

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **FEB 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-Jan-24			
DEPOSIT PRODUCTS				FEB' 2024	JAN' 2024	DEC' 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	0.0067	0.0067	0.0067
Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0067	0.0067	0.0067
Mudarba Saving		MAB	Monthly	0.6453	0.6494	0.6488
Asaan Saving Account		MAB	Monthly	0.7648	0.7696	0.7689
TiFi - Young Savers Account		DB	Quarterly	0.7648	0.7696	0.7689
Tabeer Saving Plan		DB	Monthly	1.3385	1.3468	1.3456
Haji Al Baraka		DB	Monthly	1.4341	1.4430	1.4417
Asaan Digital Saving Account		MAB	Monthly	0.6931	0.6975	0.6968
Asaan Digital Remittance Saving Account		MAB	Monthly	0.6931	0.6975	0.6968
Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	0.6453	0.6494	0.6488
Al Baraka Banaat Account		DB	Monthly	0.6453	0.6494	0.6488
	Less than 4.99K	DB	Monthly	0.6453	0.6494	0.6488
	5K - 99.99K	DB	Monthly	0.8843	0.8899	0.8890
	100K - 10M	DB	Monthly	0.9082	0.9139	0.9131
Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.6453	0.6494	0.6488
	10M - 99.99M	DB	Monthly	0.6931	0.6975	0.6968
	100M - 499.99M	DB	Monthly	0.7648	0.7696	0.7689
	Above 500 M	DB	Monthly	0.8604	0.8658	0.8650
Khazana Account	Less than 9.99 M	MAB	Monthly	0.6453	0.6494	0.6488
	10M - 99.99M	MAB	Monthly	0.6453	0.6494	0.6488
	100M - 499.99M	MAB	Monthly	0.7648	0.7696	0.7689
	Above 500 M	MAB	Monthly	0.9082	0.9139	0.9131
Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.6453	0.6494	0.6488
	50M - 100M	DB	Monthly	0.6501	0.6542	0.6536
	100M - 500M	DB	Monthly	0.7792	0.7840	0.7833
	500M - 1.5B	DB	Monthly	0.7840	0.7889	0.7881
	1.5B - 2.5B	DB	Monthly	0.7887	0.7937	0.7929
	Above 2.5B	DB	Monthly	0.7983	0.8033	0.8025
Mahana Barka Account	Less than 9999.99	DB	Monthly	0.6453	0.6494	0.6488
	10K - 499.99K	DB	Monthly	0.7170	0.7215	0.7208
	500K - 999.99K	DB	Monthly	0.7362	0.7408	0.7401
	1M - 4.99M	DB	Monthly	0.7935	0.7985	0.7977
	5M - 9.99M	DB	Monthly	0.7935	0.7985	0.7977
	10M - 24.99M	DB	Monthly	0.7935	0.7985	0.7977
	Above 25M	DB	Monthly	0.8604	0.8658	0.8650
Albaraka Shafqaat Account	Less than 9999.99	DB	Monthly	0.6453	0.6494	0.6488
	10K - 499.99K	DB	Monthly	0.7409	0.7456	0.7449
	500K - 999.99K	DB	Monthly	0.7601	0.7648	0.7641
	1M - 4.99M	DB	Monthly	0.7792	0.7840	0.7833
	5M - 9.99M	DB	Monthly	0.7983	0.8033	0.8025
	10M - 24.99M	DB	Monthly	0.9561	0.9620	0.9611
	Above 25M	DB	Monthly	0.9561	0.9620	0.9611
Islamic Term Deposit - 1 Month	0 to 49,999,999		At Maturity	0.8604	0.8658	0.8650
	50,000,000 to 99,999,999		At Maturity	0.8843	0.8899	0.8890
	100,000,000 to 249,999,999		At Maturity	0.9082	0.9139	0.9131
	250,000,000 to 499,999,999		At Maturity	0.9800	0.9861	0.9852
	500,000,000 to 999,999,999		At Maturity	1.0039	1.0101	1.0092
	1,000,000,000 and above		At Maturity	1.0086	1.0149	1.0140
