

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **JAN 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			26-Dec-25
					JAN 2026	DEC 2025	NOV 2025
				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	0.9777	0.9789	0.9800
Saving Account - Monthly [GBP]			MAB	Monthly	0.9777	0.9789	0.9800
Saving Account - Monthly [EURO]			MAB	Monthly	0.9777	0.9789	0.9800
Saving Account - Monthly [JPY]			MAB	Monthly	0.9777	0.9789	0.9800
Saving Account - Monthly [AED]			MAB	Monthly	0.9777	0.9789	0.9800
Term Deposits - 1 Month [USD]		0 to 999,999		At Maturity	1.6295	1.6315	1.6333
		1,000,000 and Above		At Maturity	1.6295	1.6315	1.6333
Term Deposits - 3 Months [USD]		0 to 999,999		At Maturity	2.2813	2.2841	2.2866
		1,000,000 and Above		At Maturity	2.2813	2.2841	2.2866
Term Deposits - 6 Months [USD]		0 to 999,999		At Maturity	2.6072	2.6104	2.6133
		1,000,000 and Above		At Maturity	2.6072	2.6104	2.6133
Term Deposits - 1 Year [USD]		0 to 999,999		At Maturity	2.9331	2.9367	2.9399
		1,000,000 and Above		At Maturity	4.8885	4.8945	4.8998
Term Deposits - 1 Month [GBP]				At Maturity	0.9777	0.9789	0.9800
Term Deposits - 3 Months [GBP]				At Maturity	0.9777	0.9789	0.9800
Term Deposits - 6 Months [GBP]				At Maturity	0.9777	0.9789	0.9800
Term Deposits - 1 Year [GBP]				At Maturity	0.9777	0.9789	0.9800
Term Deposits - 1 Month [EURO]				At Maturity	0.9777	0.9789	0.9800
Term Deposits - 3 Months [EURO]				At Maturity	0.9777	0.9789	0.9800
Term Deposits - 6 Months [EURO]				At Maturity	0.9777	0.9789	0.9800
Term Deposits - 1 Year [EURO]				At Maturity	0.9777	0.9789	0.9800
Term Deposits - 1 Month [AED]				At Maturity	0.9777	0.9789	0.9800
Term Deposits - 3 Months [AED]				At Maturity	0.9777	0.9789	0.9800
Term Deposits - 6 Months [AED]				At Maturity	0.9777	0.9789	0.9800
Term Deposits - 1 Year [AED]				At Maturity	0.9777	0.9789	0.9800