

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **MAR 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.

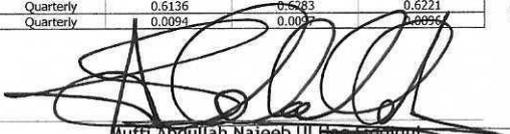
The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

Category	Product	Tiers	Profit Calculation	Payment Frequency	Date		
					MAR' 2026	FEB' 2026	JAN' 2026
					PROFIT SHARING RATIO		
					Share of Mudarib	50%	50%
Share of Rabbul Maal	50%	50%	50%				
Category	Product	Tiers	Profit Calculation	Payment Frequency	Weightages	Weightages	Weightages
MDR	Mudarba Saving		MAB	Monthly	0.9912	1.0149	1.0049
MDR	Asaan Saving Account		MAB	Monthly	0.9912	1.0149	1.0049
MDR	TIFI - Young Savers Account		DB	Quarterly	0.9912	1.0149	1.0049
MDR	Tabeer Saving Plan		DB	Monthly	0.9912	1.0149	1.0049
MDR	Hajj Al Baraka		DB	Monthly	0.9912	1.0149	1.0049
MDR	Asaan Digital Saving Account		MAB	Monthly	0.9912	1.0149	1.0049
MDR	Asaan Digital Remittance Saving Account		MAB	Monthly	0.9912	1.0149	1.0049
MDR	Al Baraka Freelancer Saving Account - PKR		MAB	Monthly	0.9912	1.0149	1.0049
MDR	AlBaraka Payroll Basic SA (Salary range 1-35k)	Less than 35K	MAB	Monthly	0.9912	1.0149	1.0049
MDR		35K - 200K	MAB	Monthly	0.9912	1.0149	1.0049
MDR		Above 200K	MAB	Monthly	0.9912	1.0149	1.0049
MDR	AlBaraka Payroll Plus SA (Salary range 35k -200k)	Less than 35K	MAB	Monthly	0.9912	1.0149	1.0049
MDR		35K - 200K	MAB	Monthly	0.9912	1.0149	1.0049
MDR		Above 200K	MAB	Monthly	0.9912	1.0149	1.0049
MDR	AlBaraka Payroll Executive SA (Salary range 200k Plus	Less than 35K	MAB	Monthly	0.9912	1.0149	1.0049
MDR		35K - 200K	MAB	Monthly	0.9912	1.0149	1.0049
MDR		Above 200K	MAB	Monthly	0.9912	1.0149	1.0049
MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.9912	1.0149	1.0049
MDR		5K - 99.99K	DB	Monthly	0.9912	1.0149	1.0049
MDR		100K - 10M	DB	Monthly	0.9912	1.0149	1.0049
MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.9912	1.0149	1.0049
MDR		10M - 99.99M	DB	Monthly	0.9912	1.0149	1.0049
MDR		100M - 499.99M	DB	Monthly	0.9912	1.0149	1.0049
MDR		Above 500 M	DB	Monthly	0.9912	1.0149	1.0049
MDR	Khazana Account	Less than 9.99 M	MAB	Monthly	0.9912	1.0149	1.0049
MDR		10M - 99.99M	MAB	Monthly	0.9912	1.0149	1.0049
MDR		100M - 499.99M	MAB	Monthly	0.9912	1.0149	1.0049
MDR		Above 500 M	MAB	Monthly	0.9912	1.0149	1.0049
MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	0.9912	1.0149	1.0049
