

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 Mudarabah 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	50%	50%	50%
					Share of Rabbul Maal	50%	50%	50%
Category	Product	Tiers	Profit Calculation	Payment Frequency	Weightages	Weightages	Weightages	
MDR	Mudarba Saving		MAB	Monthly	1.0049	0.9906	1.0056	
MDR	Asaan Saving Account		MAB	Monthly	1.0049	0.9906	1.0056	
MDR	TiFi - Young Savers Account		DB	Quarterly	1.0049	0.9906	1.0056	
MDR	Tabeer Saving Plan		DB	Monthly	1.0049	0.9906	1.0056	
MDR	Haji Al Baraka		DB	Monthly	1.0049	0.9906	1.0056	
MDR	Asaan Digital Saving Account		MAB	Monthly	1.0049	0.9906	1.0056	
MDR	Asaan Digital Remittance Saving Account		MAB	Monthly	1.0049	0.9906	1.0056	
MDR	Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	1.0049	0.9906	1.0056	
MDR	AlBaraka Payroll Basic SA (Salary range 1-35k)	Less than 35K	MAB	Monthly	1.0049	0.9906	1.0056	
MDR		35K - 200K	MAB	Monthly	1.0049	0.9906	1.0056	
MDR		Above 200K	MAB	Monthly	1.0049	0.9906	1.0056	
MDR	AlBaraka Payroll Plus SA (Salary range 35k -200k)	Less than 35K	MAB	Monthly	1.0049	0.9906	1.0056	
MDR		35K - 200K	MAB	Monthly	1.0049	0.9906	1.0056	
MDR		Above 200K	MAB	Monthly	1.0049	0.9906	1.0056	
MDR	AlBaraka Payroll Executive SA (Salary range 200k Plus	Less than 35K	MAB	Monthly	1.0049	0.9906	1.0056	
MDR		35K - 200K	MAB	Monthly	1.0049	0.9906	1.0056	
MDR		Above 200K	MAB	Monthly	1.0049	0.9906	1.0056	
MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	1.0049	0.9906	1.0056	
MDR		5K - 99.99K	DB	Monthly	1.0049	0.9906	1.0056	
MDR		100K - 10M	DB	Monthly	1.0049	0.9906	1.0056	
MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	1.0049	0.9906	1.0056	
MDR		10M - 99.99M	DB	Monthly	1.0049	0.9906	1.0056	
MDR		100M - 499.99M	DB	Monthly	1.0049	0.9906	1.0056	
MDR		Above 500 M	DB	Monthly	1.0049	0.9906	1.0056	
MDR	Khazana Account	Less than 9.99 M	MAB	Monthly	1.0049	0.9906	1.0056	
MDR		10M - 99.99M	MAB	Monthly	1.0049	0.9906	1.0056	
MDR		100M - 499.99M	MAB	Monthly	1.0049	0.9906	1.0056	
MDR		Above 500 M	MAB	Monthly	1.0049	0.9906	1.0056	
MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	1.0049	0.9906	1.0056	
MDR		10K - 499.99K	DB	Monthly	1.0049	0.9906	1.0056	
MDR		500K - 999.99K	DB	Monthly	1.0049	0.9906	1.0056	
MDR		1M - 4.99M	DB	Monthly	1.0049	0.9906	1.0056	
MDR		5M - 9.99M	DB	Monthly	1.0049	0.9906	1.0056	
MDR		10M - 24.99M	DB	Monthly	1.0049	0.9906	1.0056	
MDR		Above 25M	DB	Monthly	1.0049	0.9906	1.0056	
MDR	Albaraka Shafaqat Account	Less than 9999.99	DB	Monthly	1.0049	0.9906	1.0056	
MDR		10K - 499.99K	DB	Monthly	1.0049	0.9906	1.0056	
MDR		500K - 999.99K	DB	Monthly	1.0049	0.9906	1.0056	
MDR		1M - 4.99M	DB	Monthly	1.0049	0.9906	1.0056	
MDR		5M - 9.99M	DB	Monthly	1.0049	0.9906	1.0056	
MDR		10M - 24.99M	DB	Monthly	1.0049	0.9906	1.0056	
MDR		Above 25M	DB	Monthly	1.0049	0.9906	1.0056	
NON - MDR	Albaraka Business Plus		MAB	Monthly	0.0077	0.0075	0.0077	
NON - MDR	Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0077	0.0075	0.0077	
NON - MDR	Mudarba Saving		MAB	Monthly	0.6221	0.6132	0.6225	
NON - MDR	Asaan Saving Account		MAB	Monthly	0.6221	0.6132	0.6225	
NON - MDR	TiFi - Young Savers Account		DB	Quarterly	0.6221	0.6132	0.6225	
NON - MDR	Tabeer Saving Plan		DB	Monthly	1.3878	1.3679	1.3887	
NON - MDR	Haji Al Baraka		DB	Monthly	1.6270	1.6038	1.6281	
NON - MDR	Asaan Digital Saving Account		MAB	Monthly	0.6221	0.6132	0.6225	
