

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **APRIL 2023 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			
			APR 2023		MAR 2023	FEB 2023
			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	0.0073	0.0070	0.0072
Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0073	0.0070	0.0072
Mudarba Saving		MAB	Monthly	0.7018	0.6767	0.6952
Asaan Saving Account		MAB	Monthly	0.8317	0.8020	0.6952
TiFl - Young Savers Account		DB	Quarterly	0.8317	0.8020	0.7467
Tabeer Saving Plan		DB	Monthly	0.9253	0.8923	0.9012
Hajj Al Baraka		DB	Monthly	0.9357	0.9023	0.9270
Asaan Digital Saving Account		MAB	Monthly	0.7538	0.7268	0.7467
Asaan Digital Remittance Saving Account		MAB	Monthly	0.7538	0.7268	0.7467
Freelancer Digital Saving Account-PKR		MAB	Monthly	0.7538	0.7268	0.7467
Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.7018	0.6767	0.6952
	5K - 99.99K	DB	Monthly	0.9617	0.9274	0.8497
	100K - 10M	DB	Monthly	0.9877	0.9524	0.9527
Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.7018	0.6767	0.6952
	10M - 99.99M	DB	Monthly	0.7538	0.7268	0.7467
	100M - 499.99M	DB	Monthly	0.8317	0.8020	0.8240
	Above 500 M	DB	Monthly	0.9357	0.9023	0.9270
Khazana Account	Less than 9.99 M	MAB	Monthly	0.7018	0.6767	0.6952
	10M - 99.99M	MAB	Monthly	0.7018	0.8020	0.7982
	100M - 499.99M	MAB	Monthly	0.8317	0.8020	0.7982
	Above 500 M	MAB	Monthly	0.9877	0.9524	0.9527
Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.6238	0.6015	0.6180
	50M - 100M	DB	Monthly	0.7070	0.6817	0.6695
	100M - 500M	DB	Monthly	0.8473	0.8171	0.8394
	500M - 1.5B	DB	Monthly	0.8525	0.8221	0.8446
	1.5B - 2.5B	DB	Monthly	0.8577	0.8271	0.8497
	Above 2.5B	DB	Monthly	0.8681	0.8371	0.8600
Mahana Barka Account	Less than 9999.99	DB	Monthly	0.7018	0.6767	0.6952
	10K – 499.99K	DB	Monthly	0.7798	0.7519	0.7467
	500K – 999.99K	DB	Monthly	0.8006	0.7720	0.7673
		DB	Monthly		0.7920	0.7879
	1M & Above	DB	Monthly	0.8629	0.8121	0.8085
		DB	Monthly		0.8522	0.8497
		DB	Monthly		0.9023	0.9012
Albaraka Shafqaat Account	Less than 9999.99	DB	Monthly	0.7018	0.6767	0.6952
	10K - 499.99K	DB	Monthly	0.8058	0.7770	0.7467
	500K – 999.99K	DB	Monthly	0.8265	0.7970	0.7673
	1M - 4.99M	DB	Monthly	0.8473	0.8171	0.7879
	5M – 9.99M	DB	Monthly	0.8681	0.8371	0.8085
	10M – 24.99M	DB	Monthly	0.9097	0.8772	0.8497
	Above 25M	DB	Monthly	0.9617	0.9274	0.9012
Islamic Term Deposit - 1 Month	0 to 49,999,999	At Maturity	0.9357	0.9023	0.9012	0.9012
	50,000,000 to 99,999,999	At Maturity	0.9617	0.9274	0.9270	0.9270
	100,000,000 to 249,999,999	At Maturity	0.9877	0.9524	0.9527	0.9527
	250,000,000 to 499,999,999	At Maturity	1.0657	1.0276	1.0557	1.0557
	500,000,000 to 999,999,999	At Maturity	1.0917	1.0527	1.0815	1.0815
	1,000,000,000 and above	At Maturity	1.0969	1.0577	1.0866	1.0866
Islamic Term Deposit - 3 Months	0 to 49,999,999	At Maturity	0.9617	0.9274	0.9270	0.9270
	50,000,000 to 99,999,999	At Maturity	1.0137	0.9775	1.0042	1.0042
	100,000,000 to 249,999,999	At Maturity	1.0397	1.0025	1.0042	1.0042
	250,000,000 to 499,999,999	At Maturity	1.1177	1.0777	1.1072	1.1072
