

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **NOV 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-Oct-23
				NOV' 2023	OCT 2023	SEP 2023	
			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	0.8630	0.9162	0.9176	
Saving Account - Monthly [GBP]		MAB	Monthly	0.8630	0.9162	0.9176	
Saving Account - Monthly [EURO]		MAB	Monthly	0.8630	0.9162	0.9176	
Saving Account - Monthly [JPY]		MAB	Monthly	0.8630	0.9162	0.9176	
Saving Account - Monthly [AED]		MAB	Monthly	0.8630	0.9162	0.9176	
Freelancer Digital Saving Account-FCY		MAB	Monthly	0.8630	0.9162	0.9176	
Term Deposits - 1 Month [USD]	0 to 999,999		At Maturity	1.4383	1.5270	1.5293	
	1,000,000 and Above		At Maturity	1.4383	1.5270	1.5293	
Term Deposits - 3 Months [USD]	0 to 999,999		At Maturity	2.0136	2.1378	2.1410	
	1,000,000 and Above		At Maturity	2.0136	2.1378	2.1410	
Term Deposits - 6 Months [USD]	0 to 999,999		At Maturity	2.3013	2.4432	2.4468	
	1,000,000 and Above		At Maturity	2.3013	2.4432	2.4468	
Term Deposits - 1 Year [USD]	0 to 999,999		At Maturity	2.5889	2.7487	2.7527	
	1,000,000 and Above		At Maturity	4.3149	4.5811	4.5878	
Term Deposits - 1 Month [GBP]			At Maturity	0.8630	0.9162	0.9176	
Term Deposits - 3 Months [GBP]			At Maturity	0.8630	0.9162	0.9176	
Term Deposits - 6 Months [GBP]			At Maturity	0.8630	0.9162	0.9176	
Term Deposits - 1 Year [GBP]			At Maturity	0.8630	0.9162	0.9176	
Term Deposits - 1 Month [EURO]			At Maturity	0.8630	0.9162	0.9176	
Term Deposits - 3 Months [EURO]			At Maturity	0.8630	0.9162	0.9176	
Term Deposits - 6 Months [EURO]			At Maturity	0.8630	0.9162	0.9176	
Term Deposits - 1 Year [EURO]			At Maturity	0.8630	0.9162	0.9176	
Term Deposits - 1 Month [AED]			At Maturity	0.8630	0.9162	0.9176	
Term Deposits - 3 Months [AED]			At Maturity	0.8630	0.9162	0.9176	
Term Deposits - 6 Months [AED]			At Maturity	0.8630	0.9162	0.9176	
Term Deposits - 1 Year [AED]			At Maturity	0.8630	0.9162	0.9176	