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	**50%**	**50%**	**50%**
				Share of Rabbul Maal	**50%**	**50%**	**50%**
Category	**Product**	**Tiers**	**Profit Calculation**	**Payment Frequency**	**Weightages**	**Weightages**	**Weightages**
MDR	Mudarba Saving		MAB	Monthly	1.2047	1.1753	1.1594
MDR	Asaan Saving Account		MAB	Monthly	1.2047	1.1753	1.1594
MDR	Tif'l - Young Savers Account		DB	Quarterly	1.2047	1.1753	1.1594
MDR	Tabeer Saving Plan		DB	Monthly	1.2047	1.1753	1.1594
MDR	Hajj Al Baraka		DB	Monthly	1.2047	1.1753	1.1594
MDR	Asaan Digital Saving Account		MAB	Monthly	1.2047	1.1753	1.1594
MDR	Asaan Digital Remittance Saving Account		MAB	Monthly	1.2047	1.1753	1.1594
MDR	Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	1.2047	1.1753	1.1594
MDR	AlBaraka Payroll Basic SA (Salary range 1-35k)	Less than 35K	MAB	Monthly	1.2047	1.1753	1.1594
MDR		35K - 200K	MAB	Monthly	1.2047	1.1753	1.1594
MDR		Above 200K	MAB	Monthly	1.2047	1.1753	1.1594
MDR	AlBaraka Payroll Plus SA (Salary range 35k -200k)	Less than 35K	MAB	Monthly	1.2047	1.1753	1.1594
MDR		35K - 200K	MAB	Monthly	1.2047	1.1753	1.1594
MDR		Above 200K	MAB	Monthly	1.2047	1.1753	1.1594
MDR	AlBaraka Payroll Executive SA (Salary range 200k Plus	Less than 35K	MAB	Monthly	1.2047	1.1753	1.1594
MDR		35K - 200K	MAB	Monthly	1.2047	1.1753	1.1594
MDR		Above 200K	MAB	Monthly	1.2047	1.1753	1.1594
MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	1.2047	1.1753	1.1594
MDR		5K - 99.99K	DB	Monthly	1.2047	1.1753	1.1594
MDR		100K - 10M	DB	Monthly	1.2047	1.1753	1.1594
MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	1.2047	1.1753	1.1594
MDR		10M - 99.99M	DB	Monthly	1.2047	1.1753	1.1594
MDR		100M - 499.99M	DB	Monthly	1.2047	1.1753	1.1594
MDR		Above 500 M	DB	Monthly	1.2047	1.1753	1.1594
MDR	Khazana Account	Less than 9.99 M	MAB	Monthly	1.2047	1.1753	1.1594
MDR		10M - 99.99M	MAB	Monthly	1.2047	1.1753	1.1594
MDR		100M - 499.99M	MAB	Monthly	1.2047	1.1753	1.1594
MDR		Above 500 M	MAB	Monthly	1.2047	1.1753	1.1594
MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	1.2047	1.1753	1.1594
MDR		10K – 499.99K	DB	Monthly	1.2047	1.1753	1.1594
MDR		500K – 999.99K	DB	Monthly	1.2047	1.1753	1.1594
MDR		1M - 4.99M	DB	Monthly	1.2047	1.1753	1.1594
MDR		5M – 9.99M	DB	Monthly	1.2047	1.1753	1.1594
MDR		10M – 24.99M	DB	Monthly	1.2047	1.1753	1.1594
MDR		Above 25M	DB	Monthly	1.2047	1.1753	1.1594
MDR	Albaraka Shafqaat Account	Less than 9999.99	DB	Monthly	1.2047	1.1753	1.1594
MDR		10K - 499.99K	DB	Monthly	1.2047	1.1753	1.1594
MDR		500K – 999.99K	DB	Monthly	1.2047	1.1753	1.1594
MDR		1M - 4.99M	DB	Monthly	1.2047	1.1753	1.1594
MDR		5M – 9.99M	DB	Monthly	1.2047	1.1753	1.1594
MDR		10M – 24.99M	DB	Monthly	1.2047	1.1753	1.1594
MDR		Above 25M	DB	Monthly	1.2047	1.1753	1.1594
NON - MDR	Albaraka Business Plus		MAB	Monthly	0.0092	0.0090	0.0088
NON - MDR	Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0092	0.0090	0.0088
NON - MDR	Nexgen Asaan Account		MAB	Monthly	0.0092	0.0000	0.0000
NON - MDR	Mudarba Saving		MAB	Monthly	0.5737	0.5596	0.5521
NON - MDR	Asaan Saving Account		MAB	Monthly	0.5737	0.5596	0.5521
NON - MDR	Tif'l - Young Savers Account		DB	Quarterly	0.5737	0.5596	0.5521
NON - MDR	Tabeer Saving Plan		DB	Monthly	1.4915	1.4551	1.4355
NON - MDR	Hajj Al Baraka		DB	Monthly	1.7783	1.7349	1.7115
NON - MDR	Asaan Digital Saving Account		MAB	Monthly	0.5737	0.5596	0.5521
