

**AL BARAKA BANK PAKISTAN LIMITED**  
**PROFIT DISTRIBUTION RATIO AND WEIGHTAGES**

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **JUL 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:

DEPOSIT PRODUCTS				Date		
				JUL' 2024	JUN' 2024	25-Jun-24
				PROFIT SHARING RATIO		
				Share of Mudarib	50%	50%
Share of Rabbul Maal	50%	50%	50%			
Product	Tiers	Profit Calculation	Payment Frequency	Weightages	Weightages	Weightages
Albaraka Business Plus		MAB	Monthly	0.0070	0.0067	0.0066
Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0070	0.0067	0.0066
Mudarba Saving		MAB	Monthly	0.6708	0.6442	0.6391
Asaan Saving Account		MAB	Monthly	0.7950	0.7635	0.7574
TiFi - Young Savers Account		DB	Quarterly	0.7950	0.7635	0.7574
Tabeer Saving Plan		DB	Monthly	1.3913	1.3361	1.3255
Haji Al Baraka		DB	Monthly	1.4907	1.4316	1.4202
Asaan Digital Saving Account		MAB	Monthly	0.7205	0.6919	0.6864
Asaan Digital Remittance Saving Account		MAB	Monthly	0.7205	0.6919	0.6864
Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	0.6708	0.6442	0.6391
Al Baraka Banaat Account		DB	Monthly	0.6708	0.6442	0.6391
	Less than 4.99K	DB	Monthly	0.6708	0.6442	0.6391
	5K - 99.99K	DB	Monthly	0.9192	0.8828	0.8758
	100K - 10M	DB	Monthly	0.9441	0.9067	0.8994
Mudaraba Premium Plus - for Business		DB	Monthly	0.6708	0.6442	0.6391
	Less than 9.99 M	DB	Monthly	0.6708	0.6442	0.6391
	10M - 99.99M	DB	Monthly	0.7205	0.6919	0.6864
	100M - 499.99M	DB	Monthly	0.7950	0.7635	0.7574
	Above 500 M	DB	Monthly	0.8944	0.8589	0.8521
Khazana Account		MAB	Monthly	0.6708	0.6442	0.6391
	Less than 9.99 M	MAB	Monthly	0.6708	0.6442	0.6391
	10M - 99.99M	MAB	Monthly	0.6708	0.6442	0.6391
	100M - 499.99M	MAB	Monthly	0.7950	0.7635	0.7574
	Above 500 M	MAB	Monthly	0.9441	0.9067	0.8994
Albaraka Islamic Institution Deposit		DB	Monthly	0.6708	0.6442	0.6391
	Less than 50M	DB	Monthly	0.6708	0.6442	0.6391
	50M - 100M	DB	Monthly	0.6758	0.6490	0.6438
	100M - 500M	DB	Monthly	0.8099	0.7778	0.7716
	500M - 1.5B	DB	Monthly	0.8149	0.7826	0.7764
	1.5B - 2.5B	DB	Monthly	0.8199	0.7874	0.7811
	Above 2.5B	DB	Monthly	0.8298	0.7969	0.7906
Mahana Barka Account		DB	Monthly	0.6708	0.6442	0.6391
	Less than 9999.99	DB	Monthly	0.6708	0.6442	0.6391
	10K - 499.99K	DB	Monthly	0.7453	0.7158	0.7101
	500K - 999.99K	DB	Monthly	0.7652	0.7349	0.7290
	1M - 4.99M	DB	Monthly	0.8248	0.7921	0.7858
	5M - 9.99M	DB	Monthly	0.8248	0.7921	0.7858
	10M - 24.99M	DB	Monthly	0.8248	0.7921	0.7858
	Above 25M	DB	Monthly	0.8944	0.8589	0.8521
Albaraka Shafqaat Account		DB	Monthly	0.6708	0.6442	0.6391
	Less than 9999.99	DB	Monthly	0.6708	0.6442	0.6391
	10K - 499.99K	DB	Monthly	0.7702	0.7396	0.7338
	500K - 999.99K	DB	Monthly	0.7901	0.7587	0.7527
	1M - 4.99M	DB	Monthly	0.8099	0.7778	0.7716
	5M - 9.99M	DB	Monthly	0.8298	0.7969	0.7906
	10M - 24.99M	DB	Monthly	0.9938	0.9544	0.9468
	Above 25M	DB	Monthly	0.9938	0.9544	0.9468
Islamic Term Deposit - 1 Month		At Maturity		0.8944	0.8589	0.8521
	0 to 49,999,999	At Maturity		0.8944	0.8589	0.8521
	50,000,000 to 99,999,999	At Maturity		0.9192	0.8828	0.8758
	100,000,000 to 249,999,999	At Maturity		0.9441	0.9067	0.8994
	250,000,000 to 499,999,999	At Maturity		1.0186	0.9782	0.9705
	500,000,000 to 999,999,999	At Maturity		1.0435	1.0021	0.9941
