

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

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **APR 2026** 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 Mudarabah model.  
 The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

					Date		
					APR' 2026	MAR' 2026	26-Mar-26
					PROFIT SHARING RATIO		
					50%	50%	50%
					Share of Mudarib	Share of Rabbul Maal	Share of Rabbul Maal
					50%	50%	50%
DEPOSIT PRODUCTS					50%	50%	50%
Category	Product	Tiers	Profit Calculation	Payment Frequency	Weightages	Weightages	Weightages
MDR	Mudarba Saving		MAB	Monthly	0.9791	0.9912	1.0149
MDR	Asaan Saving Account		MAB	Monthly	0.9791	0.9912	1.0149
MDR	TIFI - Young Savers Account		DB	Quarterly	0.9791	0.9912	1.0149
MDR	Tabeer Saving Plan		DB	Monthly	0.9791	0.9912	1.0149
MDR	Haji Al Baraka		DB	Monthly	0.9791	0.9912	1.0149
MDR	Asaan Digital Saving Account		MAB	Monthly	0.9791	0.9912	1.0149
MDR	Asaan Digital Remittance Saving Account		MAB	Monthly	0.9791	0.9912	1.0149
MDR	Al Baraka Freelancer Saving Account - PKR		MAB	Monthly	0.9791	0.9912	1.0149
MDR	AlBaraka Payroll Basic SA ( Salary range 1-35k)	Less than 35K	MAB	Monthly	0.9791	0.9912	1.0149
MDR		35K - 200K	MAB	Monthly	0.9791	0.9912	1.0149
MDR		Above 200K	MAB	Monthly	0.9791	0.9912	1.0149
MDR	AlBaraka Payroll Plus SA ( Salary range 35k -200k)	Less than 35K	MAB	Monthly	0.9791	0.9912	1.0149
MDR		35K - 200K	MAB	Monthly	0.9791	0.9912	1.0149
MDR		Above 200K	MAB	Monthly	0.9791	0.9912	1.0149
MDR	AlBaraka Payroll Executive SA ( Salary range 200k Plus	Less than 35K	MAB	Monthly	0.9791	0.9912	1.0149
MDR		35K - 200K	MAB	Monthly	0.9791	0.9912	1.0149
MDR		Above 200K	MAB	Monthly	0.9791	0.9912	1.0149
MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.9791	0.9912	1.0149
MDR		5K - 99.99K	DB	Monthly	0.9791	0.9912	1.0149
MDR		100K - 10M	DB	Monthly	0.9791	0.9912	1.0149
MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.9791	0.9912	1.0149
MDR		10M - 99.99M	MAB	Monthly	0.9791	0.9912	1.0149
MDR		100M - 499.99M	DB	Monthly	0.9791	0.9912	1.0149
MDR		Above 500 M	DB	Monthly	0.9791	0.9912	1.0149
MDR	Khazana Account	Less than 9.99 M	MAB	Monthly	0.9791	0.9912	1.0149
MDR		10M - 99.99M	MAB	Monthly	0.9791	0.9912	1.0149
MDR		100M - 499.99M	MAB	Monthly	0.9791	0.9912	1.0149
MDR		Above 500 M	MAB	Monthly	0.9791	0.9912	1.0149
MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	0.9791	0.9912	1.0149
MDR		10K - 499.99K	DB	Monthly	0.9791	0.9912	1.0149
MDR		500K - 999.99K	DB	Monthly	0.9791	0.9912	1.0149
MDR		1M - 4.99M	DB	Monthly	0.9791	0.9912	1.0149
MDR		5M - 9.99M	DB	Monthly	0.9791	0.9912	1.0149
