

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

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

DEPOSIT PRODUCTS	Date		
	DEC 2024	NOV' 2024	26-Nov-24 OCT' 2024
	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	0.9430	0.9398	0.9421
Saving Account - Monthly [GBP]		MAB	Monthly	0.9430	0.9398	0.9421
Saving Account - Monthly [EURO]		MAB	Monthly	0.9430	0.9398	0.9421
Saving Account - Monthly [JPY]		MAB	Monthly	0.9430	0.9398	0.9421
Saving Account - Monthly [AED]		MAB	Monthly	0.9430	0.9398	0.9421
Term Deposits - 1 Month [USD]	0 to 999,999		At Maturity	1.5716	1.5663	1.5702
	1,000,000 and Above		At Maturity	1.5716	1.5663	1.5702
Term Deposits - 3 Months [USD]	0 to 999,999		At Maturity	2.2002	2.1929	2.1983
	1,000,000 and Above		At Maturity	2.2002	2.1929	2.1983
Term Deposits - 6 Months [USD]	0 to 999,999		At Maturity	2.5146	2.5061	2.5124
	1,000,000 and Above		At Maturity	2.5146	2.5061	2.5124
Term Deposits - 1 Year [USD]	0 to 999,999		At Maturity	2.8289	2.8194	2.8264
	1,000,000 and Above		At Maturity	4.7148	4.6990	4.7107
Term Deposits - 1 Month [GBP]			At Maturity	0.9430	0.9398	0.9421
Term Deposits - 3 Months [GBP]			At Maturity	0.9430	0.9398	0.9421
Term Deposits - 6 Months [GBP]			At Maturity	0.9430	0.9398	0.9421
Term Deposits - 1 Year [GBP]			At Maturity	0.9430	0.9398	0.9421
Term Deposits - 1 Month [EURO]			At Maturity	0.9430	0.9398	0.9421
Term Deposits - 3 Months [EURO]			At Maturity	0.9430	0.9398	0.9421
Term Deposits - 6 Months [EURO]			At Maturity	0.9430	0.9398	0.9421
Term Deposits - 1 Year [EURO]			At Maturity	0.9430	0.9398	0.9421
Term Deposits - 1 Month [AED]			At Maturity	0.9430	0.9398	0.9421
Term Deposits - 3 Months [AED]			At Maturity	0.9430	0.9398	0.9421
Term Deposits - 6 Months [AED]			At Maturity	0.9430	0.9398	0.9421
Term Deposits - 1 Year [AED]			At Maturity	0.9430	0.9398	0.9421