MDR		10K - 499.99K	DB	Monthly	0.9912	1.0149	1.0049
MDR		500K - 999.99K	DB	Monthly	0.9912	1.0149	1.0049
MDR		1M - 4.99M	DB	Monthly	0.9912	1.0149	1.0049
MDR		5M - 9.99M	DB	Monthly	0.9912	1.0149	1.0049
MDR		10M - 24.99M	DB	Monthly	0.9912	1.0149	1.0049
MDR		Above 25M	DB	Monthly	0.9912	1.0149	1.0049
MDR	Albaraka Shafqaat Account	Less than 9999.99	DB	Monthly	0.9912	1.0149	1.0049
MDR		10K - 499.99K	DB	Monthly	0.9912	1.0149	1.0049
MDR		500K - 999.99K	DB	Monthly	0.9912	1.0149	1.0049
MDR		1M - 4.99M	DB	Monthly	0.9912	1.0149	1.0049
MDR		5M - 9.99M	DB	Monthly	0.9912	1.0149	1.0049
MDR		10M - 24.99M	DB	Monthly	0.9912	1.0149	1.0049
MDR		Above 25M	DB	Monthly	0.9912	1.0149	1.0049
NON - MDR	Albaraka Business Plus		MAB	Monthly	0.0076	0.0077	0.0077
NON - MDR	Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0076	0.0077	0.0077
NON - MDR	Mudarba Saving		MAB	Monthly	0.5192	0.6283	0.6221
NON - MDR	Asaan Saving Account		MAB	Monthly	0.5192	0.6283	0.6221
NON - MDR	TIFI - Young Savers Account		DB	Quarterly	0.5192	0.6283	0.6221
NON - MDR	Tabeer Saving Plan		DB	Monthly	1.2744	1.4016	1.3878
NON - MDR	Hajj Al Baraka		DB	Monthly	1.5105	1.6432	1.6270
NON - MDR	Asaan Digital Saving Account		MAB	Monthly	0.5192	0.6283	0.6221
NON - MDR	Asaan Digital Remittance Saving Account		MAB	Monthly	0.5192	0.6283	0.6221
NON - MDR	Al Baraka Freelancer Saving Account - PKR		MAB	Monthly	0.5192	0.6283	0.6221
NON - MDR	AlBaraka Payroll Basic SA (Salary range 1-35k)	Less than 35K	MAB	Monthly	0.5192	0.6283	0.6221
NON - MDR		35K - 200K	MAB	Monthly	0.5192	0.6283	0.6221
NON - MDR		Above 200K	MAB	Monthly	0.5192	0.6283	0.6221
NON - MDR	AlBaraka Payroll Plus SA (Salary range 35k -200k)	Less than 35K	MAB	Monthly	0.5192	0.6283	0.6221
NON - MDR		35K - 200K	MAB	Monthly	0.5192	0.6283	0.6221
NON - MDR		Above 200K	MAB	Monthly	0.5192	0.6283	0.6221
NON - MDR	AlBaraka Payroll Executive SA (Salary range 200k Plus	Less than 35K	MAB	Monthly	0.5192	0.6283	0.6221
NON - MDR		35K - 200K	MAB	Monthly	0.5192	0.6283	0.6221
NON - MDR		Above 200K	MAB	Monthly	0.5192	0.6283	0.6221
NON - MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.5192	0.6283	0.6221
NON - MDR		5K - 99.99K	DB	Monthly	0.5664	0.6766	0.6700
NON - MDR		100K - 10M	DB	Monthly	0.6136	0.7249	0.7178
NON - MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.5192	0.6283	0.6221