	1,000,000,000 and above	At Maturity		1.0484	1.0069	0.9989
Islamic Term Deposit - 3 Months		At Maturity		0.9192	0.8828	0.8758
	0 to 49,999,999	At Maturity		0.9192	0.8828	0.8758
	50,000,000 to 99,999,999	At Maturity		0.9689	0.9305	0.9231
	100,000,000 to 249,999,999	At Maturity		0.9938	0.9544	0.9468
	250,000,000 to 499,999,999	At Maturity		1.0683	1.0260	1.0178
	500,000,000 to 999,999,999	At Maturity		1.0683	1.0260	1.0178
	1,000,000,000 and above	At Maturity		1.0683	1.0260	1.0178
Islamic Term Deposit - 6 Months		At Maturity		0.9441	0.9067	0.8994
	0 to 49,999,999	At Maturity		0.9441	0.9067	0.8994
	50,000,000 to 99,999,999	At Maturity		0.9938	0.9544	0.9468
	100,000,000 to 249,999,999	At Maturity		1.0186	0.9782	0.9705
	250,000,000 to 499,999,999	At Maturity		1.0932	1.0498	1.0415
	500,000,000 to 999,999,999	At Maturity		1.0932	1.0498	1.0415
	1,000,000,000 and above	At Maturity		1.0932	1.0498	1.0415
Islamic Term Deposit - 1 Year [Quarterly]		Quarterly		1.6894	1.6225	1.6095
Islamic Term Deposit - 1 Year [Maturity]		At Maturity		1.1428	1.0975	1.0888
Islamic Term Deposit - 2 Years [Maturity]		At Maturity		1.1677	1.1214	1.1125
Islamic Term Deposit - 3 Years [Quarterly]		Quarterly		1.1925	1.1453	1.1361
Islamic Term Deposit - 3 Years [Maturity]		At Maturity		1.2224	1.1739	1.1645
Islamic Term Deposit - 5 Years [Quarterly]		Quarterly		1.2919	1.2407	1.2308
Islamic Term Deposit - 5 Years [Maturity]		At Maturity		1.3416	1.2884	1.2782
Mahana Amadani Scheme - 1 Years		Monthly		1.0932	1.0498	1.0415
Mahana Amadani Scheme - 2 Years		Monthly		1.1428	1.0975	1.0888
Mahana Amadani Scheme - 3 Years		Monthly		1.1925	1.1453	1.1361
Mahana Amadani Scheme - 4 Years		Monthly		1.2174	1.1691	1.1598
Mahana Amadani Scheme - 5 Years		Monthly		1.2919	1.2407	1.2308
Mahana Amdani Plus - 2019 - 3 Year		Monthly		1.1180	1.0737	1.0651
1 Year Mahana Amdani Shafqaat		Monthly		1.8385	1.7656	1.7516
	25000 to 499,999	Monthly		1.8385	1.7656	1.7516
	500000 & Above	Monthly		1.8385	1.7656	1.7516
3 Year Mahana Amdani Shafqaat		Monthly		1.3913	1.3361	1.3255
	Rs 500K - Rs 10 m	Monthly		1.3913	1.3361	1.3255
Mahana Amdani 2K22 (1 Year)		Monthly		1.3913	1.3361	1.3255
	100K - 9.99 M	Monthly		1.3913	1.3361	1.3255
	10 M & Above	Monthly		1.6385	1.6088	1.5936
	100K & Above	At Maturity		1.4410	1.3839	1.3728
Al Baraka Banaat Term Deposit 6 Month		At Maturity		1.0186	0.9782	0.9705
	50K - 499.99K	At Maturity		1.0186	0.9782	0.9705
	Above 500K	At Maturity		1.0683	1.0260	1.0178
Al Baraka Banaat Term Deposit 1 Year		Monthly		1.2919	1.2407	1.2308
	100K - 499.99K	Monthly		1.2919	1.2407	1.2308
	Above 500K	Monthly		1.3664	1.3123	1.3018
Al Baraka Banaat Term Deposit 3 Year		Monthly		1.3416	1.2884	1.2782
	100K - 499.99K	Monthly		1.3416	1.2884	1.2782
	Above 500K	Monthly		1.4161	1.3600	1.3492
ABPL Tier-II Sukuk Second Issue		Semi Annually		2.2281	2.1397	2.1227
ABPL Tier-II Sukuk Third Issue		Semi Annually		2.1476	2.1913	2.1738
ABPL Tier-I Capital		Yearly		2.3960	2.3010	2.2827
Islamic Financing Facility for Renewable Energy (IFRE)		Quarterly		0.1988	0.1909	0.1894
Islamic Temporary Economic Refinance Facility (ITERF)		Quarterly		0.0994	0.0954	0.0947
Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur (IRCGSWE)		Quarterly		0.0070	0.0067	0.0066