

**AL BARAKA BANK PAKISTAN LIMITED**  
**PROFIT DISTRIBUTION RATIO AND WEIGHTAGES**

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **JUN 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			
					Date			
					JUN '2026	MAY '2026	APR '2026	
					<b>PROFIT SHARING RATIO</b>			
					Share of Mudarib	50%	50%	50%
					Share of Rabhuul Maal	50%	50%	50%
Category	Product	Tiers	Profit Calculation	Payment Frequency	Weightages	Weightages	Weightages	
MDR	Mudaraba Saving		MAB	Monthly	0.9834	1.0049	0.9791	
MDR	Assan Saving Account		MAB	Monthly	0.9834	1.0049	0.9791	
MDR	TFT - Young Savers Account		DB	Quarterly	0.9834	1.0049	0.9791	
MDR	Talass Saving Plan		DB	Monthly	0.9834	1.0049	0.9791	
MDR	Hail Al Baraka		DB	Monthly	0.9834	1.0049	0.9791	
MDR	Assan Digital Saving Account		MAB	Monthly	0.9834	1.0049	0.9791	
MDR	Assan Digital Remittance Saving Account		MAB	Monthly	0.9834	1.0049	0.9791	
MDR	Al Baraka Freelancer Saving Account - PKR		MAB	Monthly	0.9834	1.0049	0.9791	
MDR	AlBaraka Payroll Basic SA ( Salary range 1-35k)	Less than 35K	MAB	Monthly	0.9834	1.0049	0.9791	
MDR		35K - 200K	MAB	Monthly	0.9834	1.0049	0.9791	
MDR		Above 200K	MAB	Monthly	0.9834	1.0049	0.9791	
MDR	AlBaraka Payroll Plus SA ( Salary range 35K -200k)	Less than 35K	MAB	Monthly	0.9834	1.0049	0.9791	
MDR		35K - 200K	MAB	Monthly	0.9834	1.0049	0.9791	
MDR		Above 200K	MAB	Monthly	0.9834	1.0049	0.9791	
MDR	AlBaraka Payroll Executive SA ( Salary range 200K Plus	Less than 35K	MAB	Monthly	0.9834	1.0049	0.9791	
MDR		35K - 200K	MAB	Monthly	0.9834	1.0049	0.9791	
MDR		Above 200K	MAB	Monthly	0.9834	1.0049	0.9791	
MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.9834	1.0049	0.9791	
MDR		5K - 99.99K	DB	Monthly	0.9834	1.0049	0.9791	
MDR		100K - 10M	DB	Monthly	0.9834	1.0049	0.9791	
MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.9834	1.0049	0.9791	
MDR		10M - 99.99M	DB	Monthly	0.9834	1.0049	0.9791	
MDR		100M - 999.99M	DB	Monthly	0.9834	1.0049	0.9791	
MDR		Above 500 M	DB	Monthly	0.9834	1.0049	0.9791	
MDR	Khazana Account	Less than 9.99 M	MAB	Monthly	0.9834	1.0049	0.9791	
MDR		10M - 99.99M	MAB	Monthly	0.9834	1.0049	0.9791	
MDR		100M - 499.99M	MAB	Monthly	0.9834	1.0049	0.9791	
MDR		Above 500 M	MAB	Monthly	0.9834	1.0049	0.9791	
MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	0.9834	1.0049	0.9791	
MDR		10K - 499.99K	DB	Monthly	0.9834	1.0049	0.9791	
MDR		500K - 999.99K	DB	Monthly	0.9834	1.0049	0.9791	
MDR		1M - 4.99M	DB	Monthly	0.9834	1.0049	0.9791	
MDR		5M - 9.99M	DB	Monthly	0.9834	1.0049	0.9791	
MDR		10M - 24.99M	DB	Monthly	0.9834	1.0049	0.9791	
MDR		Above 25M	DB	Monthly	0.9834	1.0049	0.9791	
MDR	AlBaraka Shafqaat Account	Less than 9999.99	DB	Monthly	0.9834	1.0049	0.9791	
MDR		10K - 499.99K	DB	Monthly	0.9834	1.0049	0.9791	
MDR		500K - 999.99K	DB	Monthly	0.9834	1.0049	0.9791	
MDR		1M - 4.99M	DB	Monthly	0.9834	1.0049	0.9791	
MDR		5M - 9.99M	DB	Monthly	0.9834	1.0049	0.9791	
MDR		10M - 24.99M	DB	Monthly	0.9834	1.0049	0.9791	
MDR		Above 25M	DB	Monthly	0.9834	1.0049	0.9791	
NON-MDR	AlBaraka Business Plus		MAB	Monthly	0.0075	0.0077	0.0075	
NON-MDR	Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0075	0.0077	0.0075	