MDR		10M - 24.99M	DB	Monthly	0.9791	0.9912	1.0149
MDR		Above 25M	DB	Monthly	0.9791	0.9912	1.0149
MDR	Albaraka Shafaqaat Account	Less than 9999.99	DB	Monthly	0.9791	0.9912	1.0149
MDR		10K - 499.99K	DB	Monthly	0.9791	0.9912	1.0149
MDR		500K - 999.99K	DB	Monthly	0.9791	0.9912	1.0149
MDR		1M - 4.99M	DB	Monthly	0.9791	0.9912	1.0149
MDR		5M - 9.99M	DB	Monthly	0.9791	0.9912	1.0149
MDR		10M - 24.99M	DB	Monthly	0.9791	0.9912	1.0149
MDR		Above 25M	DB	Monthly	0.9791	0.9912	1.0149
NON - MDR	Albaraka Business Plus		MAB	Monthly	0.0075	0.0076	0.0077
NON - MDR	Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0075	0.0076	0.0077
NON - MDR	Mudarba Saving		MAB	Monthly	0.4662	0.5192	0.6283
NON - MDR	Asaan Saving Account		MAB	Monthly	0.4662	0.5192	0.6283
NON - MDR	TIFI - Young Savers Account		DB	Quarterly	0.4662	0.5192	0.6283
NON - MDR	Tabeer Saving Plan		DB	Monthly	1.2122	1.2744	1.4016
NON - MDR	Haji Al Baraka		DB	Monthly	1.4454	1.5105	1.6432
NON - MDR	Asaan Digital Saving Account		MAB	Monthly	0.4662	0.5192	0.6283
NON - MDR	Asaan Digital Remittance Saving Account		MAB	Monthly	0.4662	0.5192	0.6283
NON - MDR	Al Baraka Freelancer Saving Account - PKR		MAB	Monthly	0.4662	0.5192	0.6283
NON - MDR	AlBaraka Payroll Basic SA ( Salary range 1-35k)	Less than 35K	MAB	Monthly	0.4662	0.5192	0.6283
NON - MDR		35K - 200K	MAB	Monthly	0.4662	0.5192	0.6283
NON - MDR		Above 200K	MAB	Monthly	0.4662	0.5192	0.6283
NON - MDR	AlBaraka Payroll Plus SA ( Salary range 35k -200k)	Less than 35K	MAB	Monthly	0.4662	0.5192	0.6283
NON - MDR		35K - 200K	MAB	Monthly	0.4662	0.5192	0.6283
NON - MDR		Above 200K	MAB	Monthly	0.4662	0.5192	0.6283
NON - MDR	AlBaraka Payroll Executive SA ( Salary range 200k Plus	Less than 35K	MAB	Monthly	0.4662	0.5192	0.6283
NON - MDR		35K - 200K	MAB	Monthly	0.4662	0.5192	0.6283
NON - MDR		Above 200K	MAB	Monthly	0.4662	0.5192	0.6283
NON - MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.4662	0.5192	0.6283
NON - MDR		5K - 99.99K	DB	Monthly	0.5129	0.5664	0.6766
NON - MDR		100K - 10M	DB	Monthly	0.5595	0.6136	0.7249
NON - MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.4662	0.5192	0.6283
NON - MDR		10M - 99.99M	DB	Monthly	0.5129	0.5664	0.6766
NON - MDR		100M - 499.99M	DB	Monthly	0.6061	0.6608	0.7733
NON - MDR		Above 500 M	DB	Monthly	0.8392	0.8968	1.0149
NON - MDR	Mudaraba Premium Plus - Non Checking Account	Less than 9.99 M	DB	Monthly	0.4662	0.5192	0.6283
NON - MDR		10M - 99.99M	DB	Monthly	0.5129	0.5664	0.6766
NON - MDR		100M - 499.99M	DB	Monthly	0.6061	0.6608	0.7733
NON - MDR		Above 500 M	DB	Monthly	0.8392	0.8968	1.0149
