

**AL BARAKA BANK PAKISTAN LIMITED**  
**PROFIT DISTRIBUTION RATIO AND WEIGHTAGES**

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **DEC 2022 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		
				DEC 2022	NOV 2022	25-Nov-22
				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	0.0074	0.0075	0.0076
Mudarba Saving / Asaan Saving Account		MAB	Monthly	0.7159	0.7249	0.7314
Tifl - Young Savers Account		DB	Quarterly	0.7689	0.7786	0.7856
Tabeer Saving Plan		DB	Monthly	0.9280	0.9397	0.9481
Haji Al Baraka		DB	Monthly	0.9546	0.9665	0.9752
Asaan Digital Saving Account		MAB	Monthly	0.7689	0.7786	0.7856
Asaan Digital Remittance Saving Account		MAB	Monthly	0.7689	0.7786	0.7856
Freelancer Digital Saving Account-PKR		MAB	Monthly	0.7689	0.7786	0.7856
Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.7159	0.7249	0.7314
	5K - 99.99K	DB	Monthly	0.8750	0.8860	0.8940
	100K - 10M	DB	Monthly	0.9811	0.9934	1.0023
Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.7159	0.7249	0.7314
	10M - 99.99M	DB	Monthly	0.7689	0.7786	0.7856
	100M - 499.99M	DB	Monthly	0.8485	0.8591	0.8669
	Above 500 M	DB	Monthly	0.9546	0.9665	0.9752
Khazana Account	Less than 9.99 M	MAB	Monthly	0.7159	0.7249	0.7314
	10M - 99.99M	MAB	Monthly	0.8220	0.8323	0.8398
	100M - 499.99M	MAB	Monthly	0.8220	0.8323	0.8398
	Above 500 M	MAB	Monthly	0.9811	0.9934	1.0023
Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.6364	0.6444	0.6501
	50M - 100M	DB	Monthly	0.6894	0.6980	0.7043
	100M - 500M	DB	Monthly	0.8644	0.8752	0.8831
	500M - 1.5B	DB	Monthly	0.8697	0.8806	0.8885
	1.5B - 2.5B	DB	Monthly	0.8750	0.8860	0.8940
	Above 2.5B	DB	Monthly	0.8856	0.8967	0.9048
Mahana Barka Account	Less than 9999.99	DB	Monthly	0.7159	0.7249	0.7314
	10K - 499.99K	DB	Monthly	0.7689	0.7786	0.7856
	500K - 999.99K	DB	Monthly	0.7902	0.8001	0.8073
	1M - 4.99M	DB	Monthly	0.8114	0.8215	0.8289
	5M - 9.99M	DB	Monthly	0.8326	0.8430	0.8506
	10M - 24.99M	DB	Monthly	0.8750	0.8860	0.8940
	Above 25M	DB	Monthly	0.9280	0.9397	0.9481
Albaraka Shafqaat Account	Less than 9999.99	DB	Monthly	0.7159	0.7249	0.7314
	10K - 499.99K	DB	Monthly	0.7689	0.7786	0.7856
	500K - 999.99K	DB	Monthly	0.7902	0.8001	0.8073
	1M - 4.99M	DB	Monthly	0.8114	0.8215	0.8289
	5M - 9.99M	DB	Monthly	0.8326	0.8430	0.8506
	10M - 24.99M	DB	Monthly	0.8750	0.8860	0.8940
	Above 25M	DB	Monthly	0.9280	0.9397	0.9481
Islamic Term Deposit - 1 Month	0 to 49,999,999	At Maturity	0.9280	0.9397	0.9481	
	50,000,000 to 99,999,999	At Maturity	0.9546	0.9665	0.9752	
	100,000,000 to 249,999,999	At Maturity	0.9811	0.9934	1.0023	
	250,000,000 to 499,999,999	At Maturity	1.0871	1.1008	1.1107	
	500,000,000 to 999,999,999	At Maturity	1.1136	1.1276	1.1378	
	1,000,000,000 and above	At Maturity	1.1190	1.1330	1.1432	
Islamic Term Deposit - 3 Months	0 to 49,999,999	At Maturity	0.9546	0.9665	0.9752	
	50,000,000 to 99,999,999	At Maturity	1.0341	1.0471	1.0565	
