

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **NOV 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		
			NOV' 2024	OCT' 2024	SEP' 2024
			PROFIT SHARING RATIO		
			Share of Mudarib	50%	50%
			Share of Rabbul Maal	50%	50%
Product	Tiers	Profit Calculation	Payment Frequency	Weightages	Weightages
Albaraka Business Plus		MAB	Monthly	0.0052	0.0080
Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0052	0.0080
Mudaraba Saving		MAB	Monthly	0.6178	0.6257
Asaan Saving Account		MAB	Monthly	0.6178	0.6825
TIFI - Young Savers Account		DB	Quarterly	0.6178	0.6825
Tabeer Saving Plan		DB	Monthly	1.4631	1.4219
Hajj Al Baraka		DB	Monthly	1.4631	1.4219
Asaan Digital Saving Account		MAB	Monthly	0.7803	0.8247
Asaan Digital Remittance Saving Account		MAB	Monthly	0.7803	0.8247
Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	0.7153	0.7678
AlBaraka Payroll Basic SA (Salary range 1-35k)	Less than 35K	MAB	Monthly	0.6828	0.7394
	35K - 200K	MAB	Monthly	0.6828	0.7394
	Above 200K	MAB	Monthly	0.6828	0.7394
AlBaraka Payroll Plus SA (Salary range 35k -200k)	Less than 35K	MAB	Monthly	0.6828	0.7394
	35K - 200K	MAB	Monthly	0.6828	0.7394
	Above 200K	MAB	Monthly	0.6828	0.7394
AlBaraka Payroll Executive SA (Salary range 200k Plus	Less than 35K	MAB	Monthly	0.6828	0.7394
	35K - 200K	MAB	Monthly	0.6828	0.7394
	Above 200K	MAB	Monthly	0.6828	0.7394
Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.6828	0.7394
	5K - 99.99K	DB	Monthly	0.8779	0.9100
	100K - 10M	DB	Monthly	0.9429	0.9669
Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.6178	0.6825
	10M - 99.99M	DB	Monthly	0.6828	0.7394
	100M - 499.99M	DB	Monthly	0.7803	0.8247
	Above 500 M	DB	Monthly	1.2030	1.1944
Khazana Account	Less than 9.99 M	MAB	Monthly	0.6178	0.6541
	10M - 99.99M	MAB	Monthly	0.6503	0.6825
	100M - 499.99M	MAB	Monthly	0.7803	0.8247
	Above 500 M	MAB	Monthly	0.9754	0.9954
Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.6503	0.7110
	50M - 100M	DB	Monthly	0.6568	0.7167
	100M - 500M	DB	Monthly	0.8323	0.8702
	500M - 1.5B	DB	Monthly	0.8389	0.8759
	1.5B - 2.5B	DB	Monthly	0.8454	0.8816
	Above 2.5B	DB	Monthly	0.8584	0.8930
Mahana Barka Account	Less than 9999.99	DB	Monthly	0.6178	0.6825
	10K - 499.99K	DB	Monthly	0.7153	0.7678
	500K - 999.99K	DB	Monthly	0.7413	0.7906
	1M - 4.99M	DB	Monthly	0.8193	0.8589
	5M - 9.99M	DB	Monthly	0.8193	0.8589
	10M - 24.99M	DB	Monthly	0.8193	0.8589
	Above 25M	DB	Monthly	0.9104	0.9385
Albaraka Shafqaat Account	Less than 9999.99	DB	Monthly	0.6503	0.7110
	10K - 499.99K	DB	Monthly	0.7803	0.8247
	500K - 999.99K	DB	Monthly	0.8063	0.8475
	1M - 4.99M	DB	Monthly	0.8323	0.8702
	5M - 9.99M	DB	Monthly	0.8584	0.8930
	10M - 24.99M	DB	Monthly	1.0730	1.0807
	Above 25M	DB	Monthly	1.0730	1.0807
Islamic Term Deposit - 1 Month	0 to 49,999,999	At Maturity	0.8454	0.9669	0.8963
	50,000,000 to 99,999,999	At Maturity	0.8779	0.9954	0.9227
	100,000,000 to 249,999,999	At Maturity	0.9104	1.0238	0.9490
	250,000,000 to 499,999,999	At Maturity	0.9429	1.0522	0.9754
