

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **OCT 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		
	OCT 2022	SEP 2022	27-Oct-22 AUG 2022
	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	0.7353	0.2391	0.7490
Saving Account - Monthly [GBP]		MAB	Monthly	0.7353	0.2391	0.7490
Saving Account - Monthly [EURO]		MAB	Monthly	0.7353	0.2391	0.7490
Saving Account - Monthly [JPY]		MAB	Monthly	0.7353	0.2391	0.7490
Saving Account - Monthly [AED]		MAB	Monthly	0.7353	0.2391	0.7490
Freelancer Digital Saving Account-FCY		MAB	Monthly	0.7353	0.2391	0.7490
Term Deposits - 1 Month [USD]	Below 1 million		At Maturity	1.2255	0.3984	1.2484
	Above 1 million		At Maturity	1.2255	0.3984	1.2484
Term Deposits - 3 Months [USD]	0 to 1,999,999		At Maturity	1.7157	0.5578	1.7477
	2,000,000 and above		At Maturity	22.0593	5.4984	1.7477
Term Deposits - 6 Months [USD]	Below 1 million		At Maturity	1.9608	0.6375	1.9974
	Above 1 million		At Maturity	1.9608	0.6375	1.9974
Term Deposits - 1 Year [USD]	Below 1 million		At Maturity	2.2059	0.7172	2.2471
	Above 1 million		At Maturity	3.6766	1.1953	3.7452
Term Deposits - 1 Month [GBP]			At Maturity	0.7353	0.2391	0.7490
Term Deposits - 3 Months [GBP]			At Maturity	0.7353	0.2391	0.7490
Term Deposits - 6 Months [GBP]			At Maturity	0.7353	0.2391	0.7490
Term Deposits - 1 Year [GBP]			At Maturity	0.7353	0.2391	0.7490
Term Deposits - 1 Month [EURO]			At Maturity	0.7353	0.2391	0.7490
Term Deposits - 3 Months [EURO]			At Maturity	0.7353	0.2391	0.7490
Term Deposits - 6 Months [EURO]			At Maturity	0.7353	0.2391	0.7490
Term Deposits - 1 Year [EURO]			At Maturity	0.7353	0.2391	0.7490
Term Deposits - 1 Month [AED]			At Maturity	0.7353	0.2391	0.7490
Term Deposits - 3 Months [AED]			At Maturity	0.7353	0.2391	0.7490
Term Deposits - 6 Months [AED]			At Maturity	0.7353	0.2391	0.7490
Term Deposits - 1 Year [AED]			At Maturity	0.7353	0.2391	0.7490

Sahar Hanif
Pool Manager

Tamim Shabbir
Chief Financial Officer

Mufti Abdullah Najeeb Ul Haq Siddiqui
Resident Shariah Board Member