

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

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

DEPOSIT PRODUCTS				Date			
				25-Aug-26			
				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	1.1594	1.2166	0.9720
MDR	Asaan Saving Account		MAB	Monthly	1.1594	1.2166	0.9720
MDR	Tifi - Young Savers Account		DB	Quarterly	1.1594	1.2166	0.9720
MDR	Tabeer Saving Plan		DB	Monthly	1.1594	1.2166	0.9720
MDR	Haji Al Baraka		DB	Monthly	1.1594	1.2166	0.9720
MDR	Asaan Digital Saving Account		MAB	Monthly	1.1594	1.2166	0.9720
MDR	Asaan Digital Remittance Saving Account		MAB	Monthly	1.1594	1.2166	0.9720
MDR	Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	1.1594	1.2166	0.9720
MDR	AlBaraka Payroll Basic SA (Salary range 1-35k)	Less than 35K	MAB	Monthly	1.1594	1.2166	0.9720
MDR		35K – 200K	MAB	Monthly	1.1594	1.2166	0.9720
MDR		Above 200K	MAB	Monthly	1.1594	1.2166	0.9720
MDR	AlBaraka Payroll Plus SA (Salary range 35k-200k)	Less than 35K	MAB	Monthly	1.1594	1.2166	0.9720
MDR		35K - 200K	MAB	Monthly	1.1594	1.2166	0.9720
MDR		Above 200K	MAB	Monthly	1.1594	1.2166	0.9720
MDR	AlBaraka Payroll Executive SA (Salary range 200k Plus	Less than 35K	MAB	Monthly	1.1594	1.2166	0.9720
MDR		35K – 200K	MAB	Monthly	1.1594	1.2166	0.9720
MDR		Above 200K	MAB	Monthly	1.1594	1.2166	0.9720
MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	1.1594	1.2166	0.9720
MDR		5K – 99.99K	DB	Monthly	1.1594	1.2166	0.9720
MDR		100K - 10M	DB	Monthly	1.1594	1.2166	0.9720
MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	1.1594	1.2166	0.9720
MDR		10M – 99.99M	DB	Monthly	1.1594	1.2166	0.9720
MDR		100M – 499.99M	DB	Monthly	1.1594	1.2166	0.9720
MDR		Above 500 M	DB	Monthly	1.1594	1.2166	0.9720
MDR	Khazana Account	Less than 9.99 M	MAB	Monthly	1.1594	1.2166	0.9720
MDR		10M - 99.99M	MAB	Monthly	1.1594	1.2166	0.9720
MDR		100M - 499.99M	MAB	Monthly	1.1594	1.2166	0.9720
MDR		Above 500 M	MAB	Monthly	1.1594	1.2166	0.9720
MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	1.1594	1.2166	0.9720
MDR		10K – 499.99K	DB	Monthly	1.1594	1.2166	0.9720
MDR		500K – 999.99K	DB	Monthly	1.1594	1.2166	0.9720
MDR		1M - 4.99M	DB	Monthly	1.1594	1.2166	0.9720
MDR		5M – 9.99M	DB	Monthly	1.1594	1.2166	0.9720
MDR		10M – 24.99M	DB	Monthly	1.1594	1.2166	0.9720
MDR		Above 25M	DB	Monthly	1.1594	1.2166	0.9720
MDR	Albaraka Shafaqat Account	Less than 9999.99	DB	Monthly	1.1594	1.2166	0.9720
MDR		10K – 499.99K	DB	Monthly	1.1594	1.2166	0.9720
MDR		500K – 999.99K	DB	Monthly	1.1594	1.2166	0.9720
MDR		1M - 4.99M	DB	Monthly	1.1594	1.2166	0.9720
MDR		5M – 9.99M	DB	Monthly	1.1594	1.2166	0.9720
MDR		10M – 24.99M	DB	Monthly	1.1594	1.2166	0.9720
MDR		Above 25M	DB	Monthly	1.1594	1.2166	0.9720
NON - MDR	Albaraka Business Plus		MAB	Monthly	0.0088	0.0093	0.0074
NON - MDR	Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0088	0.0093	0.0074
NON - MDR	Mudarba Saving		MAB	Monthly	0.5521	0.5793	0.4629
NON - MDR	Asaan Saving Account		MAB	Monthly	0.5521	0.5793	0.4629
NON - MDR	Tifi - Young Savers Account		DB	Quarterly	0.5521	0.5793	0.4629
NON - MDR	Tabeer Saving Plan		DB	Monthly	1.4355	1.5063	1.2035