NON - MDR	Asaan Digital Remittance Saving Account		MAB	Monthly	0.6221	0.6132	0.6225	
NON - MDR	Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	0.6221	0.6132	0.6225	
NON - MDR	AlBaraka Payroll Basic SA (Salary range 1-35k)	Less than 35K	MAB	Monthly	0.6221	0.6132	0.6225	
NON - MDR		35K - 200K	MAB	Monthly	0.6221	0.6132	0.6225	
NON - MDR		Above 200K	MAB	Monthly	0.6221	0.6132	0.6225	
NON - MDR	AlBaraka Payroll Plus SA (Salary range 35k -200k)	Less than 35K	MAB	Monthly	0.6221	0.6132	0.6225	
NON - MDR		35K - 200K	MAB	Monthly	0.6221	0.6132	0.6225	
NON - MDR		Above 200K	MAB	Monthly	0.6221	0.6132	0.6225	
NON - MDR	AlBaraka Payroll Executive SA (Salary range 200k Plus	Less than 35K	MAB	Monthly	0.6221	0.6132	0.6225	
NON - MDR		35K - 200K	MAB	Monthly	0.6221	0.6132	0.6225	
NON - MDR		Above 200K	MAB	Monthly	0.6221	0.6132	0.6225	
NON - MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.6221	0.6132	0.6225	
NON - MDR		5K - 99.99K	DB	Monthly	0.6700	0.6604	0.6704	
NON - MDR		100K - 10M	DB	Monthly	0.7178	0.7075	0.7183	
NON - MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.6221	0.6132	0.6225	
NON - MDR		10M - 99.99M	DB	Monthly	0.6700	0.6604	0.6704	
NON - MDR		100M - 499.99M	DB	Monthly	0.7657	0.7547	0.7662	
NON - MDR		Above 500 M	DB	Monthly	1.0049	0.9906	1.0056	
NON - MDR	Mudaraba Premium Plus - Non Checking Account	Less than 9.99 M	DB	Monthly	0.6221	0.6132	0.6225	
NON - MDR		10M - 99.99M	DB	Monthly	0.6700	0.6604	0.6704	
NON - MDR		100M - 499.99M	DB	Monthly	0.7657	0.7547	0.7662	
NON - MDR		Above 500 M	DB	Monthly	1.0049	0.9906	1.0056	
NON - MDR	Khazana Account	Less than 9.99 M	MAB	Monthly	0.6221	0.6132	0.6225	
NON - MDR		10M - 99.99M	MAB	Monthly	0.6700	0.6604	0.6704	
NON - MDR		100M - 499.99M	MAB	Monthly	0.7657	0.7547	0.7662	
NON - MDR		Above 500 M	MAB	Monthly	0.8135	0.8019	0.8141	
NON - MDR	Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.6221	0.6132	0.6225	
NON - MDR		50M - 100M	DB	Monthly	0.6317	0.6226	0.6321	
NON - MDR		100M - 500M	DB	Monthly	0.6700	0.6604	0.6704	
NON - MDR		500M - 1.5B	DB	Monthly	0.7178	0.7075	0.7183	
NON - MDR		1.5B - 2.5B	DB	Monthly	0.7178	0.7075	0.7183	
NON - MDR		Above 2.5B	DB	Monthly	0.7657	0.7547	0.7662	
NON - MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	0.6221	0.6132	0.6225	
NON - MDR		10K - 499.99K	DB	Monthly	0.6700	0.6604	0.6704	
NON - MDR		500K - 999.99K	DB	Monthly	0.7082	0.6981	0.7087	
NON - MDR		1M - 4.99M	DB	Monthly	0.7657	0.7547	0.7662	
NON - MDR		5M - 9.99M	DB	Monthly	0.7657	0.7547	0.7662	
NON - MDR		10M - 24.99M	DB	Monthly	0.7657	0.7547	0.7662	
NON - MDR		Above 25M	DB	Monthly	0.8135	0.8019	0.8141	
NON - MDR	Albaraka Shafaqat Account	Less than 9999.99	DB	Monthly	0.6221	0.6132	0.6225	
NON - MDR		10K - 499.99K	DB	Monthly	0.7178	0.7075	0.7183	
NON - MDR		500K - 999.99K	DB	Monthly	0.7657	0.7547	0.7662	
NON - MDR		1M - 4.99M	DB	Monthly	0.7657	0.7547	0.7662	
NON - MDR		5M - 9.99M	DB	Monthly	0.8135	0.8019	0.8141	
NON - MDR		10M - 24.99M	DB	Monthly	1.0049	0.9906	1.0056	
NON - MDR		Above 25M	DB	Monthly	1.0049	0.9906	1.0056	
NON - MDR	Islamic Term Deposit - 1 Month	0 to 49,999,999	At Maturity	0.6700	0.6604	0.6704		
NON - MDR		50,000,000 to 99,999,999	At Maturity	0.7178	0.7075	0.7183		
NON - MDR		100,000,000 to 249,999,999	At Maturity	0.7657	0.7547	0.7662		
NON - MDR		250,000,000 to 499,999,999	At Maturity	0.8135	0.8019	0.8141		
NON - MDR		500,000,000 to 999,999,999	At Maturity	0.8614	0.8491	0.8619		
