

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **SEP 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		
				SEP' 2024	AUG' 2024	JUL' 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	0.0074	0.0069	0.0070
Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0074	0.0069	0.0070
Mudaraba Saving		MAB	Monthly	0.6591	0.6666	0.6708
Asaan Saving Account		MAB	Monthly	0.8436	0.7901	0.7950
Tifi - Young Savers Account		DB	Quarterly	0.8436	0.7901	0.7950
Tabeer Saving Plan		DB	Monthly	1.4236	1.3826	1.3913
Hajj Al Baraka		DB	Monthly	1.4763	1.4814	1.4907
Asaan Digital Saving Account		MAB	Monthly	0.7645	0.7160	0.7205
Asaan Digital Remittance Saving Account		MAB	Monthly	0.7645	0.7160	0.7205
Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	0.7118	0.6666	0.6708
AlBaraka Payroll Basic SA (Salary range 1-35k)		MAB	Monthly	0.6854	NA	NA
AlBaraka Payroll Plus SA (Salary range 35k -200k)		MAB	Monthly	0.6854	NA	NA
AlBaraka Payroll Executive SA (Salary range 200k Plus		MAB	Monthly	0.6854	NA	NA
Al Baraka Banaat Account		DB	Monthly	0.6854	0.6666	0.6708
	Less than 4.99K	DB	Monthly	0.9490	0.9135	0.9192
	5K - 99.99K	DB	Monthly	0.9754	0.9382	0.9441
	100K - 10M	DB	Monthly	0.6854	0.6666	0.6708
Mudaraba Premium Plus - for Business		DB	Monthly	0.7381	0.7160	0.7205
	Less than 9.99 M	DB	Monthly	0.8172	0.7901	0.7950
	10M - 99.99M	DB	Monthly	0.9227	0.8888	0.8944
	100M - 499.99M	DB	Monthly	0.6854	0.6666	0.6708
	Above 500 M	MAB	Monthly	0.6854	0.6666	0.6708
Khazana Account		MAB	Monthly	0.8172	0.7901	0.7950
	Less than 9.99 M	MAB	Monthly	0.9754	0.9382	0.9441
	10M - 99.99M	DB	Monthly	0.6591	0.6666	0.6708
	100M - 499.99M	DB	Monthly	0.6643	0.6716	0.6758
Albaraka Islamic Institution Deposit		DB	Monthly	0.8067	0.8049	0.8099
	Less than 50M	DB	Monthly	0.8120	0.8098	0.8149
	50M - 100M	DB	Monthly	0.8172	0.8148	0.8199
	100M - 500M	DB	Monthly	0.8278	0.8246	0.8298
	500M - 1.5B	DB	Monthly	0.6854	0.6666	0.6708
	1.5B - 2.5B	DB	Monthly	0.7645	0.7407	0.7453
	Above 2.5B	DB	Monthly	0.7856	0.7604	0.7652
Mahana Barka Account		DB	Monthly	0.8489	0.8197	0.8248
	Less than 9999.99	DB	Monthly	0.8489	0.8197	0.8248
	10K - 499.99K	DB	Monthly	0.8489	0.8197	0.8248
	500K - 999.99K	DB	Monthly	0.8489	0.8197	0.8248
	1M - 4.99M	DB	Monthly	0.9227	0.8888	0.8944
	5M - 9.99M	DB	Monthly	0.6591	0.6666	0.6708
	10M - 24.99M	DB	Monthly	0.7645	0.7654	0.7702
	Above 25M	DB	Monthly	0.7856	0.7851	0.7901
Albaraka Shafqaat Account		DB	Monthly	0.8067	0.8049	0.8099
	Less than 9999.99	DB	Monthly	0.8278	0.8246	0.8298
	10K - 499.99K	DB	Monthly	1.0018	0.9876	0.9938
	10K - 499.99K	DB	Monthly	1.0018	0.9876	0.9938
	500K - 999.99K	DB	Monthly	1.0018	0.9876	0.9938
	1M - 4.99M	DB	Monthly	0.8963	0.8888	0.8944
	5M - 9.99M	DB	Monthly	0.9227	0.9135	0.9192
	10M - 24.99M	DB	Monthly	0.9490	0.9382	0.9441
	Above 25M	DB	Monthly	1.0123	1.0123	1.0186
Islamic Term Deposit - 1 Month		At Maturity	0.9754	1.0123	1.0186	
	0 to 49,999,999	At Maturity	1.0018	1.0370	1.0435	
	50,000,000 to 99,999,999	At Maturity	1.0070	1.0419	1.0484	
	100,000,000 to 249,999,999	At Maturity	0.9227	0.9135	0.9192	
	250,000,000 to 499,999,999	At Maturity	0.9754	0.9629	0.9689	
	500,000,000 to 999,999,999	At Maturity	1.0018	0.9876	0.9938	