NON - MDR	Haji Al Baraka		DB	Monthly	1.7115	1.7960	1.4349
NON - MDR	Asaan Digital Saving Account		MAB	Monthly	0.5521	0.5793	0.4629
NON - MDR	Asaan Digital Remittance Saving Account		MAB	Monthly	0.5521	0.5793	0.4629
NON - MDR	Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	0.5521	0.5793	0.4629
NON - MDR	AlBaraka Payroll Basic SA (Salary range 1-35k)	Less than 35K	MAB	Monthly	0.5521	0.5793	0.4629
NON - MDR		35K - 200K	MAB	Monthly	0.5521	0.5793	0.4629
NON - MDR		Above 200K	MAB	Monthly	0.5521	0.5793	0.4629
NON - MDR	AlBaraka Payroll Plus SA (Salary range 35k-200k)	Less than 35K	MAB	Monthly	0.5521	0.5793	0.4629
NON - MDR		35K - 200K	MAB	Monthly	0.5521	0.5793	0.4629
NON - MDR		Above 200K	MAB	Monthly	0.5521	0.5793	0.4629
NON - MDR	AlBaraka Payroll Executive SA (Salary range 200k Plus	Less than 35K	MAB	Monthly	0.5521	0.5793	0.4629
NON - MDR		35K - 200K	MAB	Monthly	0.5521	0.5793	0.4629
NON - MDR		Above 200K	MAB	Monthly	0.5521	0.5793	0.4629
NON - MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.5521	0.5793	0.4629
NON - MDR		5K - 99.99K	DB	Monthly	0.6073	0.6373	0.5092
NON - MDR		100K – 10M	DB	Monthly	0.6625	0.6952	0.5555
NON - MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.5521	0.5793	0.4629
NON - MDR		10M - 99.99M	DB	Monthly	0.6073	0.6373	0.5092
NON - MDR		100M - 499.99M	DB	Monthly	0.7177	0.7531	0.6017
NON - MDR		Above 500 M	DB	Monthly	0.9938	1.0428	0.8332
NON - MDR	Mudaraba Premium Plus - Non Checking Account	Less than 9.99 M	DB	Monthly	0.5521	0.5793	0.4629
NON - MDR		10M - 99.99M	DB	Monthly	0.6073	0.6373	0.5092
NON - MDR		100M - 499.99M	DB	Monthly	0.7177	0.7531	0.6017
NON - MDR		Above 500 M	DB	Monthly	0.9938	1.0428	0.8332
NON - MDR	Khazana Account	Less than 9.99 M	MAB	Monthly	0.5521	0.5793	0.4629
NON - MDR		10M - 99.99M	MAB	Monthly	0.6073	0.6373	0.5092
NON - MDR		100M - 499.99M	MAB	Monthly	0.7177	0.7531	0.6017
NON - MDR		Above 500 M	MAB	Monthly	0.7729	0.8111	0.6480
NON - MDR	Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.5521	0.5793	0.4629
NON - MDR		50M - 100M	DB	Monthly	0.5631	0.5909	0.4721
NON - MDR		100M - 500M	DB	Monthly	0.6073	0.6373	0.5092
NON - MDR		500M - 1.5B	DB	Monthly	0.6625	0.6952	0.5555
NON - MDR		1.5B - 2.5B	DB	Monthly	0.6625	0.6952	0.5555
NON - MDR		Above 2.5B	DB	Monthly	0.7177	0.7531	0.6017
NON - MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	0.5521	0.5793	0.4629
NON - MDR		10K – 499.99K	DB	Monthly	0.6073	0.6373	0.5092
NON - MDR		500K – 999.99K	DB	Monthly	0.6625	0.6952	0.5555
NON - MDR		1M - 4.99M	DB	Monthly	0.7177	0.7531	0.6017
NON - MDR		5M – 9.99M	DB	Monthly	0.7177	0.7531	0.6017
NON - MDR		10M – 24.99M	DB	Monthly	0.7177	0.7531	0.6017
NON - MDR		Above 25M	DB	Monthly	0.7729	0.8111	0.6480
NON - MDR	Albaraka Shafaqat Account	Less than 9999.99	DB	Monthly	0.5521	0.5793	0.4629
NON - MDR		10K – 499.99K	DB	Monthly	0.6625	0.6952	0.5555
NON - MDR		500K – 999.99K	DB	Monthly	0.7177	0.7531	0.6017
NON - MDR		1M - 4.99M	DB	Monthly	0.7177	0.7531	0.6017
NON - MDR		5M – 9.99M	DB	Monthly	0.7729	0.8111	0.6480
NON - MDR		10M - 24.99M	DB	Monthly	0.9938	1.0428	0.8332
NON - MDR		Above 25M	DB	Monthly	0.9938	1.0428	0.8332
