

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **MARCH 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:

				Date		
				MAR' 2024	FEB' 2024	JAN' 2024
				PROFIT SHARING RATIO		
				Share of Mudarib	50%	50%
				Share of Rabbul Maal	50%	50%
DEPOSIT PRODUCTS						
Product	Tiers	Profit Calculation	Payment Frequency	Weightages	Weightages	Weightages
Albaraka Business Plus		MAB	Monthly	0.0067	0.0067	0.0067
Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0067	0.0067	0.0067
Mudarba Saving		MAB	Monthly	0.6431	0.6453	0.6494
Asaan Saving Account		MAB	Monthly	0.7622	0.7648	0.7696
TiFi - Young Savers Account		DB	Quarterly	0.7622	0.7648	0.7696
Tabeer Saving Plan		DB	Monthly	1.3339	1.3385	1.3468
Hajj Al Baraka		DB	Monthly	1.4292	1.4341	1.4430
Asaan Digital Saving Account		MAB	Monthly	0.6908	0.6931	0.6975
Asaan Digital Remittance Saving Account		MAB	Monthly	0.6908	0.6931	0.6975
Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	0.6431	0.6453	0.6494
Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.6431	0.6453	0.6494
	5K - 99.99K	DB	Monthly	0.8813	0.8843	0.8899
	100K - 10M	DB	Monthly	0.9051	0.9082	0.9139
Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.6431	0.6453	0.6494
	10M - 99.99M	DB	Monthly	0.6908	0.6931	0.6975
	100M - 499.99M	DB	Monthly	0.7622	0.7648	0.7696
	Above 500 M	DB	Monthly	0.8575	0.8604	0.8658
Khazana Account	Less than 9.99 M	MAB	Monthly	0.6431	0.6453	0.6494
	10M - 99.99M	MAB	Monthly	0.6431	0.6453	0.6494
	100M - 499.99M	MAB	Monthly	0.7622	0.7648	0.7696
	Above 500 M	MAB	Monthly	0.9051	0.9082	0.9139
Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.6431	0.6453	0.6494
	50M - 100M	DB	Monthly	0.6479	0.6501	0.6542
	100M - 500M	DB	Monthly	0.7765	0.7792	0.7840
	500M - 1.5B	DB	Monthly	0.7813	0.7840	0.7889
	1.5B - 2.5B	DB	Monthly	0.7860	0.7887	0.7937
	Above 2.5B	DB	Monthly	0.7956	0.7983	0.8033
Mahana Barka Account	Less than 9999.99	DB	Monthly	0.6431	0.6453	0.6494
	10K - 499.99K	DB	Monthly	0.7146	0.7170	0.7215
	500K - 999.99K	DB	Monthly	0.7336	0.7362	0.7408
	1M - 4.99M	DB	Monthly	0.7908	0.7935	0.7985
	5M - 9.99M	DB	Monthly	0.7908	0.7935	0.7985
	10M - 24.99M	DB	Monthly	0.7908	0.7935	0.7985
	Above 25M	DB	Monthly	0.8575	0.8604	0.8658
Albaraka Shafqaat Account	Less than 9999.99	DB	Monthly	0.6431	0.6453	0.6494
	10K - 499.99K	DB	Monthly	0.7384	0.7409	0.7456
	500K - 999.99K	DB	Monthly	0.7575	0.7601	0.7648
	1M - 4.99M	DB	Monthly	0.7765	0.7792	0.7840
	5M - 9.99M	DB	Monthly	0.7956	0.7983	0.8033
	10M - 24.99M	DB	Monthly	0.9528	0.9561	0.9620
	Above 25M	DB	Monthly	0.9528	0.9561	0.9620
Islamic Term Deposit - 1 Month	0 to 49,999,999		At Maturity	0.8575	0.8604	0.8658
	50,000,000 to 99,999,999		At Maturity	0.8813	0.8843	0.8899
	100,000,000 to 249,999,999		At Maturity	0.9051	0.9082	0.9139
	250,000,000 to 499,999,999		At Maturity	0.9766	0.9800	0.9861
	500,000,000 to 999,999,999		At Maturity	1.0004	1.0039	1.0101
