

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

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

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

DEPOSIT PRODUCTS				Date			
				25-Feb-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	0.8158	0.9522	0.7385
MDR	Asaan Saving Account		MAB	Monthly	0.8158	0.9522	0.7385
MDR	TiFi - Young Savers Account		DB	Quarterly	0.8158	0.9522	0.7385
MDR	Tabeer Saving Plan		DB	Monthly	0.8158	0.9522	1.4769
MDR	Hajj Al Baraka		DB	Monthly	0.8158	0.9522	1.7077
MDR	Asaan Digital Saving Account		MAB	Monthly	0.8158	0.9522	0.7385
MDR	Asaan Digital Remittance Saving Account		MAB	Monthly	0.8158	0.9522	0.7385
MDR	Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	0.8158	0.9522	0.7385
MDR	AlBaraka Payroll Basic SA (Salary range 1-35k)	Less than 35K	MAB	Monthly	0.8158	0.9522	0.7385
MDR		35K - 200K	MAB	Monthly	0.8158	0.9522	0.7385
MDR		Above 200K	MAB	Monthly	0.8158	0.9522	0.7385
MDR	AlBaraka Payroll Plus SA (Salary range 35k -200k)	Less than 35K	MAB	Monthly	0.8158	0.9522	0.7385
MDR		35K - 200K	MAB	Monthly	0.8158	0.9522	0.7385
MDR		Above 200K	MAB	Monthly	0.8158	0.9522	0.7385
MDR	AlBaraka Payroll Executive SA (Salary range 200k Plus	Less than 35K	MAB	Monthly	0.8158	0.9522	0.7385
MDR		35K - 200K	MAB	Monthly	0.8158	0.9522	0.7385
MDR		Above 200K	MAB	Monthly	0.8158	0.9522	0.7385
MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.8158	0.9522	0.7385
MDR		5K - 99.99K	DB	Monthly	0.8158	0.9522	0.7846
MDR		100K - 10M	DB	Monthly	0.8158	0.9522	0.8308
MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.8158	0.9522	0.7385
MDR		10M - 99.99M	DB	Monthly	0.8158	0.9522	0.7846
MDR		100M - 499.99M	DB	Monthly	0.8158	0.9522	0.8769
MDR		Above 500 M	DB	Monthly	0.8158	0.9522	1.1077
MDR	Khazana Account	Less than 9.99 M	MAB	Monthly	0.8158	0.9522	0.7385
MDR		10M - 99.99M	MAB	Monthly	0.8158	0.9522	0.7846
MDR		100M - 499.99M	MAB	Monthly	0.8158	0.9522	0.8769
MDR		Above 500 M	MAB	Monthly	0.8158	0.9522	0.9231
MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	0.8158	0.9522	0.7385
MDR		10K - 499.99K	DB	Monthly	0.8158	0.9522	0.7846
MDR		500K - 999.99K	DB	Monthly	0.8158	0.9522	0.8215
MDR		1M - 4.99M	DB	Monthly	0.8158	0.9522	0.8769
MDR		5M - 9.99M	DB	Monthly	0.8158	0.9522	0.8769
MDR		10M - 24.99M	DB	Monthly	0.8158	0.9522	0.8769
MDR		Above 25M	DB	Monthly	0.8158	0.9522	0.9231
MDR	Albaraka Shafqaat Account	Less than 9999.99	DB	Monthly	0.8158	0.9522	0.7385
MDR		10K - 499.99K	DB	Monthly	0.8158	0.9522	0.8308
MDR		500K - 999.99K	DB	Monthly	0.8158	0.9522	0.8769
MDR		1M - 4.99M	DB	Monthly	0.8158	0.9522	0.8769
MDR		5M - 9.99M	DB	Monthly	0.8158	0.9522	0.9231
MDR		10M - 24.99M	DB	Monthly	0.8158	0.9522	1.1077
MDR		Above 25M	DB	Monthly	0.8158	0.9522	1.1077
NON - MDR	Albaraka Business Plus		MAB	Monthly	0.0081	0.0076	0.0074
NON - MDR	Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0081	0.0076	0.0074
NON - MDR	Mudaraba Saving		MAB	Monthly	0.6579	0.6165	0.7385
NON - MDR	Asaan Saving Account		MAB	Monthly	0.6579	0.6165	0.7385
NON - MDR	TiFi - Young Savers Account		DB	Quarterly	0.6579	0.6165	0.7385
NON - MDR	Tabeer Saving Plan		DB	Monthly	1.4675	1.3752	1.4769
NON - MDR	Hajj Al Baraka		DB	Monthly	1.7206	1.6123	1.7077
