

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **NOV 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			
			NOV' 2023	OCT' 2023	SEP' 2023	26-Oct-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	0.0069	0.0068	0.0069
Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0069	0.0068	0.0069
Mudarba Saving		MAB	Monthly	0.6697	0.6549	0.6606
Asaan Saving Account		MAB	Monthly	0.7937	0.7762	0.7830
TiFi - Young Savers Account		DB	Quarterly	0.7937	0.7762	0.7830
Tabeer Saving Plan		DB	Monthly	1.3890	1.3583	1.3702
Haji Al Baraka		DB	Monthly	1.4882	1.4553	1.4680
Asaan Digital Saving Account		MAB	Monthly	0.7193	0.7034	0.7096
Asaan Digital Remittance Saving Account		MAB	Monthly	0.7193	0.7034	0.7096
Freelancer Digital Saving Account-PKR		MAB	Monthly	0.7193	0.7034	0.7096
Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.6697	0.6549	0.6606
	5K - 99.99K	DB	Monthly	0.9177	0.8974	0.9053
	100K - 10M	DB	Monthly	0.9425	0.9217	0.9298
Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.6697	0.6549	0.6606
	10M - 99.99M	DB	Monthly	0.7193	0.7034	0.7096
	100M - 499.99M	DB	Monthly	0.7937	0.7762	0.7830
	Above 500 M	DB	Monthly	0.8929	0.8732	0.8808
Khazana Account	Less than 9.99 M	MAB	Monthly	0.6697	0.6549	0.6606
	10M - 99.99M	MAB	Monthly	0.6697	0.6549	0.6606
	100M - 499.99M	MAB	Monthly	0.7937	0.7762	0.7830
	Above 500 M	MAB	Monthly	0.9425	0.9217	0.9298
Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.6697	0.6549	0.6606
	50M - 100M	DB	Monthly	0.6747	0.6597	0.6655
	100M - 500M	DB	Monthly	0.8086	0.7907	0.7976
	500M - 1.5B	DB	Monthly	0.8136	0.7956	0.8025
	1.5B - 2.5B	DB	Monthly	0.8185	0.8004	0.8074
	Above 2.5B	DB	Monthly	0.8285	0.8101	0.8172
Mahana Barka Account	Less than 9999.99	DB	Monthly	0.6697	0.6549	0.6606
	10K - 499.99K	DB	Monthly	0.7441	0.7276	0.7340
	500K - 999.99K	DB	Monthly	0.7640	0.7471	0.7536
	1M - 4.99M	DB	Monthly	0.8235	0.8053	0.8123
	5M - 9.99M	DB	Monthly	0.8235	0.8053	0.8123
	10M - 24.99M	DB	Monthly	0.8235	0.8053	0.8123
	Above 25M	DB	Monthly	0.8929	0.8732	0.8808
Albaraka Shafqaat Account	Less than 9999.99	DB	Monthly	0.6697	0.6549	0.6606
	10K - 499.99K	DB	Monthly	0.7689	0.7519	0.7585
	500K - 999.99K	DB	Monthly	0.7888	0.7713	0.7781
	1M - 4.99M	DB	Monthly	0.8086	0.7907	0.7976
	5M - 9.99M	DB	Monthly	0.8285	0.8101	0.8172
	10M - 24.99M	DB	Monthly	0.9222	0.9072	0.9146
	Above 25M	DB	Monthly	0.9922	0.9702	0.9804
Islamic Term Deposit - 1 Month	0 to 49,999,999		At Maturity	0.8929	0.8732	0.8808
	50,000,000 to 99,999,999		At Maturity	0.9177	0.8974	0.9053
	100,000,000 to 249,999,999		At Maturity	0.9425	0.9217	0.9298
	250,000,000 to 499,999,999		At Maturity	1.0170	0.9945	1.0032
	500,000,000 to 999,999,999		At Maturity	1.0418	1.0187	1.0276
	1,000,000,000 and above		At Maturity	1.0467	1.0236	1.0325
Islamic Term Deposit - 3 Months	0 to 49,999,999		At Maturity	0.9177	0.8974	0.9053
