

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

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **MAY 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			
				MAY' 2024	APR' 2024	MAR' 2024	
				25-Apr-24			
DEPOSIT PRODUCTS				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	0.0066	0.0064	0.0067	
Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0066	0.0064	0.0067	
Mudarba Saving		MAB	Monthly	0.6391	0.6164	0.6431	
Asaan Saving Account		MAB	Monthly	0.7574	0.7306	0.7622	
TIFI - Young Savers Account		DB	Quarterly	0.7574	0.7306	0.7622	
Tabeer Saving Plan		DB	Monthly	1.3255	1.2785	1.3339	
Haji Al Baraka		DB	Monthly	1.4202	1.3698	1.4292	
Asaan Digital Saving Account		MAB	Monthly	0.6864	0.6621	0.6908	
Asaan Digital Remittance Saving Account		MAB	Monthly	0.6864	0.6621	0.6908	
Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	0.6391	0.6164	0.6431	
Al Baraka Banaat Account							
	Less than 4.99K	DB	Monthly	0.6391	0.6164	0.6431	
	5K - 99.99K	DB	Monthly	0.8758	0.8447	0.8813	
	100K - 10M	DB	Monthly	0.8994	0.8676	0.9051	
Mudaraba Premium Plus - for Business							
	Less than 9.99 M	DB	Monthly	0.6391	0.6164	0.6431	
	10M - 99.99M	DB	Monthly	0.6864	0.6621	0.6908	
	100M - 499.99M	DB	Monthly	0.7574	0.7306	0.7622	
	Above 500 M	DB	Monthly	0.8521	0.8219	0.8575	
Khazana Account							
	Less than 9.99 M	MAB	Monthly	0.6391	0.6164	0.6431	
	10M - 99.99M	MAB	Monthly	0.6391	0.6164	0.6431	
	100M - 499.99M	MAB	Monthly	0.7574	0.7306	0.7622	
	Above 500 M	MAB	Monthly	0.8994	0.8676	0.9051	
Albaraka Islamic Institution Deposit							
	Less than 50M	DB	Monthly	0.6391	0.6164	0.6431	
	50M - 100M	DB	Monthly	0.6438	0.6210	0.6479	
	100M - 500M	DB	Monthly	0.7716	0.7443	0.7765	
	500M - 1.5B	DB	Monthly	0.7764	0.7488	0.7813	
	1.5B - 2.5B	DB	Monthly	0.7811	0.7534	0.7860	
	Above 2.5B	DB	Monthly	0.7906	0.7625	0.7956	
Mahana Barka Account							
	Less than 9999.99	DB	Monthly	0.6391	0.6164	0.6431	
	10K - 499.99K	DB	Monthly	0.7101	0.6849	0.7146	
	500K - 999.99K	DB	Monthly	0.7290	0.7032	0.7336	
	1M - 4.99M	DB	Monthly	0.7858	0.7580	0.7908	
	5M - 9.99M	DB	Monthly	0.7858	0.7580	0.7908	
	10M - 24.99M	DB	Monthly	0.7858	0.7580	0.7908	
	Above 25M	DB	Monthly	0.8521	0.8219	0.8575	
Albaraka Shafqaat Account							
	Less than 9999.99	DB	Monthly	0.6391	0.6164	0.6431	
	10K - 499.99K	DB	Monthly	0.7338	0.7077	0.7384	
	500K - 999.99K	DB	Monthly	0.7527	0.7260	0.7575	
	1M - 4.99M	DB	Monthly	0.7716	0.7443	0.7765	
	5M - 9.99M	DB	Monthly	0.7906	0.7625	0.7956	
	10M - 24.99M	DB	Monthly	0.9468	0.9132	0.9528	
	Above 25M	DB	Monthly	0.9468	0.9132	0.9528	
Islamic Term Deposit - 1 Month							
	0 to 49,999,999		At Maturity	0.8521	0.8219	0.8575	
	50,000,000 to 99,999,999		At Maturity	0.8758	0.8447	0.8813	
	100,000,000 to 249,999,999		At Maturity	0.8994	0.8676	0.9051	
	250,000,000 to 499,999,999		At Maturity	0.9705	0.9360	0.9766	
	500,000,000 to 999,999,999		At Maturity	0.9941	0.9589	1.0004	
	1,000,000,000 and above		At Maturity	0.9989	0.9634	1.0052	