	100,000,000 to 249,999,999	At Maturity	1.0341	1.0471	1.0565	
	250,000,000 to 499,999,999	At Maturity	1.1402	1.1545	1.1648	
	500,000,000 to 999,999,999	At Maturity	1.1402	1.1545	1.1648	
	1,000,000,000 and above	At Maturity	1.1402	1.1545	1.1648	
Islamic Term Deposit - 6 Months	0 to 49,999,999	At Maturity	0.9811	0.9934	1.0023	
	50,000,000 to 99,999,999	At Maturity	1.0606	1.0739	1.0836	
	100,000,000 to 249,999,999	At Maturity	1.0871	1.1008	1.1107	
	250,000,000 to 499,999,999	At Maturity	1.1667	1.1813	1.1919	
	500,000,000 to 999,999,999	At Maturity	1.1667	1.1813	1.1919	
	1,000,000,000 and above	At Maturity	1.1667	1.1813	1.1919	
Islamic Term Deposit - 1 Year [Quarterly]		Quarterly	1.1402	1.1545	1.1648	
Islamic Term Deposit - 1 Year [Maturity]		At Maturity	1.1932	1.2082	1.2190	
Islamic Term Deposit - 2 Years [Maturity]		At Maturity	1.2197	1.2350	1.2461	
Islamic Term Deposit - 3 Years [Quarterly]		Quarterly	1.2462	1.2619	1.2732	
Islamic Term Deposit - 3 Years [Maturity]		At Maturity	1.2780	1.2941	1.3057	
Islamic Term Deposit - 5 Years [Quarterly]		Quarterly	1.3523	1.3692	1.3816	
Islamic Term Deposit - 5 Years [Maturity]		At Maturity	1.4053	1.4229	1.4357	
Mahana Amadani Scheme - 1 Years		Monthly	1.1402	1.1545	1.1648	
Mahana Amadani Scheme - 2 Years		Monthly	1.1932	1.2082	1.2190	
Mahana Amadani Scheme - 3 Years		Monthly	1.2462	1.2619	1.2732	
Mahana Amadani Scheme - 4 Years		Monthly	1.2993	1.3155	1.3274	
Mahana Amadani Scheme - 5 Years		Monthly	1.3523	1.3692	1.3816	
Mahana Amdani Plus - 2019 - 3 Year		Monthly	1.1932	1.2082	1.2190	
1 Year Mahana Amdani Shafqaat	Rs 100k - Rs 499K	Monthly	1.3523	1.3692	NA	
1 Year Mahana Amdani Shafqaat	Rs 500k - Rs 10 m	Monthly	1.3788	1.3961	NA	
3 Year Mahana Amdani Shafqaat	Rs 500k - Rs 10 m	Monthly	1.4318	1.4498	1.4357	
1 Year Mahana Amdani Premium		Monthly	1.0871	1.1008	1.1107	
Mahana Amdani Plus 1 Year	100K - 1M	Monthly	1.2462	1.2619	1.2732	
	Above 1M	Monthly	1.2727	1.2887	1.3003	
Mahana Amdani Plus 1 Year	100K - 1M	At Maturity	1.2727	1.2887	1.3003	
	Above 1M	At Maturity	1.2993	1.3155	1.3274	
Mahana Amdani 2K22 (1 Year)	100K & Above	Monthly	1.4583	1.4766	1.4899	
	100K & Above	At Maturity	1.5114	1.5303	1.5441	
Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K	At Maturity	1.0606	1.0739	NA	
	Above 500K	At Maturity	1.1136	1.1276	NA	
Al Baraka Banaat Term Deposit 1 Year	100K - 499.99K	Monthly	1.3523	1.3692	1.3816	
	Above 500K	Monthly	1.4318	1.4498	1.4628	
Al Baraka Banaat Term Deposit 3 Year	100K - 499.99K	Monthly	1.4053	1.4229	NA	
	Above 500K	Monthly	1.4849	1.5035	NA	
ABPL Tier-II Sukuk Second Issue		Semi Annually	1.7787	1.8010	1.8172	
ABPL Tier-II Sukuk Third Issue		Semi Annually	1.7967	1.8192	1.8356	
ABPL Tier-I Capital		Monthly	1.4912	1.5099	1.5235	
Islamic Temporary Economic Refinance Facility (SBP)		Quarterly	0.1061	0.1074	0.1084	