

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **MAY 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		
					27-Apr-26		
					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	1.0049	0.9851	0.9912
MDR	Asaan Saving Account		MAB	Monthly	1.0049	0.9851	0.9912
MDR	Tfif - Young Savers Account		DB	Quarterly	1.0049	0.9851	0.9912
MDR	Tabeer Saving Plan		DB	Monthly	1.0049	0.9851	0.9912
MDR	Haji Al Baraka		DB	Monthly	1.0049	0.9851	0.9912
MDR	Asaan Digital Saving Account		MAB	Monthly	1.0049	0.9851	0.9912
MDR	Asaan Digital Remittance Saving Account		MAB	Monthly	1.0049	0.9851	0.9912
MDR	Al Baraka Freelancer Saving Account - PKR		MAB	Monthly	1.0049	0.9851	0.9912
MDR	AlBaraka Payroll Basic SA (Salary range 1-35k)	Less than 35K	MAB	Monthly	1.0049	0.9851	0.9912
MDR		35K - 200K	MAB	Monthly	1.0049	0.9851	0.9912
MDR		Above 200K	MAB	Monthly	1.0049	0.9851	0.9912
MDR	AlBaraka Payroll Plus SA (Salary range 35k -200k)	Less than 35K	MAB	Monthly	1.0049	0.9851	0.9912
MDR		35K - 200K	MAB	Monthly	1.0049	0.9851	0.9912
MDR		Above 200K	MAB	Monthly	1.0049	0.9851	0.9912
MDR	AlBaraka Payroll Executive SA (Salary range 200k Plus	Less than 35K	MAB	Monthly	1.0049	0.9851	0.9912
MDR		35K - 200K	MAB	Monthly	1.0049	0.9851	0.9912
MDR		Above 200K	MAB	Monthly	1.0049	0.9851	0.9912
MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	1.0049	0.9851	0.9912
MDR		5K - 99.99K	DB	Monthly	1.0049	0.9851	0.9912
MDR		100K - 10M	DB	Monthly	1.0049	0.9851	0.9912
MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	1.0049	0.9851	0.9912
MDR		10M - 99.99M	DB	Monthly	1.0049	0.9851	0.9912
MDR		100M - 499.99M	DB	Monthly	1.0049	0.9851	0.9912
MDR		Above 500 M	DB	Monthly	1.0049	0.9851	0.9912
MDR	Khazana Account	Less than 9.99 M	MAB	Monthly	1.0049	0.9851	0.9912
MDR		10M - 99.99M	MAB	Monthly	1.0049	0.9851	0.9912
MDR		100M - 499.99M	MAB	Monthly	1.0049	0.9851	0.9912
MDR		Above 500 M	MAB	Monthly	1.0049	0.9851	0.9912
MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	1.0049	0.9851	0.9912
MDR		10K - 499.99K	DB	Monthly	1.0049	0.9851	0.9912
MDR		500K - 999.99K	DB	Monthly	1.0049	0.9851	0.9912
MDR		1M - 4.99M	DB	Monthly	1.0049	0.9851	0.9912
MDR		5M - 9.99M	DB	Monthly	1.0049	0.9851	0.9912
MDR		10M - 24.99M	DB	Monthly	1.0049	0.9851	0.9912
MDR		Above 25M	DB	Monthly	1.0049	0.9851	0.9912
MDR	Albaraka Shafaqat Account	Less than 9999.99	DB	Monthly	1.0049	0.9851	0.9912
MDR		10K - 499.99K	DB	Monthly	1.0049	0.9851	0.9912
MDR		500K - 999.99K	DB	Monthly	1.0049	0.9851	0.9912
MDR		1M - 4.99M	DB	Monthly	1.0049	0.9851	0.9912
MDR		5M - 9.99M	DB	Monthly	1.0049	0.9851	0.9912
MDR		10M - 24.99M	DB	Monthly	1.0049	0.9851	0.9912
MDR		Above 25M	DB	Monthly	1.0049	0.9851	0.9912
NON - MDR	Albaraka Business Plus		MAB	Monthly	0.0077	0.0075	0.0076
NON - MDR	Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0077	0.0075	0.0076
NON - MDR	Mudarba Saving		MAB	Monthly	0.4785	0.5160	0.5192
NON - MDR	Asaan Saving Account		MAB	Monthly	0.4785	0.5160	0.5192
NON - MDR	Tfif - Young Savers Account		DB	Quarterly	0.4785	0.5160	0.5192
NON - MDR	Tabeer Saving Plan		DB	Monthly	1.2441	1.2666	1.2744
NON - MDR	Haji Al Baraka		DB	Monthly	1.4834	1.5012	1.5105
NON - MDR	Asaan Digital Saving Account		MAB	Monthly	0.4785	0.5160	0.5192
NON - MDR	Asaan Digital Remittance Saving Account		MAB	Monthly	0.4785	0.5160	0.5192
