

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **JUL 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:

DEPOSIT PRODUCTS				Date		23-Jun-23	
				JUL' 2023		JUN 2023	MAY 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	0.0070	0.0072	0.0072	
Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0070	0.0072	0.0072	
Mudarba Saving		MAB	Monthly	0.6789	0.6972	0.6985	
Asaan Saving Account		MAB	Monthly	0.8046	0.8263	0.8279	
TiFl - Young Savers Account		DB	Quarterly	0.8046	0.8263	0.8279	
Tabeer Saving Plan		DB	Monthly	1.4081	0.9192	0.9210	
Hajj Al Baraka		DB	Monthly	1.5086	0.9295	0.9314	
Asaan Digital Saving Account		MAB	Monthly	0.7292	0.7488	0.7503	
Asaan Digital Remittance Saving Account		MAB	Monthly	0.7292	0.7488	0.7503	
Freelancer Digital Saving Account-PKR		MAB	Monthly	0.7292	0.7488	0.7503	
Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.6789	0.6972	0.6985	
	5K - 99.99K	DB	Monthly	0.9303	0.9554	0.9572	
	100K - 10M	DB	Monthly	0.9555	0.9812	0.9831	
Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.6789	0.6972	0.6985	
	10M - 99.99M	DB	Monthly	0.7292	0.7488	0.7503	
	100M - 499.99M	DB	Monthly	0.8046	0.8263	0.8279	
	Above 500 M	DB	Monthly	0.9052	0.9295	0.9314	
Khazana Account	Less than 9.99 M	MAB	Monthly	0.6789	0.6972	0.6985	
	10M - 99.99M	MAB	Monthly	0.6789	0.6972	0.6985	
	100M - 499.99M	MAB	Monthly	0.8046	0.8263	0.8279	
	Above 500 M	MAB	Monthly	0.9555	0.9812	0.9831	
Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.6789	0.6972	0.6985	
	50M - 100M	DB	Monthly	0.6839	0.7023	0.7037	
	100M - 500M	DB	Monthly	0.8197	0.8418	0.8434	
	500M - 1.5B	DB	Monthly	0.8247	0.8469	0.8486	
	1.5B - 2.5B	DB	Monthly	0.8297	0.8521	0.8537	
	Above 2.5B	DB	Monthly	0.8398	0.8624	0.8641	
Mahana Barka Account	Less than 9999.99	DB	Monthly	0.6789	0.6972	0.6985	
	10K - 499.99K	DB	Monthly	0.7543	0.7746	0.7761	
	500K - 999.99K	DB	Monthly	0.7744	0.7953	0.7968	
	1M - 4.99M	DB	Monthly	0.8348	0.8572	0.8589	
	5M - 9.99M	DB	Monthly	0.8348	0.8572	0.8589	
	10M - 24.99M	DB	Monthly	0.8348	0.8572	0.8589	
	Above 25M	DB	Monthly	0.8348	0.8572	0.8589	
Albaraka Shafqaat Account	Less than 9999.99	DB	Monthly	0.6789	0.6972	0.6985	
	10K - 499.99K	DB	Monthly	0.7795	0.8004	0.8020	
	500K - 999.99K	DB	Monthly	0.7996	0.8211	0.8227	
	1M - 4.99M	DB	Monthly	0.8197	0.8418	0.8434	
	5M - 9.99M	DB	Monthly	0.8398	0.8624	0.8641	
	10M - 24.99M	DB	Monthly	0.8800	0.9037	0.9055	
	Above 25M	DB	Monthly	0.9303	0.9554	0.9572	
Islamic Term Deposit - 1 Month	0 to 49,999,999	At Maturity	0.9052	0.9295	0.9314		
	50,000,000 to 99,999,999	At Maturity	0.9303	0.9554	0.9572		
	100,000,000 to 249,999,999	At Maturity	0.9555	0.9812	0.9831		
	250,000,000 to 499,999,999	At Maturity	1.0309	1.0586	1.0607		
	500,000,000 to 999,999,999	At Maturity	1.0560	1.0845	1.0866		
	1,000,000,000 and above	At Maturity	1.0611	1.0896	1.0918		
Islamic Term Deposit - 3 Months	0 to 49,999,999	At Maturity	0.9303	0.9554	0.9572		
	50,000,000 to 99,999,999	At Maturity	0.9806	1.0070	1.0090		
