

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **DEC 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		
	DEC 2022	NOV 2022	25-Nov-22 OCT 2022
	PROFIT SHARING RATIO		
	Share of Mudarib	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	0.1675	0.1643	0.7353
Saving Account - Monthly [GBP]		MAB	Monthly	0.1675	0.1643	0.7353
Saving Account - Monthly [EURO]		MAB	Monthly	0.1675	0.1643	0.7353
Saving Account - Monthly [JPY]		MAB	Monthly	0.1675	0.1643	0.7353
Saving Account - Monthly [AED]		MAB	Monthly	0.1675	0.1643	0.7353
Freelancer Digital Saving Account-FCY		MAB	Monthly	0.1675	0.1643	0.7353
Term Deposits - 1 Month [USD]	0 to 999,999		At Maturity	0.2791	0.2739	1.2255
	1,000,000 and Above		At Maturity	0.2791	0.2739	1.2255
Term Deposits - 3 Months [USD]	0 to 1,499,999		At Maturity	0.3908	0.3835	1.7157
	1,500,000 to 1,999,999		At Maturity	3.9080	3.8348	NA
	2,000,000 and above		At Maturity	5.0246	4.9305	22.0593
Term Deposits - 6 Months [USD]	0 to 999,999		At Maturity	0.4466	0.4383	1.9608
	1,000,000 and Above		At Maturity	3.9080	3.8348	1.9608
Term Deposits - 1 Year [USD]	0 to 999,999		At Maturity	0.5025	0.4930	2.2059
	1,000,000 and Above		At Maturity	0.8374	0.8217	3.6766
Term Deposits - 1 Month [GBP]			At Maturity	0.1675	0.1643	0.7353
Term Deposits - 3 Months [GBP]			At Maturity	0.1675	0.1643	0.7353
Term Deposits - 6 Months [GBP]			At Maturity	0.1675	0.1643	0.7353
Term Deposits - 1 Year [GBP]			At Maturity	0.1675	0.1643	0.7353
Term Deposits - 1 Month [EURO]			At Maturity	0.1675	0.1643	0.7353
Term Deposits - 3 Months [EURO]			At Maturity	0.1675	0.1643	0.7353
Term Deposits - 6 Months [EURO]			At Maturity	0.1675	0.1643	0.7353
Term Deposits - 1 Year [EURO]			At Maturity	0.1675	0.1643	0.7353
Term Deposits - 1 Month [AED]			At Maturity	0.1675	0.1643	0.7353
Term Deposits - 3 Months [AED]			At Maturity	0.1675	0.1643	0.7353
Term Deposits - 6 Months [AED]			At Maturity	0.1675	0.1643	0.7353
Term Deposits - 1 Year [AED]			At Maturity	0.1675	0.1643	0.7353

Sahar Hanif
Pool Manager

Tamim Shabbir
Chief Financial Officer

Mufti Abdullah Najeab UI Haq Siddiqui
Resident Shariah Board Member