	1,000,000,000 and above		At Maturity	1.0052	1.0086	1.0149
Islamic Term Deposit - 3 Months	0 to 49,999,999		At Maturity	0.8813	0.8843	0.8899
	50,000,000 to 99,999,999		At Maturity	0.9290	0.9322	0.9380
	100,000,000 to 249,999,999		At Maturity	0.9528	0.9561	0.9620
	250,000,000 to 499,999,999		At Maturity	1.0242	1.0278	1.0342
	500,000,000 to 999,999,999		At Maturity	1.0242	1.0278	1.0342
	1,000,000,000 and above		At Maturity	1.0242	1.0278	1.0342
Islamic Term Deposit - 6 Months	0 to 49,999,999		At Maturity	0.9051	0.9082	0.9139
	50,000,000 to 99,999,999		At Maturity	0.9528	0.9561	0.9620
	100,000,000 to 249,999,999		At Maturity	0.9766	0.9800	0.9861
	250,000,000 to 499,999,999		At Maturity	1.0481	1.0517	1.0582
	500,000,000 to 999,999,999		At Maturity	1.0481	1.0517	1.0582
	1,000,000,000 and above		At Maturity	1.0481	1.0517	1.0582
Islamic Term Deposit - 1 Year [Quarterly]			Quarterly	1.6197	1.6253	1.6354
Islamic Term Deposit - 1 Year [Maturity]			At Maturity	1.0957	1.0995	1.1063
Islamic Term Deposit - 2 Years [Maturity]			At Maturity	1.1195	1.1234	1.1304
Islamic Term Deposit - 3 Years [Quarterly]			Quarterly	1.1433	1.1473	1.1544
Islamic Term Deposit - 3 Years [Maturity]			At Maturity	1.1719	1.1759	1.1833
Islamic Term Deposit - 5 Years [Quarterly]			Quarterly	1.2386	1.2429	1.2506
Islamic Term Deposit - 5 Years [Maturity]			At Maturity	1.2863	1.2907	1.2987
Mahana Amdani Scheme - 1 Years			Monthly	1.0481	1.0517	1.0582
Mahana Amdani Scheme - 2 Years			Monthly	1.0957	1.0995	1.1063
Mahana Amdani Scheme - 3 Years			Monthly	1.1433	1.1473	1.1544
Mahana Amdani Scheme - 4 Years			Monthly	1.1672	1.1712	1.1785
Mahana Amdani Scheme - 5 Years			Monthly	1.2386	1.2429	1.2506
Mahana Amdani Plus - 2019 - 3 Year			Monthly	1.0719	1.0756	1.0823
1 Year Mahana Amdani Shafqaat	25000 to 499,999		Monthly	1.7627	1.7687	1.7797
	500000 & Above		Monthly	1.7627	1.7687	1.7797
3 Year Mahana Amdani Shafqaat	Rs 500k - Rs 10 m		Monthly	1.3339	1.3385	1.3468
Mahana Amdani 2K22 (1 Year)	100K & Above		Monthly	1.3339	1.3385	1.3468
	100K & Above		At Maturity	1.3815	1.3863	1.3949
Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K		At Maturity	0.9766	0.9800	0.9861
	Above 500K		At Maturity	1.0242	1.0278	1.0342
Al Baraka Banaat Term Deposit 1 Year	100K - 499.99K		Monthly	1.2386	1.2429	1.2506
	Above 500K		Monthly	1.3101	1.3146	1.3228
Al Baraka Banaat Term Deposit 3 Year	100K - 499.99K		Monthly	1.2863	1.2907	1.2987
	Above 500K		Monthly	1.3577	1.3624	1.3709
ABPL Tier-II Sukuk Second Issue			Semi Annually	2.1361	2.2859	2.3002
ABPL Tier-II Sukuk Third Issue			Semi Annually	2.1876	2.1951	2.2088
ABPL Tier-I Capital			Yearly	2.2972	2.3050	1.9096
Islamic Financing Facility for Renewable Energy (IFRE)			Quarterly	0.1906	0.1912	0.1924
Islamic Temporary Economic Refinance Facility (ITERF)			Quarterly	0.0953	0.0956	0.0962
Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur (IRCGSWE)			Quarterly	0.0067	0.0067	0.0067