

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **JAN 2024 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		
				JAN' 2024	DEC' 2023	26-Dec-23
				PROFIT SHARING RATIO		
				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	0.0067	0.0067	0.0069
Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0067	0.0067	0.0069
Mudarba Saving		MAB	Monthly	0.6494	0.6488	0.6697
Asaan Saving Account		MAB	Monthly	0.7696	0.7689	0.7937
TiFi - Young Savers Account		DB	Quarterly	0.7696	0.7689	0.7937
Tabeer Saving Plan		DB	Monthly	1.3468	1.3456	1.3890
Haji Al Baraka		DB	Monthly	1.4430	1.4417	1.4882
Asaan Digital Saving Account		MAB	Monthly	0.6975	0.6968	0.7193
Asaan Digital Remittance Saving Account		MAB	Monthly	0.6975	0.6968	0.7193
Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	0.6494	0.6488	0.7193
Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.6494	0.6488	0.6697
	5K - 99.99K	DB	Monthly	0.8899	0.8890	0.9177
	100K - 10M	DB	Monthly	0.9139	0.9131	0.9425
Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.6494	0.6488	0.6697
	10M - 99.99M	DB	Monthly	0.6975	0.6968	0.7193
	100M - 499.99M	DB	Monthly	0.7696	0.7689	0.7937
	Above 500 M	DB	Monthly	0.8658	0.8650	0.8929
Khazana Account	Less than 9.99 M	MAB	Monthly	0.6494	0.6488	0.6697
	10M - 99.99M	MAB	Monthly	0.6494	0.6488	0.6697
	100M - 499.99M	MAB	Monthly	0.7696	0.7689	0.7937
	Above 500 M	MAB	Monthly	0.9139	0.9131	0.9425
Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.6494	0.6488	0.6697
	50M - 100M	DB	Monthly	0.6542	0.6536	0.6747
	100M - 500M	DB	Monthly	0.7840	0.7833	0.8086
	500M - 1.5B	DB	Monthly	0.7889	0.7881	0.8136
	1.5B - 2.5B	DB	Monthly	0.7937	0.7929	0.8185
	Above 2.5B	DB	Monthly	0.8033	0.8025	0.8285
Mahana Barka Account	Less than 9999.99	DB	Monthly	0.6494	0.6488	0.6697
	10K - 499.99K	DB	Monthly	0.7215	0.7208	0.7441
	500K - 999.99K	DB	Monthly	0.7408	0.7401	0.7640
	1M - 4.99M	DB	Monthly	0.7985	0.7977	0.8235
	5M - 9.99M	DB	Monthly	0.7985	0.7977	0.8235
	10M - 24.99M	DB	Monthly	0.7985	0.7977	0.8235
	Above 25M	DB	Monthly	0.8658	0.8650	0.8929
Albaraka Shafqaat Account	Less than 9999.99	DB	Monthly	0.6494	0.6488	0.6697
	10K - 499.99K	DB	Monthly	0.7456	0.7449	0.7689
	500K - 999.99K	DB	Monthly	0.7648	0.7641	0.7888
	1M - 4.99M	DB	Monthly	0.7840	0.7833	0.8086
	5M - 9.99M	DB	Monthly	0.8033	0.8025	0.8285
	10M - 24.99M	DB	Monthly	0.9620	0.9611	0.9922
	Above 25M	DB	Monthly	0.9620	0.9611	0.9922
Islamic Term Deposit - 1 Month	0 to 49,999,999		At Maturity	0.8658	0.8650	0.8929
	50,000,000 to 99,999,999		At Maturity	0.8899	0.8890	0.9177
	100,000,000 to 249,999,999		At Maturity	0.9139	0.9131	0.9425
	250,000,000 to 499,999,999		At Maturity	0.9861	0.9852	1.0170
	500,000,000 to 999,999,999		At Maturity	1.0101	1.0092	1.0418
	1,000,000,000 and above		At Maturity	1.0149	1.0140	1.0467
Islamic Term Deposit - 3 Months	0 to 49,999,999		At Maturity	0.8899	0.8890	0.9177
