

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **JANUARY 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 Mudarabah model.

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

				Date		28-Dec-22	
DEPOSIT PRODUCTS				JAN 2023	DEC 2022	NOV 2022	
				PROFIT SHARING RATIO			
				Share of Mudarib	50%	50%	50%
				Share of Rabbul Maal	50%	50%	50%
Product	Tiers	Profit Calculation	Payment Frequency	Weightages	Weightages	Weightages	
Albaraka Business Plus		MAB	Monthly	0.0073	0.0074	0.0075	
Mudarba Saving / Asaan Saving Account		MAB	Monthly	0.7003	0.7159	0.7249	
TiFl - Young Savers Account		DB	Quarterly	0.7521	0.7689	0.7786	
Tabeer Saving Plan		DB	Monthly	0.9078	0.9280	0.9397	
Haji Al Baraka		DB	Monthly	0.9337	0.9546	0.9665	
Asaan Digital Saving Account		MAB	Monthly	0.7521	0.7689	0.7786	
Asaan Digital Remittance Saving Account		MAB	Monthly	0.7521	0.7689	0.7786	
Freelancer Digital Saving Account-PKR		MAB	Monthly	0.7521	0.7689	0.7786	
Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.7003	0.7159	0.7249	
	5K - 99.99K	DB	Monthly	0.8559	0.8750	0.8860	
	100K - 10M	DB	Monthly	0.9596	0.9811	0.9934	
Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.7003	0.7159	0.7249	
	10M - 99.99M	DB	Monthly	0.7521	0.7689	0.7786	
	100M - 499.99M	DB	Monthly	0.8299	0.8485	0.8591	
	Above 500 M	DB	Monthly	0.9337	0.9546	0.9665	
Khazana Account	Less than 9.99 M	MAB	Monthly	0.7003	0.7159	0.7249	
	10M - 99.99M	MAB	Monthly	0.8040	0.8220	0.8323	
	100M - 499.99M	MAB	Monthly	0.8040	0.8220	0.8323	
	Above 500 M	MAB	Monthly	0.9596	0.9811	0.9934	
Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.6225	0.6364	0.6444	
	50M - 100M	DB	Monthly	0.6743	0.6894	0.6980	
	100M - 500M	DB	Monthly	0.8455	0.8644	0.8752	
	500M - 1.5B	DB	Monthly	0.8507	0.8697	0.8806	
	1.5B - 2.5B	DB	Monthly	0.8559	0.8750	0.8860	
	Above 2.5B	DB	Monthly	0.8663	0.8856	0.8967	
Mahana Barka Account	Less than 9999.99	DB	Monthly	0.7003	0.7159	0.7249	
	10K - 499.99K	DB	Monthly	0.7521	0.7689	0.7786	
	500K - 999.99K	DB	Monthly	0.7729	0.7902	0.8001	
	1M - 4.99M	DB	Monthly	0.7936	0.8114	0.8215	
	5M - 9.99M	DB	Monthly	0.8144	0.8326	0.8430	
	10M - 24.99M	DB	Monthly	0.8559	0.8750	0.8860	
	Above 25M	DB	Monthly	0.9078	0.9280	0.9397	
Albaraka Shafqaat Account	Less than 9999.99	DB	Monthly	0.7003	0.7159	0.7249	
	10K - 499.99K	DB	Monthly	0.7521	0.7689	0.7786	
	500K - 999.99K	DB	Monthly	0.7729	0.7902	0.8001	
	1M - 4.99M	DB	Monthly	0.7936	0.8114	0.8215	
	5M - 9.99M	DB	Monthly	0.8144	0.8326	0.8430	
	10M - 24.99M	DB	Monthly	0.8559	0.8750	0.8860	
	Above 25M	DB	Monthly	0.9078	0.9280	0.9397	
Islamic Term Deposit - 1 Month	0 to 49,999,999		At Maturity	0.9078	0.9280	0.9397	
	50,000,000 to 99,999,999		At Maturity	0.9337	0.9546	0.9665	
	100,000,000 to 249,999,999		At Maturity	0.9596	0.9811	0.9934	
	250,000,000 to 499,999,999		At Maturity	1.0634	1.0871	1.1008	
	500,000,000 to 999,999,999		At Maturity	1.0893	1.1136	1.1276	
	1,000,000,000 and above		At Maturity	1.0945	1.1190	1.1330	
