

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

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

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

				Date		
				JAN' 2025	DEC' 2024	NOV' 2024
				PROFIT SHARING RATIO		
DEPOSIT PRODUCTS				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	0.0061	0.0052
Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0074	0.0061	0.0052
Mudarba Saving		MAB	Monthly	0.7385	0.6066	0.6178
Asaan Saving Account		MAB	Monthly	0.7385	0.6066	0.6178
TIFI - Young Savers Account		DB	Quarterly	0.7385	0.6066	0.6178
Tabaer Saving Plan		DB	Monthly	1.4769	1.5166	1.4631
Hajj Al Baraka		DB	Monthly	1.7077	1.7062	1.4631
Asaan Digital Saving Account		MAB	Monthly	0.7385	0.7204	0.7803
Asaan Digital Remittance Saving Account		MAB	Monthly	0.7385	0.7204	0.7803
Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	0.7385	0.6446	0.7153
AlBaraka Payroll Basic SA (Salary range 1-35k)	Less than 35K	MAB	Monthly	0.7385	0.6066	0.6828
	35K - 200K	MAB	Monthly	0.7385	0.6066	0.6828
	Above 200K	MAB	Monthly	0.7385	0.6066	0.6828
AlBaraka Payroll Plus SA (Salary range 35k -200k)	Less than 35K	MAB	Monthly	0.7385	0.6066	0.6828
	35K - 200K	MAB	Monthly	0.7385	0.6066	0.6828
	Above 200K	MAB	Monthly	0.7385	0.6066	0.6828
AlBaraka Payroll Executive SA (Salary range 200k Plus	Less than 35K	MAB	Monthly	0.7385	0.6066	0.6828
	35K - 200K	MAB	Monthly	0.7385	0.6066	0.6828
	Above 200K	MAB	Monthly	0.7385	0.6066	0.6828
Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.7385	0.6066	0.6828
	5K - 99.99K	DB	Monthly	0.7846	0.8341	0.8779
	100K - 10M	DB	Monthly	0.8308	0.9100	0.9429
Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.7385	0.6066	0.6178
	10M - 99.99M	DB	Monthly	0.7846	0.6446	0.6828
	100M - 499.99M	DB	Monthly	0.8769	0.7204	0.7803
	Above 500 M	DB	Monthly	1.1077	1.2133	1.2030
Khazana Account	Less than 9.99 M	MAB	Monthly	0.7385	0.6066	0.6178
	10M - 99.99M	MAB	Monthly	0.7846	0.6446	0.6503
	100M - 499.99M	MAB	Monthly	0.8769	0.7204	0.7803
	Above 500 M	MAB	Monthly	0.9231	0.9479	0.9754
Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.7385	0.6066	0.6503
	50M - 100M	DB	Monthly	0.7477	0.6142	0.6568
	100M - 500M	DB	Monthly	0.7846	0.7811	0.8323
	500M - 1.5B	DB	Monthly	0.8308	0.7886	0.8389
	1.5B - 2.5B	DB	Monthly	0.8308	0.7962	0.8454
	Above 2.5B	DB	Monthly	0.8769	0.8114	0.8584
Mahana Barka Account	Less than 9999.99	DB	Monthly	0.7385	0.6066	0.6178
	10K - 499.99K	DB	Monthly	0.7846	0.6446	0.7153
	500K - 999.99K	DB	Monthly	0.8215	0.6749	0.7413
	1M - 4.99M	DB	Monthly	0.8769	0.7659	0.8193
	5M - 9.99M	DB	Monthly	0.8769	0.7659	0.8193
	10M - 24.99M	DB	Monthly	0.8769	0.7659	0.8193
	Above 25M	DB	Monthly	0.9231	0.8721	0.9104
Albaraka Shafqaat Account	Less than 9999.99	DB	Monthly	0.7385	0.6066	0.6503
	10K - 499.99K	DB	Monthly	0.8308	0.7204	0.7803
	500K - 999.99K	DB	Monthly	0.8769	0.7507	0.8063
	1M - 4.99M	DB	Monthly	0.8769	0.7811	0.8323
	5M - 9.99M	DB	Monthly	0.9231	0.8114	0.8584
	10M - 24.99M	DB	Monthly	1.1077	1.0616	1.0730
	Above 25M	DB	Monthly	1.1077	1.0616	1.0730
Islamic Term Deposit - 1 Month	0 to 49,999,999		At Maturity	0.7385	0.6825	0.8454
	50,000,000 to 99,999,999		At Maturity	0.7846	0.7204	0.8779