NON - MDR	Asaan Digital Remittance Saving Account		MAB	Monthly	0.5737	0.5596	0.5521
NON - MDR	Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	0.5737	0.5596	0.5521
NON - MDR	AlBaraka Payroll Basic SA (Salary range 1-35k)	Less than 35K	MAB	Monthly	0.5737	0.5596	0.5521
NON - MDR		35K - 200K	MAB	Monthly	0.5737	0.5596	0.5521
NON - MDR		Above 200K	MAB	Monthly	0.5737	0.5596	0.5521
NON - MDR	AlBaraka Payroll Plus SA (Salary range 35k -200k)	Less than 35K	MAB	Monthly	0.5737	0.5596	0.5521
NON - MDR		35K - 200K	MAB	Monthly	0.5737	0.5596	0.5521
NON - MDR		Above 200K	MAB	Monthly	0.5737	0.5596	0.5521
NON - MDR	AlBaraka Payroll Executive SA (Salary range 200k Plus	Less than 35K	MAB	Monthly	0.5737	0.5596	0.5521
NON - MDR		35K - 200K	MAB	Monthly	0.5737	0.5596	0.5521
NON - MDR		Above 200K	MAB	Monthly	0.5737	0.5596	0.5521
NON - MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.5737	0.5596	0.5521
NON - MDR		5K - 99.99K	DB	Monthly	0.6310	0.6156	0.6073
NON - MDR		100K - 10M	DB	Monthly	0.6884	0.6716	0.6625
NON - MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.5737	0.5596	0.5521
NON - MDR		10M - 99.99M	DB	Monthly	0.6310	0.6156	0.6073
NON - MDR		100M - 499.99M	DB	Monthly	0.7458	0.7275	0.7177
NON - MDR		Above 500 M	DB	Monthly	1.0326	1.0074	0.9938
NON - MDR	Mudaraba Premium Plus - Non Checking Account	Less than 9.99 M	DB	Monthly	0.5737	0.5596	0.5521
NON - MDR		10M - 99.99M	DB	Monthly	0.6310	0.6156	0.6073
NON - MDR		100M - 499.99M	DB	Monthly	0.7458	0.7275	0.7177
NON - MDR		Above 500 M	DB	Monthly	1.0326	1.0074	0.9938
NON - MDR	Khazana Account	Less than 9.99 M	MAB	Monthly	0.5737	0.5596	0.5521
NON - MDR		10M - 99.99M	MAB	Monthly	0.6310	0.6156	0.6073
NON - MDR		100M - 499.99M	MAB	Monthly	0.7458	0.7275	0.7177
NON - MDR		Above 500 M	MAB	Monthly	0.8031	0.7835	0.7729
NON - MDR	Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.5737	0.5596	0.5521
NON - MDR		50M - 100M	DB	Monthly	0.5851	0.5708	0.5631
NON - MDR		100M - 500M	DB	Monthly	0.6310	0.6156	0.6073
NON - MDR		500M - 1.5B	DB	Monthly	0.6884	0.6716	0.6625
NON - MDR		1.5B - 2.5B	DB	Monthly	0.6884	0.6716	0.6625
NON - MDR		Above 2.5B	DB	Monthly	0.7458	0.7275	0.7177
NON - MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	0.5737	0.5596	0.5521
NON - MDR		10K – 499.99K	DB	Monthly	0.6310	0.6156	0.6073
NON - MDR		500K – 999.99K	DB	Monthly	0.6884	0.6716	0.6625
NON - MDR		1M - 4.99M	DB	Monthly	0.7458	0.7275	0.7177
NON - MDR		5M – 9.99M	DB	Monthly	0.7458	0.7275	0.7177
NON - MDR		10M – 24.99M	DB	Monthly	0.7458	0.7275	0.7177
NON - MDR		Above 25M	DB	Monthly	0.8031	0.7835	0.7729
NON - MDR	Albaraka Shafqaat Account	Less than 9999.99	DB	Monthly	0.5737	0.5596	0.5521
NON - MDR		10K - 499.99K	DB	Monthly	0.6884	0.6716	0.6625
NON - MDR		500K – 999.99K	DB	Monthly	0.7458	0.7275	0.7177
NON - MDR		1M - 4.99M	DB	Monthly	0.7458	0.7275	0.7177
NON - MDR		5M – 9.99M	DB	Monthly	0.8031	0.7835	0.7729
NON - MDR		10M – 24.99M	DB	Monthly	1.0326	1.0074	0.9938
NON - MDR		Above 25M	DB	Monthly	1.0326	1.0074	0.9938
NON - MDR	Islamic Term Deposit - 1 Month	0 to 49,999,999		At Maturity	0.8031	0.7835	0.7729
NON - MDR		50,000,000 to 99,999,999		At Maturity	0.8605	0.8395	0.8281
NON - MDR		100,000,000 to 249,999,999		At Maturity	0.9178	0.8954	0.8834
NON - MDR		250,000,000 to 499,999,999		At Maturity	0.9752	0.9514	0.9386
NON - MDR		500,000,000 to 999,999,999		At Maturity	1.0326	1.0074	0.9938
NON - MDR		1,000,000,000 and above		At Maturity	1.0326	1.0074	0.9938

