

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **SEP 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-Aug-23			
DEPOSIT PRODUCTS			SEP' 2023	AUG' 2023	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	0.0069	0.0071	0.0070
Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0069	0.0071	0.0070
Mudaraba Saving		MAB	Monthly	0.6606	0.6840	0.6789
Asaan Saving Account		MAB	Monthly	0.7830	0.8106	0.8046
TiFi - Young Savers Account		DB	Quarterly	0.7830	0.8106	0.8046
Tabeer Saving Plan		DB	Monthly	1.3702	1.4186	1.4081
Haji Al Baraka		DB	Monthly	1.4680	1.5200	1.5086
Asaan Digital Saving Account		MAB	Monthly	0.7096	0.7347	0.7292
Asaan Digital Remittance Saving Account		MAB	Monthly	0.7096	0.7347	0.7292
Freelancer Digital Saving Account-PKR		MAB	Monthly	0.7096	0.7347	0.7292
Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.6606	0.6840	0.6789
	5K - 99.99K	DB	Monthly	0.9053	0.9373	0.9303
	100K - 10M	DB	Monthly	0.9298	0.9626	0.9555
Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.6606	0.6840	0.6789
	10M - 99.99M	DB	Monthly	0.7096	0.7347	0.7292
	100M - 499.99M	DB	Monthly	0.7830	0.8106	0.8046
	Above 500 M	DB	Monthly	0.8808	0.9120	0.9052
Khazana Account	Less than 9.99 M	MAB	Monthly	0.6606	0.6840	0.6789
	10M - 99.99M	MAB	Monthly	0.6606	0.6840	0.6789
	100M - 499.99M	MAB	Monthly	0.7830	0.8106	0.8046
	Above 500 M	MAB	Monthly	0.9298	0.9626	0.9555
Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.6606	0.6840	0.6789
	50M - 100M	DB	Monthly	0.6655	0.6891	0.6839
	100M - 500M	DB	Monthly	0.7976	0.8258	0.8197
	500M - 1.5B	DB	Monthly	0.8025	0.8309	0.8247
	1.5B - 2.5B	DB	Monthly	0.8074	0.8360	0.8297
	Above 2.5B	DB	Monthly	0.8172	0.8461	0.8398
Mahana Barka Account	Less than 9999.99	DB	Monthly	0.6606	0.6840	0.6789
	10K - 499.99K	DB	Monthly	0.7340	0.7600	0.7543
	500K - 999.99K	DB	Monthly	0.7536	0.7803	0.7744
	1M - 4.99M	DB	Monthly	0.8123	0.8410	0.8348
	5M - 9.99M	DB	Monthly	0.8123	0.8410	0.8348
	10M - 24.99M	DB	Monthly	0.8123	0.8410	0.8348
	Above 25M	DB	Monthly	0.8123	0.8410	0.8348
Albaraka Shafqaat Account	Less than 9999.99	DB	Monthly	0.6606	0.6840	0.6789
	10K - 499.99K	DB	Monthly	0.7585	0.7853	0.7795
	500K - 999.99K	DB	Monthly	0.7781	0.8056	0.7996
	1M - 4.99M	DB	Monthly	0.7976	0.8258	0.8197
	5M - 9.99M	DB	Monthly	0.8172	0.8461	0.8398
	10M - 24.99M	DB	Monthly	0.8564	0.8866	0.8800
	Above 25M	DB	Monthly	0.9053	0.9373	0.9303
Islamic Term Deposit - 1 Month	0 to 49,999,999		At Maturity	0.8808	0.9120	0.9052
	50,000,000 to 99,999,999		At Maturity	0.9053	0.9373	0.9303
	100,000,000 to 249,999,999		At Maturity	0.9298	0.9626	0.9555
	250,000,000 to 499,999,999		At Maturity	1.0032	1.0386	1.0309
	500,000,000 to 999,999,999		At Maturity	1.0276	1.0640	1.0560
	1,000,000,000 and above		At Maturity	1.0325	1.0690	1.0611
Islamic Term Deposit - 3 Months	0 to 49,999,999		At Maturity	0.9053	0.9373	0.9303
