

						
AL BARAKA BANK PAKISTAN LIMITED PROFIT DISTRIBUTION RATIO AND WEIGHTAGES						
Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for DEC 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:						
				Date		27-Nov-23
DEPOSIT PRODUCTS				DEC' 2023	NOV' 2023	OCT' 2023
				PROFIT SHARING RATIO		
				Share of Mudarib	50%	50%
				Share of Rabbul Maal	50%	50%
Product	Tiers	Profit Calculation	Payment Frequency	Weightages	Weightages	Weightages
Albaraka Business Plus		MAB	Monthly	0.0067	0.0069	0.0068
Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0067	0.0069	0.0068
Mudarba Saving		MAB	Monthly	0.6488	0.6697	0.6549
Asaan Saving Account		MAB	Monthly	0.7689	0.7937	0.7762
TiFi - Young Savers Account		DB	Quarterly	0.7689	0.7937	0.7762
Tabeer Saving Plan		DB	Monthly	1.3456	1.3890	1.3583
Haji Al Baraka		DB	Monthly	1.4417	1.4882	1.4553
Asaan Digital Saving Account		MAB	Monthly	0.6968	0.7193	0.7034
Asaan Digital Remittance Saving Account		MAB	Monthly	0.6968	0.7193	0.7034
Freelancer Account		MAB	Monthly	0.6488	0.7193	0.7034
Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.6488	0.6697	0.6549
	5K - 99.99K	DB	Monthly	0.8890	0.9177	0.8974
	100K - 10M	DB	Monthly	0.9131	0.9425	0.9217
Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.6488	0.6697	0.6549
	10M - 99.99M	DB	Monthly	0.6968	0.7193	0.7034
	100M - 499.99M	DB	Monthly	0.7689	0.7937	0.7762
	Above 500 M	DB	Monthly	0.8650	0.8929	0.8732
Khazana Account	Less than 9.99 M	MAB	Monthly	0.6488	0.6697	0.6549
	10M - 99.99M	MAB	Monthly	0.6488	0.6697	0.6549
	100M - 499.99M	MAB	Monthly	0.7689	0.7937	0.7762
	Above 500 M	MAB	Monthly	0.9131	0.9425	0.9217
Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.6488	0.6697	0.6549
	50M - 100M	DB	Monthly	0.6536	0.6747	0.6597
	100M - 500M	DB	Monthly	0.7833	0.8086	0.7907
	500M - 1.5B	DB	Monthly	0.7881	0.8136	0.7956
	1.5B - 2.5B	DB	Monthly	0.7929	0.8185	0.8004
	Above 2.5B	DB	Monthly	0.8025	0.8285	0.8101
Mahana Barka Account	Less than 9999.99	DB	Monthly	0.6488	0.6697	0.6549
	10K - 499.99K	DB	Monthly	0.7208	0.7441	0.7276
	500K - 999.99K	DB	Monthly	0.7401	0.7640	0.7471
	1M - 4.99M	DB	Monthly	0.7977	0.8235	0.8053
	5M - 9.99M	DB	Monthly	0.7977	0.8235	0.8053
	10M - 24.99M	DB	Monthly	0.7977	0.8235	0.8053
	Above 25M	DB	Monthly	0.8650	0.8929	0.8732
Albaraka Shafqaat Account	Less than 9999.99	DB	Monthly	0.6488	0.6697	0.6549
	10K - 499.99K	DB	Monthly	0.7449	0.7689	0.7519
	500K - 999.99K	DB	Monthly	0.7641	0.7888	0.7713
	1M - 4.99M	DB	Monthly	0.7833	0.8086	0.7907
	5M - 9.99M	DB	Monthly	0.8025	0.8285	0.8101
	10M - 24.99M	DB	Monthly	0.9611	0.9922	0.9702
	Above 25M	DB	Monthly	0.9611	0.9922	0.9702
Islamic Term Deposit - 1 Month	0 to 49,999,999		At Maturity	0.8650	0.8929	0.8732
	50,000,000 to 99,999,999		At Maturity	0.8890	0.9177	0.8974
	100,000,000 to 249,999,999		At Maturity	0.9131	0.9425	0.9217
	250,000,000 to 499,999,999		At Maturity	0.9852	1.0170	0.9945
	500,000,000 to 999,999,999		At Maturity	1.0092	1.0418	1.0187