	100,000,000 to 249,999,999		At Maturity	0.8308	0.7583	0.9104
	250,000,000 to 499,999,999		At Maturity	0.8769	0.7962	0.9429
	500,000,000 to 999,999,999		At Maturity	0.9231	0.8341	0.9754
	1,000,000,000 and above		At Maturity	0.9231	0.8417	0.9819
Islamic Term Deposit - 3 Months	0 to 49,999,999		At Maturity	0.7385	0.7204	0.8779
	50,000,000 to 99,999,999		At Maturity	0.7846	0.7962	0.9429
	100,000,000 to 249,999,999		At Maturity	0.8308	0.8341	0.9754
	250,000,000 to 499,999,999		At Maturity	0.8769	0.9479	1.0730
	500,000,000 to 999,999,999		At Maturity	0.9231	0.9479	1.0730
	1,000,000,000 and above		At Maturity	0.9231	0.9479	1.0730
Islamic Term Deposit - 6 Months	0 to 49,999,999		At Maturity	0.8308	0.7583	0.9104
	50,000,000 to 99,999,999		At Maturity	0.8769	0.7962	0.9429
	100,000,000 to 249,999,999		At Maturity	0.9231	0.8341	0.9754
	250,000,000 to 499,999,999		At Maturity	0.9692	0.9479	1.0730
	500,000,000 to 999,999,999		At Maturity	1.0154	0.9479	1.0730
	1,000,000,000 and above		At Maturity	1.1077	0.9479	1.0730
Islamic Term Deposit - 1 Year [Quarterly]			Quarterly	1.2923	1.3650	1.4306
Islamic Term Deposit - 1 Year [Maturity]			At Maturity	0.9231	0.8341	0.9754
Islamic Term Deposit - 2 Years [Maturity]			At Maturity	0.9231	1.0616	1.1705
Islamic Term Deposit - 3 Years [Quarterly]			Quarterly	0.9231	0.9100	1.0404
Islamic Term Deposit - 3 Years [Maturity]			At Maturity	0.9231	1.0616	1.1705
Islamic Term Deposit - 5 Years [Quarterly]			Quarterly	1.0154	1.0616	1.1705
Islamic Term Deposit - 5 Years [Maturity]			At Maturity	1.1077	1.1375	1.2355
Mahana Amadani Scheme - 1 Years			Monthly	0.8769	0.8721	1.0079
Mahana Amadani Scheme - 2 Years			Monthly	0.7385	0.8341	0.9754
Mahana Amadani Scheme - 3 Years			Monthly	0.9231	0.9858	1.1055
Mahana Amadani Scheme - 4 Years			Monthly	0.9231	1.0237	1.1380
Mahana Amadani Scheme - 5 Years			Monthly	0.9231	0.9858	1.1055
Mahana Amdani Plus - 2019 - 3 Year			Monthly	0.9231	0.8721	1.0079
1 Year Mahana Amdani Shafqaat	25000 to 499,999		Monthly	1.5692	1.5924	1.6257
	500000 & Above		Monthly	1.5692	1.5924	1.6257
3 Year Mahana Amdani Shafqaat	Rs 500k – Rs 10 m		Monthly	1.2461	1.2512	1.3331
Mahana Amdani 2K22 (1 Year)	100K - 9.99 M		Monthly	1.1077	1.2133	1.3005
	10 M & Above		Monthly	1.5692	1.5924	1.6257
	100K & Above		At Maturity	1.0154	1.1375	1.2355
Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K		At Maturity	0.9231	0.9100	1.0404
	Above 500K		At Maturity	1.0154	0.9479	1.0730
Al Baraka Banaat Term Deposit 1 Year	100K - 499.99K		Monthly	1.1077	1.1754	1.2680
	Above 500K		Monthly	1.2000	1.2891	1.3656
Al Baraka Banaat Term Deposit 3 Year	100K - 499.99K		Monthly	1.1538	1.2133	1.3005
	Above 500K		Monthly	1.2000	1.3270	1.3981
ABPL Tier-II Sukuk Third Issue			Semi Annually	2.5366	3.2774	2.8105
ABPL Tier-I Capital			Yearly	4.4511	3.6566	3.1356
Islamic Financing Facility for Renewable Energy (IFRE)			Quarterly	0.3692	0.3033	0.2601
Islamic Temporary Economic Refinance Facility (ITERF)			Quarterly	0.1846	0.1517	0.1301
Islamic Refinance Combating Covid (IFRCC)			Quarterly	0.0129	0.0106	0.0091
IFFSAP			Quarterly	0.6000	0.4929	0.4227
Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur (IRCGSWE)			Quarterly	0.0129	0.0106	0.0091