NON - MDR	Asaan Digital Saving Account		MAB	Monthly	0.6579	0.6165	0.7385
NON - MDR	Asaan Digital Remittance Saving Account		MAB	Monthly	0.6579	0.6165	0.7385
NON - MDR	Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	0.6579	0.6165	0.7385
NON - MDR	AlBaraka Payroll Basic SA (Salary range 1-35k)	Less than 35K	MAB	Monthly	0.6579	0.6165	0.7385
NON - MDR		35K - 200K	MAB	Monthly	0.6579	0.6165	0.7385
NON - MDR		Above 200K	MAB	Monthly	0.6579	0.6165	0.7385
NON - MDR	AlBaraka Payroll Plus SA (Salary range 35k -200k)	Less than 35K	MAB	Monthly	0.6579	0.6165	0.7385
NON - MDR		35K - 200K	MAB	Monthly	0.6579	0.6165	0.7385
NON - MDR		Above 200K	MAB	Monthly	0.6579	0.6165	0.7385
NON - MDR	AlBaraka Payroll Executive SA (Salary range 200k Plus	Less than 35K	MAB	Monthly	0.6579	0.6165	0.7385
NON - MDR		35K - 200K	MAB	Monthly	0.6579	0.6165	0.7385
NON - MDR		Above 200K	MAB	Monthly	0.6579	0.6165	0.7385
NON - MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.6579	0.6165	0.7385
NON - MDR		5K - 99.99K	DB	Monthly	0.7085	0.6639	0.7846
NON - MDR		100K - 10M	DB	Monthly	0.7591	0.7113	0.8308
NON - MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.6579	0.6165	0.7385
NON - MDR		10M - 99.99M	DB	Monthly	0.7085	0.6639	0.7846
NON - MDR		100M - 499.99M	DB	Monthly	0.8097	0.7587	0.8769
NON - MDR		Above 500 M	DB	Monthly	1.0627	0.9958	1.1077
NON - MDR	Khazana Account	Less than 9.99 M	MAB	Monthly	0.6579	0.6165	0.7385
NON - MDR		10M - 99.99M	MAB	Monthly	0.7085	0.6639	0.7846
NON - MDR		100M - 499.99M	MAB	Monthly	0.8097	0.7587	0.8769
NON - MDR		Above 500 M	MAB	Monthly	0.8603	0.8061	0.9231
NON - MDR	Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.6579	0.6165	0.7385
NON - MDR		50M - 100M	DB	Monthly	0.6680	0.6259	0.7477
NON - MDR		100M - 500M	DB	Monthly	0.7085	0.6639	0.7846
NON - MDR		500M - 1.5B	DB	Monthly	0.7591	0.7113	0.8308
NON - MDR		1.5B - 2.5B	DB	Monthly	0.7591	0.7113	0.8308
NON - MDR		Above 2.5B	DB	Monthly	0.8097	0.7587	0.8769
NON - MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	0.6579	0.6165	0.7385
NON - MDR		10K - 499.99K	DB	Monthly	0.7085	0.6639	0.7846
NON - MDR		500K - 999.99K	DB	Monthly	0.7490	0.7018	0.8215
NON - MDR		1M - 4.99M	DB	Monthly	0.8097	0.7587	0.8769
NON - MDR		5M - 9.99M	DB	Monthly	0.8097	0.7587	0.8769
NON - MDR		10M - 24.99M	DB	Monthly	0.8097	0.7587	0.8769
NON - MDR		Above 25M	DB	Monthly	0.8603	0.8061	0.9231
NON - MDR	Albaraka Shafqaat Account	Less than 9999.99	DB	Monthly	0.6579	0.6165	0.7385
NON - MDR		10K - 499.99K	DB	Monthly	0.7591	0.7113	0.8308
NON - MDR		500K - 999.99K	DB	Monthly	0.8097	0.7587	0.8769
NON - MDR		1M - 4.99M	DB	Monthly	0.8097	0.7587	0.8769
NON - MDR		5M - 9.99M	DB	Monthly	0.8603	0.8061	0.9231
NON - MDR		10M - 24.99M	DB	Monthly	1.0627	0.9958	1.1077
NON - MDR		Above 25M	DB	Monthly	1.0627	0.9958	1.1077
NON - MDR	Islamic Term Deposit - 1 Month	0 to 49,999,999		At Maturity	0.7085	0.6639	0.7385
NON - MDR		50,000,000 to 99,999,999		At Maturity	0.7591	0.7113	0.7846
NON - MDR		100,000,000 to 249,999,999		At Maturity	0.8097	0.7587	0.8308
NON - MDR		250,000,000 to 499,999,999		At Maturity	0.8603	0.8061	0.8769
NON - MDR		500,000,000 to 999,999,999		At Maturity	0.9109	0.8536	0.9231
NON - MDR		1,000,000,000 and above		At Maturity	0.9109	0.8536	0.9231

