

**AL BARAKA BANK PAKISTAN LIMITED**  
**PROFIT DISTRIBUTION RATIO AND WEIGHTAGES**

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **NOV 2022 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:

DEPOSIT PRODUCTS	Tiers	Profit Calculation	Payment Frequency	Date		
				NOV 2022	OCT 2022	26-Oct-22
				PROFIT SHARING RATIO		
				Share of Mudarib	50%	50%
Share of Rabbul Maal	50%	50%	50%			
Product	Tiers	Profit Calculation	Weightages	Weightages	Weightages	
Albaraka Business Plus		MAB	Monthly	0.0075	0.0076	0.0076
Mudarba Saving / Asaan Saving Account		MAB	Monthly	0.7249	0.7314	0.7316
TiFI - Young Savers Account		DB	Quarterly	0.7786	0.7856	0.7858
Tabeer Saving Plan		DB	Monthly	0.9397	0.9481	0.9484
Haji Al Baraka		DB	Monthly	0.9665	0.9752	0.9755
Asaan Digital Saving Account		MAB	Monthly	0.7786	0.7856	0.7858
Asaan Digital Remittance Saving Account		MAB	Monthly	0.7786	0.7856	0.7858
Freelancer Digital Saving Account-PKR		MAB	Monthly	0.7786	0.7856	0.7858
Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.7249	0.7314	0.7316
	5K - 99.99K	DB	Monthly	0.8860	0.8940	0.8942
	100K - 10M	DB	Monthly	0.9934	1.0023	1.0026
Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.7249	0.7314	0.7316
	10M - 99.99M	DB	Monthly	0.7786	0.7856	0.7858
	100M - 499.99M	DB	Monthly	0.8591	0.8669	0.8671
	Above 500 M	DB	Monthly	0.9665	0.9752	0.9755
Khazana Account	Less than 9.99 M	MAB	Monthly	0.7249	0.7314	0.7316
	10M - 99.99M	MAB	Monthly	0.8323	0.8398	0.8400
	100M - 499.99M	MAB	Monthly	0.8323	0.8398	0.8400
	Above 500 M	MAB	Monthly	0.9934	1.0023	1.0026
Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.6444	0.6501	0.6503
	50M - 100M	DB	Monthly	0.6980	0.7043	0.7045
	100M - 500M	DB	Monthly	0.8752	0.8831	0.8833
	500M - 1.5B	DB	Monthly	0.8806	0.8885	0.8888
	1.5B - 2.5B	DB	Monthly	0.8860	0.8940	0.8942
	Above 2.5B	DB	Monthly	0.8967	0.9048	0.9050
Mahana Barka Account	Less than 9999.99	DB	Monthly	0.7249	0.7314	NA
	10K - 499.99K	DB	Monthly	0.7786	0.7856	0.7858
	500K - 999.99K	DB	Monthly	0.8001	0.8073	0.8075
	1M - 4.99M	DB	Monthly	0.8215	0.8289	0.8292
	5M - 9.99M	DB	Monthly	0.8430	0.8506	0.8508
	10M - 24.99M	DB	Monthly	0.8860	0.8940	0.8942
	Above 25M	DB	Monthly	0.9397	0.9481	0.9484
Albaraka Shafqaat Account	Less than 9999.99	DB	Monthly	0.7249	0.7314	0.7316
	10K - 499.99K	DB	Monthly	0.7786	0.7856	0.7858
	500K - 999.99K	DB	Monthly	0.8001	0.8073	0.8075
	1M - 4.99M	DB	Monthly	0.8215	0.8289	0.8292
	5M - 9.99M	DB	Monthly	0.8430	0.8506	0.8508
	10M - 24.99M	DB	Monthly	0.8860	0.8940	0.8942
	Above 25M	DB	Monthly	0.9397	0.9481	0.9484
Islamic Term Deposit - 1 Month	0 to 49,999,999		At Maturity	0.9397	0.9481	0.9484
	50,000,000 to 99,999,999		At Maturity	0.9665	0.9752	0.9755
	100,000,000 to 249,999,999		At Maturity	0.9934	1.0023	1.0026
	250,000,000 to 499,999,999		At Maturity	1.1008	1.1107	1.1110
	500,000,000 to 999,999,999		At Maturity	1.1276	1.1378	1.1381
	1,000,000,000 and above		At Maturity	1.1330	1.1432	1.1435