NON - MDR		1,000,000,000 and above	At Maturity	0.8614	0.8491	0.8619		

NON - MDR	Islamic Term Deposit - 3 Months	0 to 49,999,999	At Maturity	0.6700	0.6604	0.6704
NON - MDR		50,000,000 to 99,999,999	At Maturity	0.7178	0.7075	0.7183
NON - MDR		100,000,000 to 249,999,999	At Maturity	0.7657	0.7547	0.7662
NON - MDR		250,000,000 to 499,999,999	At Maturity	0.8135	0.8019	0.8141
NON - MDR		500,000,000 to 999,999,999	At Maturity	0.8614	0.8491	0.8619
NON - MDR		1,000,000,000 and above	At Maturity	0.8614	0.8491	0.8619
NON - MDR	Islamic Term Deposit - 6 Months	0 to 49,999,999	At Maturity	0.7657	0.7547	0.7662
NON - MDR		50,000,000 to 99,999,999	At Maturity	0.8135	0.8019	0.8141
NON - MDR		100,000,000 to 249,999,999	At Maturity	0.8614	0.8491	0.8619
NON - MDR		250,000,000 to 499,999,999	At Maturity	0.9092	0.8962	0.9098
NON - MDR		500,000,000 to 999,999,999	At Maturity	0.9571	0.9434	0.9577
NON - MDR		1,000,000,000 and above	At Maturity	1.0528	1.0377	1.0535
NON - MDR	Islamic Term Deposit - 1 Year (Quarterly)		Quarterly	1.2442	1.2264	1.2450
NON - MDR	Islamic Term Deposit - 1 Year (Maturity)		At Maturity	0.8614	0.8491	0.8619
NON - MDR	Islamic Term Deposit - 2 Years (Maturity)		At Maturity	0.8614	0.8491	0.8619
NON - MDR	Islamic Term Deposit - 3 Years (Quarterly)		Quarterly	0.8614	0.8491	0.8619
NON - MDR	Islamic Term Deposit - 3 Years (Maturity)		At Maturity	0.8614	0.8491	0.8619
NON - MDR	Islamic Term Deposit - 5 Years (Quarterly)		Quarterly	0.9571	0.9434	0.9577
NON - MDR	Islamic Term Deposit - 5 Years (Maturity)		At Maturity	1.0528	1.0377	1.0535
NON - MDR	Mahana Amadani Scheme - 1 Years		Monthly	0.8135	0.8019	0.8141
NON - MDR	Mahana Amadani Scheme - 2 Years		Monthly	0.6700	0.6604	0.6704
NON - MDR	Mahana Amadani Scheme - 3 Years		Monthly	0.8614	0.8491	0.8619
NON - MDR	Mahana Amadani Scheme - 4 Years		Monthly	0.8614	0.8491	0.8619
NON - MDR	Mahana Amadani Scheme - 5 Years		Monthly	0.8614	0.8491	0.8619
NON - MDR	Mahana Amdani Plus - 2019 - 3 Year		Monthly	0.8614	0.8491	0.8619
NON - MDR	1 Year Mahana Amdani Shafaqat	25000 to 499,999	Monthly	1.5313	1.5094	1.5324
NON - MDR		500000 & Above	Monthly	1.5313	1.5094	1.5324
NON - MDR	3 Year Mahana Amdani Shafaqat	Rs 500k - Rs 10 m	Monthly	1.1963	1.1792	1.1971
NON - MDR	Mahana Amdani 2K22 (1 Year)	100K - 9.99 M	Monthly	1.0528	1.0377	1.0535
NON - MDR		10 M & Above	Monthly	1.5313	1.5094	1.5324
NON - MDR		100K & Above	At Maturity	0.9571	0.9434	0.9577
NON - MDR	Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K	At Maturity	0.8614	0.8491	0.8619
NON - MDR		Above 500K	At Maturity	0.9571	0.9434	0.9577
NON - MDR	Al Baraka Banaat Term Deposit 1 Year	100K - 499.99K	Monthly	1.0528	1.0377	1.0535
NON - MDR		Above 500K	Monthly	1.1485	1.1321	1.1493
NON - MDR	Al Baraka Banaat Term Deposit 3 Year	100K - 499.99K	Monthly	1.1006	1.0849	1.1014
NON - MDR		Above 500K	Monthly	1.1485	1.1321	1.1493
NON - MDR	ABPL Tier-II Sukuk Third Issue		Semi Annually	2.2013	2.2642	2.2985
NON - MDR	ABPL Tier-I Capital		Yearly	2.4894	2.6302	2.8734
	Islamic Financing Facility for Renewable Energy (IFRE)		Quarterly	0.3828	0.2830	0.2873
	Islamic Temporary Economic Refinance Facility (ITERF)		Quarterly	0.1914	0.0943	0.0958
	Islamic Refinance Combating Covid (IFRCC)		Quarterly	0.0096	0.0038	0.0038
	IFFSAP		Quarterly	0.6221	0.5660	0.5746
	Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur (IRCGSWE)		Quarterly	0.0096	0.0038	0.0038