

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **APRIL 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		26-Mar-24	
			APR' 2024	MAR' 2024	FEB' 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	0.0064	0.0067	0.0067
Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0064	0.0067	0.0067
Mudarba Saving		MAB	Monthly	0.6164	0.6431	0.6453
Asaan Saving Account		MAB	Monthly	0.7306	0.7622	0.7648
TiFi - Young Savers Account		DB	Quarterly	0.7306	0.7622	0.7648
Tabeer Saving Plan		DB	Monthly	1.2785	1.3339	1.3385
Haji Al Baraka		DB	Monthly	1.3698	1.4292	1.4341
Asaan Digital Saving Account		MAB	Monthly	0.6621	0.6908	0.6931
Asaan Digital Remittance Saving Account		MAB	Monthly	0.6621	0.6908	0.6931
Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	0.6164	0.6431	0.6453
Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.6164	0.6431	0.6453
	5K - 99.99K	DB	Monthly	0.8447	0.8813	0.8843
	100K - 10M	DB	Monthly	0.8676	0.9051	0.9082
Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.6164	0.6431	0.6453
	10M - 99.99M	DB	Monthly	0.6621	0.6908	0.6931
	100M - 499.99M	DB	Monthly	0.7306	0.7622	0.7648
	Above 500 M	DB	Monthly	0.8219	0.8575	0.8604
Khazana Account	Less than 9.99 M	MAB	Monthly	0.6164	0.6431	0.6453
	10M - 99.99M	MAB	Monthly	0.6164	0.6431	0.6453
	100M - 499.99M	MAB	Monthly	0.7306	0.7622	0.7648
	Above 500 M	MAB	Monthly	0.8676	0.9051	0.9082
Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.6164	0.6431	0.6453
	50M - 100M	DB	Monthly	0.6210	0.6479	0.6501
	100M - 500M	DB	Monthly	0.7443	0.7765	0.7792
	500M - 1.5B	DB	Monthly	0.7488	0.7813	0.7840
	1.5B - 2.5B	DB	Monthly	0.7534	0.7860	0.7887
	Above 2.5B	DB	Monthly	0.7625	0.7956	0.7983
Mahana Barka Account	Less than 9999.99	DB	Monthly	0.6164	0.6431	0.6453
	10K - 499.99K	DB	Monthly	0.6849	0.7146	0.7170
	500K - 999.99K	DB	Monthly	0.7032	0.7336	0.7362
	1M - 4.99M	DB	Monthly	0.7580	0.7908	0.7935
	5M - 9.99M	DB	Monthly	0.7580	0.7908	0.7935
	10M - 24.99M	DB	Monthly	0.7580	0.7908	0.7935
	Above 25M	DB	Monthly	0.8219	0.8575	0.8604
Albaraka Shafqaat Account	Less than 9999.99	DB	Monthly	0.6164	0.6431	0.6453
	10K - 499.99K	DB	Monthly	0.7077	0.7384	0.7409
	500K - 999.99K	DB	Monthly	0.7260	0.7575	0.7601
	1M - 4.99M	DB	Monthly	0.7443	0.7765	0.7792
	5M - 9.99M	DB	Monthly	0.7625	0.7956	0.7983
	10M - 24.99M	DB	Monthly	0.9132	0.9528	0.9561
	Above 25M	DB	Monthly	0.9132	0.9528	0.9561
Islamic Term Deposit - 1 Month	0 to 49,999,999		At Maturity	0.8219	0.8575	0.8604
	50,000,000 to 99,999,999		At Maturity	0.8447	0.8813	0.8843
	100,000,000 to 249,999,999		At Maturity	0.8676	0.9051	0.9082
	250,000,000 to 499,999,999		At Maturity	0.9360	0.9766	0.9800
	500,000,000 to 999,999,999		At Maturity	0.9589	1.0004	1.0039
	1,000,000,000 and above		At Maturity	0.9634	1.0052	1.0086
Islamic Term Deposit - 3 Months	0 to 49,999,999		At Maturity	0.8447	0.8813	0.8843
