

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **AUG 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 28-Jul-26			
				AUG' 2026	JULY' 2026	JUNE' 2026	
				PROFIT SHARING RATIO			
DEPOSIT PRODUCTS				Share of Mudarib	50%	50%	50%
				Share of Rabbul Maal	50%	50%	50%
Category	Product	Tiers	Profit Calculation	Payment Frequency	Weightages	Weightages	Weightages
MDR	Mudaraba Saving		MAB	Monthly	1.2166	0.9720	0.9834
MDR	Asaan Saving Account		MAB	Monthly	1.2166	0.9720	0.9834
MDR	TIFI - Young Savers Account		DB	Quarterly	1.2166	0.9720	0.9834
MDR	Tabeer Saving Plan		DB	Monthly	1.2166	0.9720	0.9834
MDR	Haji Al Baraka		DB	Monthly	1.2166	0.9720	0.9834
MDR	Asaan Digital Saving Account		MAB	Monthly	1.2166	0.9720	0.9834
MDR	Asaan Digital Remittance Saving Account		MAB	Monthly	1.2166	0.9720	0.9834
MDR	Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	1.2166	0.9720	0.9834
MDR	AlBaraka Payroll Basic SA (Salary range 1-35k)	Less than 35K	MAB	Monthly	1.2166	0.9720	0.9834
MDR		35K - 200K	MAB	Monthly	1.2166	0.9720	0.9834
MDR		Above 200K	MAB	Monthly	1.2166	0.9720	0.9834
MDR	AlBaraka Payroll Plus SA (Salary range 35k-200k)	Less than 35K	MAB	Monthly	1.2166	0.9720	0.9834
MDR		35K - 200K	MAB	Monthly	1.2166	0.9720	0.9834
MDR		Above 200K	MAB	Monthly	1.2166	0.9720	0.9834
MDR	AlBaraka Payroll Executive SA (Salary range 200k Plus	Less than 35K	MAB	Monthly	1.2166	0.9720	0.9834
MDR		35K - 200K	MAB	Monthly	1.2166	0.9720	0.9834
MDR		Above 200K	MAB	Monthly	1.2166	0.9720	0.9834
MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	1.2166	0.9720	0.9834
MDR		5K - 99.99K	DB	Monthly	1.2166	0.9720	0.9834
MDR		100K - 10M	DB	Monthly	1.2166	0.9720	0.9834
MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	1.2166	0.9720	0.9834
MDR		10M - 99.99M	DB	Monthly	1.2166	0.9720	0.9834
MDR		100M - 499.99M	DB	Monthly	1.2166	0.9720	0.9834
MDR		Above 500 M	DB	Monthly	1.2166	0.9720	0.9834
MDR	Khazana Account	Less than 9.99 M	MAB	Monthly	1.2166	0.9720	0.9834
MDR		10M - 99.99M	MAB	Monthly	1.2166	0.9720	0.9834
MDR		100M - 499.99M	MAB	Monthly	1.2166	0.9720	0.9834
MDR		Above 500 M	MAB	Monthly	1.2166	0.9720	0.9834
MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	1.2166	0.9720	0.9834
MDR		10K - 499.99K	DB	Monthly	1.2166	0.9720	0.9834
MDR		500K - 999.99K	DB	Monthly	1.2166	0.9720	0.9834
MDR		1M - 4.99M	DB	Monthly	1.2166	0.9720	0.9834
MDR		5M - 9.99M	DB	Monthly	1.2166	0.9720	0.9834
MDR		10M - 24.99M	DB	Monthly	1.2166	0.9720	0.9834
MDR		Above 25M	DB	Monthly	1.2166	0.9720	0.9834
MDR	Albaraka Shafaqat Account	Less than 9999.99	DB	Monthly	1.2166	0.9720	0.9834