Islamic Term Deposit - 3 Months							
	0 to 49,999,999		At Maturity	0.8758	0.8447	0.8813	
	50,000,000 to 99,999,999		At Maturity	0.9231	0.8904	0.9290	
	100,000,000 to 249,999,999		At Maturity	0.9468	0.9132	0.9528	
	250,000,000 to 499,999,999		At Maturity	1.0178	0.9817	1.0242	
	500,000,000 to 999,999,999		At Maturity	1.0178	0.9817	1.0242	
	1,000,000,000 and above		At Maturity	1.0178	0.9817	1.0242	
Islamic Term Deposit - 6 Months							
	0 to 49,999,999		At Maturity	0.8994	0.8676	0.9051	
	50,000,000 to 99,999,999		At Maturity	0.9468	0.9132	0.9528	
	100,000,000 to 249,999,999		At Maturity	0.9705	0.9360	0.9766	
	250,000,000 to 499,999,999		At Maturity	1.0415	1.0045	1.0481	
	500,000,000 to 999,999,999		At Maturity	1.0415	1.0045	1.0481	
	1,000,000,000 and above		At Maturity	1.0415	1.0045	1.0481	
Islamic Term Deposit - 1 Year [Quarterly]			Quarterly	1.6095	1.5525	1.6197	
Islamic Term Deposit - 1 Year [Maturity]			At Maturity	1.0888	1.0502	1.0957	
Islamic Term Deposit - 2 Years [Maturity]			At Maturity	1.1125	1.0730	1.1195	
Islamic Term Deposit - 3 Years [Quarterly]			Quarterly	1.1361	1.0959	1.1433	
Islamic Term Deposit - 3 Years [Maturity]			At Maturity	1.1645	1.1233	1.1719	
Islamic Term Deposit - 5 Years [Quarterly]			Quarterly	1.2308	1.1872	1.2386	
Islamic Term Deposit - 5 Years [Maturity]			At Maturity	1.2782	1.2328	1.2863	
Mahana Amadani Scheme - 1 Years			Monthly	1.0415	1.0045	1.0481	
Mahana Amadani Scheme - 2 Years			Monthly	1.0888	1.0502	1.0957	
Mahana Amadani Scheme - 3 Years			Monthly	1.1361	1.0959	1.1433	
Mahana Amadani Scheme - 4 Years			Monthly	1.1598	1.1187	1.1672	
Mahana Amadani Scheme - 5 Years			Monthly	1.2308	1.1872	1.2386	
Mahana Amdani Plus - 2019 - 3 Year			Monthly	1.0651	1.0274	1.0719	
1 Year Mahana Amdani Shafqaat	25000 to 499,999		Monthly	1.7516	1.6894	1.7627	
	500000 & Above		Monthly	1.7516	1.6894	1.7627	
3 Year Mahana Amdani Shafqaat	Rs 500k - Rs 10 m		Monthly	1.3255	1.2785	1.3339	
Mahana Amdani 2K22 (1 Year)	100K - 9.99 M		Monthly	1.3255	1.2785	1.3339	
	10 M & Above		Monthly	1.8936	NA	NA	
	100K & Above		At Maturity	1.3728	1.3242	1.3815	
Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K		At Maturity	0.9705	0.9360	0.9766	
	Above 500K		At Maturity	1.0178	0.9817	1.0242	
Al Baraka Banaat Term Deposit 1 Year	100K - 499.99K		Monthly	1.2308	1.1872	1.2386	
	Above 500K		Monthly	1.3018	1.2557	1.3101	
Al Baraka Banaat Term Deposit 3 Year	100K - 499.99K		Monthly	1.2782	1.2328	1.2863	
	Above 500K		Monthly	1.3492	1.3013	1.3577	
ABPL Tier-II Sukuk Second Issue			Semi Annually	2.1227	2.0474	2.1361	
ABPL Tier-II Sukuk Third Issue			Semi Annually	2.1738	2.0967	2.1876	
ABPL Tier-I Capital			Yearly	2.2827	2.2018	2.2972	
Islamic Financing Facility for Renewable Energy (IFRE)			Quarterly	0.1894	0.1826	0.1906	
Islamic Temporary Economic Refinance Facility (ITERF)			Quarterly	0.0947	0.0913	0.0953	
Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur(IRCGSWE)			Quarterly	0.0066	0.0064	0.0067	