Islamic Term Deposit - 3 Months	0 to 49,999,999		At Maturity	0.9665	0.9752	0.9755
	50,000,000 to 99,999,999		At Maturity	1.0471	1.0565	1.0568
	100,000,000 to 249,999,999		At Maturity	1.0471	1.0565	1.0568
	250,000,000 to 499,999,999		At Maturity	1.1545	1.1648	1.1652
	500,000,000 to 999,999,999		At Maturity	1.1545	1.1648	1.1652
	1,000,000,000 and above		At Maturity	1.1545	1.1648	1.1652
Islamic Term Deposit - 6 Months	0 to 49,999,999		At Maturity	0.9934	1.0023	1.0026
	50,000,000 to 99,999,999		At Maturity	1.0739	1.0836	1.0839
	100,000,000 to 249,999,999		At Maturity	1.1008	1.1107	1.1110
	250,000,000 to 499,999,999		At Maturity	1.1813	1.1919	1.1923
	500,000,000 to 999,999,999		At Maturity	1.1813	1.1919	1.1923
	1,000,000,000 and above		At Maturity	1.1813	1.1919	1.1923
Islamic Term Deposit - 1 Year [Quarterly]			Quarterly	1.1545	1.1648	1.1652
Islamic Term Deposit - 1 Year [Maturity]			At Maturity	1.2082	1.2190	1.2193
Islamic Term Deposit - 2 Years [Maturity]			At Maturity	1.2350	1.2461	1.2464
Islamic Term Deposit - 3 Years [Quarterly]			Quarterly	1.2619	1.2732	1.2735
Islamic Term Deposit - 3 Years [Maturity]			At Maturity	1.2941	1.3057	1.3061
Islamic Term Deposit - 5 Years [Quarterly]			Quarterly	1.3692	1.3816	1.3819
Islamic Term Deposit - 5 Years [Maturity]			At Maturity	1.4229	1.4357	1.4361
Mahana Amadani Scheme - 1 Years			Monthly	1.1545	1.1648	1.1652
Mahana Amadani Scheme - 2 Years			Monthly	1.2082	1.2190	1.2193
Mahana Amadani Scheme - 3 Years			Monthly	1.2619	1.2732	1.2735
Mahana Amadani Scheme - 4 Years			Monthly	1.3155	1.3274	1.3277
Mahana Amadani Scheme - 5 Years			Monthly	1.3692	1.3816	1.3819
Mahana Amdani Plus - 2019 - 3 Year			Monthly	1.2082	1.2190	1.2193
1 Year Mahana Amdani Shafqaat	Rs 100k - Rs 499K		Monthly	1.3692	NA	NA
1 Year Mahana Amdani Shafqaat	Rs 500k - Rs 10 m		Monthly	1.3961	NA	NA
3 Year Mahana Amdani Shafqaat	Rs 500k - Rs 10 m		Monthly	1.4498	1.4357	1.4361
1 Year Mahana Amdani Premium			Monthly	1.1008	1.1107	1.1110
Mahana Amdani Plus 1 Year	100K - 1M		Monthly	1.2619	1.2732	1.2735
	Above 1M		Monthly	1.2887	1.3003	1.3006
Mahana Amdani Plus 1 Year	100K - 1M		At Maturity	1.2887	1.3003	1.3006
	Above 1M		At Maturity	1.3155	1.3274	1.3277
Mahana Amdani 2K22 (1 Year)	100K & Above		Monthly	1.4766	1.4899	1.4903
	100K & Above		At Maturity	1.5303	1.5441	1.5445
Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K		At Maturity	1.0739	NA	NA
	Above 500K		At Maturity	1.1276	NA	NA
Al Baraka Banaat Term Deposit 1 Year	100K - 499.99K		Monthly	1.3692	1.3816	1.3819
	Above 500K		Monthly	1.4498	1.4628	1.4632
Al Baraka Banaat Term Deposit 3 Year	100K - 499.99K		Monthly	1.4229	NA	NA
	Above 500K		Monthly	1.5035	NA	NA
ABPL Tier-II Sukuk Second Issue			Semi Annually	1.8010	1.8172	1.8176
ABPL Tier-II Sukuk Third Issue			Semi Annually	1.8192	1.8356	1.8361
ABPL Tier-I Capital			Monthly	1.5099	1.5235	1.5239
Islamic Temporary Economic Refinance Facility (SBP)			Quarterly	0.1074	0.1084	0.1084