NON - MDR	Khazana Account	Less than 9.99 M	MAB	Monthly	0.4662	0.5192	0.6283
NON - MDR		10M - 99.99M	MAB	Monthly	0.5129	0.5664	0.6766
NON - MDR		100M - 499.99M	MAB	Monthly	0.6061	0.6608	0.7733
NON - MDR		Above 500 M	MAB	Monthly	0.6527	0.7080	0.8216
NON - MDR	Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.4662	0.5192	0.6283
NON - MDR		50M - 100M	DB	Monthly	0.4756	0.5287	0.6380
NON - MDR		100M - 500M	DB	Monthly	0.5129	0.5664	0.6766
NON - MDR		500M - 1.5B	DB	Monthly	0.5595	0.6136	0.7249
NON - MDR		1.5B - 2.5B	DB	Monthly	0.5595	0.6136	0.7249
NON - MDR		Above 2.5B	DB	Monthly	0.6061	0.6608	0.7733
NON - MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	0.4662	0.5192	0.6283
NON - MDR		10K - 499.99K	DB	Monthly	0.5129	0.5664	0.6766
NON - MDR		500K - 999.99K	DB	Monthly	0.5595	0.6042	0.7153
NON - MDR		1M - 4.99M	DB	Monthly	0.6061	0.6608	0.7733
NON - MDR		5M - 9.99M	DB	Monthly	0.6061	0.6608	0.7733
NON - MDR		10M - 24.99M	DB	Monthly	0.6061	0.6608	0.7733
NON - MDR		Above 25M	DB	Monthly	0.6527	0.7080	0.8216
NON - MDR	Albaraka Shafaqaat Account	Less than 9999.99	DB	Monthly	0.4662	0.5192	0.6283
NON - MDR		10K - 499.99K	DB	Monthly	0.5595	0.6136	0.7249
NON - MDR		500K - 999.99K	DB	Monthly	0.6061	0.6608	0.7733
NON - MDR		1M - 4.99M	DB	Monthly	0.6061	0.6608	0.7733
NON - MDR		5M - 9.99M	DB	Monthly	0.6527	0.7080	0.8216
NON - MDR		10M - 24.99M	DB	Monthly	0.8392	0.8968	1.0149
NON - MDR		Above 25M	DB	Monthly	0.8392	0.8968	1.0149
NON - MDR	Islamic Term Deposit - 1 Month	0 to 49,999,999	At Maturity	0.6527	0.6608	0.6766	
NON - MDR		50,000,000 to 99,999,999	At Maturity	0.6994	0.7080	0.7249	
NON - MDR		100,000,000 to 249,999,999	At Maturity	0.7460	0.7552	0.7733	
NON - MDR		250,000,000 to 499,999,999	At Maturity	0.7926	0.8024	0.8216	
NON - MDR		500,000,000 to 999,999,999	At Maturity	0.8392	0.8496	0.8699	
NON - MDR		1,000,000,000 and above	At Maturity	0.8392	0.8496	0.8699	

NON - MDR	Islamic Term Deposit - 3 Months	0 to 49,999,999	At Maturity	0.6527	0.6608	0.6766
NON - MDR		50,000,000 to 99,999,999	At Maturity	0.6994	0.7080	0.7249
NON - MDR		100,000,000 to 249,999,999	At Maturity	0.7460	0.7552	0.7733
NON - MDR		250,000,000 to 499,999,999	At Maturity	0.7926	0.8024	0.8216
NON - MDR		500,000,000 to 999,999,999	At Maturity	0.8392	0.8496	0.8699
NON - MDR		1,000,000,000 and above	At Maturity	0.8392	0.8496	0.8699
NON - MDR	Islamic Term Deposit - 6 Months	0 to 49,999,999	At Maturity	0.7460	0.7552	0.7733
NON - MDR		50,000,000 to 99,999,999	At Maturity	0.7926	0.8024	0.8216
NON - MDR		100,000,000 to 249,999,999	At Maturity	0.8392	0.8496	0.8699
NON - MDR		250,000,000 to 499,999,999	At Maturity	0.8859	0.8968	0.9183
