

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **OCT 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		
				OCT' 2024	SEP' 2024	AUG' 2024
				PROFIT SHARING RATIO		
				Share of Mudarib	50%	50%
				Share of Rabbul Maal	50%	50%
				Weightages	Weightages	Weightages
Product	Tiers	Profit Calculation	Payment Frequency	Weightages	Weightages	Weightages
Albaraka Business Plus		MAB	Monthly	0.0080	0.0074	0.0069
Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0080	0.0074	0.0069
Mudarba Saving		MAB	Monthly	0.6257	0.6591	0.6666
Asaan Saving Account		MAB	Monthly	0.6825	0.8436	0.7901
TiFi - Young Savers Account		DB	Quarterly	0.6825	0.8436	0.7901
Tabeer Saving Plan		DB	Monthly	1.4219	1.4236	1.3826
Haji Al Baraka		DB	Monthly	1.4219	1.4763	1.4814
Asaan Digital Saving Account		MAB	Monthly	0.8247	0.7645	0.7160
Asaan Digital Remittance Saving Account		MAB	Monthly	0.8247	0.7645	0.7160
Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	0.7678	0.7118	0.6666
AlBaraka Payroll Basic SA (Salary range 1-35k)		MAB	Monthly	0.7394	0.6854	NA
AlBaraka Payroll Plus SA (Salary range 35k -200k)		MAB	Monthly	0.7394	0.6854	NA
AlBaraka Payroll Executive SA (Salary range 200k Plus		MAB	Monthly	0.7394	0.6854	NA
Al Baraka Banaat Account		DB	Monthly	0.7394	0.6854	0.6666
	Less than 4.99K	DB	Monthly	0.9100	0.9490	0.9135
	5K - 99.99K	DB	Monthly	0.9669	0.9754	0.9382
	100K - 10M	DB	Monthly	0.6825	0.6854	0.6666
Mudaraba Premium Plus - for Business		DB	Monthly	0.7394	0.7381	0.7160
	Less than 9.99 M	DB	Monthly	0.8247	0.8172	0.7901
	10M - 99.99M	DB	Monthly	0.8247	0.8172	0.7901
	100M - 499.99M	DB	Monthly	1.1944	0.9227	0.8888
	Above 500 M	DB	Monthly	0.6541	0.6854	0.6666
Khazana Account		MAB	Monthly	0.6825	0.6854	0.6666
	Less than 9.99 M	MAB	Monthly	0.8247	0.8172	0.7901
	10M - 99.99M	MAB	Monthly	0.8247	0.8172	0.7901
	100M - 499.99M	MAB	Monthly	0.9954	0.9754	0.9382
	Above 500 M	MAB	Monthly	0.7110	0.6591	0.6666
Albaraka Islamic Institution Deposit		DB	Monthly	0.7167	0.6643	0.6716
	Less than 50M	DB	Monthly	0.8702	0.8067	0.8049
	50M - 100M	DB	Monthly	0.8759	0.8120	0.8098
	100M - 500M	DB	Monthly	0.8816	0.8172	0.8148
	500M - 1.5B	DB	Monthly	0.8930	0.8278	0.8246
	1.5B - 2.5B	DB	Monthly	0.8825	0.6854	0.6666
	Above 2.5B	DB	Monthly	0.7678	0.7645	0.7407
Mahana Barka Account		DB	Monthly	0.7906	0.7856	0.7604
	Less than 9999.99	DB	Monthly	0.8589	0.8489	0.8197
	10K - 499.99K	DB	Monthly	0.8589	0.8489	0.8197
	500K - 999.99K	DB	Monthly	0.8589	0.8489	0.8197
	1M - 4.99M	DB	Monthly	0.8589	0.8489	0.8197
	5M - 9.99M	DB	Monthly	0.8589	0.8489	0.8197
	10M - 24.99M	DB	Monthly	0.9385	0.9227	0.8888
	Above 25M	DB	Monthly	0.7110	0.6591	0.6666
Albaraka Shafqaat Account		DB	Monthly	0.8247	0.7645	0.7654
	Less than 9999.99	DB	Monthly	0.8475	0.7856	0.7851
	10K - 499.99K	DB	Monthly	0.8702	0.8067	0.8049
	500K - 999.99K	DB	Monthly	0.8930	0.8278	0.8246
	1M - 4.99M	DB	Monthly	1.0807	1.0018	0.9876
	5M - 9.99M	DB	Monthly	1.0807	1.0018	0.9876
	10M - 24.99M	DB	Monthly	1.0807	1.0018	0.9876
	Above 25M	DB	Monthly	0.9669	0.8963	0.8888
Islamic Term Deposit - 1 Month		At Maturity		0.9954	0.9227	0.9135
	0 to 49,999,999	At Maturity		1.0238	0.9490	0.9382
	50,000,000 to 99,999,999	At Maturity		1.0522	0.9754	1.0123
