

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

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

DEPOSIT PRODUCTS				Date			
				25-Aug-26			
				OCT' 2026			
				SEP' 2026			
PROFIT SHARING RATIO				25-Aug-26			
				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	1.1753	1.1594	1.2166
MDR	Asaan Saving Account		MAB	Monthly	1.1753	1.1594	1.2166
MDR	TIFI - Young Savers Account		DB	Quarterly	1.1753	1.1594	1.2166
MDR	Tabeer Saving Plan		DB	Monthly	1.1753	1.1594	1.2166
MDR	Haji Al Baraka		DB	Monthly	1.1753	1.1594	1.2166
MDR	Asaan Digital Saving Account		MAB	Monthly	1.1753	1.1594	1.2166
MDR	Asaan Digital Remittance Saving Account		MAB	Monthly	1.1753	1.1594	1.2166
MDR	Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	1.1753	1.1594	1.2166
MDR	AlBaraka Payroll Basic SA (Salary range 1-35k)	Less than 35K	MAB	Monthly	1.1753	1.1594	1.2166
MDR		35K – 200K	MAB	Monthly	1.1753	1.1594	1.2166
MDR		Above 200K	MAB	Monthly	1.1753	1.1594	1.2166
MDR	AlBaraka Payroll Plus SA (Salary range 35k -200k)	Less than 35K	MAB	Monthly	1.1753	1.1594	1.2166
MDR		35K - 200K	MAB	Monthly	1.1753	1.1594	1.2166
MDR		Above 200K	MAB	Monthly	1.1753	1.1594	1.2166
MDR	AlBaraka Payroll Executive SA (Salary range 200K Plus	Less than 35K	MAB	Monthly	1.1753	1.1594	1.2166
MDR		35K – 200K	MAB	Monthly	1.1753	1.1594	1.2166
MDR		Above 200K	MAB	Monthly	1.1753	1.1594	1.2166
MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	1.1753	1.1594	1.2166
MDR		5K - 99.99K	DB	Monthly	1.1753	1.1594	1.2166
MDR		100K – 10M	DB	Monthly	1.1753	1.1594	1.2166
MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	1.1753	1.1594	1.2166
MDR		10M - 99.99M	DB	Monthly	1.1753	1.1594	1.2166
MDR		100M - 499.99M	DB	Monthly	1.1753	1.1594	1.2166
MDR		Above 500 M	DB	Monthly	1.1753	1.1594	1.2166
MDR	Khazana Account	Less than 9.99 M	MAB	Monthly	1.1753	1.1594	1.2166
MDR		10M - 99.99M	MAB	Monthly	1.1753	1.1594	1.2166
MDR		100M - 499.99M	MAB	Monthly	1.1753	1.1594	1.2166
MDR		Above 500 M	MAB	Monthly	1.1753	1.1594	1.2166
MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	1.1753	1.1594	1.2166
MDR		10K - 499.99K	DB	Monthly	1.1753	1.1594	1.2166
MDR		500K - 999.99K	DB	Monthly	1.1753	1.1594	1.2166
MDR		1M - 4.99M	DB	Monthly	1.1753	1.1594	1.2166
MDR		5M - 9.99M	DB	Monthly	1.1753	1.1594	1.2166
MDR		10M - 24.99M	DB	Monthly	1.1753	1.1594	1.2166
MDR		Above 25M	DB	Monthly	1.1753	1.1594	1.2166
MDR	Albaraka Shafaqat Account	Less than 9999.99	DB	Monthly	1.1753	1.1594	1.2166
MDR		10K - 499.99K	DB	Monthly	1.1753	1.1594	1.2166
MDR		500K - 999.99K	DB	Monthly	1.1753	1.1594	1.2166
MDR		1M - 4.99M	DB	Monthly	1.1753	1.1594	1.2166
MDR		5M - 9.99M	DB	Monthly	1.1753	1.1594	1.2166
MDR		10M - 24.99M	DB	Monthly	1.1753	1.1594	1.2166
MDR		Above 25M	DB	Monthly	1.1753	1.1594	1.2166
NON - MDR	Albaraka Business Plus		MAB	Monthly	0.0090	0.0088	0.0093
NON - MDR	Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0090	0.0088	0.0093
NON - MDR	Mudarba Saving		MAB	Monthly	0.5596	0.5521	0.5793
NON - MDR	Asaan Saving Account		MAB	Monthly	0.5596	0.5521	0.5793
NON - MDR	TIFI - Young Savers Account		DB	Quarterly	0.5596	0.5521	0.5793
NON - MDR	Tabeer Saving Plan		DB	Monthly	1.4551	1.4355	1.5063
NON - MDR	Haji Al Baraka		DB	Monthly	1.7349	1.7115	1.7960
NON - MDR	Asaan Digital Saving Account		MAB	Monthly	0.5596	0.5521	0.5793
NON - MDR	Asaan Digital Remittance Saving Account		MAB	Monthly	0.5596	0.5521	0.5793