NON - MDR		10M - 99.99M	DB	Monthly	0.5664	0.6766	0.6700
NON - MDR		100M - 499.99M	DB	Monthly	0.6608	0.7733	0.7657
NON - MDR		Above 500 M	DB	Monthly	0.8968	1.0149	1.0049
NON - MDR	Mudaraba Premium Plus - Non Checking Account	Less than 9.99 M	DB	Monthly	0.5192	0.6283	0.6221
NON - MDR		10M - 99.99M	DB	Monthly	0.5664	0.6766	0.6700
NON - MDR		100M - 499.99M	DB	Monthly	0.6608	0.7733	0.7657
NON - MDR		Above 500 M	DB	Monthly	0.8968	1.0149	1.0049
NON - MDR	Khazana Account	Less than 9.99 M	MAB	Monthly	0.5192	0.6283	0.6221
NON - MDR		10M - 99.99M	MAB	Monthly	0.5664	0.6766	0.6700
NON - MDR		100M - 499.99M	MAB	Monthly	0.6608	0.7733	0.7657
NON - MDR		Above 500 M	MAB	Monthly	0.7080	0.8216	0.8135
NON - MDR	Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.5192	0.6283	0.6221
NON - MDR		50M - 100M	DB	Monthly	0.5287	0.6380	0.6317
NON - MDR		100M - 500M	DB	Monthly	0.5664	0.6766	0.6700
NON - MDR		500M - 1.5B	DB	Monthly	0.6136	0.7249	0.7178
NON - MDR		1.5B - 2.5B	DB	Monthly	0.6136	0.7249	0.7178
NON - MDR		Above 2.5B	DB	Monthly	0.6608	0.7733	0.7657
NON - MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	0.5192	0.6283	0.6221
NON - MDR		10K - 499.99K	DB	Monthly	0.5664	0.6766	0.6700
NON - MDR		500K - 999.99K	DB	Monthly	0.6042	0.7153	0.7082
NON - MDR		1M - 4.99M	DB	Monthly	0.6608	0.7733	0.7657
NON - MDR		5M - 9.99M	DB	Monthly	0.6608	0.7733	0.7657
NON - MDR		10M - 24.99M	DB	Monthly	0.6608	0.7733	0.7657
NON - MDR		Above 25M	DB	Monthly	0.7080	0.8216	0.8135
NON - MDR	Albaraka Shafqaat Account	Less than 9999.99	DB	Monthly	0.5192	0.6283	0.6221
NON - MDR		10K - 499.99K	DB	Monthly	0.5192	0.6283	0.6221
NON - MDR		500K - 999.99K	DB	Monthly	0.6136	0.7249	0.7178
NON - MDR		1M - 4.99M	DB	Monthly	0.6608	0.7733	0.7657
NON - MDR		5M - 9.99M	DB	Monthly	0.6608	0.7733	0.7657
NON - MDR		10M - 24.99M	DB	Monthly	0.7080	0.8216	0.8135
NON - MDR		Above 25M	DB	Monthly	0.8968	1.0149	1.0049
NON - MDR	Islamic Term Deposit - 1 Month	0 to 49,999,999	At Maturity	0.6608	0.6766	0.6700	
NON - MDR		50,000,000 to 99,999,999	At Maturity	0.7080	0.7249	0.7178	
NON - MDR		100,000,000 to 249,999,999	At Maturity	0.7552	0.7733	0.7657	
NON - MDR		250,000,000 to 499,999,999	At Maturity	0.8024	0.8216	0.8135	
NON - MDR		500,000,000 to 999,999,999	At Maturity	0.8496	0.8699	0.8614	
NON - MDR		1,000,000,000 and above	At Maturity	0.8496	0.8699	0.8614	