Islamic Term Deposit - 3 Months	0 to 49,999,999		At Maturity	0.9337	0.9546	0.9665	
	50,000,000 to 99,999,999		At Maturity	1.0115	1.0341	1.0471	
	100,000,000 to 249,999,999		At Maturity	1.0115	1.0341	1.0471	
	250,000,000 to 499,999,999		At Maturity	1.1152	1.1402	1.1545	
	500,000,000 to 999,999,999		At Maturity	1.1152	1.1402	1.1545	
	1,000,000,000 and above		At Maturity	1.1152	1.1402	1.1545	
Islamic Term Deposit - 6 Months	0 to 49,999,999		At Maturity	0.9596	0.9811	0.9934	
	50,000,000 to 99,999,999		At Maturity	1.0374	1.0606	1.0739	
	100,000,000 to 249,999,999		At Maturity	1.0634	1.0871	1.1008	
	250,000,000 to 499,999,999		At Maturity	1.1412	1.1667	1.1813	
	500,000,000 to 999,999,999		At Maturity	1.1412	1.1667	1.1813	
	1,000,000,000 and above		At Maturity	1.1412	1.1667	1.1813	
Islamic Term Deposit - 1 Year [Quarterly]			Quarterly	1.1152	1.1402	1.1545	
Islamic Term Deposit - 1 Year [Maturity]			At Maturity	1.1671	1.1932	1.2082	
Islamic Term Deposit - 2 Years [Maturity]			At Maturity	1.1930	1.2197	1.2350	
Islamic Term Deposit - 3 Years [Quarterly]			Quarterly	1.2190	1.2462	1.2619	
Islamic Term Deposit - 3 Years [Maturity]			At Maturity	1.2501	1.2780	1.2941	
Islamic Term Deposit - 5 Years [Quarterly]			Quarterly	1.3227	1.3523	1.3692	
Islamic Term Deposit - 5 Years [Maturity]			At Maturity	1.3746	1.4053	1.4229	
Mahana Amadani Scheme - 1 Years			Monthly	1.1152	1.1402	1.1545	
Mahana Amadani Scheme - 2 Years			Monthly	1.1671	1.1932	1.2082	
Mahana Amadani Scheme - 3 Years			Monthly	1.2190	1.2462	1.2619	
Mahana Amadani Scheme - 4 Years			Monthly	1.2709	1.2993	1.3155	
Mahana Amadani Scheme - 5 Years			Monthly	1.3227	1.3523	1.3692	
Mahana Amdani Plus - 2019 - 3 Year			Monthly	1.1671	1.1932	1.2082	
1 Year Mahana Amdani Shafqaat	Rs 100k - Rs 499K		Monthly	1.3227	1.3523	1.3692	
	Rs 500k - Rs 10 m		Monthly	1.3487	1.3788	1.3961	
3 Year Mahana Amdani Shafqaat	Rs 500k - Rs 10 m		Monthly	1.4005	1.4318	1.4498	
1 Year Mahana Amdani Premium			Monthly	1.0634	1.0871	1.1008	
Mahana Amdani Plus 1 Year	100K - 1M		Monthly	1.2190	1.2462	1.2619	
	Above 1M		Monthly	1.2449	1.2727	1.2887	
Mahana Amdani Plus 1 Year	100K - 1M		At Maturity	1.2449	1.2727	1.2887	
	Above 1M		At Maturity	1.2709	1.2993	1.3155	
Mahana Amdani 2K22 (1 Year)	100K & Above		Monthly	1.4265	1.4583	1.4766	
	100K & Above		At Maturity	1.4783	1.5114	1.5303	
Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K		At Maturity	1.0374	1.0606	1.0739	
	Above 500K		At Maturity	1.0893	1.1136	1.1276	
Al Baraka Banaat Term Deposit 1 Year	100K - 499.99K		Monthly	1.3227	1.3523	1.3692	
	Above 500K		Monthly	1.4005	1.4318	1.4498	
Al Baraka Banaat Term Deposit 3 Year	100K - 499.99K		Monthly	1.3746	1.4053	1.4229	
	Above 500K		Monthly	1.4524	1.4849	1.5035	
ABPL Tier-II Sukuk Second Issue			Semi Annually	1.7398	1.7787	1.8010	
ABPL Tier-II Sukuk Third Issue			Semi Annually	1.9224	1.7967	1.8192	
ABPL Tier-I Capital			Monthly	2.0593	1.4912	1.5099	
Islamic Temporary Economic Refinance Facility (SBP)			Quarterly	0.1037	0.1061	0.1074	