NON - MDR	Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	0.5596	0.5521	0.5793
NON - MDR	AlBaraka Payroll Basic SA (Salary range 1-35k)	Less than 35K	MAB	Monthly	0.5596	0.5521	0.5793
NON - MDR		35K - 200K	MAB	Monthly	0.5596	0.5521	0.5793
NON - MDR		Above 200K	MAB	Monthly	0.5596	0.5521	0.5793
NON - MDR	AlBaraka Payroll Plus SA (Salary range 35k -200k)	Less than 35K	MAB	Monthly	0.5596	0.5521	0.5793
NON - MDR		35K - 200K	MAB	Monthly	0.5596	0.5521	0.5793
NON - MDR		Above 200K	MAB	Monthly	0.5596	0.5521	0.5793
NON - MDR	AlBaraka Payroll Executive SA (Salary range 200K Plus	Less than 35K	MAB	Monthly	0.5596	0.5521	0.5793
NON - MDR		35K - 200K	MAB	Monthly	0.5596	0.5521	0.5793
NON - MDR		Above 200K	MAB	Monthly	0.5596	0.5521	0.5793
NON - MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.5596	0.5521	0.5793
NON - MDR		5K - 99.99K	DB	Monthly	0.6156	0.6073	0.6373
NON - MDR		100K - 10M	DB	Monthly	0.6716	0.6625	0.6952
NON - MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.5596	0.5521	0.5793
NON - MDR		10M - 99.99M	DB	Monthly	0.6156	0.6073	0.6373
NON - MDR		100M - 499.99M	DB	Monthly	0.7275	0.7177	0.7531
NON - MDR		Above 500 M	DB	Monthly	1.0074	0.9938	1.0428
NON - MDR	Mudaraba Premium Plus - Non Checking Account	Less than 9.99 M	DB	Monthly	0.5596	0.5521	0.5793
NON - MDR		10M - 99.99M	DB	Monthly	0.6156	0.6073	0.6373
NON - MDR		100M - 499.99M	DB	Monthly	0.7275	0.7177	0.7531
NON - MDR		Above 500 M	MAB	Monthly	0.7835	0.7729	0.8111
NON - MDR	Khazana Account	Less than 9.99 M	MAB	Monthly	0.5596	0.5521	0.5793
NON - MDR		10M - 99.99M	MAB	Monthly	0.6156	0.6073	0.6373
NON - MDR		100M - 499.99M	MAB	Monthly	0.7275	0.7177	0.7531
NON - MDR		Above 500 M	MAB	Monthly	0.7835	0.7729	0.8111
NON - MDR	Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.5596	0.5521	0.5793
NON - MDR		50M - 100M	DB	Monthly	0.5708	0.5631	0.5909
NON - MDR		100M - 500M	DB	Monthly	0.6156	0.6073	0.6373
NON - MDR		500M - 1.5B	DB	Monthly	0.6716	0.6625	0.6952
NON - MDR		1.5B - 2.5B	DB	Monthly	0.6716	0.6625	0.6952
NON - MDR		Above 2.5B	DB	Monthly	0.7275	0.7177	0.7531
NON - MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	0.5596	0.5521	0.5793
NON - MDR		10K - 499.99K	DB	Monthly	0.6156	0.6073	0.6373
NON - MDR		500K - 999.99K	DB	Monthly	0.6716	0.6625	0.6952
NON - MDR		1M - 4.99M	DB	Monthly	0.7275	0.7177	0.7531
NON - MDR		5M - 9.99M	DB	Monthly	0.7275	0.7177	0.7531
NON - MDR		10M - 24.99M	DB	Monthly	0.7275	0.7177	0.7531
NON - MDR		Above 25M	DB	Monthly	0.7835	0.7729	0.8111
NON - MDR	Albaraka Shafaqat Account	Less than 9999.99	DB	Monthly	0.5596	0.5521	0.5793
NON - MDR		10K - 499.99K	DB	Monthly	0.6716	0.6625	0.6952
NON - MDR		500K - 999.99K	DB	Monthly	0.7275	0.7177	0.7531
NON - MDR		1M - 4.99M	DB	Monthly	0.7275	0.7177	0.7531
NON - MDR		5M - 9.99M	DB	Monthly	0.7835	0.7729	0.8111
NON - MDR		10M - 24.99M	DB	Monthly	1.0074	0.9938	1.0428
NON - MDR		Above 25M	DB	Monthly	1.0074	0.9938	1.0428
NON - MDR	Islamic Term Deposit - 1 Month	0 to 49,999,999	At Maturity	0.7835	0.7729	0.8111	0.8111
NON - MDR		50,000,000 to 99,999,999	At Maturity	0.8395	0.8281	0.8690	0.8690
NON - MDR		100,000,000 to 249,999,999	At Maturity	0.8854	0.8834	0.9269	0.9269
NON - MDR		250,000,000 to 499,999,999	At Maturity	0.9514	0.9386	0.9849	0.9849
NON - MDR		500,000,000 to 999,999,999	At Maturity	1.0074	0.9938	1.0428	1.0428
NON - MDR		1,000,000,000 and above	At Maturity	1.0074	0.9938	1.0428	1.0428

