

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **OCT 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		
				OCT' 2023	SEP' 2023	AUG' 2023
				PROFIT SHARING RATIO		
DEPOSIT PRODUCTS				50%	50%	50%
				50%	50%	50%
Product	Tiers	Profit Calculation	Payment Frequency	Weightages	Weightages	Weightages
Albaraka Business Plus		MAB	Monthly	0.0068	0.0069	0.0071
Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0068	0.0069	0.0071
Mudarba Saving		MAB	Monthly	0.6549	0.6606	0.6840
Asaan Saving Account		MAB	Monthly	0.7762	0.7830	0.8106
TiFi - Young Savers Account		DB	Quarterly	0.7762	0.7830	0.8106
Tabeer Saving Plan		DB	Monthly	1.3583	1.3702	1.4186
Haji Al Baraka		DB	Monthly	1.4553	1.4680	1.5200
Asaan Digital Saving Account		MAB	Monthly	0.7034	0.7096	0.7347
Asaan Digital Remittance Saving Account		MAB	Monthly	0.7034	0.7096	0.7347
Freelancer Digital Saving Account-PKR		MAB	Monthly	0.7034	0.7096	0.7347
Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.6549	0.6606	0.6840
	5K - 99.99K	DB	Monthly	0.8974	0.9053	0.9373
	100K - 10M	DB	Monthly	0.9217	0.9298	0.9626
Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.6549	0.6606	0.6840
	10M - 99.99M	DB	Monthly	0.7034	0.7096	0.7347
	100M - 499.99M	DB	Monthly	0.7762	0.7830	0.8106
	Above 500 M	DB	Monthly	0.8732	0.8808	0.9120
Khazana Account	Less than 9.99 M	MAB	Monthly	0.6549	0.6606	0.6840
	10M - 99.99M	MAB	Monthly	0.6549	0.6606	0.6840
	100M - 499.99M	MAB	Monthly	0.7762	0.7830	0.8106
	Above 500 M	MAB	Monthly	0.9217	0.9298	0.9626
Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.6549	0.6606	0.6840
	50M - 100M	DB	Monthly	0.6597	0.6655	0.6891
	100M - 500M	DB	Monthly	0.7907	0.7976	0.8258
	500M - 1.5B	DB	Monthly	0.7956	0.8025	0.8309
	1.5B - 2.5B	DB	Monthly	0.8004	0.8074	0.8360
	Above 2.5B	DB	Monthly	0.8101	0.8172	0.8461
Mahana Barka Account	Less than 9999.99	DB	Monthly	0.6549	0.6606	0.6840
	10K - 499.99K	DB	Monthly	0.7276	0.7340	0.7600
	500K - 999.99K	DB	Monthly	0.7471	0.7536	0.7803
	1M - 4.99M	DB	Monthly	0.8053	0.8123	0.8410
	5M - 9.99M	DB	Monthly	0.8053	0.8123	0.8410
	10M - 24.99M	DB	Monthly	0.8053	0.8123	0.8410
	Above 25M	DB	Monthly	0.8732	0.8123	0.8410
Albaraka Shafqaat Account	Less than 9999.99	DB	Monthly	0.6549	0.6606	0.6840
	10K - 499.99K	DB	Monthly	0.7519	0.7585	0.7853
	500K - 999.99K	DB	Monthly	0.7713	0.7781	0.8056
	1M - 4.99M	DB	Monthly	0.7907	0.7976	0.8258
	5M - 9.99M	DB	Monthly	0.8101	0.8172	0.8461
	10M - 24.99M	DB	Monthly	0.9702	0.8564	0.8866
	Above 25M	DB	Monthly	0.9702	0.9053	0.9373
Islamic Term Deposit - 1 Month	0 to 49,999,999		At Maturity	0.8732	0.8808	0.9120
	50,000,000 to 99,999,999		At Maturity	0.8974	0.9053	0.9373
	100,000,000 to 249,999,999		At Maturity	0.9217	0.9298	0.9626
	250,000,000 to 499,999,999		At Maturity	0.9945	1.0032	1.0386
	500,000,000 to 999,999,999		At Maturity	1.0187	1.0276	1.0640
	1,000,000,000 and above		At Maturity	1.0236	1.0325	1.0690
