

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **FEBRUARY 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 Mudarabah model.
The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

				Date 26-Jan-23			
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	0.0072	0.0073	0.0074	
Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0072	NA	NA	
Mudarba Saving		MAB	Monthly	0.6952	0.7003	0.7159	
Asaan Saving Account		MAB	Monthly	0.6952	0.7003	0.7159	
Tifi - Young Savers Account		DB	Quarterly	0.7467	0.7521	0.7689	
Tabeer Saving Plan		DB	Monthly	0.9012	0.9078	0.9280	
Haji Al Baraka		DB	Monthly	0.9270	0.9337	0.9546	
Asaan Digital Saving Account		MAB	Monthly	0.7467	0.7521	0.7689	
Asaan Digital Remittance Saving Account		MAB	Monthly	0.7467	0.7521	0.7689	
Freelancer Digital Saving Account-PKR		MAB	Monthly	0.7467	0.7521	0.7689	
Al Baraka Banaat Account		DB	Monthly	0.6952	0.7003	0.7159	
	Less than 4.99K	DB	Monthly	0.8497	0.8559	0.8750	
	5K - 99.99K	DB	Monthly	0.8497	0.8559	0.8750	
	100K - 10M	DB	Monthly	0.9527	0.9596	0.9811	
Mudaraba Premium Plus - for Business		DB	Monthly	0.6952	0.7003	0.7159	
	Less than 9.99 M	DB	Monthly	0.7467	0.7521	0.7689	
	10M - 99.99M	DB	Monthly	0.8240	0.8299	0.8485	
	100M - 499.99M	DB	Monthly	0.8240	0.8299	0.8485	
	Above 500 M	DB	Monthly	0.9270	0.9337	0.9546	
Khazana Account		MAB	Monthly	0.6952	0.7003	0.7159	
	Less than 9.99 M	MAB	Monthly	0.7982	0.8040	0.8220	
	10M - 99.99M	MAB	Monthly	0.7982	0.8040	0.8220	
	100M - 499.99M	MAB	Monthly	0.7982	0.8040	0.8220	
	Above 500 M	MAB	Monthly	0.9527	0.9596	0.9811	
Albaraka Islamic Institution Deposit		DB	Monthly	0.6180	0.6225	0.6364	
	Less than 50M	DB	Monthly	0.6695	0.6743	0.6894	
	50M - 100M	DB	Monthly	0.6695	0.6743	0.6894	
	100M - 500M	DB	Monthly	0.8394	0.8455	0.8644	
	500M - 1.5B	DB	Monthly	0.8446	0.8507	0.8697	
	1.5B - 2.5B	DB	Monthly	0.8497	0.8559	0.8750	
	Above 2.5B	DB	Monthly	0.8600	0.8663	0.8856	
Mahana Barka Account		DB	Monthly	0.6952	0.7003	0.7159	
	Less than 9999.99	DB	Monthly	0.7467	0.7521	0.7689	
	10K - 499.99K	DB	Monthly	0.7467	0.7521	0.7689	
	500K - 999.99K	DB	Monthly	0.7673	0.7729	0.7902	
	1M - 4.99M	DB	Monthly	0.7879	0.7936	0.8114	
	5M - 9.99M	DB	Monthly	0.8085	0.8144	0.8326	
	10M - 24.99M	DB	Monthly	0.8497	0.8559	0.8750	
	Above 25M	DB	Monthly	0.9012	0.9078	0.9280	
Albaraka Shafqaat Account		DB	Monthly	0.6952	0.7003	0.7159	
	Less than 9999.99	DB	Monthly	0.7467	0.7521	0.7689	
	10K - 499.99K	DB	Monthly	0.7467	0.7521	0.7689	
	500K - 999.99K	DB	Monthly	0.7673	0.7729	0.7902	
	1M - 4.99M	DB	Monthly	0.7879	0.7936	0.8114	
	5M - 9.99M	DB	Monthly	0.8085	0.8144	0.8326	
	10M - 24.99M	DB	Monthly	0.8497	0.8559	0.8750	
	Above 25M	DB	Monthly	0.9012	0.9078	0.9280	
Islamic Term Deposit - 1 Month		At Maturity	0.9012	0.9078	0.9280		
	0 to 49,999,999	At Maturity	0.9012	0.9078	0.9280		
	50,000,000 to 99,999,999	At Maturity	0.9270	0.9337	0.9546		
	100,000,000 to 249,999,999	At Maturity	0.9527	0.9596	0.9811		
	250,000,000 to 499,999,999	At Maturity	1.0557	1.0634	1.0871		
	500,000,000 to 999,999,999	At Maturity	1.0815	1.0893	1.1136		
	1,000,000,000 and above	At Maturity	1.0866	1.0945	1.1190		
