

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **JUN 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	Tiers	Profit Calculation	Payment Frequency	Date		
				JUN' 2024	MAY' 2024	28-May-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	0.0067	0.0066	0.0064
Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0067	0.0066	0.0064
Mudarba Saving		MAB	Monthly	0.6442	0.6391	0.6164
Asaan Saving Account		MAB	Monthly	0.7635	0.7574	0.7306
TiFi - Young Savers Account		DB	Quarterly	0.7635	0.7574	0.7306
Tabeer Saving Plan		DB	Monthly	1.3361	1.3255	1.2785
Haji Al Baraka		DB	Monthly	1.4316	1.4202	1.3698
Asaan Digital Saving Account		MAB	Monthly	0.6919	0.6864	0.6621
Asaan Digital Remittance Saving Account		MAB	Monthly	0.6919	0.6864	0.6621
Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	0.6442	0.6391	0.6164
Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.6442	0.6391	0.6164
	5K - 99.99K	DB	Monthly	0.8828	0.8758	0.8447
	100K - 10M	DB	Monthly	0.9067	0.8994	0.8676
Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.6442	0.6391	0.6164
	10M - 99.99M	DB	Monthly	0.6919	0.6864	0.6621
	100M - 499.99M	DB	Monthly	0.7635	0.7574	0.7306
	Above 500 M	DB	Monthly	0.8589	0.8521	0.8219
Khazana Account	Less than 9.99 M	MAB	Monthly	0.6442	0.6391	0.6164
	10M - 99.99M	MAB	Monthly	0.6442	0.6391	0.6164
	100M - 499.99M	MAB	Monthly	0.7635	0.7574	0.7306
	Above 500 M	MAB	Monthly	0.9067	0.8994	0.8676
Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.6442	0.6391	0.6164
	50M - 100M	DB	Monthly	0.6490	0.6438	0.6210
	100M - 500M	DB	Monthly	0.7778	0.7716	0.7443
	500M - 1.5B	DB	Monthly	0.7826	0.7764	0.7488
	1.5B - 2.5B	DB	Monthly	0.7874	0.7811	0.7534
	Above 2.5B	DB	Monthly	0.7969	0.7906	0.7625
Mahana Barka Account	Less than 9999.99	DB	Monthly	0.6442	0.6391	0.6164
	10K - 499.99K	DB	Monthly	0.7158	0.7101	0.6849
	500K - 999.99K	DB	Monthly	0.7349	0.7290	0.7032
	1M - 4.99M	DB	Monthly	0.7921	0.7858	0.7580
	5M - 9.99M	DB	Monthly	0.7921	0.7858	0.7580
	10M - 24.99M	DB	Monthly	0.7921	0.7858	0.7580
	Above 25M	DB	Monthly	0.8589	0.8521	0.8219
Albaraka Shafqaat Account	Less than 9999.99	DB	Monthly	0.6442	0.6391	0.6164
	10K - 499.99K	DB	Monthly	0.7396	0.7338	0.7077
	500K - 999.99K	DB	Monthly	0.7587	0.7527	0.7260
	1M - 4.99M	DB	Monthly	0.7778	0.7716	0.7443
	5M - 9.99M	DB	Monthly	0.7969	0.7906	0.7625
	10M - 24.99M	DB	Monthly	0.9544	0.9468	0.9132
	Above 25M	DB	Monthly	0.9544	0.9468	0.9132
Islamic Term Deposit - 1 Month	0 to 49,999,999	At Maturity	0.8589	0.8521	0.8219	
	50,000,000 to 99,999,999	At Maturity	0.8828	0.8758	0.8447	
	100,000,000 to 249,999,999	At Maturity	0.9067	0.8994	0.8676	
	250,000,000 to 499,999,999	At Maturity	0.9782	0.9705	0.9360	
	500,000,000 to 999,999,999	At Maturity	1.0021	0.9941	0.9589	
	1,000,000,000 and above	At Maturity	1.0069	0.9989	0.9634	
Islamic Term Deposit - 3 Months	0 to 49,999,999	At Maturity	0.8828	0.8758	0.8447	
