

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **FEB 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 Modarabah model.

The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

DEPOSIT PRODUCTS			Date 27-Jan-26			
			PROFIT SHARING RATIO			
			Share of Mudarib	FEB 2026	JAN 2026	DEC 2025
			Share of Rabbul Maal	10%	10%	10%
Product	Tiers	Profit Calculation	Payment Frequency	Weightages	Weightages	Weightages
Saving Account - Monthly [USD]		MAB	Monthly	0.9785	0.9777	0.9789
Saving Account - Monthly [GBP]		MAB	Monthly	0.9785	0.9777	0.9789
Saving Account - Monthly [EURO]		MAB	Monthly	0.9785	0.9777	0.9789
Saving Account - Monthly [JPY]		MAB	Monthly	0.9785	0.9777	0.9789
Saving Account - Monthly [AED]		MAB	Monthly	0.9785	0.9777	0.9789
Term Deposits - 1 Month [USD]	0 to 999,999		At Maturity	1.6309	1.6295	1.6315
	1,000,000 and Above		At Maturity	1.6309	1.6295	1.6315
Term Deposits - 3 Months [USD]	0 to 999,999		At Maturity	2.2832	2.2813	2.2841
	1,000,000 and Above		At Maturity	2.2832	2.2813	2.2841
Term Deposits - 6 Months [USD]	0 to 999,999		At Maturity	2.6094	2.6072	2.6104
	1,000,000 and Above		At Maturity	2.6094	2.6072	2.6104
Term Deposits - 1 Year [USD]	0 to 999,999		At Maturity	2.9356	2.9331	2.9367
	1,000,000 and Above		At Maturity	4.8926	4.8885	4.8945
Term Deposits - 1 Month [GBP]			At Maturity	0.9785	0.9777	0.9789
Term Deposits - 3 Months [GBP]			At Maturity	0.9785	0.9777	0.9789
Term Deposits - 6 Months [GBP]			At Maturity	0.9785	0.9777	0.9789
Term Deposits - 1 Year [GBP]			At Maturity	0.9785	0.9777	0.9789
Term Deposits - 1 Month [EURO]			At Maturity	0.9785	0.9777	0.9789
Term Deposits - 3 Months [EURO]			At Maturity	0.9785	0.9777	0.9789
Term Deposits - 6 Months [EURO]			At Maturity	0.9785	0.9777	0.9789
Term Deposits - 1 Year [EURO]			At Maturity	0.9785	0.9777	0.9789
Term Deposits - 1 Month [AED]			At Maturity	0.9785	0.9777	0.9789
Term Deposits - 3 Months [AED]			At Maturity	0.9785	0.9777	0.9789
Term Deposits - 6 Months [AED]			At Maturity	0.9785	0.9777	0.9789
Term Deposits - 1 Year [AED]			At Maturity	0.9785	0.9777	0.9789