

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

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

			Date			
			27-Nov-23			
			DEC' 2023	NOV 2023	OCT 2023	
DEPOSIT PRODUCTS			PROFIT SHARING RATIO			
			Share of Mudarib	90%	90%	90%
			Share of Rabbul Maal	10%	10%	10%
Product	Tiers	Profit Calculation	Payment Frequency	Weightages	Weightages	Weightages
Saving Account - Monthly [USD]		MAB	Monthly	0.9176	0.8630	0.9162
Saving Account - Monthly [GBP]		MAB	Monthly	0.9176	0.8630	0.9162
Saving Account - Monthly [EURO]		MAB	Monthly	0.9176	0.8630	0.9162
Saving Account - Monthly [JPY]		MAB	Monthly	0.9176	0.8630	0.9162
Saving Account - Monthly [AED]		MAB	Monthly	0.9176	0.8630	0.9162
Freelancer Digital Saving Account-FCY		MAB	Monthly	0.9176	0.8630	0.9162
Term Deposits - 1 Month [USD]	0 to 999,999		At Maturity	1.5293	1.4383	1.5270
	1,000,000 and Above		At Maturity	1.5293	1.4383	1.5270
Term Deposits - 3 Months [USD]	0 to 999,999		At Maturity	2.1411	2.0136	2.1378
	1,000,000 and Above		At Maturity	2.1411	2.0136	2.1378
Term Deposits - 6 Months [USD]	0 to 999,999		At Maturity	2.4469	2.3013	2.4432
	1,000,000 and Above		At Maturity	2.4469	2.3013	2.4432
Term Deposits - 1 Year [USD]	0 to 999,999		At Maturity	2.7528	2.5889	2.7487
	1,000,000 and Above		At Maturity	4.5880	4.3149	4.5811
Term Deposits - 1 Month [GBP]			At Maturity	0.9176	0.8630	0.9162
Term Deposits - 3 Months [GBP]			At Maturity	0.9176	0.8630	0.9162
Term Deposits - 6 Months [GBP]			At Maturity	0.9176	0.8630	0.9162
Term Deposits - 1 Year [GBP]			At Maturity	0.9176	0.8630	0.9162
Term Deposits - 1 Month [EURO]			At Maturity	0.9176	0.8630	0.9162
Term Deposits - 3 Months [EURO]			At Maturity	0.9176	0.8630	0.9162
Term Deposits - 6 Months [EURO]			At Maturity	0.9176	0.8630	0.9162
Term Deposits - 1 Year [EURO]			At Maturity	0.9176	0.8630	0.9162
Term Deposits - 1 Month [AED]			At Maturity	0.9176	0.8630	0.9162
Term Deposits - 3 Months [AED]			At Maturity	0.9176	0.8630	0.9162
Term Deposits - 6 Months [AED]			At Maturity	0.9176	0.8630	0.9162
Term Deposits - 1 Year [AED]			At Maturity	0.9176	0.8630	0.9162