	50,000,000 to 99,999,999	At Maturity	0.9305	0.9231	0.8904	
	100,000,000 to 249,999,999	At Maturity	0.9544	0.9468	0.9132	
	250,000,000 to 499,999,999	At Maturity	1.0260	1.0178	0.9817	
	500,000,000 to 999,999,999	At Maturity	1.0260	1.0178	0.9817	
	1,000,000,000 and above	At Maturity	1.0260	1.0178	0.9817	
Islamic Term Deposit - 6 Months	0 to 49,999,999	At Maturity	0.9067	0.8994	0.8676	
	50,000,000 to 99,999,999	At Maturity	0.9544	0.9468	0.9132	
	100,000,000 to 249,999,999	At Maturity	0.9782	0.9705	0.9360	
	250,000,000 to 499,999,999	At Maturity	1.0498	1.0415	1.0045	
	500,000,000 to 999,999,999	At Maturity	1.0498	1.0415	1.0045	
	1,000,000,000 and above	At Maturity	1.0498	1.0415	1.0045	
Islamic Term Deposit - 1 Year [Quarterly]		Quarterly	1.6225	1.6095	1.5525	
Islamic Term Deposit - 1 Year [Maturity]		At Maturity	1.0975	1.0888	1.0502	
Islamic Term Deposit - 2 Years [Maturity]		At Maturity	1.1214	1.1125	1.0730	
Islamic Term Deposit - 3 Years [Quarterly]		Quarterly	1.1453	1.1361	1.0959	
Islamic Term Deposit - 3 Years [Maturity]		At Maturity	1.1739	1.1645	1.1233	
Islamic Term Deposit - 5 Years [Quarterly]		Quarterly	1.2407	1.2308	1.1872	
Islamic Term Deposit - 5 Years [Maturity]		At Maturity	1.2884	1.2782	1.2328	
Mahana Amadani Scheme - 1 Years		Monthly	1.0498	1.0415	1.0045	
Mahana Amadani Scheme - 2 Years		Monthly	1.0975	1.0888	1.0502	
Mahana Amadani Scheme - 3 Years		Monthly	1.1453	1.1361	1.0959	
Mahana Amadani Scheme - 4 Years		Monthly	1.1691	1.1598	1.1187	
Mahana Amadani Scheme - 5 Years		Monthly	1.2407	1.2308	1.1872	
Mahana Amdani Plus - 2019 - 3 Year		Monthly	1.0737	1.0651	1.0274	
1 Year Mahana Amdani Shafqaat	25000 to 499,999	Monthly	1.7656	1.7516	1.6894	
	500000 & Above	Monthly	1.7656	1.7516	1.6894	
3 Year Mahana Amdani Shafqaat	Rs 500k - Rs 10 m	Monthly	1.3361	1.3255	1.2785	
Mahana Amdani 2K22 (1 Year)	100K - 9.99 M	Monthly	1.3361	1.3255	1.2785	
	10 M & Above	Monthly	1.9088	1.8936	NA	
	100K & Above	At Maturity	1.3839	1.3728	1.3242	
Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K	At Maturity	0.9782	0.9705	0.9360	
	Above 500K	At Maturity	1.0260	1.0178	0.9817	
Al Baraka Banaat Term Deposit 1 Year	100K - 499.99K	Monthly	1.2407	1.2308	1.1872	
	Above 500K	Monthly	1.3123	1.3018	1.2557	
Al Baraka Banaat Term Deposit 3 Year	100K - 499.99K	Monthly	1.2884	1.2782	1.2328	
	Above 500K	Monthly	1.3600	1.3492	1.3013	
ABPL Tier-II Sukuk Second Issue		Semi Annually	2.1397	2.1227	2.0474	
ABPL Tier-II Sukuk Third Issue		Semi Annually	2.1913	2.1738	2.0967	
ABPL Tier-I Capital		Yearly	2.3010	2.2827	2.2018	
Islamic Financing Facility for Renewable Energy (IFRE)		Quarterly	0.1909	0.1894	0.1826	
Islamic Temporary Economic Refinance Facility (ITERF)		Quarterly	0.0954	0.0947	0.0913	
Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur(IRCGSWE)		Quarterly	0.0067	0.0066	0.0064	