NON - MDR	Islamic Term Deposit - 3 Months	0 to 49,999,999	At Maturity	0.7835	0.7729	0.8111
NON - MDR		50,000,000 to 99,999,999	At Maturity	0.8395	0.8281	0.8690
NON - MDR		100,000,000 to 249,999,999	At Maturity	0.8954	0.8834	0.9269
NON - MDR		250,000,000 to 499,999,999	At Maturity	0.9514	0.9386	0.9849
NON - MDR		500,000,000 to 999,999,999	At Maturity	1.0074	0.9938	1.0428
NON - MDR		1,000,000,000 and above	At Maturity	1.0074	0.9938	1.0428
NON - MDR	Islamic Term Deposit - 6 Months	0 to 49,999,999	At Maturity	0.8954	0.8834	0.9269
NON - MDR		50,000,000 to 99,999,999	At Maturity	0.9514	0.9386	0.9849
NON - MDR		100,000,000 to 249,999,999	At Maturity	1.0074	0.9938	1.0428
NON - MDR		250,000,000 to 499,999,999	At Maturity	1.0633	1.0490	1.1007
NON - MDR		500,000,000 to 999,999,999	At Maturity	1.1193	1.1042	1.1587
NON - MDR		1,000,000,000 and above	At Maturity	1.2312	1.2146	1.2745
NON - MDR	Islamic Term Deposit - 1 Year (Quarterly)		Quarterly	1.3432	1.3250	1.3904
NON - MDR	Islamic Term Deposit - 1 Year (Maturity)		At Maturity	1.0074	0.9938	1.0428
NON - MDR	Islamic Term Deposit - 2 Years (Maturity)		At Maturity	1.0074	0.9938	1.0428
NON - MDR	Islamic Term Deposit - 3 Years (Quarterly)		Quarterly	1.0074	0.9938	1.0428
NON - MDR	Islamic Term Deposit - 3 Years (Maturity)		At Maturity	1.0074	0.9938	1.0428
NON - MDR	Islamic Term Deposit - 5 Years (Quarterly)		Quarterly	1.1193	1.1042	1.1587
NON - MDR	Islamic Term Deposit - 5 Years (Maturity)		At Maturity	1.2312	1.2146	1.2745
NON - MDR	Mahana Amadani Scheme - 1 Years		Monthly	0.9514	0.9386	0.9849
NON - MDR	Mahana Amadani Scheme - 2 Years		Monthly	0.7835	0.7729	0.8111
NON - MDR	Mahana Amadani Scheme - 3 Years		Monthly	1.0074	0.9938	1.0428
NON - MDR	Mahana Amadani Scheme - 4 Years		Monthly	1.0074	0.9938	1.0428
NON - MDR	Mahana Amadani Scheme - 5 Years		Monthly	1.0074	0.9938	1.0428
NON - MDR	Mahana Amdani Plus - 2019 - 3 Year		Monthly	1.0074	0.9938	1.0428
NON - MDR	1 Year Mahana Amdani Shafqaat	25000 to 499,999	Monthly	1.0074	0.9938	1.0428
NON - MDR		500000 & Above	Monthly	1.7909	1.7667	1.8539
NON - MDR	3 Year Mahana Amdani Shafqaat	Rs 500K - Rs 10 m	Monthly	1.3991	1.3802	1.4483
NON - MDR	Mahana Amdani ZK22 (1 Year)	100K - 9.99 M	Monthly	1.2312	1.2146	1.2745
NON - MDR		10 M & Above	Monthly	1.5670	1.5459	1.6222
NON - MDR		100K & Above	At Maturity	1.1193	1.1042	1.1587
NON - MDR	Al Baraka Banaat Term Deposit 6 Month	50K - 499,99K	At Maturity	1.0074	0.9938	1.0428
NON - MDR		Above 500K	At Maturity	1.1193	1.1042	1.1587
NON - MDR	Al Baraka Banaat Term Deposit 1 Year	100K - 499,99K	Monthly	1.2312	1.2146	1.2745
NON - MDR		Above 500K	Monthly	1.3432	1.3250	1.3904
NON - MDR	Al Baraka Banaat Term Deposit 3 Year	100K - 499,99K	Monthly	1.2872	1.2698	1.3325
NON - MDR		Above 500K	Monthly	1.3432	1.3250	1.3904
NON - MDR	ABPL Tier-II Sukuk Third Issue		Semi Annually	2.9102	2.8709	3.0126
NON - MDR	ABPL Tier-I Capital		Yearly	2.9102	2.8709	3.0126
	MRT & MRC		Monthly	1.1753	1.1594	1.2166
	Islamic Financing Facility for Renewable Energy (IFRE)		Quarterly	0.4477	0.4417	0.4635
	Islamic Temporary Economic Refinance Facility (ITERF)		Quarterly	0.2239	0.2208	0.2317
	Islamic Refinance Combating Covid (IFRCC)		Quarterly	0.0112	0.0110	0.0116
	IFFSAP		Quarterly	0.7275	0.7177	0.7531
	Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur (IRCGSWE)		Quarterly	0.0112	0.0110	0.0116