

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **NOV 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		
	NOV' 2024	OCT' 2024	28-Oct-24 SEP' 2024
	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	0.9398	0.9421	0.9358
Saving Account - Monthly [GBP]		MAB	Monthly	0.9398	0.9421	0.9358
Saving Account - Monthly [EURO]		MAB	Monthly	0.9398	0.9421	0.9358
Saving Account - Monthly [JPY]		MAB	Monthly	0.9398	0.9421	0.9358
Saving Account - Monthly [AED]		MAB	Monthly	0.9398	0.9421	0.9358
Term Deposits - 1 Month [USD]	0 to 999,999		At Maturity	1.5663	1.5702	1.5596
	1,000,000 and Above		At Maturity	1.5663	1.5702	1.5596
Term Deposits - 3 Months [USD]	0 to 999,999		At Maturity	2.1929	2.1983	2.1835
	1,000,000 and Above		At Maturity	2.1929	2.1983	2.1835
Term Deposits - 6 Months [USD]	0 to 999,999		At Maturity	2.5061	2.5124	2.4954
	1,000,000 and Above		At Maturity	2.5061	2.5124	2.4954
Term Deposits - 1 Year [USD]	0 to 999,999		At Maturity	2.8194	2.8264	2.8073
	1,000,000 and Above		At Maturity	4.6990	4.7107	4.6789
Term Deposits - 1 Month [GBP]			At Maturity	0.9398	0.9421	0.9358
Term Deposits - 3 Months [GBP]			At Maturity	0.9398	0.9421	0.9358
Term Deposits - 6 Months [GBP]			At Maturity	0.9398	0.9421	0.9358
Term Deposits - 1 Year [GBP]			At Maturity	0.9398	0.9421	0.9358
Term Deposits - 1 Month [EURO]			At Maturity	0.9398	0.9421	0.9358
Term Deposits - 3 Months [EURO]			At Maturity	0.9398	0.9421	0.9358
Term Deposits - 6 Months [EURO]			At Maturity	0.9398	0.9421	0.9358
Term Deposits - 1 Year [EURO]			At Maturity	0.9398	0.9421	0.9358
Term Deposits - 1 Month [AED]			At Maturity	0.9398	0.9421	0.9358
Term Deposits - 3 Months [AED]			At Maturity	0.9398	0.9421	0.9358
Term Deposits - 6 Months [AED]			At Maturity	0.9398	0.9421	0.9358
Term Deposits - 1 Year [AED]			At Maturity	0.9398	0.9421	0.9358