Islamic Term Deposit - 3 Months	0 to 49,999,999		At Maturity	0.8843	0.8899	0.8890
	50,000,000 to 99,999,999		At Maturity	0.9322	0.9380	0.9371
	100,000,000 to 249,999,999		At Maturity	0.9561	0.9620	0.9611
	250,000,000 to 499,999,999		At Maturity	1.0278	1.0342	1.0332
	500,000,000 to 999,999,999		At Maturity	1.0278	1.0342	1.0332
	1,000,000,000 and above		At Maturity	1.0278	1.0342	1.0332
Islamic Term Deposit - 6 Months	0 to 49,999,999		At Maturity	0.9082	0.9139	0.9131
	50,000,000 to 99,999,999		At Maturity	0.9561	0.9620	0.9611
	100,000,000 to 249,999,999		At Maturity	0.9800	0.9861	0.9852
	250,000,000 to 499,999,999		At Maturity	1.0517	1.0582	1.0572
	500,000,000 to 999,999,999		At Maturity	1.0517	1.0582	1.0572
	1,000,000,000 and above		At Maturity	1.0517	1.0582	1.0572
Islamic Term Deposit - 1 Year [Quarterly]			Quarterly	1.6253	1.6354	1.6339
Islamic Term Deposit - 1 Year [Maturity]			At Maturity	1.0995	1.1063	1.1053
Islamic Term Deposit - 2 Years [Maturity]			At Maturity	1.1234	1.1304	1.1293
Islamic Term Deposit - 3 Years [Quarterly]			Quarterly	1.1473	1.1544	1.1534
Islamic Term Deposit - 3 Years [Maturity]			At Maturity	1.1759	1.1833	1.1822
Islamic Term Deposit - 5 Years [Quarterly]			Quarterly	1.2429	1.2506	1.2495
Islamic Term Deposit - 5 Years [Maturity]			At Maturity	1.2907	1.2987	1.2975
Mahana Amadani Scheme - 1 Years			Monthly	1.0517	1.0582	1.0572
Mahana Amadani Scheme - 2 Years			Monthly	1.0995	1.1063	1.1053
Mahana Amadani Scheme - 3 Years			Monthly	1.1473	1.1544	1.1534
Mahana Amadani Scheme - 4 Years			Monthly	1.1712	1.1785	1.1774
Mahana Amadani Scheme - 5 Years			Monthly	1.2429	1.2506	1.2495
Mahana Amdani Plus - 2019 - 3 Year			Monthly	1.0756	1.0823	1.0813
1 Year Mahana Amdani Shafqaat	25000 to 499,999		Monthly	1.7687	1.7797	1.7781
	500000 & Above		Monthly	1.7687	1.7797	1.7781
3 Year Mahana Amdani Shafqaat	Rs 500k - Rs 10 m		Monthly	1.3385	1.3468	1.3456
Mahana Amdani 2K22 (1 Year)	100K & Above		Monthly	1.3385	1.3468	1.3456
	100K & Above		At Maturity	1.3863	1.3949	1.3936
Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K		At Maturity	0.9800	0.9861	0.9852
	Above 500K		At Maturity	1.0278	1.0342	1.0332
Al Baraka Banaat Term Deposit 1 Year	100K - 499.99K		Monthly	1.2429	1.2506	1.2495
	Above 500K		Monthly	1.3146	1.3228	1.3216
Al Baraka Banaat Term Deposit 3 Year	100K - 499.99K		Monthly	1.2907	1.2987	1.2975
	Above 500K		Monthly	1.3624	1.3709	1.3696
ABPL Tier-II Sukuk Second Issue			Semi Annually	2.2859	2.3002	2.2981
ABPL Tier-II Sukuk Third Issue			Semi Annually	2.1951	2.2088	2.2731
ABPL Tier-I Capital			Yearly	2.3050	1.9096	1.9078
Islamic Financing Facility for Renewable Energy (IFRE)			Quarterly	0.1912	0.1924	0.1922
Islamic Temporary Economic Refinance Facility (ITERF)			Quarterly	0.0956	0.0962	0.0961
Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur (IRCGSWE)			Quarterly	0.0067	0.0067	0.0067