	100,000,000 to 249,999,999	At Maturity	1.0058	1.0328	1.0348		
	250,000,000 to 499,999,999	At Maturity	1.0812	1.1103	1.1125		
	500,000,000 to 999,999,999	At Maturity	1.0812	1.1103	1.1125		
	1,000,000,000 and above	At Maturity	1.0812	1.1103	1.1125		
Islamic Term Deposit - 6 Months	0 to 49,999,999	At Maturity	0.9555	0.9812	0.9831		
	50,000,000 to 99,999,999	At Maturity	1.0058	1.0328	1.0348		
	100,000,000 to 249,999,999	At Maturity	1.0309	1.0586	1.0607		
	250,000,000 to 499,999,999	At Maturity	1.1063	1.1361	1.1383		
	500,000,000 to 999,999,999	At Maturity	1.1063	1.1361	1.1383		
	1,000,000,000 and above	At Maturity	1.1063	1.1361	1.1383		
Islamic Term Deposit - 1 Year [Quarterly]		Quarterly	1.1063	1.1361	1.1383		
Islamic Term Deposit - 1 Year [Maturity]		At Maturity	1.1566	1.1877	1.1901		
Islamic Term Deposit - 2 Years [Maturity]		At Maturity	1.1818	1.2136	1.2159		
Islamic Term Deposit - 3 Years [Quarterly]		Quarterly	1.2069	1.2394	1.2418		
Islamic Term Deposit - 3 Years [Maturity]		At Maturity	1.2371	1.2704	1.2729		
Islamic Term Deposit - 5 Years [Quarterly]		Quarterly	1.3075	1.3427	1.3453		
Islamic Term Deposit - 5 Years [Maturity]		At Maturity	1.3578	1.3943	1.3970		
Mahana Amdani Scheme - 1 Years		Monthly	1.1063	1.1361	1.1383		
Mahana Amdani Scheme - 2 Years		Monthly	1.1566	1.1877	1.1901		
Mahana Amdani Scheme - 3 Years		Monthly	1.2069	1.2394	1.2418		
Mahana Amdani Scheme - 4 Years		Monthly	1.2320	1.2652	1.2677		
Mahana Amdani Scheme - 5 Years		Monthly	1.3075	1.3427	1.3453		
Mahana Amdani Plus - 2019 - 3 Year		Monthly	1.1315	1.1619	1.1642		
1 Year Mahana Amdani Shafqaat	25000 & Above	Monthly	1.8606	1.9107	1.9145		
	25000 & Above	Monthly	1.8606	1.9107	1.9145		
	Rs 500k - Rs 10 m	Monthly	1.4081	1.4460	1.4488		
3 Year Mahana Amdani Shafqaat		Monthly	1.0309	1.0586	1.0607		
1 Year Mahana Amdani Premium		Monthly	1.1818	1.2136	1.2159		
Mahana Amdani Plus 1 Year	100K - 1M	Monthly	1.2069	1.2394	1.2418		
	Above 1M	Monthly	1.2069	1.2394	1.2418		
	100K - 1M	At Maturity	1.2320	1.2652	1.2677		
	Above 1M	At Maturity	1.2320	1.2652	1.2677		
Mahana Amdani 2K22 (1 Year)	100K & Above	Monthly	1.4081	1.4460	1.4488		
	100K & Above	At Maturity	1.4583	1.4976	1.5005		
Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K	At Maturity	1.0309	1.0586	1.0607		
	Above 500K	At Maturity	1.0812	1.1103	1.1125		
Al Baraka Banaat Term Deposit 1 Year	100K - 499.99K	Monthly	1.3075	1.3427	1.3453		
	Above 500K	Monthly	1.3829	1.4201	1.4229		
Al Baraka Banaat Term Deposit 3 Year	100K - 499.99K	Monthly	1.3578	1.3943	1.3970		
	Above 500K	Monthly	1.4332	1.4718	1.4747		
ABPL Tier-II Sukuk Second Issue		Semi Annually	1.9924	2.0460	2.0500		
ABPL Tier-II Sukuk Third Issue		Semi Annually	2.3786	1.9138	1.9176		
ABPL Tier-I Capital		Monthly	1.9964	2.0502	2.0542		
Islamic Financing Facility for Renewable Energy (IFRE)		Quarterly	0.2012	0.2066	0.2070		
Islamic Temporary Economic Refinance Facility (ITERF)		Quarterly	0.1006	0.1033	0.1035		