

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **NOV 2022 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		
	NOV 2022	OCT 2022	26-Oct-22
	PROFIT SHARING RATIO		
Share of Mudarib	80%	80%	80%
Share of Rabbul Maal	20%	20%	20%

Product	Tiers	Profit Calculation	Payment Frequency	Weightages	Weightages	Weightages
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Saving Account - Monthly [USD]		MAB	Monthly	0.1643	0.7353	0.2391
Saving Account - Monthly [GBP]		MAB	Monthly	0.1643	0.7353	0.2391
Saving Account - Monthly [EURO]		MAB	Monthly	0.1643	0.7353	0.2391
Saving Account - Monthly [JPY]		MAB	Monthly	0.1643	0.7353	0.2391
Saving Account - Monthly [AED]		MAB	Monthly	0.1643	0.7353	0.2391
Freelancer Digital Saving Account-FCY		MAB	Monthly	0.1643	0.7353	0.2391
Term Deposits - 1 Month [USD]	0 to 999,999		At Maturity	0.2739	1.2255	0.3984
	1,000,000 and Above		At Maturity	0.2739	1.2255	0.3984
Term Deposits - 3 Months [USD]	0 to 1,499,999		At Maturity	0.3835	1.7157	0.5578
	1,500,000 to 1,999,999		At Maturity	3.8348	NA	NA
	2,000,000 and above		At Maturity	4.9305	22.0593	5.4984
Term Deposits - 6 Months [USD]	0 to 999,999		At Maturity	0.4383	1.9608	0.6375
	1,000,000 and Above		At Maturity	3.8348	1.9608	0.6375
Term Deposits - 1 Year [USD]	0 to 999,999		At Maturity	0.4930	2.2059	0.7172
	1,000,000 and Above		At Maturity	0.8217	3.6766	1.1953
Term Deposits - 1 Month [GBP]			At Maturity	0.1643	0.7353	0.2391
Term Deposits - 3 Months [GBP]			At Maturity	0.1643	0.7353	0.2391
Term Deposits - 6 Months [GBP]			At Maturity	0.1643	0.7353	0.2391
Term Deposits - 1 Year [GBP]			At Maturity	0.1643	0.7353	0.2391
Term Deposits - 1 Month [EURO]			At Maturity	0.1643	0.7353	0.2391
Term Deposits - 3 Months [EURO]			At Maturity	0.1643	0.7353	0.2391
Term Deposits - 6 Months [EURO]			At Maturity	0.1643	0.7353	0.2391
Term Deposits - 1 Year [EURO]			At Maturity	0.1643	0.7353	0.2391
Term Deposits - 1 Month [AED]			At Maturity	0.1643	0.7353	0.2391
Term Deposits - 3 Months [AED]			At Maturity	0.1643	0.7353	0.2391
Term Deposits - 6 Months [AED]			At Maturity	0.1643	0.7353	0.2391
Term Deposits - 1 Year [AED]			At Maturity	0.1643	0.7353	0.2391