

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **JAN 2025 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		
	JAN 2025	DEC 2024	26-Dec-24
	PROFIT SHARING RATIO		
	Share of Mudarib	90%	90%
	Share of Rabbul Maal	10%	10%

Product	Tiers	Profit Calculation	Payment Frequency	Weightages	Weightages	Weightages
Saving Account - Monthly [USD]		MAB	Monthly	0.9434	0.9430	0.9398
Saving Account - Monthly [GBP]		MAB	Monthly	0.9434	0.9430	0.9398
Saving Account - Monthly [EURO]		MAB	Monthly	0.9434	0.9430	0.9398
Saving Account - Monthly [JPY]		MAB	Monthly	0.9434	0.9430	0.9398
Saving Account - Monthly [AED]		MAB	Monthly	0.9434	0.9430	0.9398
Term Deposits - 1 Month [USD]	0 to 999,999		At Maturity	1.5723	1.5716	1.5663
	1,000,000 and Above		At Maturity	1.5723	1.5716	1.5663
Term Deposits - 3 Months [USD]	0 to 999,999		At Maturity	2.2012	2.2002	2.1929
	1,000,000 and Above		At Maturity	2.2012	2.2002	2.1929
Term Deposits - 6 Months [USD]	0 to 999,999		At Maturity	2.5156	2.5146	2.5061
	1,000,000 and Above		At Maturity	2.5156	2.5146	2.5061
Term Deposits - 1 Year [USD]	0 to 999,999		At Maturity	2.8301	2.8289	2.8194
	1,000,000 and Above		At Maturity	4.7168	4.7148	4.6990
Term Deposits - 1 Month [GBP]			At Maturity	0.9434	0.9430	0.9398
Term Deposits - 3 Months [GBP]			At Maturity	0.9434	0.9430	0.9398
Term Deposits - 6 Months [GBP]			At Maturity	0.9434	0.9430	0.9398
Term Deposits - 1 Year [GBP]			At Maturity	0.9434	0.9430	0.9398
Term Deposits - 1 Month [EURO]			At Maturity	0.9434	0.9430	0.9398
Term Deposits - 3 Months [EURO]			At Maturity	0.9434	0.9430	0.9398
Term Deposits - 6 Months [EURO]			At Maturity	0.9434	0.9430	0.9398
Term Deposits - 1 Year [EURO]			At Maturity	0.9434	0.9430	0.9398
Term Deposits - 1 Month [AED]			At Maturity	0.9434	0.9430	0.9398
Term Deposits - 3 Months [AED]			At Maturity	0.9434	0.9430	0.9398
Term Deposits - 6 Months [AED]			At Maturity	0.9434	0.9430	0.9398
Term Deposits - 1 Year [AED]			At Maturity	0.9434	0.9430	0.9398