

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **DEC 2024** 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	Tiers	Profit Calculation	Payment Frequency	Date		
				DEC' 2024	NOV' 2024	OCT' 2024
				PROFIT SHARING RATIO		
				50%	50%	50%
				50%	50%	50%
Product	Tiers	Profit Calculation	Payment Frequency	Weightages	Weightages	Weightages
Albaraka Business Plus		MAB	Monthly	0.0061	0.0052	0.0080
Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0061	0.0052	0.0080
Mudaraba Saving		MAB	Monthly	0.6066	0.6178	0.6257
Asaan Saving Account		MAB	Monthly	0.6066	0.6178	0.6825
TiFi - Young Savers Account		DB	Quarterly	0.6066	0.6178	0.6825
Tabeer Saving Plan		DB	Monthly	1.5166	1.4631	1.4219
Hajj Al Baraka		DB	Monthly	1.7062	1.4631	1.4219
Asaan Digital Saving Account		MAB	Monthly	0.7204	0.7803	0.8247
Asaan Digital Remittance Saving Account		MAB	Monthly	0.7204	0.7803	0.8247
Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	0.6446	0.7153	0.7678
AlBaraka Payroll Basic SA (Salary range 1-35k)	Less than 35K	MAB	Monthly	0.6066	0.6828	0.7394
	35K - 200K	MAB	Monthly	0.6066	0.6828	0.7394
	Above 200K	MAB	Monthly	0.6066	0.6828	0.7394
AlBaraka Payroll Plus SA (Salary range 35k -200k)	Less than 35K	MAB	Monthly	0.6066	0.6828	0.7394
	35K - 200K	MAB	Monthly	0.6066	0.6828	0.7394
	Above 200K	MAB	Monthly	0.6066	0.6828	0.7394
AlBaraka Payroll Executive SA (Salary range 200k Plus	Less than 35K	MAB	Monthly	0.6066	0.6828	0.7394
	35K - 200K	MAB	Monthly	0.6066	0.6828	0.7394
	Above 200K	MAB	Monthly	0.6066	0.6828	0.7394
Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.6066	0.6828	0.7394
	5K - 99.99K	DB	Monthly	0.8341	0.8779	0.9100
	100K - 10M	DB	Monthly	0.9100	0.9429	0.9669
Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.6066	0.6178	0.6825
	10M - 99.99M	DB	Monthly	0.6446	0.6828	0.7394
	100M - 499.99M	DB	Monthly	0.7204	0.7803	0.8247
	Above 500 M	DB	Monthly	1.2133	1.2030	1.1944
Khazana Account	Less than 9.99 M	MAB	Monthly	0.6066	0.6178	0.6541
	10M - 99.99M	MAB	Monthly	0.6446	0.6503	0.6825
	100M - 499.99M	MAB	Monthly	0.7204	0.7803	0.8247
	Above 500 M	MAB	Monthly	0.9479	0.9754	0.9954
Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.6066	0.6503	0.7110
	50M - 100M	DB	Monthly	0.6142	0.6568	0.7167
	100M - 500M	DB	Monthly	0.7811	0.8323	0.8702
	500M - 1.5B	DB	Monthly	0.7886	0.8389	0.8759
	1.5B - 2.5B	DB	Monthly	0.7962	0.8454	0.8816
	Above 2.5B	DB	Monthly	0.8114	0.8584	0.8930
Mahana Barka Account	Less than 9999.99	DB	Monthly	0.6066	0.6178	0.6825
	10K - 499.99K	DB	Monthly	0.6446	0.7153	0.7678
	500K - 999.99K	DB	Monthly	0.6749	0.7413	0.7906
	1M - 4.99M	DB	Monthly	0.7659	0.8193	0.8589
	5M - 9.99M	DB	Monthly	0.7659	0.8193	0.8589
	10M - 24.99M	DB	Monthly	0.7659	0.8193	0.8589
	Above 25M	DB	Monthly	0.8721	0.9104	0.9385
Albaraka Shafqaat Account	Less than 9999.99	DB	Monthly	0.6066	0.6503	0.7110
	10K - 499.99K	DB	Monthly	0.7204	0.7803	0.8247
	500K - 999.99K	DB	Monthly	0.7507	0.8063	0.8475
	1M - 4.99M	DB	Monthly	0.7811	0.8323	0.8702
	5M - 9.99M	DB	Monthly	0.8114	0.8584	0.8930
	10M - 24.99M	DB	Monthly	1.0616	1.0730	1.0807
	Above 25M	DB	Monthly	1.0616	1.0730	1.0807
Islamic Term Deposit - 1 Month	0 to 49,999,999	DB	At Maturity	0.6825	0.8454	0.9669
	50,000,000 to 99,999,999	DB	At Maturity	0.7204	0.8779	0.9954
