

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **MAY 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		20-Apr-23
			MAY 2023	APR 2023	MAR 2023
			PROFIT SHARING RATIO		
			Share of Mudarib	50%	50%
			Share of Rabbul Maal	50%	50%
Product	Tiers	Profit Calculation	Payment Frequency	Weightages	Weightages
Albaraka Business Plus		MAB	Monthly	0.0072	0.0073
Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0072	0.0073
Mudaraba Saving		MAB	Monthly	0.6985	0.7018
Asaan Saving Account		MAB	Monthly	0.8279	0.8317
TiFi - Young Savers Account		DB	Quarterly	0.8279	0.8317
Tabbeer Saving Plan		DB	Monthly	0.9210	0.9253
Haji Al Baraka		DB	Monthly	0.9314	0.9357
Asaan Digital Saving Account		MAB	Monthly	0.7503	0.7538
Asaan Digital Remittance Saving Account		MAB	Monthly	0.7503	0.7538
Freelancer Digital Saving Account-PKR		MAB	Monthly	0.7503	0.7538
Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.6985	0.7018
	5K - 99.99K	DB	Monthly	0.9572	0.9617
	100K - 10M	DB	Monthly	0.9831	0.9877
Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.6985	0.7018
	10M - 99.99M	DB	Monthly	0.7503	0.7538
	100M - 499.99M	DB	Monthly	0.8279	0.8317
	Above 500 M	DB	Monthly	0.9314	0.9357
Khazana Account	Less than 9.99 M	MAB	Monthly	0.6985	0.7018
	10M - 99.99M	MAB	Monthly	0.6985	0.7018
	100M - 499.99M	MAB	Monthly	0.8279	0.8317
	Above 500 M	MAB	Monthly	0.9831	0.9877
Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.6985	0.6238
	50M - 100M	DB	Monthly	0.7037	0.7070
	100M - 500M	DB	Monthly	0.8434	0.8473
	500M - 1.5B	DB	Monthly	0.8486	0.8525
	1.5B - 2.5B	DB	Monthly	0.8537	0.8577
	Above 2.5B	DB	Monthly	0.8641	0.8681
Mahana Barka Account	Less than 9999.99	DB	Monthly	0.6985	0.7018
	10K - 499.99K	DB	Monthly	0.7761	0.7798
	500K - 999.99K	DB	Monthly	0.7968	0.8006
	1M - 4.99M	DB	Monthly	0.8589	0.8629
	5M - 9.99M	DB	Monthly	0.8589	0.8629
	10M - 24.99M	DB	Monthly	0.8589	0.8629
	Above 25M	DB	Monthly	0.8589	0.8629
Albaraka Shafqaat Account	Less than 9999.99	DB	Monthly	0.6985	0.7018
	10K - 499.99K	DB	Monthly	0.8020	0.8058
	500K - 999.99K	DB	Monthly	0.8227	0.8265
	1M - 4.99M	DB	Monthly	0.8434	0.8473
	5M - 9.99M	DB	Monthly	0.8641	0.8681
	10M - 24.99M	DB	Monthly	0.9055	0.9097
	Above 25M	DB	Monthly	0.9572	0.9617
Islamic Term Deposit - 1 Month	0 to 49,999,999		At Maturity	0.9314	0.9357
	50,000,000 to 99,999,999		At Maturity	0.9572	0.9617
	100,000,000 to 249,999,999		At Maturity	0.9831	0.9877
	250,000,000 to 499,999,999		At Maturity	1.0607	1.0657
	500,000,000 to 999,999,999		At Maturity	1.0866	1.0917
	1,000,000,000 and above		At Maturity	1.0918	1.0969
Islamic Term Deposit - 3 Months	0 to 49,999,999		At Maturity	0.9572	0.9617
	50,000,000 to 99,999,999		At Maturity	1.0090	1.0137
	100,000,000 to 249,999,999		At Maturity	1.0348	1.0397
	250,000,000 to 499,999,999		At Maturity	1.1125	1.1177
	500,000,000 to 999,999,999		At Maturity	1.1125	1.1177
	1,000,000,000 and above		At Maturity	1.1125	1.1177
Islamic Term Deposit - 6 Months	0 to 49,999,999		At Maturity	0.9831	0.9877
	50,000,000 to 99,999,999		At Maturity	1.0348	1.0397
	100,000,000 to 249,999,999		At Maturity	1.0607	1.0657
	250,000,000 to 499,999,999		At Maturity	1.1383	1.1436
	500,000,000 to 999,999,999		At Maturity	1.1383	1.1436
	1,000,000,000 and above		At Maturity	1.1383	1.1436
Islamic Term Deposit - 1 Year [Quarterly]			Quarterly	1.1383	1.1436
Islamic Term Deposit - 1 Year [Maturity]			At Maturity	1.1901	1.1956
Islamic Term Deposit - 2 Years [Maturity]			At Maturity	1.2159	1.2216
Islamic Term Deposit - 3 Years [Quarterly]			Quarterly	1.2418	1.2476
Islamic Term Deposit - 3 Years [Maturity]			At Maturity	1.2729	1.2788
Islamic Term Deposit - 5 Years [Quarterly]			Quarterly	1.3453	1.3516
Islamic Term Deposit - 5 Years [Maturity]			At Maturity	1.3970	1.4036
Mahana Amadani Scheme - 1 Years			Monthly	1.1383	1.1436
Mahana Amadani Scheme - 2 Years			Monthly	1.1901	1.1956
Mahana Amadani Scheme - 3 Years			Monthly	1.2418	1.2476
Mahana Amadani Scheme - 4 Years			Monthly	1.2677	1.2736
Mahana Amadani Scheme - 5 Years			Monthly	1.3453	1.3516
Mahana Amdani Plus - 2019 - 3 Year			Monthly	1.1642	1.1696
1 Year Mahana Amdani Shafqaat	25000 & Above		Monthly	1.9145	1.9234
	Rs 500k - Rs 10 m		Monthly	1.4488	1.4556
3 Year Mahana Amdani Shafqaat			Monthly	1.9145	1.9234
1 Year Mahana Amdani Premium			Monthly	1.0607	1.0657
Mahana Amdani Plus 1 Year	100K - 1M		Monthly	1.2159	1.2216
	Above 1M		Monthly	1.2418	1.2476
Mahana Amdani Plus 1 Year	100K - 1M		At Maturity	1.2418	1.2476
	Above 1M		At Maturity	1.2677	1.2736
Mahana Amdani 2K22 (1 Year)	100K & Above		Monthly	1.4488	1.4556
	100K & Above		At Maturity	1.5005	1.5075
Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K		At Maturity	1.0607	1.0657
	Above 500K		At Maturity	1.1125	1.1177
Al Baraka Banaat Term Deposit 1 Year	100K - 499.99K		Monthly	1.3453	1.3516
	Above 500K		Monthly	1.4229	1.4296
Al Baraka Banaat Term Deposit 3 Year	100K - 499.99K		Monthly	1.3970	1.4036
	Above 500K		Monthly	1.4747	1.4815
ABPL Tier-II Sukuk Second Issue			Semi Annually	2.0500	2.0596
ABPL Tier-II Sukuk Third Issue			Semi Annually	1.9176	1.9265
ABPL Tier-I Capital			Monthly	2.0542	2.0638
Islamic Financing Facility for Renewable Energy (IFRE)			Quarterly	0.2070	0.2079
Islamic Temporary Economic Refinance Facility (ITERF)			Quarterly	0.1035	0.1040