MDR		10K - 499.99K	DB	Monthly	1.2166	0.9720	0.9834
MDR		500K - 999.99K	DB	Monthly	1.2166	0.9720	0.9834
MDR		1M - 4.99M	DB	Monthly	1.2166	0.9720	0.9834
MDR		5M - 9.99M	DB	Monthly	1.2166	0.9720	0.9834
MDR		10M - 24.99M	DB	Monthly	1.2166	0.9720	0.9834
MDR		Above 25M	DB	Monthly	1.2166	0.9720	0.9834
NON - MDR	Albaraka Business Plus		MAB	Monthly	0.0093	0.0074	0.0075
NON - MDR	Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0093	0.0074	0.0075
NON - MDR	Mudaraba Saving		MAB	Monthly	0.5793	0.4629	0.4683
NON - MDR	Asaan Saving Account		MAB	Monthly	0.5793	0.4629	0.4683
NON - MDR	TIFI - Young Savers Account		DB	Quarterly	0.5793	0.4629	0.4683
NON - MDR	Tabeer Saving Plan		DB	Monthly	1.5063	1.2035	1.2176
NON - MDR	Haji Al Baraka		DB	Monthly	1.7960	1.4349	1.4517
NON - MDR	Asaan Digital Saving Account		MAB	Monthly	0.5793	0.4629	0.4683
NON - MDR	Asaan Digital Remittance Saving Account		MAB	Monthly	0.5793	0.4629	0.4683
NON - MDR	Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	0.5793	0.4629	0.4683
NON - MDR	AlBaraka Payroll Basic SA (Salary range 1-35k)	Less than 35K	MAB	Monthly	0.5793	0.4629	0.4683
NON - MDR		35K - 200K	MAB	Monthly	0.5793	0.4629	0.4683
NON - MDR		Above 200K	MAB	Monthly	0.5793	0.4629	0.4683
NON - MDR	AlBaraka Payroll Plus SA (Salary range 35k-200k)	Less than 35K	MAB	Monthly	0.5793	0.4629	0.4683
NON - MDR		35K - 200K	MAB	Monthly	0.5793	0.4629	0.4683
NON - MDR		Above 200K	MAB	Monthly	0.5793	0.4629	0.4683
NON - MDR	AlBaraka Payroll Executive SA (Salary range 200k Plus	Less than 35K	MAB	Monthly	0.5793	0.4629	0.4683
NON - MDR		35K - 200K	MAB	Monthly	0.5793	0.4629	0.4683
NON - MDR		Above 200K	MAB	Monthly	0.5793	0.4629	0.4683
NON - MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.5793	0.4629	0.4683
NON - MDR		5K - 99.99K	DB	Monthly	0.6373	0.5092	0.5151
NON - MDR		100K - 10M	DB	Monthly	0.6952	0.5555	0.5619
NON - MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.5793	0.4629	0.4683
NON - MDR		10M - 99.99M	DB	Monthly	0.6373	0.5092	0.5151
NON - MDR		100M - 499.99M	DB	Monthly	0.7531	0.6017	0.6088
NON - MDR		Above 500 M	DB	Monthly	1.0428	0.8332	0.8429
NON - MDR	Mudaraba Premium Plus - Non Checking Account	Less than 9.99 M	DB	Monthly	0.5793	0.4629	0.4683
NON - MDR		10M - 99.99M	DB	Monthly	0.6373	0.5092	0.5151
NON - MDR		100M - 499.99M	DB	Monthly	0.7531	0.6017	0.6088
NON - MDR		Above 500 M	DB	Monthly	1.0428	0.8332	0.8429
NON - MDR	Khazana Account	Less than 9.99 M	MAB	Monthly	0.5793	0.4629	0.4683
NON - MDR		10M - 99.99M	MAB	Monthly	0.6373	0.5092	0.5151
NON - MDR		100M - 499.99M	MAB	Monthly	0.7531	0.6017	0.6088
