

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

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

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

				Date		
				AUG' 2023	JUL' 2023	JUN 2023
				PROFIT SHARING RATIO		
DEPOSIT PRODUCTS				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	0.0071	0.0070	0.0072
Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0071	0.0070	0.0072
Mudaraba Saving		MAB	Monthly	0.6840	0.6789	0.6972
Asaan Saving Account		MAB	Monthly	0.8106	0.8046	0.8263
TiFi - Young Savers Account		DB	Quarterly	0.8106	0.8046	0.8263
Tabeer Saving Plan		DB	Monthly	1.4186	1.4081	0.9192
Haji Al Baraka		DB	Monthly	1.5200	1.5086	0.9295
Asaan Digital Saving Account		MAB	Monthly	0.7347	0.7292	0.7488
Asaan Digital Remittance Saving Account		MAB	Monthly	0.7347	0.7292	0.7488
Freelancer Digital Saving Account-PKR		MAB	Monthly	0.7347	0.7292	0.7488
Al Baraka Banaat Account						
	Less than 4.99K	DB	Monthly	0.6840	0.6789	0.6972
	5K - 99.99K	DB	Monthly	0.9373	0.9303	0.9554
	100K - 10M	DB	Monthly	0.9626	0.9555	0.9812
Mudaraba Premium Plus - for Business						
	Less than 9.99 M	DB	Monthly	0.6840	0.6789	0.6972
	10M - 99.99M	DB	Monthly	0.7347	0.7292	0.7488
	100M - 499.99M	DB	Monthly	0.8106	0.8046	0.8263
	Above 500 M	DB	Monthly	0.9120	0.9052	0.9295
Khazana Account						
	Less than 9.99 M	MAB	Monthly	0.6840	0.6789	0.6972
	10M - 99.99M	MAB	Monthly	0.6840	0.6789	0.6972
	100M - 499.99M	MAB	Monthly	0.8106	0.8046	0.8263
	Above 500 M	MAB	Monthly	0.9626	0.9555	0.9812
Albaraka Islamic Institution Deposit						
	Less than 50M	DB	Monthly	0.6840	0.6789	0.6972
	50M - 100M	DB	Monthly	0.6891	0.6839	0.7023
	100M - 500M	DB	Monthly	0.8258	0.8197	0.8418
	500M - 1.5B	DB	Monthly	0.8309	0.8247	0.8469
	1.5B - 2.5B	DB	Monthly	0.8360	0.8297	0.8521
	Above 2.5B	DB	Monthly	0.8461	0.8398	0.8624
Mahana Barka Account						
	Less than 9999.99	DB	Monthly	0.6840	0.6789	0.6972
	10K - 499.99K	DB	Monthly	0.7600	0.7543	0.7746
	500K - 999.99K	DB	Monthly	0.7803	0.7744	0.7953
	1M - 4.99M	DB	Monthly	0.8410	0.8348	0.8572
	5M - 9.99M	DB	Monthly	0.8410	0.8348	0.8572
	10M - 24.99M	DB	Monthly	0.8410	0.8348	0.8572
	Above 25M	DB	Monthly	0.8410	0.8348	0.8572
Albaraka Shafqaat Account						
	Less than 9999.99	DB	Monthly	0.6840	0.6789	0.6972
	10K - 499.99K	DB	Monthly	0.7853	0.7795	0.8004
	500K - 999.99K	DB	Monthly	0.8056	0.7996	0.8211
	1M - 4.99M	DB	Monthly	0.8258	0.8197	0.8418
	5M - 9.99M	DB	Monthly	0.8461	0.8398	0.8624
	10M - 24.99M	DB	Monthly	0.8866	0.8800	0.9037
	Above 25M	DB	Monthly	0.9373	0.9303	0.9554
Islamic Term Deposit - 1 Month						
	0 to 49,999,999		At Maturity	0.9120	0.9052	0.9295
	50,000,000 to 99,999,999		At Maturity	0.9373	0.9303	0.9554
	100,000,000 to 249,999,999		At Maturity	0.9626	0.9555	0.9812
	250,000,000 to 499,999,999		At Maturity	1.0386	1.0309	1.0586
	500,000,000 to 999,999,999		At Maturity	1.0640	1.0560	1.0845
	1,000,000,000 and above		At Maturity	1.0690	1.0611	1.0896
Islamic Term Deposit - 3 Months						
	0 to 49,999,999		At Maturity	0.9373	0.9303	0.9554
