

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **FEB 2025** 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				Date			
				28-Jan-25			
				PROFIT SHARING RATIO			
				Share of Mudarib	50%	50%	50%
				Share of Rabbul Maal	50%	50%	50%
Category	Product	Tiers	Profit Calculation	Payment Frequency	Weightages	Weightages	Weightages
MDR	Mudaraba Saving		MAB	Monthly	0.9522	0.7385	0.6066
MDR	Asaan Saving Account		MAB	Monthly	0.9522	0.7385	0.6066
MDR	TiFi - Young Savers Account		DB	Quarterly	0.9522	0.7385	0.6066
MDR	Tabeer Saving Plan		DB	Monthly	0.9522	1.4769	1.5166
MDR	Hajj Al Baraka		DB	Monthly	0.9522	1.7077	1.7062
MDR	Asaan Digital Saving Account		MAB	Monthly	0.9522	0.7385	0.7204
MDR	Asaan Digital Remittance Saving Account		MAB	Monthly	0.9522	0.7385	0.7204
MDR	Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	0.9522	0.7385	0.6446
MDR	AlBaraka Payroll Basic SA (Salary range 1-35k)	Less than 35K	MAB	Monthly	0.9522	0.7385	0.6066
MDR		35K - 200K	MAB	Monthly	0.9522	0.7385	0.6066
MDR		Above 200K	MAB	Monthly	0.9522	0.7385	0.6066
MDR	AlBaraka Payroll Plus SA (Salary range 35k -200k)	Less than 35K	MAB	Monthly	0.9522	0.7385	0.6066
MDR		35K - 200K	MAB	Monthly	0.9522	0.7385	0.6066
MDR		Above 200K	MAB	Monthly	0.9522	0.7385	0.6066
MDR	AlBaraka Payroll Executive SA (Salary range 200k Plus	Less than 35K	MAB	Monthly	0.9522	0.7385	0.6066
MDR		35K - 200K	MAB	Monthly	0.9522	0.7385	0.6066
MDR		Above 200K	MAB	Monthly	0.9522	0.7385	0.6066
MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.9522	0.7385	0.6066
MDR		5K - 99.99K	DB	Monthly	0.9522	0.7846	0.8341
MDR		100K - 10M	DB	Monthly	0.9522	0.8308	0.9100
MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.9522	0.7385	0.6066
MDR		10M - 99.99M	DB	Monthly	0.9522	0.7846	0.6446
MDR		100M - 499.99M	DB	Monthly	0.9522	0.8769	0.7204
MDR		Above 500 M	DB	Monthly	0.9522	1.1077	1.2133
MDR	Khazana Account	Less than 9.99 M	MAB	Monthly	0.9522	0.7385	0.6066
MDR		10M - 99.99M	MAB	Monthly	0.9522	0.7846	0.6446
MDR		100M - 499.99M	MAB	Monthly	0.9522	0.8769	0.7204
MDR		Above 500 M	MAB	Monthly	0.9522	0.9231	0.9479
MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	0.9522	0.7385	0.6066
MDR		10K - 499.99K	DB	Monthly	0.9522	0.7846	0.6446
MDR		500K - 999.99K	DB	Monthly	0.9522	0.8215	0.6749
MDR		1M - 4.99M	DB	Monthly	0.9522	0.8769	0.7659
MDR		5M - 9.99M	DB	Monthly	0.9522	0.8769	0.7659
MDR		10M - 24.99M	DB	Monthly	0.9522	0.8769	0.7659
MDR		Above 25M	DB	Monthly	0.9522	0.9231	0.8721
MDR	Albaraka Shafqaat Account	Less than 9999.99	DB	Monthly	0.9522	0.7385	0.6066
MDR		10K - 499.99K	DB	Monthly	0.9522	0.8308	0.7204
MDR		500K - 999.99K	DB	Monthly	0.9522	0.8769	0.7507
MDR		1M - 4.99M	DB	Monthly	0.9522	0.8769	0.7811
MDR		5M - 9.99M	DB	Monthly	0.9522	0.9231	0.8114
MDR		10M - 24.99M	DB	Monthly	0.9522	1.1077	1.0616
MDR		Above 25M	DB	Monthly	0.9522	1.1077	1.0616
NON - MDR	Albaraka Business Plus		MAB	Monthly	0.0076	0.0074	0.0061
NON - MDR	Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0076	0.0074	0.0061
NON - MDR	Mudaraba Saving		MAB	Monthly	0.6165	0.7385	0.6066
NON - MDR	Asaan Saving Account		MAB	Monthly	0.6165	0.7385	0.6066
NON - MDR	TiFi - Young Savers Account		DB	Quarterly	0.6165	0.7385	0.6066
NON - MDR	Tabeer Saving Plan		DB	Monthly	1.3752	1.4769	1.5166
NON - MDR	Hajj Al Baraka		DB	Monthly	1.6123	1.7077	1.7062
