

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **OCT 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 26-Sep-23		
				OCT' 2023	SEP 2023	AUG 2023
				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	0.9162	0.9176	0.7291
Saving Account - Monthly [GBP]		MAB	Monthly	0.9162	0.9176	0.7291
Saving Account - Monthly [EURO]		MAB	Monthly	0.9162	0.9176	0.7291
Saving Account - Monthly [JPY]		MAB	Monthly	0.9162	0.9176	0.7291
Saving Account - Monthly [AED]		MAB	Monthly	0.9162	0.9176	0.7291
Freelancer Digital Saving Account-FCY		MAB	Monthly	0.9162	0.9176	0.7291
Term Deposits - 1 Month [USD]	0 to 999,999 1,000,000 and Above		At Maturity	1.5270	1.5293	1.2152
			At Maturity	1.5270	1.5293	1.2152
Term Deposits - 3 Months [USD]	0 to 999,999 1,000,000 and Above		At Maturity	2.1378	2.1410	1.7012
			At Maturity	2.1378	2.1410	1.7012
Term Deposits - 6 Months [USD]	0 to 999,999 1,000,000 and Above		At Maturity	2.4432	2.4468	1.9443
			At Maturity	2.4432	2.4468	1.9443
Term Deposits - 1 Year [USD]	0 to 999,999 1,000,000 and Above		At Maturity	2.7487	2.7527	2.1873
			At Maturity	4.5811	4.5878	3.6455
Term Deposits - 1 Month [GBP]			At Maturity	0.9162	0.9176	0.7291
Term Deposits - 3 Months [GBP]			At Maturity	0.9162	0.9176	0.7291
Term Deposits - 6 Months [GBP]			At Maturity	0.9162	0.9176	0.7291
Term Deposits - 1 Year [GBP]			At Maturity	0.9162	0.9176	0.7291
Term Deposits - 1 Month [EURO]			At Maturity	0.9162	0.9176	0.7291
Term Deposits - 3 Months [EURO]			At Maturity	0.9162	0.9176	0.7291
Term Deposits - 6 Months [EURO]			At Maturity	0.9162	0.9176	0.7291
Term Deposits - 1 Year [EURO]			At Maturity	0.9162	0.9176	0.7291
Term Deposits - 1 Month [AED]			At Maturity	0.9162	0.9176	0.7291
Term Deposits - 3 Months [AED]			At Maturity	0.9162	0.9176	0.7291
Term Deposits - 6 Months [AED]			At Maturity	0.9162	0.9176	0.7291
Term Deposits - 1 Year [AED]			At Maturity	0.9162	0.9176	0.7291