	50,000,000 to 99,999,999		At Maturity	0.9542	0.9880	0.9806
	100,000,000 to 249,999,999		At Maturity	0.9787	1.0133	1.0058
	250,000,000 to 499,999,999		At Maturity	1.0521	1.0893	1.0812
	500,000,000 to 999,999,999		At Maturity	1.0521	1.0893	1.0812
	1,000,000,000 and above		At Maturity	1.0521	1.0893	1.0812
Islamic Term Deposit - 6 Months	0 to 49,999,999		At Maturity	0.9298	0.9626	0.9555
	50,000,000 to 99,999,999		At Maturity	0.9787	1.0133	1.0058
	100,000,000 to 249,999,999		At Maturity	1.0032	1.0386	1.0309
	250,000,000 to 499,999,999		At Maturity	1.0766	1.1146	1.1063
	500,000,000 to 999,999,999		At Maturity	1.0766	1.1146	1.1063
	1,000,000,000 and above		At Maturity	1.0766	1.1146	1.1063
Islamic Term Deposit - 1 Year [Quarterly]			Quarterly	1.6638	1.1146	1.1063
Islamic Term Deposit - 1 Year [Maturity]			At Maturity	1.1255	1.1653	1.1566
Islamic Term Deposit - 2 Years [Maturity]			At Maturity	1.1500	1.1906	1.1818
Islamic Term Deposit - 3 Years [Quarterly]			Quarterly	1.1744	1.2160	1.2069
Islamic Term Deposit - 3 Years [Maturity]			At Maturity	1.2038	1.2464	1.2371
Islamic Term Deposit - 5 Years [Quarterly]			Quarterly	1.2723	1.3173	1.3075
Islamic Term Deposit - 5 Years [Maturity]			At Maturity	1.3212	1.3680	1.3578
Mahana Amadani Scheme - 1 Years			Monthly	1.0766	1.1146	1.1063
Mahana Amadani Scheme - 2 Years			Monthly	1.1255	1.1653	1.1566
Mahana Amadani Scheme - 3 Years			Monthly	1.1744	1.2160	1.2069
Mahana Amadani Scheme - 4 Years			Monthly	1.1989	1.2413	1.2320
Mahana Amadani Scheme - 5 Years			Monthly	1.2723	1.3173	1.3075
Mahana Amdani Plus - 2019 - 3 Year			Monthly	1.1010	1.1400	1.1315
1 Year Mahana Amdani Shafqaat	25000 to 499,999		Monthly	1.8106	1.8746	1.8606
	500000 & Above		Monthly	1.8106	1.8746	1.8606
3 Year Mahana Amdani Shafqaat	Rs 500K - Rs 10 m		Monthly	1.3702	1.4186	1.4081
Mahana Amdani 2K22 (1 Year)	100K & Above		Monthly	1.3702	1.4186	1.4081
	100K & Above		At Maturity	1.4191	1.4693	1.4583
Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K		At Maturity	1.0032	1.0386	1.0309
	Above 500K		At Maturity	1.0521	1.0893	1.0812
Al Baraka Banaat Term Deposit 1 Year	100K - 499.99K		Monthly	1.2723	1.3173	1.3075
	Above 500K		Monthly	1.3457	1.3933	1.3829
Al Baraka Banaat Term Deposit 3 Year	100K - 499.99K		Monthly	1.3212	1.3680	1.3578
	Above 500K		Monthly	1.3946	1.4440	1.4332
ABPL Tier-II Sukuk Second Issue			Semi Annually	2.3401	2.0074	1.9924
ABPL Tier-II Sukuk Third Issue			Semi Annually	2.3146	2.3965	2.3786
ABPL Tier-I Capital			Monthly	1.9427	2.0114	1.9964
Islamic Financing Facility for Renewable Energy (IFRE)			Quarterly	0.1957	0.2027	0.2012
Islamic Temporary Economic Refinance Facility (ITERF)			Quarterly	0.0979	0.1013	0.1006
Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur (IRCGSWE)			Quarterly	0.0069	NA	NA