NON - MDR	Asaan Digital Saving Account		MAB	Monthly	0.6165	0.7385	0.7204
NON - MDR	Asaan Digital Remittance Saving Account		MAB	Monthly	0.6165	0.7385	0.7204
NON - MDR	Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	0.6165	0.7385	0.6446
NON - MDR	AlBaraka Payroll Basic SA (Salary range 1-35k)	Less than 35K	MAB	Monthly	0.6165	0.7385	0.6066
NON - MDR		35K - 200K	MAB	Monthly	0.6165	0.7385	0.6066
NON - MDR		Above 200K	MAB	Monthly	0.6165	0.7385	0.6066
NON - MDR	AlBaraka Payroll Plus SA (Salary range 35k -200k)	Less than 35K	MAB	Monthly	0.6165	0.7385	0.6066
NON - MDR		35K - 200K	MAB	Monthly	0.6165	0.7385	0.6066
NON - MDR		Above 200K	MAB	Monthly	0.6165	0.7385	0.6066
NON - MDR	AlBaraka Payroll Executive SA (Salary range 200k Plus	Less than 35K	MAB	Monthly	0.6165	0.7385	0.6066
NON - MDR		35K - 200K	MAB	Monthly	0.6165	0.7385	0.6066
NON - MDR		Above 200K	MAB	Monthly	0.6165	0.7385	0.6066
NON - MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.6165	0.7385	0.6066
NON - MDR		5K - 99.99K	DB	Monthly	0.6639	0.7846	0.8341
NON - MDR		100K - 10M	DB	Monthly	0.7113	0.8308	0.9100
NON - MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.6165	0.7385	0.6066
NON - MDR		10M - 99.99M	DB	Monthly	0.6639	0.7846	0.6446
NON - MDR		100M - 499.99M	DB	Monthly	0.7587	0.8769	0.7204
NON - MDR		Above 500 M	DB	Monthly	0.9958	1.1077	1.2133
NON - MDR	Khazana Account	Less than 9.99 M	MAB	Monthly	0.6165	0.7385	0.6066
NON - MDR		10M - 99.99M	MAB	Monthly	0.6639	0.7846	0.6446
NON - MDR		100M - 499.99M	MAB	Monthly	0.7587	0.8769	0.7204
NON - MDR		Above 500 M	MAB	Monthly	0.8061	0.9231	0.9479
NON - MDR	Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.6165	0.7385	0.6066
NON - MDR		50M - 100M	DB	Monthly	0.6259	0.7477	0.6142
NON - MDR		100M - 500M	DB	Monthly	0.6639	0.7846	0.7811
NON - MDR		500M - 1.5B	DB	Monthly	0.7113	0.8308	0.7886
NON - MDR		1.5B - 2.5B	DB	Monthly	0.7113	0.8308	0.7962
NON - MDR		Above 2.5B	DB	Monthly	0.7587	0.8769	0.8114
NON - MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	0.6165	0.7385	0.6066
NON - MDR		10K - 499.99K	DB	Monthly	0.6639	0.7846	0.6446
NON - MDR		500K - 999.99K	DB	Monthly	0.7018	0.8215	0.6749
NON - MDR		1M - 4.99M	DB	Monthly	0.7587	0.8769	0.7659
NON - MDR		5M - 9.99M	DB	Monthly	0.7587	0.8769	0.7659
NON - MDR		10M - 24.99M	DB	Monthly	0.7587	0.8769	0.7659
NON - MDR		Above 25M	DB	Monthly	0.8061	0.9231	0.8721
NON - MDR	Albaraka Shafqaat Account	Less than 9999.99	DB	Monthly	0.6165	0.7385	0.6066
NON - MDR		10K - 499.99K	DB	Monthly	0.7113	0.8308	0.7204
NON - MDR		500K - 999.99K	DB	Monthly	0.7587	0.8769	0.7507
NON - MDR		1M - 4.99M	DB	Monthly	0.7587	0.8769	0.7811
NON - MDR		5M - 9.99M	DB	Monthly	0.8061	0.9231	0.8114
NON - MDR		10M - 24.99M	DB	Monthly	0.9958	1.1077	1.0616
NON - MDR		Above 25M	DB	Monthly	0.9958	1.1077	1.0616
NON - MDR	Islamic Term Deposit - 1 Month	0 to 49,999,999	At Maturity		0.6639	0.7385	0.6825
NON - MDR		50,000,000 to 99,999,999	At Maturity		0.7113	0.7846	0.7204
NON - MDR		100,000,000 to 249,999,999	At Maturity		0.7587	0.8308	0.7583
NON - MDR		250,000,000 to 499,999,999	At Maturity		0.8061	0.8769	0.7962
NON - MDR		500,000,000 to 999,999,999	At Maturity		0.8536	0.9231	0.8341
NON - MDR		1,000,000,000 and above	At Maturity		0.8536	0.9231	0.8417