Islamic Term Deposit - 3 Months	0 to 49,999,999		At Maturity	0.8974	0.9053	0.9373
	50,000,000 to 99,999,999		At Maturity	0.9459	0.9542	0.9880
	100,000,000 to 249,999,999		At Maturity	0.9702	0.9787	1.0133
	250,000,000 to 499,999,999		At Maturity	1.0430	1.0521	1.0893
	500,000,000 to 999,999,999		At Maturity	1.0430	1.0521	1.0893
	1,000,000,000 and above		At Maturity	1.0430	1.0521	1.0893
Islamic Term Deposit - 6 Months	0 to 49,999,999		At Maturity	0.9217	0.9298	0.9626
	50,000,000 to 99,999,999		At Maturity	0.9702	0.9787	1.0133
	100,000,000 to 249,999,999		At Maturity	0.9945	1.0032	1.0386
	250,000,000 to 499,999,999		At Maturity	1.0672	1.0766	1.1146
	500,000,000 to 999,999,999		At Maturity	1.0672	1.0766	1.1146
	1,000,000,000 and above		At Maturity	1.0672	1.0766	1.1146
Islamic Term Deposit - 1 Year [Quarterly]			Quarterly	1.6493	1.6638	1.1146
Islamic Term Deposit - 1 Year [Maturity]			At Maturity	1.1157	1.1255	1.1653
Islamic Term Deposit - 2 Years [Maturity]			At Maturity	1.1400	1.1500	1.1906
Islamic Term Deposit - 3 Years [Quarterly]			Quarterly	1.1642	1.1744	1.2160
Islamic Term Deposit - 3 Years [Maturity]			At Maturity	1.1933	1.2038	1.2464
Islamic Term Deposit - 5 Years [Quarterly]			Quarterly	1.2613	1.2723	1.3173
Islamic Term Deposit - 5 Years [Maturity]			At Maturity	1.3098	1.3212	1.3680
Mahana Amadani Scheme - 1 Years			Monthly	1.0672	1.0766	1.1146
Mahana Amadani Scheme - 2 Years			Monthly	1.1157	1.1255	1.1653
Mahana Amadani Scheme - 3 Years			Monthly	1.1642	1.1744	1.2160
Mahana Amadani Scheme - 4 Years			Monthly	1.1885	1.1989	1.2413
Mahana Amadani Scheme - 5 Years			Monthly	1.2613	1.2723	1.3173
Mahana Amdani Plus - 2019 - 3 Year			Monthly	1.0915	1.1010	1.1400
1 Year Mahana Amdani Shafqaat	25000 to 499,999		Monthly	1.7949	1.8106	1.8746
	500000 & Above		Monthly	1.7949	1.8106	1.8746
3 Year Mahana Amdani Shafqaat	Rs 500k - Rs 10 m		Monthly	1.3583	1.3702	1.4186
Mahana Amdani 2K22 (1 Year)	100K & Above		Monthly	1.3583	1.3702	1.4186
	100K & Above		At Maturity	1.4068	1.4191	1.4693
Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K		At Maturity	0.9945	1.0032	1.0386
	Above 500K		At Maturity	1.0430	1.0521	1.0893
Al Baraka Banaat Term Deposit 1 Year	100K - 499.99K		Monthly	1.2613	1.2723	1.3173
	Above 500K		Monthly	1.3340	1.3457	1.3933
Al Baraka Banaat Term Deposit 3 Year	100K - 499.99K		Monthly	1.3098	1.3212	1.3680
	Above 500K		Monthly	1.3825	1.3946	1.4440
ABPL Tier-II Sukuk Second Issue			Semi Annually	2.3197	2.3401	2.0074
ABPL Tier-II Sukuk Third Issue			Semi Annually	2.2945	2.3146	2.3965
ABPL Tier-I Capital			Monthly	1.9258	1.9427	2.0114
Islamic Financing Facility for Renewable Energy (IFRE)			Quarterly	0.1940	0.1957	0.2027
Islamic Temporary Economic Refinance Facility (ITERF)			Quarterly	0.0970	0.0979	0.1013
Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur (IRCGSWE)			Quarterly	0.0068	0.0069	NA