

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **AUG 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 Modarabah model.

The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

				Date		
				AUG' 2024	JUL' 2024	JUN' 2024
				PROFIT SHARING RATIO		
				Share of Mudarib	50%	50%
				Share of Rabbul Maal	50%	50%
Product	Tiers	Profit Calculation	Payment Frequency	Weightages	Weightages	Weightages
Albaraka Business Plus		MAB	Monthly	0.0069	0.0070	0.0067
Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0069	0.0070	0.0067
Mudaraba Saving		MAB	Monthly	0.6666	0.6708	0.6442
Asaan Saving Account		MAB	Monthly	0.7901	0.7950	0.7635
TiFi - Young Savers Account		DB	Quarterly	0.7901	0.7950	0.7635
Tabeer Saving Plan		DB	Monthly	1.3826	1.3913	1.3361
Haji Al Baraka		DB	Monthly	1.4814	1.4907	1.4316
Asaan Digital Saving Account		MAB	Monthly	0.7160	0.7205	0.6919
Asaan Digital Remittance Saving Account		MAB	Monthly	0.7160	0.7205	0.6919
Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	0.6666	0.6708	0.6442
Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.6666	0.6708	0.6442
	5K - 99.99K	DB	Monthly	0.9135	0.9192	0.8828
	100K - 10M	DB	Monthly	0.9382	0.9441	0.9067
Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.6666	0.6708	0.6442
	10M - 99.99M	DB	Monthly	0.7160	0.7205	0.6919
	100M - 499.99M	DB	Monthly	0.7901	0.7950	0.7635
	Above 500 M	DB	Monthly	0.8888	0.8944	0.8589
Khazana Account	Less than 9.99 M	MAB	Monthly	0.6666	0.6708	0.6442
	10M - 99.99M	MAB	Monthly	0.6666	0.6708	0.6442
	100M - 499.99M	MAB	Monthly	0.7901	0.7950	0.7635
	Above 500 M	MAB	Monthly	0.9382	0.9441	0.9067
Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.6666	0.6708	0.6442
	50M - 100M	DB	Monthly	0.6716	0.6758	0.6490
	100M - 500M	DB	Monthly	0.8049	0.8099	0.7778
	500M - 1.5B	DB	Monthly	0.8098	0.8149	0.7826
	1.5B - 2.5B	DB	Monthly	0.8148	0.8199	0.7874
	Above 2.5B	DB	Monthly	0.8246	0.8298	0.7969
Mahana Barka Account	Less than 9999.99	DB	Monthly	0.6666	0.6708	0.6442
	10K - 499.99K	DB	Monthly	0.7407	0.7453	0.7158
	500K - 999.99K	DB	Monthly	0.7604	0.7652	0.7349
	1M - 4.99M	DB	Monthly	0.8197	0.8248	0.7921
	5M - 9.99M	DB	Monthly	0.8197	0.8248	0.7921
	10M - 24.99M	DB	Monthly	0.8197	0.8248	0.7921
	Above 25M	DB	Monthly	0.8888	0.8944	0.8589
Albaraka Shafqaat Account	Less than 9999.99	DB	Monthly	0.6666	0.6708	0.6442
	10K - 499.99K	DB	Monthly	0.7654	0.7702	0.7396
	500K - 999.99K	DB	Monthly	0.7851	0.7901	0.7587
	1M - 4.99M	DB	Monthly	0.8049	0.8099	0.7778
	5M - 9.99M	DB	Monthly	0.8246	0.8298	0.7969
	10M - 24.99M	DB	Monthly	0.9876	0.9938	0.9544
	Above 25M	DB	Monthly	0.9876	0.9938	0.9544
Islamic Term Deposit - 1 Month	0 to 49,999,999		At Maturity	0.8888	0.8944	0.8589
	50,000,000 to 99,999,999		At Maturity	0.9135	0.9192	0.8828
	100,000,000 to 249,999,999		At Maturity	0.9382	0.9441	0.9067
	250,000,000 to 499,999,999		At Maturity	1.0123	1.0186	0.9782
	500,000,000 to 999,999,999		At Maturity	1.0370	1.0435	1.0021
	1,000,000,000 and above		At Maturity	1.0419	1.0484	1.0069
