

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

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

				Date 27-Oct-22		
				OCT 2022	SEP 2022	AUG 2022
				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	0.0076	0.0076	0.0080
Mudarba Saving / Asaan Saving Account		MAB	Monthly	0.7314	0.7316	0.7416
TIF1 - Young Savers Account		DB	Quarterly	0.7856	0.7858	0.7987
Tabbeer Saving Plan		DB	Monthly	0.9481	0.9484	0.9698
Haji Al Baraka		DB	Monthly	0.9752	0.9755	1.0269
Asaan Digital Saving Account		MAB	Monthly	0.7856	0.7858	0.7987
Asaan Digital Remittance Saving Account		MAB	Monthly	0.7856	0.7858	0.7987
Freelancer Digital Saving Account-PKR		MAB	Monthly	0.7856	0.7858	0.7987
Al Baraka Banaat Account		MAB	Monthly	0.7856	0.7858	0.7987
	Less than 4.99K	DB	Monthly	0.7314	0.7316	0.7416
	5K - 99.99K	DB	Monthly	0.8940	0.8942	0.9128
	100K - 10M	DB	Monthly	1.0023	1.0026	1.0269
Mudaraba Premium Plus - for Business		DB	Monthly	0.7314	0.7316	0.7416
	Less than 9.99 M	DB	Monthly	0.7856	0.7858	0.7987
	10M - 99.99M	DB	Monthly	0.7856	0.7858	0.7987
	100M - 499.99M	DB	Monthly	0.8669	0.8671	0.8842
	Above 500 M	DB	Monthly	0.9752	0.9755	1.0269
Khazana Account		MAB	Monthly	0.7314	0.7316	0.7416
	Less than 9.99 M	MAB	Monthly	0.8398	0.8400	0.8557
	10M - 99.99M	MAB	Monthly	0.8398	0.8400	0.8557
	100M - 499.99M	MAB	Monthly	0.8398	0.8400	0.8557
	Above 500 M	MAB	Monthly	1.0023	1.0026	1.0269
Albaraka Islamic Institution Deposit		DB	Monthly	0.6501	0.6503	0.6846
	Less than 50M	DB	Monthly	0.7043	0.7045	0.7416
	50M - 100M	DB	Monthly	0.8831	0.8833	0.9299
	100M - 500M	DB	Monthly	0.8885	0.8888	0.9356
	500M - 1.5B	DB	Monthly	0.8885	0.8888	0.9356
	1.5B - 2.5B	DB	Monthly	0.8940	0.8942	0.9413
	Above 2.5B	DB	Monthly	0.9048	0.9050	0.9527
Mahana Barka Account		DB	Monthly	0.7314	NA	NA
	Less than 9999.99	DB	Monthly	0.7856	0.7858	0.7987
	10K - 499.99K	DB	Monthly	0.8073	0.8075	0.8215
	500K - 999.99K	DB	Monthly	0.8289	0.8292	0.8443
	1M - 4.99M	DB	Monthly	0.8506	0.8508	0.8671
	5M - 9.99M	DB	Monthly	0.8940	0.8942	0.9128
	10M - 24.99M	DB	Monthly	0.9481	0.9484	0.9698
	Above 25M	DB	Monthly	0.7314	0.7316	0.7416
Albaraka Shafqaat Account		DB	Monthly	0.7856	0.7858	0.7987
	Less than 9999.99	DB	Monthly	0.8073	0.8075	0.8215
	10K - 499.99K	DB	Monthly	0.8289	0.8292	0.8443
	500K - 999.99K	DB	Monthly	0.8506	0.8508	0.8671
	1M - 4.99M	DB	Monthly	0.8940	0.8942	0.9128
	5M - 9.99M	DB	Monthly	0.8940	0.8942	0.9128
	10M - 24.99M	DB	Monthly	0.9481	0.9484	0.9698
	Above 25M	DB	Monthly	0.9481	0.9484	0.9698
Islamic Term Deposit - 1 Month		At Maturity	0.9481	0.9484	0.9698	
	0 to 49,999,999	At Maturity	0.9752	0.9755	0.9983	
	50,000,000 to 99,999,999	At Maturity	1.0023	1.0026	1.0269	
	100,000,000 to 249,999,999	At Maturity	1.1107	1.1110	1.1410	
	250,000,000 to 499,999,999	At Maturity	1.1378	1.1381	1.1695	
	500,000,000 to 999,999,999	At Maturity	1.1432	1.1435	1.1752	
