

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

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **JAN 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 <b>26-Dec-23</b>       |                   |                   |
|---------------------------------|---------------------|---------------------------|--------------------------|-----------------------------|-------------------|-------------------|
|                                 |                     |                           |                          | <b>JAN' 2024</b>            | <b>DEC 2023</b>   | <b>NOV 2023</b>   |
|                                 |                     |                           |                          | <b>PROFIT SHARING RATIO</b> |                   |                   |
|                                 |                     |                           |                          | <b>Share of Mudarib</b>     | <b>90%</b>        | <b>90%</b>        |
|                                 |                     |                           |                          | <b>Share of Rabbul Maal</b> | <b>10%</b>        | <b>10%</b>        |
| <b>Product</b>                  | <b>Tiers</b>        | <b>Profit Calculation</b> | <b>Payment Frequency</b> | <b>Weightages</b>           | <b>Weightages</b> | <b>Weightages</b> |
| Saving Account - Monthly [USD]  |                     | MAB                       | Monthly                  | 0.9182                      | 0.9176            | 0.8630            |
| Saving Account - Monthly [GBP]  |                     | MAB                       | Monthly                  | 0.9182                      | 0.9176            | 0.8630            |
| Saving Account - Monthly [EURO] |                     | MAB                       | Monthly                  | 0.9182                      | 0.9176            | 0.8630            |
| Saving Account - Monthly [JPY]  |                     | MAB                       | Monthly                  | 0.9182                      | 0.9176            | 0.8630            |
| Saving Account - Monthly [AED]  |                     | MAB                       | Monthly                  | 0.9182                      | 0.9176            | 0.8630            |
| Term Deposits - 1 Month [USD]   | 0 to 999,999        |                           | At Maturity              | 1.5303                      | 1.5293            | 1.4383            |
|                                 | 1,000,000 and Above |                           | At Maturity              | 1.5303                      | 1.5293            | 1.4383            |
| Term Deposits - 3 Months [USD]  | 0 to 999,999        |                           | At Maturity              | 2.1424                      | 2.1411            | 2.0136            |
|                                 | 1,000,000 and Above |                           | At Maturity              | 2.1424                      | 2.1411            | 2.0136            |
| Term Deposits - 6 Months [USD]  | 0 to 999,999        |                           | At Maturity              | 2.4485                      | 2.4469            | 2.3013            |
|                                 | 1,000,000 and Above |                           | At Maturity              | 2.4485                      | 2.4469            | 2.3013            |
| Term Deposits - 1 Year [USD]    | 0 to 999,999        |                           | At Maturity              | 2.7545                      | 2.7528            | 2.5889            |
|                                 | 1,000,000 and Above |                           | At Maturity              | 4.5909                      | 4.5880            | 4.3149            |
| Term Deposits - 1 Month [GBP]   |                     |                           | At Maturity              | 0.9182                      | 0.9176            | 0.8630            |
| Term Deposits - 3 Months [GBP]  |                     |                           | At Maturity              | 0.9182                      | 0.9176            | 0.8630            |
| Term Deposits - 6 Months [GBP]  |                     |                           | At Maturity              | 0.9182                      | 0.9176            | 0.8630            |
| Term Deposits - 1 Year [GBP]    |                     |                           | At Maturity              | 0.9182                      | 0.9176            | 0.8630            |
| Term Deposits - 1 Month [EURO]  |                     |                           | At Maturity              | 0.9182                      | 0.9176            | 0.8630            |
| Term Deposits - 3 Months [EURO] |                     |                           | At Maturity              | 0.9182                      | 0.9176            | 0.8630            |
| Term Deposits - 6 Months [EURO] |                     |                           | At Maturity              | 0.9182                      | 0.9176            | 0.8630            |
| Term Deposits - 1 Year [EURO]   |                     |                           | At Maturity              | 0.9182                      | 0.9176            | 0.8630            |
| Term Deposits - 1 Month [AED]   |                     |                           | At Maturity              | 0.9182                      | 0.9176            | 0.8630            |
| Term Deposits - 3 Months [AED]  |                     |                           | At Maturity              | 0.9182                      | 0.9176            | 0.8630            |
| Term Deposits - 6 Months [AED]  |                     |                           | At Maturity              | 0.9182                      | 0.9176            | 0.8630            |
| Term Deposits - 1 Year [AED]    |                     |                           | At Maturity              | 0.9182                      | 0.9176            | 0.8630            |