Islamic Term Deposit - 3 Months	0 to 49,999,999		At Maturity	0.9135	0.9192	0.8828
	50,000,000 to 99,999,999		At Maturity	0.9629	0.9689	0.9305
	100,000,000 to 249,999,999		At Maturity	0.9876	0.9938	0.9544
	250,000,000 to 499,999,999		At Maturity	1.0617	1.0683	1.0260
	500,000,000 to 999,999,999		At Maturity	1.0617	1.0683	1.0260
	1,000,000,000 and above		At Maturity	1.0617	1.0683	1.0260
Islamic Term Deposit - 6 Months	0 to 49,999,999		At Maturity	0.9382	0.9441	0.9067
	50,000,000 to 99,999,999		At Maturity	0.9876	0.9938	0.9544
	100,000,000 to 249,999,999		At Maturity	1.0123	1.0186	0.9782
	250,000,000 to 499,999,999		At Maturity	1.0864	1.0932	1.0498
	500,000,000 to 999,999,999		At Maturity	1.0864	1.0932	1.0498
	1,000,000,000 and above		At Maturity	1.0864	1.0932	1.0498
Islamic Term Deposit - 1 Year [Quarterly]			Quarterly	1.6789	1.6894	1.6225
Islamic Term Deposit - 1 Year [Maturity]			At Maturity	1.1357	1.1428	1.0975
Islamic Term Deposit - 2 Years [Maturity]			At Maturity	1.1604	1.1677	1.1214
Islamic Term Deposit - 3 Years [Quarterly]			Quarterly	1.1851	1.1925	1.1453
Islamic Term Deposit - 3 Years [Maturity]			At Maturity	1.2147	1.2224	1.1739
Islamic Term Deposit - 5 Years [Quarterly]			Quarterly	1.2839	1.2919	1.2407
Islamic Term Deposit - 5 Years [Maturity]			At Maturity	1.3333	1.3416	1.2884
Mahana Amadani Scheme - 1 Years			Monthly	1.0864	1.0932	1.0498
Mahana Amadani Scheme - 2 Years			Monthly	1.1357	1.1428	1.0975
Mahana Amadani Scheme - 3 Years			Monthly	1.1851	1.1925	1.1453
Mahana Amadani Scheme - 4 Years			Monthly	1.2098	1.2174	1.1691
Mahana Amadani Scheme - 5 Years			Monthly	1.2839	1.2919	1.2407
Mahana Amdani Plus - 2019 - 3 Year			Monthly	1.1110	1.1180	1.0737
1 Year Mahana Amdani Shafqaat	25000 to 499,999		Monthly	1.8270	1.8385	1.7656
	500000 & Above		Monthly	1.8270	1.8385	1.7656
3 Year Mahana Amdani Shafqaat	Rs 500k - Rs 10 m		Monthly	1.3826	1.3913	1.3361
Mahana Amdani 2K22 (1 Year)	100K - 9.99 M		Monthly	1.3826	1.3913	1.3361
	10 M & Above		Monthly	1.8270	1.8385	1.9088
	100K & Above		At Maturity	1.4320	1.4410	1.3839
Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K		At Maturity	1.0123	1.0186	0.9782
	Above 500K		At Maturity	1.0617	1.0683	1.0260
Al Baraka Banaat Term Deposit 1 Year	100K - 499.99K		Monthly	1.2839	1.2919	1.2407
	Above 500K		Monthly	1.3579	1.3664	1.3123
Al Baraka Banaat Term Deposit 3 Year	100K - 499.99K		Monthly	1.3333	1.3416	1.2884
	Above 500K		Monthly	1.4073	1.4161	1.3600
ABPL Tier-II Sukuk Second Issue			Semi Annually	2.2142	2.2281	2.1397
ABPL Tier-II Sukuk Third Issue			Semi Annually	2.1342	2.1476	2.1913
ABPL Tier-I Capital			Yearly	2.3811	2.3960	2.3010
Islamic Financing Facility for Renewable Energy (IFRE)			Quarterly	0.1975	0.1988	0.1909
Islamic Temporary Economic Refinance Facility (ITERF)			Quarterly	0.0988	0.0994	0.0954
Islamic Refinance Combating Covid (IFRCC)			Quarterly	0.0069	0.0070	NA
Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur(IRCSWE)			Quarterly	0.0069	0.0070	0.0067