Islamic Term Deposit - 3 Months		At Maturity	0.9270	0.9337	0.9546		
	0 to 49,999,999	At Maturity	1.0042	1.0115	1.0341		
	50,000,000 to 99,999,999	At Maturity	1.0042	1.0115	1.0341		
	100,000,000 to 249,999,999	At Maturity	1.1072	1.1152	1.1402		
	250,000,000 to 499,999,999	At Maturity	1.1072	1.1152	1.1402		
	500,000,000 to 999,999,999	At Maturity	1.1072	1.1152	1.1402		
	1,000,000,000 and above	At Maturity	1.1072	1.1152	1.1402		
Islamic Term Deposit - 6 Months		At Maturity	0.9527	0.9596	0.9811		
	0 to 49,999,999	At Maturity	1.0300	1.0374	1.0606		
	50,000,000 to 99,999,999	At Maturity	1.0300	1.0374	1.0606		
	100,000,000 to 249,999,999	At Maturity	1.0557	1.0634	1.0871		
	250,000,000 to 499,999,999	At Maturity	1.1329	1.1412	1.1667		
	500,000,000 to 999,999,999	At Maturity	1.1329	1.1412	1.1667		
	1,000,000,000 and above	At Maturity	1.1329	1.1412	1.1667		
Islamic Term Deposit - 1 Year [Quarterly]		Quarterly	1.1072	1.1152	1.1402		
Islamic Term Deposit - 1 Year [Maturity]		At Maturity	1.1587	1.1671	1.1932		
Islamic Term Deposit - 2 Years [Maturity]		At Maturity	1.1844	1.1930	1.2197		
Islamic Term Deposit - 3 Years [Quarterly]		Quarterly	1.2102	1.2190	1.2462		
Islamic Term Deposit - 3 Years [Maturity]		At Maturity	1.2411	1.2501	1.2780		
Islamic Term Deposit - 5 Years [Quarterly]		Quarterly	1.3132	1.3227	1.3523		
Islamic Term Deposit - 5 Years [Maturity]		At Maturity	1.3647	1.3746	1.4053		
Mahana Amadani Scheme - 1 Years		Monthly	1.1072	1.1152	1.1402		
Mahana Amadani Scheme - 2 Years		Monthly	1.1587	1.1671	1.1932		
Mahana Amadani Scheme - 3 Years		Monthly	1.2102	1.2190	1.2462		
Mahana Amadani Scheme - 4 Years		Monthly	1.2617	1.2709	1.2993		
Mahana Amadani Scheme - 5 Years		Monthly	1.3132	1.3227	1.3523		
Mahana Amdani Plus - 2019 - 3 Year		Monthly	1.1587	1.1671	1.1932		
1 Year Mahana Amdani Shafqaat		Monthly	1.3132	1.3227	1.3523		
	Rs 100k - Rs 499K	Monthly	1.3389	1.3487	1.3788		
	Rs 500k - Rs 10 m	Monthly	1.3904	1.4005	1.4318		
3 Year Mahana Amdani Shafqaat		Monthly	1.3904	1.4005	1.4318		
1 Year Mahana Amdani Premium		Monthly	1.0557	1.0634	1.0871		
Mahana Amdani Plus 1 Year		Monthly	1.2102	1.2190	1.2462		
	100K - 1M	Monthly	1.2359	1.2449	1.2727		
	Above 1M	Monthly	1.2359	1.2449	1.2727		
Mahana Amdani Plus 1 Year		At Maturity	1.2359	1.2449	1.2727		
	100K - 1M	At Maturity	1.2617	1.2709	1.2993		
	Above 1M	At Maturity	1.2617	1.2709	1.2993		
Mahana Amdani 2K22 (1 Year)		Monthly	1.4162	1.4265	1.4583		
	100K & Above	At Maturity	1.4677	1.4783	1.5114		
Al Baraka Banaat Term Deposit 6 Month		At Maturity	1.0300	1.0374	1.0606		
	50K - 499.99K	At Maturity	1.0815	1.0893	1.1136		
Al Baraka Banaat Term Deposit 1 Year		Monthly	1.3132	1.3227	1.3523		
	100K - 499.99K	Monthly	1.3904	1.4005	1.4318		
Al Baraka Banaat Term Deposit 3 Year		Monthly	1.3647	1.3746	1.4053		
	100K - 499.99K	Monthly	1.4419	1.4524	1.4849		
	Above 500K	Monthly	1.4419	1.4524	1.4849		
ABPL Tier-II Sukuk Second Issue		Semi Annually	1.7272	1.7398	1.7787		
ABPL Tier-II Sukuk Third Issue		Semi Annually	1.9085	1.9224	1.7967		
ABPL Tier-I Capital		Monthly	2.0445	2.0593	1.4912		
Islamic Temporary Economic Refinance Facility (SBP)		Quarterly	0.1030	0.1037	0.1061		