NON - MDR	Al Baraka Freelancer Saving Account - PKR		MAB	Monthly	0.4785	0.5160	0.5192
NON - MDR	AlBaraka Payroll Basic SA (Salary range 1-35k)	Less than 35K	MAB	Monthly	0.4785	0.5160	0.5192
NON - MDR		35K - 200K	MAB	Monthly	0.4785	0.5160	0.5192
NON - MDR		Above 200K	MAB	Monthly	0.4785	0.5160	0.5192
NON - MDR	AlBaraka Payroll Plus SA (Salary range 35k -200k)	Less than 35K	MAB	Monthly	0.4785	0.5160	0.5192
NON - MDR		35K - 200K	MAB	Monthly	0.4785	0.5160	0.5192
NON - MDR		Above 200K	MAB	Monthly	0.4785	0.5160	0.5192
NON - MDR	AlBaraka Payroll Executive SA (Salary range 200k Plus	Less than 35K	MAB	Monthly	0.4785	0.5160	0.5192
NON - MDR		35K - 200K	MAB	Monthly	0.4785	0.5160	0.5192
NON - MDR		Above 200K	MAB	Monthly	0.4785	0.5160	0.5192
NON - MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.4785	0.5160	0.5192
NON - MDR		5K - 99.99K	DB	Monthly	0.5264	0.5629	0.5664
NON - MDR		100K - 10M	DB	Monthly	0.5264	0.6099	0.6136
NON - MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.4785	0.5160	0.5192
NON - MDR		10M - 99.99M	DB	Monthly	0.5264	0.5629	0.5664
NON - MDR		100M - 499.99M	DB	Monthly	0.6221	0.6568	0.6608
NON - MDR		Above 500 M	DB	Monthly	0.8613	0.8913	0.8968
NON - MDR	Mudaraba Premium Plus - Non Checking Account	Less than 9.99 M	DB	Monthly	0.4785	0.5160	0.5192
NON - MDR		10M - 99.99M	DB	Monthly	0.5264	0.5629	0.5664
NON - MDR		100M - 499.99M	DB	Monthly	0.6221	0.6568	0.6608
NON - MDR		Above 500 M	DB	Monthly	0.8613	0.8913	0.8968
NON - MDR	Khazana Account	Less than 9.99 M	MAB	Monthly	0.4785	0.5160	0.5192
NON - MDR		10M - 99.99M	MAB	Monthly	0.5264	0.5629	0.5664
NON - MDR		100M - 499.99M	MAB	Monthly	0.6221	0.6568	0.6608
NON - MDR		Above 500 M	MAB	Monthly	0.6699	0.7037	0.7080
NON - MDR	Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.4785	0.5160	0.5192
NON - MDR		50M - 100M	DB	Monthly	0.4881	0.5254	0.5287
NON - MDR		100M - 500M	DB	Monthly	0.5264	0.5629	0.5664
NON - MDR		500M - 1.5B	DB	Monthly	0.5742	0.6099	0.6136
NON - MDR		1.5B - 2.5B	DB	Monthly	0.5742	0.6099	0.6136
NON - MDR		Above 2.5B	DB	Monthly	0.6221	0.6568	0.6608
NON - MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	0.4785	0.5160	0.5192
NON - MDR		10K - 499.99K	DB	Monthly	0.5264	0.5629	0.5664
NON - MDR		500K - 999.99K	DB	Monthly	0.5742	0.6099	0.6136
NON - MDR		1M - 4.99M	DB	Monthly	0.6221	0.6568	0.6608
NON - MDR		5M - 9.99M	DB	Monthly	0.6221	0.6568	0.6608
NON - MDR		10M - 24.99M	DB	Monthly	0.6221	0.6568	0.6608
NON - MDR		Above 25M	DB	Monthly	0.6699	0.7037	0.7080
NON - MDR	Albaraka Shafaqat Account	Less than 9999.99	DB	Monthly	0.4785	0.5160	0.5192
NON - MDR		10K - 499.99K	DB	Monthly	0.5742	0.6099	0.6136
NON - MDR		500K - 999.99K	DB	Monthly	0.6221	0.6568	0.6608
NON - MDR		1M - 4.99M	DB	Monthly	0.6221	0.6568	0.6608
NON - MDR		5M - 9.99M	DB	Monthly	0.6699	0.7037	0.7080
NON - MDR		10M - 24.99M	DB	Monthly	0.8613	0.8913	0.8968
NON - MDR		Above 25M	DB	Monthly	0.8613	0.8913	0.8968
NON - MDR	Islamic Term Deposit - 1 Month	0 to 49,999,999	At Maturity		0.6699	0.6568	0.6608
NON - MDR		50,000,000 to 99,999,999	At Maturity		0.7178	0.7037	0.7080
NON - MDR		100,000,000 to 249,999,999	At Maturity		0.7656	0.7506	0.7552
NON - MDR		250,000,000 to 499,999,999	At Maturity		0.8135	0.7975	0.8024
NON - MDR		500,000,000 to 999,999,999	At Maturity		0.8613	0.8444	0.8496
NON - MDR		1,000,000,000 and above	At Maturity		0.8613	0.8444	0.8496