	100,000,000 to 249,999,999	DB	At Maturity	0.7583	0.9104	1.0238
	250,000,000 to 499,999,999	DB	At Maturity	0.7962	0.9429	1.0522
	500,000,000 to 999,999,999	DB	At Maturity	0.8341	0.9754	1.0807
	1,000,000,000 and above	DB	At Maturity	0.8417	0.9819	1.0864
Islamic Term Deposit - 3 Months	0 to 49,999,999	DB	At Maturity	0.7204	0.8779	0.9954
	50,000,000 to 99,999,999	DB	At Maturity	0.7962	0.9429	1.0522
	100,000,000 to 249,999,999	DB	At Maturity	0.8341	0.9754	1.0807
	250,000,000 to 499,999,999	DB	At Maturity	0.9479	1.0730	1.1660
	500,000,000 to 999,999,999	DB	At Maturity	0.9479	1.0730	1.1660
	1,000,000,000 and above	DB	At Maturity	0.9479	1.0730	1.1660
Islamic Term Deposit - 6 Months	0 to 49,999,999	DB	At Maturity	0.7583	0.9104	1.0238
	50,000,000 to 99,999,999	DB	At Maturity	0.7962	0.9429	1.0522
	100,000,000 to 249,999,999	DB	At Maturity	0.8341	0.9754	1.0807
	250,000,000 to 499,999,999	DB	At Maturity	0.9479	1.0730	1.1660
	500,000,000 to 999,999,999	DB	At Maturity	0.9479	1.0730	1.1660
	1,000,000,000 and above	DB	At Maturity	0.9479	1.0730	1.1660
Islamic Term Deposit - 1 Year [Quarterly]			Quarterly	1.3650	1.4306	1.4788
Islamic Term Deposit - 1 Year [Maturity]			At Maturity	0.8341	0.9754	1.0807
Islamic Term Deposit - 2 Years [Maturity]			At Maturity	1.0616	1.1705	1.2513
Islamic Term Deposit - 3 Years [Quarterly]			Quarterly	0.9100	1.0404	1.1376
Islamic Term Deposit - 3 Years [Maturity]			At Maturity	1.0616	1.1705	1.2513
Islamic Term Deposit - 5 Years [Quarterly]			Quarterly	1.0616	1.1705	1.2513
Islamic Term Deposit - 5 Years [Maturity]			At Maturity	1.1375	1.2355	1.3082
Mahana Amadani Scheme - 1 Years			Monthly	0.8721	1.0079	1.1091
Mahana Amadani Scheme - 2 Years			Monthly	0.8341	0.9754	1.0807
Mahana Amadani Scheme - 3 Years			Monthly	0.9858	1.1055	1.1944
Mahana Amadani Scheme - 4 Years			Monthly	1.0237	1.1380	1.2229
Mahana Amadani Scheme - 5 Years			Monthly	0.9858	1.1055	1.1944
Mahana Amdani Plus - 2019 - 3 Year			Monthly	0.8721	1.0079	1.1091
1 Year Mahana Amdani Shafqaat	25000 to 499,999		Monthly	1.5924	1.6257	1.6495
	500000 & Above		Monthly	1.5924	1.6257	1.6495
3 Year Mahana Amdani Shafqaat	Rs 500k - Rs 10 m		Monthly	1.2512	1.3331	1.3935
Mahana Amdani 2K22 (1 Year)	100K - 9.99 M		Monthly	1.2133	1.3005	1.3651
	10 M & Above		Monthly	1.5924	1.6257	1.6495
	100K & Above		At Maturity	1.1375	1.2355	1.3082
Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K		At Maturity	0.9100	1.0404	1.1376
	Above 500K		At Maturity	0.9479	1.0730	1.1660
Al Baraka Banaat Term Deposit 1 Year	100K - 499.99K		Monthly	1.1754	1.2680	1.3366
	Above 500K		Monthly	1.2891	1.3656	1.4219
Al Baraka Banaat Term Deposit 3 Year	100K - 499.99K		Monthly	1.2133	1.3005	1.3651
	Above 500K		Monthly	1.3270	1.3981	1.4504
ABPL Tier-II Sukuk Third Issue			Semi Annually	3.2774	2.8105	2.4583
ABPL Tier-I Capital			Yearly	3.6566	3.1356	2.7426
Islamic Financing Facility for Renewable Energy (IFRE)			Quarterly	0.3033	0.2601	0.2275
Islamic Temporary Economic Refinance Facility (ITERF)			Quarterly	0.1517	0.1301	0.1138
Islamic Refinance Combating Covid (IFRC)			Quarterly	0.0106	0.0091	0.0080
IFFSAP			Quarterly	0.4929	0.4227	0.3697
Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur(IFRCGSWE)			Quarterly	0.0106	0.0091	0.0080