

AL BARAKA BANK PAKISTAN LIMITED PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for FEB 2024 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	26-Jan-24
				FEB' 2024	JAN' 2024	DEC' 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
[a						
Saving Account - Monthly [USD]		MAB	Monthly	0.9282	0.9182	0.9176
Saving Account - Monthly [GBP]		MAB	Monthly	0.9282	0.9182	0.9176
Saving Account - Monthly [EURO]		MAB	Monthly	0.9282	0.9182	0.9176
Saving Account - Monthly [JPY]		MAB	Monthly	0.9282	0.9182	0.9176
Saving Account - Monthly [AED]		MAB	Monthly	0.9282	0.9182	0.9176
Term Deposits - 1 Month [USD]	0 to 999,999		At Maturity	1.5470	1.5303	1.5293
	1,000,000 and Above		At Maturity	1.5470	1.5303	1.5293
Term Deposits - 3 Months [USD]	0 to 999,999		At Maturity	2.1658	2.1424	2.1411
	1,000,000 and Above		At Maturity	2.1658	2.1424	2.1411
Term Deposits - 6 Months [USD]	0 to 999,999		At Maturity	2.4752	2.4485	2.4469
	1,000,000 and Above		At Maturity	2.4752	2.4485	2.4469
Term Deposits - 1 Year [USD]	0 to 999,999		At Maturity	2.7846	2.7545	2.7528
, , ,	1,000,000 and Above		At Maturity	4.6409	4.5909	4.5880
Term Deposits - 1 Month [GBP]	, ,		At Maturity	0.9282	0.9182	0.9176
Term Deposits - 3 Months [GBP]			At Maturity	0.9282	0.9182	0.9176
Term Deposits - 6 Months [GBP]			At Maturity	0.9282	0.9182	0.9176
Term Deposits - 1 Year [GBP]			At Maturity	0.9282	0.9182	0.9176
Term Deposits - 1 Month [EURO]			At Maturity	0.9282	0.9182	0.9176
Term Deposits - 3 Months [EURO]			At Maturity	0.9282	0.9182	0.9176
Term Deposits - 6 Months [EURO]			At Maturity	0.9282	0.9182	0.9176
Term Deposits - 1 Year [EURO]			At Maturity	0.9282	0.9182	0.9176
Term Deposits - 1 Month [AED]			At Maturity	0.9282	0.9182	0.9176
Term Deposits - 3 Months [AED]			At Maturity	0.9282	0.9182	0.9176
Term Deposits - 6 Months [AED]			At Maturity	0.9282	0.9182	0.9176
Term Deposits - 1 Year [AED]			At Maturity	0.9282	0.9182	0.9176