	100,000,000 to 249,999,999	At Maturity		1.0807	1.0018	1.0370
	250,000,000 to 499,999,999	At Maturity		1.0864	1.0070	1.0419
	500,000,000 to 999,999,999	At Maturity		1.0864	1.0070	1.0419
	1,000,000,000 and above	At Maturity		0.9954	0.9227	0.9135
Islamic Term Deposit - 3 Months		At Maturity		1.0522	0.9754	0.9629
	0 to 49,999,999	At Maturity		1.0807	1.0018	0.9876
	50,000,000 to 99,999,999	At Maturity		1.1660	1.0808	1.0617
	100,000,000 to 249,999,999	At Maturity		1.1660	1.0808	1.0617
	250,000,000 to 499,999,999	At Maturity		1.1660	1.0808	1.0617
	500,000,000 to 999,999,999	At Maturity		1.1660	1.0808	1.0617
	1,000,000,000 and above	At Maturity		1.0807	1.0018	0.9876
Islamic Term Deposit - 6 Months		At Maturity		1.0238	0.9490	0.9382
	0 to 49,999,999	At Maturity		1.0522	0.9754	0.9876
	50,000,000 to 99,999,999	At Maturity		1.0807	1.0018	1.0123
	100,000,000 to 249,999,999	At Maturity		1.1660	1.0808	1.0864
	250,000,000 to 499,999,999	At Maturity		1.1660	1.0808	1.0864
	500,000,000 to 999,999,999	At Maturity		1.1660	1.0808	1.0864
	1,000,000,000 and above	At Maturity		1.1660	1.0808	1.0864
Islamic Term Deposit - 1 Year [Quarterly]		Quarterly		1.4788	1.6872	1.6789
Islamic Term Deposit - 1 Year [Maturity]		At Maturity		1.0807	1.1072	1.1357
Islamic Term Deposit - 2 Years [Maturity]		At Maturity		1.2513	1.1599	1.1604
Islamic Term Deposit - 3 Years [Quarterly]		Quarterly		1.1376	1.1599	1.1851
Islamic Term Deposit - 3 Years [Maturity]		At Maturity		1.2513	1.1916	1.2147
Islamic Term Deposit - 5 Years [Quarterly]		Quarterly		1.2513	1.2654	1.2839
Islamic Term Deposit - 5 Years [Maturity]		At Maturity		1.3082	1.2970	1.3333
Mahana Amadani Scheme - 1 Years		Monthly		1.1091	1.1336	1.0864
Mahana Amadani Scheme - 2 Years		Monthly		1.0807	1.0545	1.1357
Mahana Amadani Scheme - 3 Years		Monthly		1.1944	1.1072	1.1851
Mahana Amadani Scheme - 4 Years		Monthly		1.2229	1.1336	1.2098
Mahana Amadani Scheme - 5 Years		Monthly		1.1944	1.2127	1.2839
Mahana Amdani Plus - 2019 - 3 Year		Monthly		1.1091	1.0281	1.1110
1 Year Mahana Amdani Shafqaat		Monthly		1.6495	1.7926	1.8270
	25000 to 499,999	Monthly		1.6495	1.7926	1.8270
	500000 & Above	Monthly		1.3935	1.3445	1.3826
3 Year Mahana Amdani Shafqaat		Monthly		1.3651	1.3708	1.3826
Mahana Amdani 2K22 (1 Year)		Monthly		1.6495	1.7926	1.8270
	100K - 9.99 M	Monthly		1.3082	1.4236	1.4320
	10 M & Above	Monthly		1.3766	1.3445	1.2839
Al Baraka Banaat Term Deposit 6 Month		At Maturity		1.1376	1.0545	1.0123
	50K - 499.99K	At Maturity		1.1660	1.0808	1.0617
	Above 500K	At Maturity		1.3366	1.3445	1.2839
Al Baraka Banaat Term Deposit 1 Year		Monthly		1.4219	1.4236	1.3579
	100K - 499.99K	Monthly		1.3651	1.3181	1.3333
	Above 500K	Monthly		1.4504	1.3972	1.4073
Al Baraka Banaat Term Deposit 3 Year		Monthly		2.4583	2.2787	2.1342
ABPL Tier-II Sukuk Third Issue		Semi Annually		2.7426	2.5424	2.3811
ABPL Tier-I Capital		Yearly		0.2275	0.2109	0.1975
Islamic Financing Facility for Renewable Energy (IFRE)		Quarterly		0.1138	0.1054	0.0988
Islamic Temporary Economic Refinance Facility (ITERF)		Quarterly		0.0080	0.0074	0.0069
Islamic Refinance Combating Covid (IFRC)		Quarterly		0.3697	0.3427	NA
IFFSAP		Quarterly		0.0080	0.0074	0.0069
Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur(IRCGSWE)		Quarterly				