NON - MDR		500,000,000 to 999,999,999	At Maturity	0.9325	0.9440	0.9666
NON - MDR		1,000,000,000 and above	At Maturity	1.0257	1.0384	1.0633
NON - MDR	Islamic Term Deposit - 1 Year (Quarterly)		Quarterly	1.1190	1.1328	1.1566
NON - MDR	Islamic Term Deposit - 1 Year (Maturity)		At Maturity	0.8392	0.8496	0.8699
NON - MDR	Islamic Term Deposit - 2 Years (Maturity)		At Maturity	0.8392	0.8496	0.8699
NON - MDR	Islamic Term Deposit - 3 Years (Quarterly)		Quarterly	0.8392	0.8496	0.8699
NON - MDR	Islamic Term Deposit - 3 Years (Maturity)		At Maturity	0.8392	0.8496	0.8699
NON - MDR	Islamic Term Deposit - 5 Years (Quarterly)		Quarterly	0.9325	0.9440	0.9666
NON - MDR	Islamic Term Deposit - 5 Years (Maturity)		At Maturity	1.0257	1.0384	1.0633
NON - MDR	Mahana Amadani Scheme - 1 Years		Monthly	0.7926	0.8024	0.8216
NON - MDR	Mahana Amadani Scheme - 2 Years		Monthly	0.6527	0.6608	0.6766
NON - MDR	Mahana Amadani Scheme - 3 Years		Monthly	0.8392	0.8496	0.8699
NON - MDR	Mahana Amadani Scheme - 4 Years		Monthly	0.8392	0.8496	0.8699
NON - MDR	Mahana Amadani Scheme - 5 Years		Monthly	0.8392	0.8496	0.8699
NON - MDR	Mahana Amdani Plus - 2019 - 3 Year		Monthly	0.8392	0.8496	0.8699
NON - MDR	1 Year Mahana Amdani Shafqaat	25000 to 499,999	Monthly	1.4920	1.5105	1.5465
NON - MDR		500000 & Above	Monthly	1.4920	1.5105	1.5465
NON - MDR	3 Year Mahana Amdani Shafqaat	Rs 500K - Rs 10 m	Monthly	1.1656	1.1800	1.2082
NON - MDR	Mahana Amdani 2K22 (1 Year)	100K - 9.99 M	Monthly	1.0257	1.0384	1.0633
NON - MDR		10 M & Above	Monthly	1.3055	1.3217	1.3465
NON - MDR		100K & Above	At Maturity	0.9325	0.9440	0.9666
NON - MDR	Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K	At Maturity	0.8392	0.8496	0.8699
NON - MDR		Above 500K	At Maturity	0.9325	0.9440	0.9666
NON - MDR	Al Baraka Banaat Term Deposit 1 Year	100K - 499.99K	Monthly	1.0257	1.0384	1.0633
NON - MDR		Above 500K	Monthly	1.1190	1.1328	1.1599
NON - MDR	Al Baraka Banaat Term Deposit 3 Year	100K - 499.99K	Monthly	1.0724	1.0856	1.1116
NON - MDR		Above 500K	Monthly	1.1190	1.1328	1.1599
NON - MDR	ABPL Tier-II Sukuk Third Issue		Semi Annually	2.8907	2.7925	2.7359
NON - MDR	ABPL Tier-I Capital		Yearly	2.6110	2.5357	2.5963
	Islamic Financing Facility for Renewable Energy (IFRE)		Quarterly	0.3730	0.3776	0.3866
	Islamic Temporary Economic Refinance Facility (ITERF)		Quarterly	0.1865	0.1888	0.1933
	Islamic Refinance Combating Covid (IFRCC)		Quarterly	0.0093	0.0094	0.0097
	IFPSAP		Quarterly	0.6061	0.6136	0.6283
	Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur (IRCGSWE)		Quarterly	0.0093	0.0094	0.0097