	1,000,000,000 and above	At Maturity	0.9752	0.9755	0.9983	
Islamic Term Deposit - 3 Months		At Maturity	1.0565	1.0568	1.0839	
	0 to 49,999,999	At Maturity	1.0565	1.0568	1.0839	
	50,000,000 to 99,999,999	At Maturity	1.1648	1.1652	1.1980	
	100,000,000 to 249,999,999	At Maturity	1.1648	1.1652	1.1980	
	250,000,000 to 499,999,999	At Maturity	1.1648	1.1652	1.1980	
	500,000,000 to 999,999,999	At Maturity	1.1648	1.1652	1.1980	
	1,000,000,000 and above	At Maturity	1.1648	1.1652	1.1980	
Islamic Term Deposit - 6 Months		At Maturity	1.0023	1.0026	1.0269	
	0 to 49,999,999	At Maturity	1.0836	1.0839	1.1124	
	50,000,000 to 99,999,999	At Maturity	1.1107	1.1110	1.1410	
	100,000,000 to 249,999,999	At Maturity	1.1107	1.1110	1.1410	
	250,000,000 to 499,999,999	At Maturity	1.1919	1.1923	1.2265	
	500,000,000 to 999,999,999	At Maturity	1.1919	1.1923	1.2265	
	1,000,000,000 and above	At Maturity	1.1919	1.1923	1.2265	
Islamic Term Deposit - 1 Year [Quarterly]		Quarterly	1.1648	1.1652	1.1980	
Islamic Term Deposit - 1 Year [Maturity]		At Maturity	1.2190	1.2193	1.2551	
Islamic Term Deposit - 2 Years [Maturity]		At Maturity	1.2461	1.2464	1.2836	
Islamic Term Deposit - 3 Years [Quarterly]		Quarterly	1.2732	1.2735	1.3121	
Islamic Term Deposit - 3 Years [Maturity]		At Maturity	1.3057	1.3061	1.3463	
Islamic Term Deposit - 5 Years [Quarterly]		Quarterly	1.3816	1.3819	1.4262	
Islamic Term Deposit - 5 Years [Maturity]		At Maturity	1.4357	1.4361	1.4833	
Mahana Amadani Scheme - 1 Years		Monthly	1.1648	1.1652	1.1980	
Mahana Amadani Scheme - 2 Years		Monthly	1.2190	1.2193	1.2551	
Mahana Amadani Scheme - 3 Years		Monthly	1.2732	1.2735	1.3121	
Mahana Amadani Scheme - 4 Years		Monthly	1.3274	1.3277	1.3692	
Mahana Amadani Scheme - 5 Years		Monthly	1.3816	1.3819	1.4262	
Mahana Amdani Plus - 2019 - 3 Year		Monthly	1.2190	1.2193	1.2551	
3 Year Mahana Amdani Shafqaat	Rs 500k - Rs 10 m	Monthly	1.4357	1.4361	1.4833	
1 Year Mahana Amdani Premium		Monthly	1.1107	1.1110	1.1410	
Mahana Amdani Plus 1 Year		Monthly	1.2732	1.2735	1.3121	
	100K - 1M	Monthly	1.3003	1.3006	1.3362	
	Above 1M	At Maturity	1.3274	1.3277	1.3692	
Mahana Amdani Plus 1 Year		At Maturity	1.3274	1.3277	1.3692	
	100K & Above	Monthly	1.4899	1.4903	1.5403	
Mahana Amdani 2K22 (1 Year)		At Maturity	1.5441	1.5445	1.5974	
Al Baraka Banaat Term Deposit		Monthly	1.3816	1.3819	1.4262	
	100K - 499.99K	Monthly	1.4628	1.4632	1.4833	
	Above 500K	Monthly	1.4628	1.4632	1.4833	
ABPL Tier-II Sukuk Second Issue		Semi Annually	1.8172	1.8176	1.8212	
ABPL Tier-II Sukuk Third Issue		Semi Annually	1.8356	1.8361	1.9328	
ABPL Tier-I Capital		Monthly	1.5235	1.5239	1.6042	
Islamic Temporary Economic Refinance Facility (SBP)		Quarterly	0.1084	0.1084	0.1141	

Sahar Hanif
Pool Manager

Tamim Shabbir
Chief Financial Officer

Mufti Abdullah Najeed Ul Haq Siddiqui
Resident Shariah Board Member