	50,000,000 to 99,999,999		At Maturity	0.8904	0.9290	0.9322
	100,000,000 to 249,999,999		At Maturity	0.9132	0.9528	0.9561
	250,000,000 to 499,999,999		At Maturity	0.9817	1.0242	1.0278
	500,000,000 to 999,999,999		At Maturity	0.9817	1.0242	1.0278
	1,000,000,000 and above		At Maturity	0.9817	1.0242	1.0278
Islamic Term Deposit - 6 Months	0 to 49,999,999		At Maturity	0.8676	0.9051	0.9082
	50,000,000 to 99,999,999		At Maturity	0.9132	0.9528	0.9561
	100,000,000 to 249,999,999		At Maturity	0.9360	0.9766	0.9800
	250,000,000 to 499,999,999		At Maturity	1.0045	1.0481	1.0517
	500,000,000 to 999,999,999		At Maturity	1.0045	1.0481	1.0517
	1,000,000,000 and above		At Maturity	1.0045	1.0481	1.0517
Islamic Term Deposit - 1 Year [Quarterly]			Quarterly	1.5525	1.6197	1.6253
Islamic Term Deposit - 1 Year [Maturity]			At Maturity	1.0502	1.0957	1.0995
Islamic Term Deposit - 2 Years [Maturity]			At Maturity	1.0730	1.1195	1.1234
Islamic Term Deposit - 3 Years [Quarterly]			Quarterly	1.0959	1.1433	1.1473
Islamic Term Deposit - 3 Years [Maturity]			At Maturity	1.1233	1.1719	1.1759
Islamic Term Deposit - 5 Years [Quarterly]			Quarterly	1.1872	1.2386	1.2429
Islamic Term Deposit - 5 Years [Maturity]			At Maturity	1.2328	1.2863	1.2907
Mahana Amadani Scheme - 1 Years			Monthly	1.0045	1.0481	1.0517
Mahana Amadani Scheme - 2 Years			Monthly	1.0502	1.0957	1.0995
Mahana Amadani Scheme - 3 Years			Monthly	1.0959	1.1433	1.1473
Mahana Amadani Scheme - 4 Years			Monthly	1.1187	1.1672	1.1712
Mahana Amadani Scheme - 5 Years			Monthly	1.1872	1.2386	1.2429
Mahana Amdani Plus - 2019 - 3 Year			Monthly	1.0274	1.0719	1.0756
1 Year Mahana Amdani Shafqaat	25000 to 499,999		Monthly	1.6894	1.7627	1.7687
	500000 & Above		Monthly	1.6894	1.7627	1.7687
3 Year Mahana Amdani Shafqaat	Rs 500K - Rs 10 m		Monthly	1.2785	1.3339	1.3385
Mahana Amdani 2K22 (1 Year)	100K & Above		Monthly	1.2785	1.3339	1.3385
	100K & Above		At Maturity	1.3242	1.3815	1.3863
Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K		At Maturity	0.9360	0.9766	0.9800
	Above 500K		At Maturity	0.9817	1.0242	1.0278
Al Baraka Banaat Term Deposit 1 Year	100K - 499.99K		Monthly	1.1872	1.2386	1.2429
	Above 500K		Monthly	1.2557	1.3101	1.3146
Al Baraka Banaat Term Deposit 3 Year	100K - 499.99K		Monthly	1.2328	1.2863	1.2907
	Above 500K		Monthly	1.3013	1.3577	1.3624
ABPL Tier-II Sukuk Second Issue			Semi Annually	2.0474	2.1361	2.2859
ABPL Tier-II Sukuk Third Issue			Semi Annually	2.0967	2.1876	2.1951
ABPL Tier-I Capital			Yearly	2.2018	2.2972	2.3050
Islamic Financing Facility for Renewable Energy (IFRE)			Quarterly	0.1826	0.1906	0.1912
Islamic Temporary Economic Refinance Facility (ITERF)			Quarterly	0.0913	0.0953	0.0956
Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur (IRCGSWE)			Quarterly	0.0064	0.0067	0.0067