NON - MDR		Above 500 M	MAB	Monthly	0.8111	0.6480	0.6556
NON - MDR	Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.5793	0.4629	0.4683
NON - MDR		50M - 100M	DB	Monthly	0.5909	0.4721	0.4777
NON - MDR		100M - 500M	DB	Monthly	0.6373	0.5092	0.5151
NON - MDR		500M - 1.5B	DB	Monthly	0.6952	0.5555	0.5619
NON - MDR		1.5B - 2.5B	DB	Monthly	0.6952	0.5555	0.5619
NON - MDR		Above 2.5B	DB	Monthly	0.7531	0.6017	0.6088
NON - MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	0.5793	0.4629	0.4683
NON - MDR		10K - 499.99K	DB	Monthly	0.6373	0.5092	0.5151
NON - MDR		500K - 999.99K	DB	Monthly	0.6952	0.5555	0.5619
NON - MDR		1M - 4.99M	DB	Monthly	0.7531	0.6017	0.6088
NON - MDR		5M - 9.99M	DB	Monthly	0.7531	0.6017	0.6088
NON - MDR		10M - 24.99M	DB	Monthly	0.7531	0.6017	0.6088
NON - MDR		Above 25M	DB	Monthly	0.8111	0.6480	0.6556
NON - MDR	Albaraka Shafaqat Account	Less than 9999.99	DB	Monthly	0.5793	0.4629	0.4683
NON - MDR		10K - 499.99K	DB	Monthly	0.6952	0.5555	0.5619
NON - MDR		500K - 999.99K	DB	Monthly	0.7531	0.6017	0.6088
NON - MDR		1M - 4.99M	DB	Monthly	0.7531	0.6017	0.6088
NON - MDR		5M - 9.99M	DB	Monthly	0.8111	0.6480	0.6556
NON - MDR		10M - 24.99M	DB	Monthly	1.0428	0.8332	0.8429
NON - MDR		Above 25M	DB	Monthly	1.0428	0.8332	0.8429
NON - MDR	Islamic Term Deposit - 1 Month	0 to 49,999,999	At Maturity	0.8111	0.6480	0.6556	
NON - MDR		50,000,000 to 99,999,999	At Maturity	0.8690	0.6943	0.7024	
NON - MDR		100,000,000 to 249,999,999	At Maturity	0.9269	0.7406	0.7493	
NON - MDR		250,000,000 to 499,999,999	At Maturity	0.9849	0.7869	0.7961	
NON - MDR		500,000,000 to 999,999,999	At Maturity	1.0428	0.8332	0.8429	
NON - MDR		1,000,000,000 and above	At Maturity	1.0428	0.8332	0.8429	

NON - MDR	Islamic Term Deposit - 3 Months	0 to 49,999,999		At Maturity	0.8111	0.6480	0.6556
NON - MDR		50,000,000 to 99,999,999		At Maturity	0.8690	0.6943	0.7024
NON - MDR		100,000,000 to 249,999,999		At Maturity	0.9269	0.7406	0.7493
NON - MDR		250,000,000 to 499,999,999		At Maturity	0.9849	0.7869	0.7961
NON - MDR		500,000,000 to 999,999,999		At Maturity	1.0428	0.8332	0.8429
NON - MDR		1,000,000,000 and above		At Maturity	1.0428	0.8332	0.8429
NON - MDR	Islamic Term Deposit - 6 Months	0 to 49,999,999		At Maturity	0.9269	0.7406	0.7493
NON - MDR		50,000,000 to 99,999,999		At Maturity	0.9849	0.7869	0.7961
NON - MDR		100,000,000 to 249,999,999		At Maturity	1.0428	0.8332	0.8429
NON - MDR		250,000,000 to 499,999,999		At Maturity	1.1007	0.8795	0.8897
NON - MDR		500,000,000 to 999,999,999		At Maturity	1.1587	0.9258	0.9366