	500,000,000 to 999,999,999	At Maturity	1.1177	1.0777	1.1072	1.1072
	1,000,000,000 and above	At Maturity	1.1177	1.0777	1.1072	1.1072
Islamic Term Deposit - 6 Months	0 to 49,999,999	At Maturity	0.9877	0.9524	0.9527	0.9527
	50,000,000 to 99,999,999	At Maturity	1.0397	1.0025	1.0300	1.0300
	100,000,000 to 249,999,999	At Maturity	1.0657	1.0276	1.0557	1.0557
	250,000,000 to 499,999,999	At Maturity	1.1436	1.1028	1.1329	1.1329
	500,000,000 to 999,999,999	At Maturity	1.1436	1.1028	1.1329	1.1329
	1,000,000,000 and above	At Maturity	1.1436	1.1028	1.1329	1.1329
Islamic Term Deposit - 1 Year [Quarterly]		Quarterly	1.1436	1.1028	1.1072	1.1072
Islamic Term Deposit - 1 Year [Maturity]		At Maturity	1.1956	1.1529	1.1587	1.1587
Islamic Term Deposit - 2 Years [Maturity]		At Maturity	1.2216	1.1780	1.1844	1.1844
Islamic Term Deposit - 3 Years [Quarterly]		Quarterly	1.2476	1.2031	1.2102	1.2102
Islamic Term Deposit - 3 Years [Maturity]		At Maturity	1.2788	1.2331	1.2411	1.2411
Islamic Term Deposit - 5 Years [Quarterly]		Quarterly	1.3516	1.3033	1.3132	1.3132
Islamic Term Deposit - 5 Years [Maturity]		At Maturity	1.4036	1.3534	1.3647	1.3647
Mahana Amdani Scheme - 1 Years		Monthly	1.1436	1.1028	1.1072	1.1072
Mahana Amdani Scheme - 2 Years		Monthly	1.1956	1.1529	1.1587	1.1587
Mahana Amdani Scheme - 3 Years		Monthly	1.2476	1.2031	1.2102	1.2102
Mahana Amdani Scheme - 4 Years		Monthly	1.2736	1.2281	1.2617	1.2617
Mahana Amdani Scheme - 5 Years		Monthly	1.3516	1.3033	1.3132	1.3132
Mahana Amdani Plus - 2019 - 3 Year		Monthly	1.1696	1.1279	1.1587	1.1587
1 Year Mahana Amdani Shafqaat	25000 & Above	Monthly	1.9234	1.3033	1.3132	1.3132
	25000 & Above	Monthly	1.9234	1.3284	1.3389	1.3389
3 Year Mahana Amdani Shafqaat	Rs 500k – Rs 10 m	Monthly	1.4556	1.3785	1.3904	1.3904
1 Year Mahana Amdani Premium		Monthly	1.0657	1.0276	1.0557	1.0557
Mahana Amdani Plus 1 Year	100K – 1M	Monthly	1.2216	1.1780	1.2102	1.2102
	Above 1M	Monthly	1.2476	1.2031	1.2359	1.2359
Mahana Amdani Plus 1 Year	100K – 1M	At Maturity	1.2476	1.2031	1.2359	1.2359
	Above 1M	At Maturity	1.2736	1.2281	1.2617	1.2617
Mahana Amdani 2K22 (1 Year)	100K & Above	Monthly	1.4556	1.4036	1.4162	1.4162
	100K & Above	At Maturity	1.5075	1.4537	1.4677	1.4677
Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K	At Maturity	1.0657	1.0276	1.0300	1.0300
	Above 500K	At Maturity	1.1177	1.0777	1.0815	1.0815
Al Baraka Banaat Term Deposit 1 Year	100K - 499.99K	Monthly	1.3516	1.3033	1.3132	1.3132
	Above 500K	Monthly	1.4296	1.3785	1.3904	1.3904
Al Baraka Banaat Term Deposit 3 Year	100K - 499.99K	Monthly	1.4036	1.3534	1.3647	1.3647
	Above 500K	Monthly	1.4815	1.4286	1.4419	1.4419
ABPL Tier-II Sukuk Second Issue		Semi Annually	2.0596	1.9860	1.7272	1.7272
ABPL Tier-II Sukuk Third Issue		Semi Annually	1.9265	1.8577	1.9085	1.9085
ABPL Tier-I Capital		Monthly	2.0638	1.9900	2.0445	2.0445
Islamic Financing Facility for Renewable Energy (IFRE)		Quarterly	0.2079	-	-	-
Islamic Temporary Economic Refinance Facility (ITERF)		Quarterly	0.1040	1.9900	2.0445	2.0445