NON-MDR	Mudaraba Saving		MAB	Monthly	0.4683	0.4785	0.4662	
NON-MDR	Assan Saving Account		MAB	Monthly	0.4683	0.4785	0.4662	
NON-MDR	TFT - Young Savers Account		DB	Quarterly	0.4683	0.4785	0.4662	
NON-MDR	Talass Saving Plan		DB	Monthly	1.2421	1.2441	1.2441	
NON-MDR	Hail Al Baraka		DB	Monthly	1.4517	1.4834	1.4454	
NON-MDR	Assan Digital Saving Account		MAB	Monthly	0.4683	0.4785	0.4662	
NON-MDR	Assan Digital Remittance Saving Account		MAB	Monthly	0.4683	0.4785	0.4662	
NON-MDR	Al Baraka Freelancer Saving Account - PKR		MAB	Monthly	0.4683	0.4785	0.4662	
NON-MDR	AlBaraka Payroll Basic SA ( Salary range 1-35k)	Less than 35K	MAB	Monthly	0.4683	0.4785	0.4662	
NON-MDR		35K - 200K	MAB	Monthly	0.4683	0.4785	0.4662	
NON-MDR		Above 200K	MAB	Monthly	0.4683	0.4785	0.4662	
NON-MDR	AlBaraka Payroll Plus SA ( Salary range 35K -200k)	Less than 35K	MAB	Monthly	0.4683	0.4785	0.4662	
NON-MDR		35K - 200K	MAB	Monthly	0.4683	0.4785	0.4662	
NON-MDR		Above 200K	MAB	Monthly	0.4683	0.4785	0.4662	
NON-MDR	AlBaraka Payroll Executive SA ( Salary range 200K Plus	Less than 35K	MAB	Monthly	0.4683	0.4785	0.4662	
NON-MDR		35K - 200K	MAB	Monthly	0.4683	0.4785	0.4662	
NON-MDR		Above 200K	MAB	Monthly	0.4683	0.4785	0.4662	
NON-MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.4683	0.4785	0.4662	
NON-MDR		5K - 99.99K	DB	Monthly	0.5151	0.5264	0.5129	
NON-MDR		10K - 10M	DB	Monthly	0.5619	0.5742	0.5595	
NON-MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.4683	0.4785	0.4662	
NON-MDR		10M - 99.99M	DB	Monthly	0.5151	0.5264	0.5129	
NON-MDR		100M - 499.99M	DB	Monthly	0.6088	0.6221	0.6061	
NON-MDR		Above 500 M	DB	Monthly	0.8429	0.8613	0.8392	
NON-MDR	Mudaraba Premium Plus - Non Checking Account	Less than 9.99 M	DB	Monthly	0.4683	0.4785	0.4662	
NON-MDR		10M - 99.99M	DB	Monthly	0.5151	0.5264	0.5129	
NON-MDR		100M - 499.99M	DB	Monthly	0.6088	0.6221	0.6061	
NON-MDR		Above 500 M	DB	Monthly	0.8429	0.8613	0.8392	
NON-MDR	Khazana Account	Less than 9.99 M	MAB	Monthly	0.4683	0.4785	0.4662	
NON-MDR		10M - 99.99M	MAB	Monthly	0.5151	0.5264	0.5129	
NON-MDR		100M - 499.99M	MAB	Monthly	0.6088	0.6221	0.6061	
NON-MDR		Above 500 M	MAB	Monthly	0.8429	0.8613	0.8392	
NON-MDR	AlBaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.6556	0.6699	0.6527	
NON-MDR		50M - 100M	DB	Monthly	0.4777	0.4881	0.4756	
NON-MDR		100M - 500M	DB	Monthly	0.5151	0.5264	0.5129	
NON-MDR		500K - 1.5B	DB	Monthly	0.5619	0.5742	0.5595	
NON-MDR		1.5B - 2.5B	DB	Monthly	0.5619	0.5742	0.5595	
NON-MDR		2.5B - 5B	DB	Monthly	0.6088	0.6221	0.6061	
NON-MDR		5B - 10M	DB	Monthly	0.6088	0.6221	0.6061	
NON-MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	0.4683	0.4785	0.4662	
NON-MDR		10K - 499.99K	DB	Monthly	0.5151	0.5264	0.5129	
NON-MDR		500K - 999.99K	DB	Monthly	0.5619	0.5742	0.5595	
NON-MDR		1M - 4.99M	DB	Monthly	0.6088	0.6221	0.6061	
NON-MDR		5M - 9.99M	DB	Monthly	0.6088	0.6221	0.6061	
NON-MDR		10M - 24.99M	DB	Monthly	0.6556	0.6699	0.6527	
NON-MDR		Above 25M	DB	Monthly	0.8429	0.8613	0.8392	
NON-MDR	AlBaraka Shafqaat Account	Less than 9999.99	DB	Monthly	0.4683	0.4785	0.4662	
NON-MDR		10K - 499.99K	DB	Monthly	0.5151	0.5264	0.5129	