	500,000,000 to 999,999,999	At Maturity	0.9754	1.0807	1.0018
	1,000,000,000 and above	At Maturity	0.9819	1.0864	1.0070
Islamic Term Deposit - 3 Months	0 to 49,999,999	At Maturity	0.8779	0.9954	0.9227
	50,000,000 to 99,999,999	At Maturity	0.9429	1.0522	0.9754
	100,000,000 to 249,999,999	At Maturity	0.9754	1.0807	1.0018
	250,000,000 to 499,999,999	At Maturity	1.0730	1.1660	1.0808
	500,000,000 to 999,999,999	At Maturity	1.0730	1.1660	1.0808
	1,000,000,000 and above	At Maturity	1.0730	1.1660	1.0808
Islamic Term Deposit - 6 Months	0 to 49,999,999	At Maturity	0.9104	1.0238	0.9490
	50,000,000 to 99,999,999	At Maturity	0.9429	1.0522	0.9754
	100,000,000 to 249,999,999	At Maturity	0.9754	1.0807	1.0018
	250,000,000 to 499,999,999	At Maturity	1.0730	1.1660	1.0808
	500,000,000 to 999,999,999	At Maturity	1.0730	1.1660	1.0808
	1,000,000,000 and above	At Maturity	1.0730	1.1660	1.0808
Islamic Term Deposit - 1 Year [Quarterly]		Quarterly	1.4306	1.4788	1.6872
Islamic Term Deposit - 1 Year [Maturity]		At Maturity	0.9754	1.0807	1.1072
Islamic Term Deposit - 2 Years [Maturity]		At Maturity	1.1705	1.2513	1.1599
Islamic Term Deposit - 3 Years [Quarterly]		Quarterly	1.0404	1.1376	1.1599
Islamic Term Deposit - 3 Years [Maturity]		At Maturity	1.1705	1.2513	1.1916
Islamic Term Deposit - 5 Years [Quarterly]		Quarterly	1.1705	1.2513	1.2654
Islamic Term Deposit - 5 Years [Maturity]		At Maturity	1.2355	1.3082	1.2970
Mahana Amadani Scheme - 1 Years		Monthly	1.0079	1.1091	1.1336
Mahana Amadani Scheme - 2 Years		Monthly	0.9754	1.0807	1.0545
Mahana Amadani Scheme - 3 Years		Monthly	1.1055	1.1944	1.1072
Mahana Amadani Scheme - 4 Years		Monthly	1.1380	1.2229	1.1336
Mahana Amadani Scheme - 5 Years		Monthly	1.1055	1.1944	1.2127
Mahana Amdani Plus - 2019 - 3 Year		Monthly	1.0079	1.1091	1.0281
1 Year Mahana Amdani Shafqaat	25000 to 499,999	Monthly	1.6257	1.6495	1.7926
	500000 & Above	Monthly	1.6257	1.6495	1.7926
3 Year Mahana Amdani Shafqaat	Rs 500k - Rs 10 m	Monthly	1.3331	1.3935	1.3445
Mahana Amdani 2K22 (1 Year)	100K - 9.99 M	Monthly	1.3005	1.3651	1.3708
	10 M & Above	Monthly	1.6257	1.6495	1.7926
	100K & Above	At Maturity	1.2355	1.3082	1.4236
Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K	At Maturity	1.0404	1.1376	1.0545
	Above 500K	At Maturity	1.0730	1.1660	1.0808
Al Baraka Banaat Term Deposit 1 Year	100K - 499.99K	Monthly	1.2680	1.3366	1.3445
	Above 500K	Monthly	1.3656	1.4219	1.4236
Al Baraka Banaat Term Deposit 3 Year	100K - 499.99K	Monthly	1.3005	1.3651	1.3181
	Above 500K	Monthly	1.3981	1.4504	1.3972
ABPL Tier-II Sukuk Third Issue		Semi Annually	2.8105	2.4583	2.2787
ABPL Tier-I Capital		Yearly	3.1356	2.7426	2.5424
Islamic Financing Facility for Renewable Energy (IFRE)		Quarterly	0.2601	0.2275	0.2109
Islamic Temporary Economic Refinance Facility (ITERF)		Quarterly	0.1301	0.1138	0.1054
Islamic Refinance Combating Covid (IFRCC)		Quarterly	0.0091	0.0080	0.0074
IFFSAP		Quarterly	0.4227	0.3697	0.3427
Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur(IRCGSWE)		Quarterly	0.0091	0.0080	0.0074