	1,000,000,000 and above		At Maturity	1.0140	1.0467	1.0236
Islamic Term Deposit - 3 Months	0 to 49,999,999		At Maturity	0.8890	0.9177	0.8974
	50,000,000 to 99,999,999		At Maturity	0.9371	0.9674	0.9459
	100,000,000 to 249,999,999		At Maturity	0.9611	0.9922	0.9702
	250,000,000 to 499,999,999		At Maturity	1.0332	1.0666	1.0430
	500,000,000 to 999,999,999		At Maturity	1.0332	1.0666	1.0430
	1,000,000,000 and above		At Maturity	1.0332	1.0666	1.0430
Islamic Term Deposit - 6 Months	0 to 49,999,999		At Maturity	0.9131	0.9425	0.9217
	50,000,000 to 99,999,999		At Maturity	0.9611	0.9922	0.9702
	100,000,000 to 249,999,999		At Maturity	0.9852	1.0170	0.9945
	250,000,000 to 499,999,999		At Maturity	1.0572	1.0914	1.0672
	500,000,000 to 999,999,999		At Maturity	1.0572	1.0914	1.0672
	1,000,000,000 and above		At Maturity	1.0572	1.0914	1.0672
Islamic Term Deposit - 1 Year [Quarterly]			Quarterly	1.6339	1.6867	1.6493
Islamic Term Deposit - 1 Year [Maturity]			At Maturity	1.1053	1.1410	1.1157
Islamic Term Deposit - 2 Years [Maturity]			At Maturity	1.1293	1.1658	1.1400
Islamic Term Deposit - 3 Years [Quarterly]			Quarterly	1.1534	1.1906	1.1642
Islamic Term Deposit - 3 Years [Maturity]			At Maturity	1.1822	1.2204	1.1933
Islamic Term Deposit - 5 Years [Quarterly]			Quarterly	1.2495	1.2898	1.2613
Islamic Term Deposit - 5 Years [Maturity]			At Maturity	1.2975	1.3394	1.3098
Mahana Amadani Scheme - 1 Years			Monthly	1.0572	1.0914	1.0672
Mahana Amadani Scheme - 2 Years			Monthly	1.1053	1.1410	1.1157
Mahana Amadani Scheme - 3 Years			Monthly	1.1534	1.1906	1.1642
Mahana Amadani Scheme - 4 Years			Monthly	1.1774	1.2154	1.1885
Mahana Amadani Scheme - 5 Years			Monthly	1.2495	1.2898	1.2613
Mahana Amdani Plus - 2019 - 3 Year			Monthly	1.0813	1.1162	1.0915
1 Year Mahana Amdani Shafqaat	25000 to 499,999		Monthly	1.7781	1.8355	1.7949
	500000 & Above		Monthly	1.7781	1.8355	1.7949
3 Year Mahana Amdani Shafqaat	Rs 500k - Rs 10 m		Monthly	1.3456	1.3890	1.3583
Mahana Amdani 2K22 (1 Year)	100K & Above		Monthly	1.3456	1.3890	1.3583
	100K & Above		At Maturity	1.3936	1.4386	1.4068
Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K		At Maturity	0.9852	1.0170	0.9945
	Above 500K		At Maturity	1.0332	1.0666	1.0430
Al Baraka Banaat Term Deposit 1 Year	100K - 499.99K		Monthly	1.2495	1.2898	1.2613
	Above 500K		Monthly	1.3216	1.3642	1.3340
Al Baraka Banaat Term Deposit 3 Year	100K - 499.99K		Monthly	1.2975	1.3394	1.3098
	Above 500K		Monthly	1.3696	1.4138	1.3825
ABPL Tier-II Sukuk Second Issue			Semi Annually	2.2981	2.3722	2.3197
ABPL Tier-II Sukuk Third Issue			Semi Annually	2.2731	2.3465	2.2945
ABPL Tier-I Capital			Monthly	1.9078	1.9694	1.9258
Islamic Financing Facility for Renewable Energy (IFRE)			Quarterly	0.1922	0.1984	0.1940
Islamic Temporary Economic Refinance Facility (ITERF)			Quarterly	0.0961	0.0992	0.0970
Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur (IRCGSWE)			Quarterly	0.0067	0.0069	0.0068