NON-MDR		500K - 999.99K	DB	Monthly	0.6088	0.6221	0.6061	
NON-MDR		1M - 4.99M	DB	Monthly	0.6088	0.6221	0.6061	
NON-MDR		5M - 9.99M	DB	Monthly	0.6556	0.6699	0.6527	
NON-MDR		10M - 24.99M	DB	Monthly	0.8429	0.8613	0.8392	
NON-MDR		Above 25M	DB	Monthly	0.8429	0.8613	0.8392	
NON-MDR	Islamic Term Deposit - 1 Month	0 to 49.999.999	At Maturity	0.6556	0.6699	0.6527		
NON-MDR		50,000.000 to 99.999.999	At Maturity	0.7024	0.7178	0.6994		
NON-MDR		100,000.000 to 249.999.999	At Maturity	0.7493	0.7656	0.7460		
NON-MDR		250,000.000 to 499.999.999	At Maturity	0.7961	0.8135	0.7926		
NON-MDR		500,000.000 to 999.999.999	At Maturity	0.8429	0.8613	0.8392		
NON-MDR		1,000,000.000 and above	At Maturity	0.8429	0.8613	0.8392		
NON-MDR	Islamic Term Deposit - 3 Months	0 to 49.999.999	At Maturity	0.6556	0.6699	0.6527		
NON-MDR		50,000.000 to 99.999.999	At Maturity	0.7024	0.7178	0.6994		
NON-MDR		100,000.000 to 249.999.999	At Maturity	0.7493	0.7656	0.7460		
NON-MDR		250,000.000 to 499.999.999	At Maturity	0.7961	0.8135	0.7926		
NON-MDR		500,000.000 to 999.999.999	At Maturity	0.8429	0.8613	0.8392		
NON-MDR		1,000,000.000 and above	At Maturity	0.8429	0.8613	0.8392		
NON-MDR	Islamic Term Deposit - 6 Months	0 to 49.999.999	At Maturity	0.7493	0.7656	0.7460		
NON-MDR		50,000.000 to 99.999.999	At Maturity	0.7961	0.8135	0.7926		
NON-MDR		100,000.000 to 249.999.999	At Maturity	0.8429	0.8613	0.8392		
NON-MDR		250,000.000 to 499.999.999	At Maturity	0.8997	0.9202	0.8993		
NON-MDR		500,000.000 to 999.999.999	At Maturity	0.9566	0.9570	0.9525		
NON-MDR		1,000,000.000 and above	At Maturity	1.0000	1.0000	1.0000		
NON-MDR	Islamic Term Deposit - 1 Year (Quarterly)		Quarterly	1.1239	1.1484	1.1190		
NON-MDR	Islamic Term Deposit - 1 Year (Maturity)		At Maturity	0.8429	0.8613	0.8392		
NON-MDR	Islamic Term Deposit - 2 Years (Maturity)		At Maturity	0.8429	0.8613	0.8392		
NON-MDR	Islamic Term Deposit - 3 Years (Quarterly)		Quarterly	0.8429	0.8613	0.8392		
NON-MDR	Islamic Term Deposit - 3 Years (Maturity)		At Maturity	0.8429	0.8613	0.8392		
NON-MDR	Islamic Term Deposit - 5 Years (Quarterly)		Quarterly	0.9766	0.9570	0.9525		
NON-MDR	Islamic Term Deposit - 5 Years (Maturity)		At Maturity	1.0000	1.0000	1.0000		
NON-MDR	Mahana Amadari Scheme - 1 Years		Monthly	0.7961	0.8135	0.7926		
NON-MDR	Mahana Amadari Scheme - 2 Years		Monthly	0.6556	0.6699	0.6527		
NON-MDR	Mahana Amadari Scheme - 3 Years		Monthly	0.8429	0.8613	0.8392		
NON-MDR	Mahana Amadari Scheme - 4 Years		Monthly	0.8429	0.8613	0.8392		
NON-MDR	Mahana Amadari Scheme - 5 Years		Monthly	0.8429	0.8613	0.8392		
NON-MDR	Mahana Amadari Plus - 2012 - 3 Year		Monthly	0.8429	0.8613	0.8392		
NON-MDR	1 Year Mahana Amadari Shafqaat	25000 to 499.999	Monthly	1.4985	1.5312	1.4920		
NON-MDR	3 Year Mahana Amadari Shafqaat	10 M & Above	Monthly	1.1707	1.1563	1.1650		
NON-MDR	Mahana Amadari 2X2 (1 Year)	100K - 9.99 M	Monthly	1.0302	1.0527	1.0257		
NON-MDR		10 M & Above	Monthly	1.3112	1.3398	1.3055		
NON-MDR	Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K	At Maturity	0.9266	0.9270	0.9225		
NON-MDR		Above 500K	At Maturity	0.9266	0.9270	0.9225		
NON-MDR	Al Baraka Banaat Term Deposit 1 Year	50K - 499.99K</						