	50,000,000 to 99,999,999		At Maturity	0.9674	0.9459	0.9542
	100,000,000 to 249,999,999		At Maturity	0.9922	0.9702	0.9787
	250,000,000 to 499,999,999		At Maturity	1.0666	1.0430	1.0521
	500,000,000 to 999,999,999		At Maturity	1.0666	1.0430	1.0521
	1,000,000,000 and above		At Maturity	1.0666	1.0430	1.0521
Islamic Term Deposit - 6 Months	0 to 49,999,999		At Maturity	0.9425	0.9217	0.9298
	50,000,000 to 99,999,999		At Maturity	0.9922	0.9702	0.9787
	100,000,000 to 249,999,999		At Maturity	1.0170	0.9945	1.0032
	250,000,000 to 499,999,999		At Maturity	1.0914	1.0672	1.0766
	500,000,000 to 999,999,999		At Maturity	1.0914	1.0672	1.0766
	1,000,000,000 and above		At Maturity	1.0914	1.0672	1.0766
Islamic Term Deposit - 1 Year [Quarterly]			Quarterly	1.6867	1.6493	1.6638
Islamic Term Deposit - 1 Year [Maturity]			At Maturity	1.1410	1.1157	1.1255
Islamic Term Deposit - 2 Years [Maturity]			At Maturity	1.1658	1.1400	1.1500
Islamic Term Deposit - 3 Years [Quarterly]			Quarterly	1.1906	1.1642	1.1744
Islamic Term Deposit - 3 Years [Maturity]			At Maturity	1.2204	1.1933	1.2038
Islamic Term Deposit - 5 Years [Quarterly]			Quarterly	1.2898	1.2613	1.2723
Islamic Term Deposit - 5 Years [Maturity]			At Maturity	1.3394	1.3098	1.3212
Mahana Amadani Scheme - 1 Years			Monthly	1.0914	1.0672	1.0766
Mahana Amadani Scheme - 2 Years			Monthly	1.1410	1.1157	1.1255
Mahana Amadani Scheme - 3 Years			Monthly	1.1906	1.1642	1.1744
Mahana Amadani Scheme - 4 Years			Monthly	1.2154	1.1885	1.1989
Mahana Amadani Scheme - 5 Years			Monthly	1.2898	1.2613	1.2723
Mahana Amdani Plus - 2019 - 3 Year			Monthly	1.1162	1.0915	1.1010
1 Year Mahana Amdani Shafqaat	25000 to 499,999		Monthly	1.8355	1.7949	1.8106
	500000 & Above		Monthly	1.8355	1.7949	1.8106
3 Year Mahana Amdani Shafqaat	Rs 500k - Rs 10 m		Monthly	1.3890	1.3583	1.3702
Mahana Amdani 2K22 (1 Year)	100K & Above		Monthly	1.3890	1.3583	1.3702
	100K & Above		At Maturity	1.4386	1.4068	1.4191
Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K		At Maturity	1.0170	0.9945	1.0032
	Above 500K		At Maturity	1.0666	1.0430	1.0521
Al Baraka Banaat Term Deposit 1 Year	100K - 499.99K		Monthly	1.2898	1.2613	1.2723
	Above 500K		Monthly	1.3642	1.3340	1.3457
Al Baraka Banaat Term Deposit 3 Year	100K - 499.99K		Monthly	1.3394	1.3098	1.3212
	Above 500K		Monthly	1.4138	1.3825	1.3946
ABPL Tier-II Sukuk Second Issue			Semi Annually	2.3722	2.3197	2.3401
ABPL Tier-II Sukuk Third Issue			Semi Annually	2.3465	2.2945	2.3146
ABPL Tier-I Capital			Monthly	1.9694	1.9258	1.9427
Islamic Financing Facility for Renewable Energy (IFRE)			Quarterly	0.1984	0.1940	0.1957
Islamic Temporary Economic Refinance Facility (ITERF)			Quarterly	0.0992	0.0970	0.0979
Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur (IRCGSWE)			Quarterly	0.0069	0.0068	0.0069