	50,000,000 to 99,999,999		At Maturity	0.9880	0.9806	1.0070
	100,000,000 to 249,999,999		At Maturity	1.0133	1.0058	1.0328
	250,000,000 to 499,999,999		At Maturity	1.0893	1.0812	1.1103
	500,000,000 to 999,999,999		At Maturity	1.0893	1.0812	1.1103
	1,000,000,000 and above		At Maturity	1.0893	1.0812	1.1103
Islamic Term Deposit - 6 Months						
	0 to 49,999,999		At Maturity	0.9626	0.9555	0.9812
	50,000,000 to 99,999,999		At Maturity	1.0133	1.0058	1.0328
	100,000,000 to 249,999,999		At Maturity	1.0386	1.0309	1.0586
	250,000,000 to 499,999,999		At Maturity	1.1146	1.1063	1.1361
	500,000,000 to 999,999,999		At Maturity	1.1146	1.1063	1.1361
	1,000,000,000 and above		At Maturity	1.1146	1.1063	1.1361
Islamic Term Deposit - 1 Year [Quarterly]			Quarterly	1.1146	1.1063	1.1361
Islamic Term Deposit - 1 Year [Maturity]			At Maturity	1.1653	1.1566	1.1877
Islamic Term Deposit - 2 Years [Maturity]			At Maturity	1.1906	1.1818	1.2136
Islamic Term Deposit - 3 Years [Quarterly]			Quarterly	1.2160	1.2069	1.2394
Islamic Term Deposit - 3 Years [Maturity]			At Maturity	1.2464	1.2371	1.2704
Islamic Term Deposit - 5 Years [Quarterly]			Quarterly	1.3173	1.3075	1.3427
Islamic Term Deposit - 5 Years [Maturity]			At Maturity	1.3680	1.3578	1.3943
Mahana Amadani Scheme - 1 Years			Monthly	1.1146	1.1063	1.1361
Mahana Amadani Scheme - 2 Years			Monthly	1.1653	1.1566	1.1877
Mahana Amadani Scheme - 3 Years			Monthly	1.2160	1.2069	1.2394
Mahana Amadani Scheme - 4 Years			Monthly	1.2413	1.2320	1.2652
Mahana Amadani Scheme - 5 Years			Monthly	1.3173	1.3075	1.3427
Mahana Amdani Plus - 2019 - 3 Year			Monthly	1.1400	1.1315	1.1619
1 Year Mahana Amdani Shafqaat	25000 & Above		Monthly	1.8746	1.8606	1.9107
	25000 & Above		Monthly	1.8746	1.8606	1.9107
3 Year Mahana Amdani Shafqaat	Rs 500K - Rs 10 m		Monthly	1.4186	1.4081	1.4460
1 Year Mahana Amdani Premium			Monthly	1.0386	1.0309	1.0586
Mahana Amdani Plus 1 Year	100K - 1M		Monthly	1.1906	1.1818	1.2136
	Above 1M		Monthly	1.2160	1.2069	1.2394
Mahana Amdani Plus 1 Year	100K - 1M		At Maturity	1.2160	1.2069	1.2394
	Above 1M		At Maturity	1.2413	1.2320	1.2652
Mahana Amdani 2K22 (1 Year)	100K & Above		Monthly	1.4186	1.4081	1.4460
	100K & Above		At Maturity	1.4693	1.4583	1.4976
Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K		At Maturity	1.0386	1.0309	1.0586
	Above 500K		At Maturity	1.0893	1.0812	1.1103
Al Baraka Banaat Term Deposit 1 Year	100K - 499.99K		Monthly	1.3173	1.3075	1.3427
	Above 500K		Monthly	1.3933	1.3829	1.4201
Al Baraka Banaat Term Deposit 3 Year	100K - 499.99K		Monthly	1.3680	1.3578	1.3943
	Above 500K		Monthly	1.4440	1.4332	1.4718
ABPL Tier-II Sukuk Second Issue			Semi Annually	2.0074	1.9924	2.0460
ABPL Tier-II Sukuk Third Issue			Semi Annually	2.3965	2.3786	2.4338
ABPL Tier-I Capital			Monthly	2.0114	1.9964	2.0502
Islamic Financing Facility for Renewable Energy (IFRE)			Quarterly	0.2027	0.2012	0.2066
Islamic Temporary Economic Refinance Facility (ITERF)			Quarterly	0.1013	0.1006	0.1033