NON - MDR	Islamic Term Deposit - 3 Months	0 to 49,999,999		At Maturity	0.8031	0.7835	0.7729
NON - MDR		50,000,000 to 99,999,999		At Maturity	0.8605	0.8395	0.8281
NON - MDR		100,000,000 to 249,999,999		At Maturity	0.9178	0.8954	0.8834
NON - MDR		250,000,000 to 499,999,999		At Maturity	0.9752	0.9514	0.9386
NON - MDR		500,000,000 to 999,999,999		At Maturity	1.0326	1.0074	0.9938
NON - MDR		1,000,000,000 and above		At Maturity	1.0326	1.0074	0.9938
NON - MDR	Islamic Term Deposit - 6 Months	0 to 49,999,999		At Maturity	0.9178	0.8954	0.8834
NON - MDR		50,000,000 to 99,999,999		At Maturity	0.9752	0.9514	0.9386
NON - MDR		100,000,000 to 249,999,999		At Maturity	1.0326	1.0074	0.9938
NON - MDR		250,000,000 to 499,999,999		At Maturity	1.0899	1.0633	1.0490
NON - MDR		500,000,000 to 999,999,999		At Maturity	1.1473	1.1193	1.1042
NON - MDR		1,000,000,000 and above		At Maturity	1.2620	1.2312	1.2146
NON - MDR	Islamic Term Deposit - 1 Year [Quarterly]			Quarterly	1.3768	1.3432	1.3250
NON - MDR	Islamic Term Deposit - 1 Year [Maturity]			At Maturity	1.0326	1.0074	0.9938
NON - MDR	Islamic Term Deposit - 2 Years [Maturity]			At Maturity	1.0326	1.0074	0.9938
NON - MDR	Islamic Term Deposit - 3 Years [Quarterly]			Quarterly	1.0326	1.0074	0.9938
NON - MDR	Islamic Term Deposit - 3 Years [Maturity]			At Maturity	1.0326	1.0074	0.9938
NON - MDR	Islamic Term Deposit - 5 Years [Quarterly]			Quarterly	1.1473	1.1193	1.1042
NON - MDR	Islamic Term Deposit - 5 Years [Maturity]			At Maturity	1.2620	1.2312	1.2146
NON - MDR	Mahana Amadani Scheme - 1 Years			Monthly	0.9752	0.9514	0.9386
NON - MDR	Mahana Amadani Scheme - 2 Years			Monthly	0.8031	0.7835	0.7729
NON - MDR	Mahana Amadani Scheme - 3 Years			Monthly	1.0326	1.0074	0.9938
NON - MDR	Mahana Amadani Scheme - 4 Years			Monthly	1.0326	1.0074	0.9938
NON - MDR	Mahana Amadani Scheme - 5 Years			Monthly	1.0326	1.0074	0.9938
NON - MDR	Mahana Amdani Plus - 2019 - 3 Year			Monthly	1.0326	1.0074	0.9938
NON - MDR	1 Year Mahana Amdani Shafqaat	25000 to 499,999		Monthly	1.8357	1.7909	1.7667
NON - MDR		500000 & Above		Monthly	1.8357	1.7909	1.7667
NON - MDR	3 Year Mahana Amdani Shafqaat	Rs 500k – Rs 10 m		Monthly	1.4341	1.3991	1.3802
NON - MDR	Mahana Amdani 2K22 (1 Year)	100K - 9.99 M		Monthly	1.2620	1.2312	1.2146
NON - MDR		10 M & Above		Monthly	1.6062	1.5670	1.5459
NON - MDR		100K & Above		At Maturity	1.1473	1.1193	1.1042
NON - MDR	Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K		At Maturity	1.0326	1.0074	0.9938
NON - MDR		Above 500K		At Maturity	1.1473	1.1193	1.1042
NON - MDR	Al Baraka Banaat Term Deposit 1 Year	100K - 499.99K		Monthly	1.2620	1.2312	1.2146
NON - MDR		Above 500K		Monthly	1.3768	1.3432	1.3250
NON - MDR	Al Baraka Banaat Term Deposit 3 Year	100K - 499.99K		Monthly	1.3194	1.2872	1.2698
NON - MDR		Above 500K		Monthly	1.3768	1.3432	1.3250
NON - MDR	ABPL Tier-II Sukuk Third Issue			Semi Annually	3.5567	2.9102	2.8709
NON - MDR	ABPL Tier-I Capital			Yearly	2.9830	2.9102	2.8709
	MRT & MRC			Monthly	1.2047	1.1753	1.1594
	Islamic Financing Facility for Renewable Energy (IFRE)			Quarterly	0.4589	0.4477	0.4417
	Islamic Temporary Economic Refinance Facility (ITERF)			Quarterly	0.2295	0.2239	0.2208
	Islamic Refinance Combating Covid (IFRCC)			Quarterly	0.0115	0.0112	0.0110
	IFFSAP			Quarterly	0.7458	0.7275	0.7177
	Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur(IRCGSWE)			Quarterly	0.0115	0.0112	0.0110