NON - MDR	Islamic Term Deposit - 3 Months	0 to 49,999,999	At Maturity	0.6699	0.6568	0.6608
NON - MDR		50,000,000 to 99,999,999	At Maturity	0.7178	0.7037	0.7080
NON - MDR		100,000,000 to 249,999,999	At Maturity	0.7656	0.7506	0.7552
NON - MDR		250,000,000 to 499,999,999	At Maturity	0.8135	0.7975	0.8024
NON - MDR		500,000,000 to 999,999,999	At Maturity	0.8613	0.8444	0.8496
NON - MDR		1,000,000,000 and above	At Maturity	0.8613	0.8444	0.8496
NON - MDR	Islamic Term Deposit - 6 Months	0 to 49,999,999	At Maturity	0.7656	0.7506	0.7552
NON - MDR		50,000,000 to 99,999,999	At Maturity	0.8135	0.7975	0.8024
NON - MDR		100,000,000 to 249,999,999	At Maturity	0.8613	0.8444	0.8496
NON - MDR		250,000,000 to 499,999,999	At Maturity	0.9092	0.8913	0.8968
NON - MDR		500,000,000 to 999,999,999	At Maturity	0.9570	0.9382	0.9440
NON - MDR		1,000,000,000 and above	At Maturity	1.0327	1.0321	1.0384
NON - MDR	Islamic Term Deposit - 1 Year (Quarterly)		Quarterly	1.1484	1.1259	1.1328
NON - MDR	Islamic Term Deposit - 1 Year (Maturity)		At Maturity	0.8613	0.8444	0.8496
NON - MDR	Islamic Term Deposit - 2 Years (Maturity)		At Maturity	0.8613	0.8444	0.8496
NON - MDR	Islamic Term Deposit - 3 Years (Quarterly)		Quarterly	0.8613	0.8444	0.8496
NON - MDR	Islamic Term Deposit - 3 Years (Maturity)		At Maturity	0.8613	0.8444	0.8496
NON - MDR	Islamic Term Deposit - 5 Years (Quarterly)		Quarterly	0.9570	0.9382	0.9440
NON - MDR	Islamic Term Deposit - 5 Years (Maturity)		At Maturity	1.0527	1.0321	1.0384
NON - MDR	Mahana Amadani Scheme - 1 Years		Monthly	0.8135	0.7975	0.8024
NON - MDR	Mahana Amadani Scheme - 2 Years		Monthly	0.6699	0.6568	0.6608
NON - MDR	Mahana Amadani Scheme - 3 Years		Monthly	0.8613	0.8444	0.8496
NON - MDR	Mahana Amadani Scheme - 4 Years		Monthly	0.8613	0.8444	0.8496
NON - MDR	Mahana Amadani Scheme - 5 Years		Monthly	0.8613	0.8444	0.8496
NON - MDR	Mahana Amdani Plus - 2019 - 3 Year		Monthly	0.8613	0.8444	0.8496
NON - MDR	1 Year Mahana Amdani Shafqaat	25000 to 499,999	Monthly	1.5312	1.5012	1.5105
NON - MDR		500000 & Above	Monthly	1.5312	1.5012	1.5105
NON - MDR	3 Year Mahana Amdani Shafqaat	Rs 500K - Rs 10 m	Monthly	1.1963	1.1728	1.1800
NON - MDR	Mahana Amdani 2K22 (1 Year)	100K - 9.99 M	Monthly	1.0527	1.0321	1.0384
NON - MDR		10 M & Above	Monthly	1.3398	1.3135	1.3217
NON - MDR		100K & Above	At Maturity	0.9570	0.9382	0.9440
NON - MDR	Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K	At Maturity	0.8613	0.8444	0.8496
NON - MDR		Above 500K	At Maturity	0.9570	0.9382	0.9440
NON - MDR	Al Baraka Banaat Term Deposit 1 Year	100K - 499.99K	Monthly	1.0527	1.0321	1.0384
NON - MDR		Above 500K	Monthly	1.1484	1.1259	1.1328
NON - MDR	Al Baraka Banaat Term Deposit 3 Year	100K - 499.99K	Monthly	1.1006	1.0790	1.0856
NON - MDR		Above 500K	Monthly	1.1484	1.1259	1.1328
NON - MDR	ABPL Tier-II Sukuk Third Issue		Semi Annually	2.1054	2.7753	2.7925
NON - MDR	ABPL Tier-I Capital		Yearly	2.6796	2.5201	2.5357
	Islamic Financing Facility for Renewable Energy (IFRE)		Quarterly	0.3828	0.3753	0.3776
	Islamic Temporary Economic Refinance Facility (ITERF)		Quarterly	0.1914	0.1876	0.1888
	Islamic Refinance Combating Covid (IFRCC)		Quarterly	0.0096	0.0094	0.0094
	IFPSAP		Quarterly	0.6221	0.6099	0.6136
	Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur (IRCGSWE)		Quarterly	0.0096	0.0094	0.0094