	50,000,000 to 99,999,999		At Maturity	0.9380	0.9371	0.9674
	100,000,000 to 249,999,999		At Maturity	0.9620	0.9611	0.9922
	250,000,000 to 499,999,999		At Maturity	1.0342	1.0332	1.0666
	500,000,000 to 999,999,999		At Maturity	1.0342	1.0332	1.0666
	1,000,000,000 and above		At Maturity	1.0342	1.0332	1.0666
Islamic Term Deposit - 6 Months	0 to 49,999,999		At Maturity	0.9139	0.9131	0.9425
	50,000,000 to 99,999,999		At Maturity	0.9620	0.9611	0.9922
	100,000,000 to 249,999,999		At Maturity	0.9861	0.9852	1.0170
	250,000,000 to 499,999,999		At Maturity	1.0582	1.0572	1.0914
	500,000,000 to 999,999,999		At Maturity	1.0582	1.0572	1.0914
	1,000,000,000 and above		At Maturity	1.0582	1.0572	1.0914
Islamic Term Deposit - 1 Year [Quarterly]			Quarterly	1.6354	1.6339	1.6867
Islamic Term Deposit - 1 Year [Maturity]			At Maturity	1.1063	1.1053	1.1410
Islamic Term Deposit - 2 Years [Maturity]			At Maturity	1.1304	1.1293	1.1658
Islamic Term Deposit - 3 Years [Quarterly]			Quarterly	1.1544	1.1534	1.1906
Islamic Term Deposit - 3 Years [Maturity]			At Maturity	1.1833	1.1822	1.2204
Islamic Term Deposit - 5 Years [Quarterly]			Quarterly	1.2506	1.2495	1.2898
Islamic Term Deposit - 5 Years [Maturity]			At Maturity	1.2987	1.2975	1.3394
Mahana Amadani Scheme - 1 Years			Monthly	1.0582	1.0572	1.0914
Mahana Amadani Scheme - 2 Years			Monthly	1.1063	1.1053	1.1410
Mahana Amadani Scheme - 3 Years			Monthly	1.1544	1.1534	1.1906
Mahana Amadani Scheme - 4 Years			Monthly	1.1785	1.1774	1.2154
Mahana Amadani Scheme - 5 Years			Monthly	1.2506	1.2495	1.2898
Mahana Amdani Plus - 2019 - 3 Year			Monthly	1.0823	1.0813	1.1162
1 Year Mahana Amdani Shafqaat	25000 to 499,999		Monthly	1.7797	1.7781	1.8355
	500000 & Above		Monthly	1.7797	1.7781	1.8355
3 Year Mahana Amdani Shafqaat	Rs 500k - Rs 10 m		Monthly	1.3468	1.3456	1.3890
Mahana Amdani 2K22 (1 Year)	100K & Above		Monthly	1.3468	1.3456	1.3890
	100K & Above		At Maturity	1.3949	1.3936	1.4386
Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K		At Maturity	0.9861	0.9852	1.0170
	Above 500K		At Maturity	1.0342	1.0332	1.0666
Al Baraka Banaat Term Deposit 1 Year	100K - 499.99K		Monthly	1.2506	1.2495	1.2898
	Above 500K		Monthly	1.3228	1.3216	1.3642
Al Baraka Banaat Term Deposit 3 Year	100K - 499.99K		Monthly	1.2987	1.2975	1.3394
	Above 500K		Monthly	1.3709	1.3696	1.4138
ABPL Tier-II Sukuk Second Issue			Semi Annually	2.3002	2.2981	2.3722
ABPL Tier-II Sukuk Third Issue			Semi Annually	2.2088	2.2731	2.3465
ABPL Tier-I Capital			Monthly	1.9096	1.9078	1.9694
Islamic Financing Facility for Renewable Energy (IFRE)			Quarterly	0.1924	0.1922	0.1984
Islamic Temporary Economic Refinance Facility (ITERF)			Quarterly	0.0962	0.0961	0.0992
Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur (IRCGSWE)			Quarterly	0.0067	0.0067	0.0069