NON - MDR	Islamic Term Deposit - 3 Months	0 to 49,999,999	At Maturity	0.7085	0.6639	0.7385
NON - MDR		50,000,000 to 99,999,999	At Maturity	0.7591	0.7113	0.7846
NON - MDR		100,000,000 to 249,999,999	At Maturity	0.8097	0.7587	0.8308
NON - MDR		250,000,000 to 499,999,999	At Maturity	0.8603	0.8061	0.8769
NON - MDR		500,000,000 to 999,999,999	At Maturity	0.9109	0.8536	0.9231
NON - MDR		1,000,000,000 and above	At Maturity	0.9109	0.8536	0.9231
NON - MDR	Islamic Term Deposit - 6 Months	0 to 49,999,999	At Maturity	0.8097	0.7587	0.8308
NON - MDR		50,000,000 to 99,999,999	At Maturity	0.8603	0.8061	0.8769
NON - MDR		100,000,000 to 249,999,999	At Maturity	0.9109	0.8536	0.9231
NON - MDR		250,000,000 to 499,999,999	At Maturity	0.9615	0.9010	0.9692
NON - MDR		500,000,000 to 999,999,999	At Maturity	1.0121	0.9484	1.0154
NON - MDR		1,000,000,000 and above	At Maturity	1.1133	1.0432	1.1077
NON - MDR	Islamic Term Deposit - 1 Year [Quarterly]		Quarterly	1.3157	1.2329	1.2923
NON - MDR	Islamic Term Deposit - 1 Year [Maturity]		At Maturity	0.9109	0.8536	0.9231
NON - MDR	Islamic Term Deposit - 2 Years [Maturity]		At Maturity	0.9109	0.8536	0.9231
NON - MDR	Islamic Term Deposit - 3 Years [Quarterly]		Quarterly	0.9109	0.8536	0.9231
NON - MDR	Islamic Term Deposit - 3 Years [Maturity]		At Maturity	0.9109	0.8536	0.9231
NON - MDR	Islamic Term Deposit - 5 Years [Quarterly]		Quarterly	1.0121	0.9484	1.0154
NON - MDR	Islamic Term Deposit - 5 Years [Maturity]		At Maturity	1.1133	1.0432	1.1077
NON - MDR	Mahana Amadani Scheme - 1 Years		Monthly	0.8603	0.8061	0.8769
NON - MDR	Mahana Amadani Scheme - 2 Years		Monthly	0.7085	0.6639	0.7385
NON - MDR	Mahana Amadani Scheme - 3 Years		Monthly	0.9109	0.8536	0.9231
NON - MDR	Mahana Amadani Scheme - 4 Years		Monthly	0.9109	0.8536	0.9231
NON - MDR	Mahana Amadani Scheme - 5 Years		Monthly	0.9109	0.8536	0.9231
NON - MDR	Mahana Amdani Plus - 2019 - 3 Year		Monthly	0.9109	0.8536	0.9231
NON - MDR	1 Year Mahana Amdani Shafqaat	25000 to 499,999	Monthly	1.6194	1.5174	1.5692
NON - MDR		500000 & Above	Monthly	1.6194	1.5174	1.5692
NON - MDR	3 Year Mahana Amdani Shafqaat	Rs 500K – Rs 10 m	Monthly	1.2651	1.1855	1.2461
NON - MDR		100K - 9.99 M	Monthly	1.1133	1.0432	1.1077
NON - MDR		10 M & Above	Monthly	1.6194	1.5174	1.5692
NON - MDR		100K & Above	At Maturity	1.0121	0.9484	1.0154
NON - MDR	Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K	At Maturity	0.9109	0.8536	0.9231
NON - MDR		Above 500K	At Maturity	1.0121	0.9484	1.0154
NON - MDR	Al Baraka Banaat Term Deposit 1 Year	100K - 499.99K	Monthly	1.1133	1.0432	1.1077
NON - MDR		Above 500K	Monthly	1.2145	1.1381	1.2000
NON - MDR	Al Baraka Banaat Term Deposit 3 Year	100K - 499.99K	Monthly	1.1639	1.0907	1.1538
NON - MDR		Above 500K	Monthly	1.2145	1.1381	1.2000
	ABPL Tier-II Sukuk Third Issue		Semi Annually	2.6315	2.4658	2.5366
	ABPL Tier-I Capital		Yearly	2.8744	2.6924	4.4511
	Islamic Financing Facility for Renewable Energy (IFRE)		Quarterly	0.4048	0.2845	0.3692
	Islamic Temporary Economic Refinance Facility (ITERF)		Quarterly	0.2024	0.1423	0.1846
	Islamic Refinance Combating Covid (IFRCC)		Quarterly	0.0142	0.0095	0.0129
	IFFSAP		Quarterly	0.6579	0.5596	0.6000
	Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur (IRCGSWE)		Quarterly	0.0142	0.0095	0.0129