NON - MDR		1,000,000,000 and above		At Maturity	1.2745	1.0183	1.0302
NON - MDR	Islamic Term Deposit - 1 Year (Quarterly)			Quarterly	1.3904	1.1109	1.1239
NON - MDR	Islamic Term Deposit - 1 Year (Maturity)			At Maturity	1.0428	0.8332	0.8429
NON - MDR	Islamic Term Deposit - 2 Years (Maturity)			At Maturity	1.0428	0.8332	0.8429
NON - MDR	Islamic Term Deposit - 3 Years (Quarterly)			Quarterly	1.0428	0.8332	0.8429
NON - MDR	Islamic Term Deposit - 3 Years (Maturity)			At Maturity	1.0428	0.8332	0.8429
NON - MDR	Islamic Term Deposit - 5 Years (Quarterly)			Quarterly	1.1587	0.9258	0.9366
NON - MDR	Islamic Term Deposit - 5 Years (Maturity)			At Maturity	1.2745	1.0183	1.0302
NON - MDR	Mahana Amadani Scheme - 1 Years			Monthly	0.9849	0.7869	0.7961
NON - MDR	Mahana Amadani Scheme - 2 Years			Monthly	0.8111	0.6480	0.6556
NON - MDR	Mahana Amadani Scheme - 3 Years			Monthly	1.0428	0.8332	0.8429
NON - MDR	Mahana Amadani Scheme - 4 Years			Monthly	1.0428	0.8332	0.8429
NON - MDR	Mahana Amadani Scheme - 5 Years			Monthly	1.0428	0.8332	0.8429
NON - MDR	Mahana Amdani Plus - 2019 - 3 Year			Monthly	1.0428	0.8332	0.8429
NON - MDR	1 Year Mahana Amdani Shafqaat	25000 to 499,999		Monthly	1.8539	1.4812	1.4985
NON - MDR		500000 & Above		Monthly	1.8539	1.4812	1.4985
NON - MDR	3 Year Mahana Amdani Shafqaat	Rs 500K - Rs 10 m		Monthly	1.4483	1.1572	1.1707
NON - MDR	Mahana Amdani 2K22 (1 Year)	100K - 9.99 M		Monthly	1.2745	1.0183	1.0302
NON - MDR		10 M & Above		Monthly	1.6222	1.2961	1.3112
NON - MDR		100K & Above		At Maturity	1.1587	0.9258	0.9366
NON - MDR	Al Baraka Banaat Term Deposit 6 Month	50K - 499,99K		At Maturity	1.0428	0.8332	0.8429
NON - MDR		Above 500K		At Maturity	1.1587	0.9258	0.9366
NON - MDR	Al Baraka Banaat Term Deposit 1 Year	100K - 499,99K		Monthly	1.2745	1.0183	1.0302
NON - MDR		Above 500K		Monthly	1.3904	1.1109	1.1239
NON - MDR	Al Baraka Banaat Term Deposit 3 Year	100K - 499,99K		Monthly	1.3325	1.0646	1.0771
NON - MDR		Above 500K		Monthly	1.3904	1.1109	1.1239
NON - MDR	ABPL Tier-II Sukuk Third Issue			Semi Annually	3.0126	2.7773	2.8097
NON - MDR	ABPL Tier-I Capital			Yearly	3.0126	3.1476	3.1844
	MRT & MRC			Monthly	1.2166	0.9720	0.9834
	Islamic Financing Facility for Renewable Energy (IFRE)			Quarterly	0.4635	0.3703	0.3746
	Islamic Temporary Economic Refinance Facility (ITERF)			Quarterly	0.2317	0.1852	0.1873
	Islamic Refinance Combating Covid (IFRCC)			Quarterly	0.0116	0.0093	0.0094
	IFFSAP			Quarterly	0.7531	0.6017	0.6088
	Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur (IRCGSWE)			Quarterly	0.0116	0.0093	0.0094