

**AL BARAKA BANK PAKISTAN LIMITED**  
**PROFIT DISTRIBUTION RATIO AND WEIGHTAGES**

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **JANUARY 2023 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			
				JAN 2023	DEC 2022	NOV 2022	
				28-Dec-22			
DEPOSIT PRODUCTS				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	
Saving Account - Monthly [USD]		MAB	Monthly	0.9179	0.1643	0.1643	
Saving Account - Monthly [GBP]		MAB	Monthly	0.9179	0.1643	0.1643	
Saving Account - Monthly [EURO]		MAB	Monthly	0.9179	0.1643	0.1643	
Saving Account - Monthly [JPY]		MAB	Monthly	0.9179	0.1643	0.1643	
Saving Account - Monthly [AED]		MAB	Monthly	0.9179	0.1643	0.1643	
Freelancer Digital Saving Account-FCY		MAB	Monthly	0.9179	0.1643	0.1643	
Term Deposits - 1 Month [USD]	0 to 999,999		At Maturity	1.5298	0.2739	0.2739	
	1,000,000 and Above		At Maturity	1.5298	0.2739	0.2739	
Term Deposits - 3 Months [USD]	0 to 999,999		At Maturity	2.1417	0.3835	0.3835	
	1,000,000 and Above		At Maturity	2.1417	3.8348	3.8348	
			At Maturity		4.9305	4.9305	
Term Deposits - 6 Months [USD]	0 to 999,999		At Maturity	2.4477	0.4383	0.4383	
	1,000,000 and Above		At Maturity	2.4477	3.8348	3.8348	
Term Deposits - 1 Year [USD]	0 to 999,999		At Maturity	2.7536	0.4930	0.4930	
	1,000,000 and Above		At Maturity	4.5893	0.8217	0.8217	
Term Deposits - 1 Month [GBP]			At Maturity	0.9179	0.1643	0.1643	
Term Deposits - 3 Months [GBP]			At Maturity	0.9179	0.1643	0.1643	
Term Deposits - 6 Months [GBP]			At Maturity	0.9179	0.1643	0.1643	
Term Deposits - 1 Year [GBP]			At Maturity	0.9179	0.1643	0.1643	
Term Deposits - 1 Month [EURO]			At Maturity	0.9179	0.1643	0.1643	
Term Deposits - 3 Months [EURO]			At Maturity	0.9179	0.1643	0.1643	
Term Deposits - 6 Months [EURO]			At Maturity	0.9179	0.1643	0.1643	
Term Deposits - 1 Year [EURO]			At Maturity	0.9179	0.1643	0.1643	
Term Deposits - 1 Month [AED]			At Maturity	0.9179	0.1643	0.1643	
Term Deposits - 3 Months [AED]			At Maturity	0.9179	0.1643	0.1643	
Term Deposits - 6 Months [AED]			At Maturity	0.9179	0.1643	0.1643	
Term Deposits - 1 Year [AED]			At Maturity	0.9179	0.1643	0.1643	