AL BARAKA BANK PAKISTAN LIMITED

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **NOV 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:

				Date	27-Oct-26	
DEPOSIT PRODUCTS				**NOV 2026**	**OCT 2026**	**SEP 2026**
				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	0.9931	0.9934	0.9936
Saving Account - Monthly [GBP]		MAB	Monthly	0.9931	0.9934	0.9936
Saving Account - Monthly [EURO]		MAB	Monthly	0.9931	0.9934	0.9936
Saving Account - Monthly [JPY]		MAB	Monthly	0.9931	0.9934	0.9936
Saving Account - Monthly [AED]		MAB	Monthly	0.9931	0.9934	0.9936
Term Deposits - 1 Month [USD]	0 to 999,999		At Maturity	1.6551	1.6557	1.6560
	1,000,000 and Above		At Maturity	1.6551	1.6557	1.6560
Term Deposits - 3 Months [USD]	0 to 999,999		At Maturity	2.3171	2.3180	2.3184
	1,000,000 and Above		At Maturity	2.3171	2.3180	2.3184
Term Deposits - 6 Months [USD]	0 to 999,999		At Maturity	2.6482	2.6492	2.6496
	1,000,000 and Above		At Maturity	2.6482	2.6492	2.6496
Term Deposits - 1 Year [USD]	0 to 999,999		At Maturity	2.9792	2.9803	2.9808
	1,000,000 and Above		At Maturity	4.9653	4.9672	4.9681
Term Deposits - 1 Month [GBP]			At Maturity	0.9931	0.9934	0.9936
Term Deposits - 3 Months [GBP]			At Maturity	0.9931	0.9934	0.9936
Term Deposits - 6 Months [GBP]			At Maturity	0.9931	0.9934	0.9936
Term Deposits - 1 Year [GBP]			At Maturity	0.9931	0.9934	0.9936
Term Deposits - 1 Month [EURO]			At Maturity	0.9931	0.9934	0.9936
Term Deposits - 3 Months [EURO]			At Maturity	0.9931	0.9934	0.9936
Term Deposits - 6 Months [EURO]			At Maturity	0.9931	0.9934	0.9936
Term Deposits - 1 Year [EURO]			At Maturity	0.9931	0.9934	0.9936
Term Deposits - 1 Month [AED]			At Maturity	0.9931	0.9934	0.9936
Term Deposits - 3 Months [AED]			At Maturity	0.9931	0.9934	0.9936
Term Deposits - 6 Months [AED]			At Maturity	0.9931	0.9934	0.9936
Term Deposits - 1 Year [AED]			At Maturity	0.9931	0.9934	0.9936