NON - MDR	Islamic Term Deposit - 3 Months	0 to 49,999,999	At Maturity	0.6639	0.7385	0.7204
NON - MDR		50,000,000 to 99,999,999	At Maturity	0.7113	0.7846	0.7962
NON - MDR		100,000,000 to 249,999,999	At Maturity	0.7587	0.8308	0.8341
NON - MDR		250,000,000 to 499,999,999	At Maturity	0.8061	0.8769	0.9479
NON - MDR		500,000,000 to 999,999,999	At Maturity	0.8536	0.9231	0.9479
NON - MDR		1,000,000,000 and above	At Maturity	0.8536	0.9231	0.9479
NON - MDR	Islamic Term Deposit - 6 Months	0 to 49,999,999	At Maturity	0.7587	0.8508	0.7583
NON - MDR		50,000,000 to 99,999,999	At Maturity	0.8061	0.8769	0.7962
NON - MDR		100,000,000 to 249,999,999	At Maturity	0.8536	0.9231	0.8341
NON - MDR		250,000,000 to 499,999,999	At Maturity	0.9010	0.9692	0.9479
NON - MDR		500,000,000 to 999,999,999	At Maturity	0.9484	1.0154	0.9479
NON - MDR		1,000,000,000 and above	At Maturity	1.0432	1.1077	0.9479
NON - MDR	Islamic Term Deposit - 1 Year [Quarterly]		Quarterly	1.2329	1.2923	1.3650
NON - MDR	Islamic Term Deposit - 1 Year [Maturity]		At Maturity	0.8536	0.9231	0.8341
NON - MDR	Islamic Term Deposit - 2 Years [Maturity]		At Maturity	0.8536	0.9231	1.0616
NON - MDR	Islamic Term Deposit - 3 Years [Quarterly]		Quarterly	0.8536	0.9231	0.9100
NON - MDR	Islamic Term Deposit - 3 Years [Maturity]		At Maturity	0.8536	0.9231	1.0616
NON - MDR	Islamic Term Deposit - 5 Years [Quarterly]		Quarterly	0.9484	1.0154	1.0616
NON - MDR	Islamic Term Deposit - 5 Years [Maturity]		At Maturity	1.0432	1.1077	1.1375
NON - MDR	Mahana Amadani Scheme - 1 Years		Monthly	0.8061	0.8769	0.8721
NON - MDR	Mahana Amadani Scheme - 2 Years		Monthly	0.6639	0.7385	0.8341
NON - MDR	Mahana Amadani Scheme - 3 Years		Monthly	0.8536	0.9231	0.9858
NON - MDR	Mahana Amadani Scheme - 4 Years		Monthly	0.8536	0.9231	1.0237
NON - MDR	Mahana Amadani Scheme - 5 Years		Monthly	0.8536	0.9231	0.9858
NON - MDR	Mahana Amdani Plus - 2019 - 3 Year		Monthly	0.8536	0.9231	0.8721
NON - MDR	1 Year Mahana Amdani Shafqaat	25000 to 499,999	Monthly	1.5174	1.5692	1.5924
NON - MDR		500000 & Above	Monthly	1.5174	1.5692	1.5924
NON - MDR	3 Year Mahana Amdani Shafqaat	Rs 500K – Rs 10 m	Monthly	1.1855	1.2461	1.2512
NON - MDR	Mahana Amdani 2K22 (1 Year)	100K - 9.99 M	Monthly	1.0432	1.1077	1.2133
NON - MDR		10 M & Above	Monthly	1.5174	1.5692	1.5924
NON - MDR		100K & Above	At Maturity	0.9484	1.0154	1.1375
NON - MDR	Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K	At Maturity	0.8536	0.9231	0.9100
NON - MDR		Above 500K	At Maturity	0.9484	1.0154	0.9479
NON - MDR	Al Baraka Banaat Term Deposit 1 Year	100K - 499.99K	Monthly	1.0432	1.1077	1.1754
NON - MDR		Above 500K	Monthly	1.1381	1.2000	1.2891
NON - MDR	Al Baraka Banaat Term Deposit 3 Year	100K - 499.99K	Monthly	1.0907	1.1538	1.2133
NON - MDR		Above 500K	Monthly	1.1381	1.2000	1.3270
	ABPL Tier-II Sukuk Third Issue		Semi Annually	2.4658	2.5366	3.2774
	ABPL Tier-I Capital		Yearly	2.6934	4.4511	3.6566
	Islamic Financing Facility for Renewable Energy (IFRE)		Quarterly	0.2845	0.3692	0.3033
	Islamic Temporary Economic Refinance Facility (ITERF)		Quarterly	0.1423	0.1846	0.1517
	Islamic Refinance Combating Covid (IFRCC)		Quarterly	0.0095	0.0129	0.0106
	IFFSAP		Quarterly	0.5596	0.6000	0.4929
	Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur(IRCGSWE)		Quarterly	0.0095	0.0129	0.0106