

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

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **FEBRUARY 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:

DEPOSIT PRODUCTS	Date		
	FEB 2023	JAN 2023	26-Jan-23 DEC 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	0.7355	0.9179	0.1643
Saving Account - Monthly [GBP]		MAB	Monthly	0.7355	0.9179	0.1643
Saving Account - Monthly [EURO]		MAB	Monthly	0.7355	0.9179	0.1643
Saving Account - Monthly [JPY]		MAB	Monthly	0.7355	0.9179	0.1643
Saving Account - Monthly [AED]		MAB	Monthly	0.7355	0.9179	0.1643
Freelancer Digital Saving Account-FCY		MAB	Monthly	0.7355	0.9179	0.1643
Term Deposits - 1 Month [USD]	0 to 999,999		At Maturity	1.2259	1.5298	0.2739
	1,000,000 and Above		At Maturity	1.2259	1.5298	0.2739
Term Deposits - 3 Months [USD]	0 to 999,999		At Maturity	1.7162	2.1417	0.3835
	1,000,000 and Above		At Maturity	1.7162	2.1417	3.8348
			At Maturity			4.9305
Term Deposits - 6 Months [USD]	0 to 999,999		At Maturity	1.9614	2.4477	0.4383
	1,000,000 and Above		At Maturity	1.9614	2.4477	3.8348
Term Deposits - 1 Year [USD]	0 to 999,999		At Maturity	2.2066	2.7536	0.4930
	1,000,000 and Above		At Maturity	3.6777	4.5893	0.8217
Term Deposits - 1 Month [GBP]			At Maturity	0.7355	0.9179	0.1643
Term Deposits - 3 Months [GBP]			At Maturity	0.7355	0.9179	0.1643
Term Deposits - 6 Months [GBP]			At Maturity	0.7355	0.9179	0.1643
Term Deposits - 1 Year [GBP]			At Maturity	0.7355	0.9179	0.1643
Term Deposits - 1 Month [EURO]			At Maturity	0.7355	0.9179	0.1643
Term Deposits - 3 Months [EURO]			At Maturity	0.7355	0.9179	0.1643
Term Deposits - 6 Months [EURO]			At Maturity	0.7355	0.9179	0.1643
Term Deposits - 1 Year [EURO]			At Maturity	0.7355	0.9179	0.1643
Term Deposits - 1 Month [AED]			At Maturity	0.7355	0.9179	0.1643
Term Deposits - 3 Months [AED]			At Maturity	0.7355	0.9179	0.1643
Term Deposits - 6 Months [AED]			At Maturity	0.7355	0.9179	0.1643
Term Deposits - 1 Year [AED]			At Maturity	0.7355	0.9179	0.1643