	1,000,000,000 and above	At Maturity	1.0808	1.0617	1.0683	
Islamic Term Deposit - 3 Months		At Maturity	1.0808	1.0617	1.0683	
	0 to 49,999,999	At Maturity	1.0808	1.0617	1.0683	
	50,000,000 to 99,999,999	At Maturity	0.9490	0.9382	0.9441	
	100,000,000 to 249,999,999	At Maturity	0.9754	0.9876	0.9938	
	250,000,000 to 499,999,999	At Maturity	1.0018	1.0123	1.0186	
	500,000,000 to 999,999,999	At Maturity	1.0808	1.0617	1.0683	
	1,000,000,000 and above	At Maturity	1.0808	1.0617	1.0683	
Islamic Term Deposit - 6 Months		At Maturity	1.0808	1.0617	1.0683	
	0 to 49,999,999	At Maturity	0.9490	0.9382	0.9441	
	50,000,000 to 99,999,999	At Maturity	0.9754	0.9876	0.9938	
	100,000,000 to 249,999,999	At Maturity	1.0018	1.0123	1.0186	
	250,000,000 to 499,999,999	At Maturity	1.0808	1.0617	1.0683	
	500,000,000 to 999,999,999	At Maturity	1.0808	1.0617	1.0683	
	1,000,000,000 and above	At Maturity	1.0808	1.0617	1.0683	
Islamic Term Deposit - 1 Year [Quarterly]		Quarterly	1.6872	1.6789	1.6894	
Islamic Term Deposit - 1 Year [Maturity]		At Maturity	1.1072	1.1357	1.1428	
Islamic Term Deposit - 2 Years [Maturity]		At Maturity	1.1599	1.1604	1.1677	
Islamic Term Deposit - 3 Years [Quarterly]		Quarterly	1.1599	1.1851	1.1925	
Islamic Term Deposit - 3 Years [Maturity]		At Maturity	1.1916	1.2147	1.2224	
Islamic Term Deposit - 5 Years [Quarterly]		Quarterly	1.2654	1.2839	1.2919	
Islamic Term Deposit - 5 Years [Maturity]		At Maturity	1.2970	1.3333	1.3416	
Mahana Amadani Scheme - 1 Years		Monthly	1.1336	1.0864	1.0932	
Mahana Amadani Scheme - 2 Years		Monthly	1.0545	1.1357	1.1428	
Mahana Amadani Scheme - 3 Years		Monthly	1.1072	1.1851	1.1925	
Mahana Amadani Scheme - 4 Years		Monthly	1.1336	1.2098	1.2174	
Mahana Amadani Scheme - 5 Years		Monthly	1.2127	1.2839	1.2919	
Mahana Amdani Plus - 2019 - 3 Year		Monthly	1.0281	1.1110	1.1180	
1 Year Mahana Amdani Shafqaat	25000 to 499,999	Monthly	1.7926	1.8270	1.8385	
	500000 & Above	Monthly	1.7926	1.8270	1.8385	
3 Year Mahana Amdani Shafqaat	Rs 500k - Rs 10 m	Monthly	1.3445	1.3826	1.3913	
Mahana Amdani 2K22 (1 Year)	100K - 9.99 M	Monthly	1.3708	1.3826	1.3913	
	10 M & Above	Monthly	1.7926	1.8270	1.8385	
	100K & Above	At Maturity	1.4236	1.4320	1.4410	
Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K	At Maturity	1.0545	1.0123	1.0186	
	Above 500K	At Maturity	1.0808	1.0617	1.0683	
Al Baraka Banaat Term Deposit 1 Year	100K - 499.99K	Monthly	1.3445	1.2839	1.2919	
	Above 500K	Monthly	1.4236	1.3579	1.3664	
Al Baraka Banaat Term Deposit 3 Year	100K - 499.99K	Monthly	1.3181	1.3333	1.3416	
	Above 500K	Monthly	1.3972	1.4073	1.4161	
ABPL Tier-II Sukuk Second Issue		Semi Annually	0.0000	2.2142	2.2281	
ABPL Tier-II Sukuk Third Issue		Semi Annually	2.2787	2.1342	2.1476	
ABPL Tier-I Capital		Yearly	2.5424	2.3811	2.3960	
Islamic Financing Facility for Renewable Energy (IFRE)		Quarterly	0.2109	0.1975	0.1988	
Islamic Temporary Economic Confidence Facility (ITERF)		Quarterly	0.1054	0.0988	0.0994	
Islamic Refinance Combating Covid (IFRCC)		Quarterly	0.0074	0.0069	0.0070	
IFFSAP		Quarterly	0.3427	NA	NA	
Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur(IRCGSWE)		Quarterly	0.0074	0.0069	0.0070	