NON - MDR	Islamic Term Deposit - 3 Months	0 to 49,999,999	At Maturity	0.6608	0.6766	0.6700
NON - MDR		50,000,000 to 99,999,999	At Maturity	0.7080	0.7249	0.7178
NON - MDR		100,000,000 to 249,999,999	At Maturity	0.7552	0.7733	0.7657
NON - MDR		250,000,000 to 499,999,999	At Maturity	0.8024	0.8216	0.8135
NON - MDR		500,000,000 to 999,999,999	At Maturity	0.8496	0.8699	0.8614
NON - MDR		1,000,000,000 and above	At Maturity	0.8496	0.8699	0.8614
NON - MDR	Islamic Term Deposit - 6 Months	0 to 49,999,999	At Maturity	0.7552	0.7733	0.7657
NON - MDR		50,000,000 to 99,999,999	At Maturity	0.8024	0.8216	0.8135
NON - MDR		100,000,000 to 249,999,999	At Maturity	0.8496	0.8699	0.8614
NON - MDR		250,000,000 to 499,999,999	At Maturity	0.8968	0.9183	0.9092
NON - MDR		500,000,000 to 999,999,999	At Maturity	0.9440	0.9666	0.9571
NON - MDR		1,000,000,000 and above	At Maturity	1.0384	1.0633	1.0528
NON - MDR	Islamic Term Deposit - 1 Year [Quarterly]		Quarterly	1.1328	1.2566	1.2442
NON - MDR	Islamic Term Deposit - 1 Year [Maturity]		At Maturity	0.8496	0.8699	0.8614
NON - MDR	Islamic Term Deposit - 2 Years [Maturity]		At Maturity	0.8496	0.8699	0.8614
NON - MDR	Islamic Term Deposit - 3 Years [Quarterly]		Quarterly	0.8496	0.8699	0.8614
NON - MDR	Islamic Term Deposit - 3 Years [Maturity]		At Maturity	0.8496	0.8699	0.8614
NON - MDR	Islamic Term Deposit - 5 Years [Quarterly]		Quarterly	0.9440	0.9666	0.9571
NON - MDR	Islamic Term Deposit - 5 Years [Maturity]		At Maturity	1.0384	1.0633	1.0528
NON - MDR	Mahana Amadani Scheme - 1 Years		Monthly	0.8024	0.8216	0.8135
NON - MDR	Mahana Amadani Scheme - 2 Years		Monthly	0.6608	0.6766	0.6700
NON - MDR	Mahana Amadani Scheme - 3 Years		Monthly	0.8496	0.8699	0.8614
NON - MDR	Mahana Amadani Scheme - 4 Years		Monthly	0.8496	0.8699	0.8614
NON - MDR	Mahana Amadani Scheme - 5 Years		Monthly	0.8496	0.8699	0.8614
NON - MDR	Mahana Amdani Plus - 2019 - 3 Year		Monthly	0.8496	0.8699	0.8614
NON - MDR	1 Year Mahana Amdani Shafqaat	25000 to 499,999	Monthly	1.5105	1.5465	1.5313
NON - MDR		500000 & Above	Monthly	1.5105	1.5465	1.5313
NON - MDR	3 Year Mahana Amdani Shafqaat	Rs 500k - Rs 10 m	Monthly	1.1800	1.2082	1.1963
NON - MDR	Mahana Amdani 2K22 (1 Year)	100K - 9.99 M	Monthly	1.0384	1.0633	1.0528
NON - MDR		10 M & Above	Monthly	1.3217	1.5465	1.5313
NON - MDR		100K & Above	At Maturity	0.9440	0.9666	0.9571
NON - MDR	Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K	At Maturity	0.8496	0.8699	0.8614
NON - MDR		Above 500K	At Maturity	0.9440	0.9666	0.9571
NON - MDR	Al Baraka Banaat Term Deposit 1 Year	100K - 499.99K	Monthly	1.0384	1.0633	1.0528
NON - MDR		Above 500K	Monthly	1.1328	1.1599	1.1485
NON - MDR	Al Baraka Banaat Term Deposit 3 Year	100K - 499.99K	Monthly	1.0856	1.1116	1.1006
NON - MDR		Above 500K	Monthly	1.1328	1.1599	1.1485
NON - MDR	ABPL Tier-II Sukuk Third Issue		Semi Annually	2.7925	2.3759	2.2013
NON - MDR	ABPL Tier-I Capital		Yearly	2.5357	2.5963	2.4894
	Islamic Financing Facility for Renewable Energy (IFRE)		Quarterly	0.3776	0.3866	0.3828
	Islamic Temporary Economic Refinance Facility (ITERF)		Quarterly	0.1888	0.1933	0.1914
	Islamic Refinance Combating Covid (IFRCC)		Quarterly	0.0094	0.0097	0.0096
	IFFSAP		Quarterly	0.6136	0.6283	0.6221
	Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur (IRCGSWE)		Quarterly	0.0094	0.0097	0.0096


Sahar Haniff
Pool Manager

Tariq Mairaj
Chief Financial Officer


Mufti Abdullah Najeeb Ul Haq Siddiqui
Resident Shariah Board Member