarterly]			Quarterly	1.2031	1.2102	1.2190
Islamic Term Deposit - 3 Years [Maturity]			At Maturity	1.2331	1.2411	1.2501
Islamic Term Deposit - 5 Years [Quarterly]			Quarterly	1.3033	1.3132	1.3227
Islamic Term Deposit - 5 Years [Maturity]			At Maturity	1.3534	1.3647	1.3746
Mahana Amdani Scheme - 1 Years			Monthly	1.1028	1.1072	1.1152
Mahana Amdani Scheme - 2 Years			Monthly	1.1529	1.1587	1.1671
Mahana Amdani Scheme - 3 Years			Monthly	1.2031	1.2102	1.2190
Mahana Amdani Scheme - 4 Years			Monthly	1.2281	1.2617	1.2709
Mahana Amdani Scheme - 5 Years			Monthly	1.3033	1.3132	1.3227
Mahana Amdani Plus - 2019 - 3 Year			Monthly	1.1279	1.1587	1.1671
1 Year Mahana Amdani Shafaqat	Rs 100k - Rs 499K		Monthly	1.3033	1.3132	1.3227
	Rs 500k - Rs 10 m		Monthly	1.3284	1.3389	1.3487
3 Year Mahana Amdani Shafaqat	Rs 500k - Rs 10 m		Monthly	1.3785	1.3904	1.4005
1 Year Mahana Amdani Premium			Monthly	1.0276	1.0557	1.0634
Mahana Amdani Plus 1 Year	100K - 1M		Monthly	1.1780	1.2102	1.2190
	Above 1M		Monthly	1.2031	1.2359	1.2449
Mahana Amdani Plus 1 Year	100K - 1M		At Maturity	1.2031	1.2359	1.2449
	Above 1M		At Maturity	1.2281	1.2617	1.2709
Mahana Amdani 2K22 (1 Year)	100K & Above		Monthly	1.4036	1.4162	1.4265
	100K & Above		At Maturity	1.4537	1.4677	1.4783
Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K		At Maturity	1.0276	1.0300	1.0374
	Above 500K		At Maturity	1.0777	1.0815	1.0893
Al Baraka Banaat Term Deposit 1 Year	100K - 499.99K		Monthly	1.3033	1.3132	1.3227
	Above 500K		Monthly	1.3785	1.3904	1.4005
Al Baraka Banaat Term Deposit 3 Year	100K - 499.99K		Monthly	1.3534	1.3647	1.3746
	Above 500K		Monthly	1.4286	1.4419	1.4524
ABPL Tier-II Sukuk Second Issue			Semi Annually	1.9860	1.7272	1.7398
ABPL Tier-II Sukuk Third Issue			Semi Annually	1.8577	1.9085	1.9224
ABPL Tier-I Capital			Monthly	1.9900	2.0445	2.0593
Islamic Temporary Economic Refinance Facility (SBP)			Quarterly	0.1003	0.1030	0.1037