NON - MDR	Islamic Term Deposit - 1 Month	0 to 49,999,999	At Maturity	0.7729	0.8111	0.6480	
NON - MDR		50,000,000 to 99,999,999	At Maturity	0.8281	0.8690	0.6943	
NON - MDR		100,000,000 to 249,999,999	At Maturity	0.8834	0.9269	0.7406	
NON - MDR		250,000,000 to 499,999,999	At Maturity	0.9389	0.9849	0.7869	
NON - MDR		500,000,000 to 999,999,999	At Maturity	0.9938	1.0428	0.8332	
NON - MDR		1,000,000,000 and above	At Maturity	0.9938	1.0428	0.8332	

NON - MDR	Islamic Term Deposit - 3 Months	0 to 49,999,999	At Maturity	0.7729	0.8111	0.6480
NON - MDR		50,000,000 to 99,999,999	At Maturity	0.8281	0.8690	0.6943
NON - MDR		100,000,000 to 249,999,999	At Maturity	0.8834	0.9269	0.7406
NON - MDR		250,000,000 to 499,999,999	At Maturity	0.9386	0.9849	0.7869
NON - MDR		500,000,000 to 999,999,999	At Maturity	0.9938	1.0428	0.8332
NON - MDR		1,000,000,000 and above	At Maturity	0.9938	1.0428	0.8332
NON - MDR	Islamic Term Deposit - 6 Months	0 to 49,999,999	At Maturity	0.8834	0.9269	0.7406
NON - MDR		50,000,000 to 99,999,999	At Maturity	0.9386	0.9849	0.7869
NON - MDR		100,000,000 to 249,999,999	At Maturity	0.9938	1.0428	0.8332
NON - MDR		250,000,000 to 499,999,999	At Maturity	1.0490	1.1007	0.8795
NON - MDR		500,000,000 to 999,999,999	At Maturity	1.1042	1.1587	0.9258
NON - MDR		1,000,000,000 and above	At Maturity	1.2146	1.2745	1.0183
NON - MDR	Islamic Term Deposit - 1 Year (Quarterly)		Quarterly	1.3250	1.3904	1.1109
NON - MDR	Islamic Term Deposit - 1 Year (Maturity)		At Maturity	0.9938	1.0428	0.8332
NON - MDR	Islamic Term Deposit - 2 Years (Maturity)		At Maturity	0.9938	1.0428	0.8332
NON - MDR	Islamic Term Deposit - 3 Years (Quarterly)		Quarterly	0.9938	1.0428	0.8332
NON - MDR	Islamic Term Deposit - 3 Years (Maturity)		At Maturity	0.9938	1.0428	0.8332
NON - MDR	Islamic Term Deposit - 5 Years (Quarterly)		Quarterly	1.1042	1.1587	0.9258
NON - MDR	Islamic Term Deposit - 5 Years (Maturity)		At Maturity	1.2146	1.2745	1.0183
NON - MDR	Mahana Amadani Scheme - 1 Years		Monthly	0.9386	0.9849	0.7869
NON - MDR	Mahana Amadani Scheme - 2 Years		Monthly	0.7729	0.8111	0.6480
NON - MDR	Mahana Amadani Scheme - 3 Years		Monthly	0.9938	1.0428	0.8332
NON - MDR	Mahana Amadani Scheme - 4 Years		Monthly	0.9938	1.0428	0.8332
NON - MDR	Mahana Amadani Scheme - 5 Years		Monthly	0.9938	1.0428	0.8332
NON - MDR	Mahana Amdani Plus - 2019 - 3 Year		Monthly	0.9938	1.0428	0.8332
NON - MDR	1 Year Mahana Amdani Shafqaat	25000 to 499,999	Monthly	1.7667	1.8539	1.4812
NON - MDR		500000 & Above	Monthly	1.7667	1.8539	1.4812
NON - MDR	3 Year Mahana Amdani Shafqaat	Rs 500K - Rs 10 m	Monthly	1.3802	1.4483	1.1572
NON - MDR	Mahana Amdani 2K22 (1 Year)	100K - 9.99 M	Monthly	1.2146	1.2745	1.0183
NON - MDR		10 M & Above	Monthly	1.5459	1.6222	1.2961
NON - MDR		100K & Above	At Maturity	1.1042	1.1587	0.9258
NON - MDR	Al Baraka Banaat Term Deposit 6 Month	50K - 499,99K	At Maturity	0.9938	1.0428	0.8332
NON - MDR		Above 500K	At Maturity	1.1042	1.1587	0.9258
NON - MDR	Al Baraka Banaat Term Deposit 1 Year	100K - 499,99K	Monthly	1.2146	1.2745	1.0183
NON - MDR		Above 500K	Monthly	1.3250	1.3904	1.1109
NON - MDR	Al Baraka Banaat Term Deposit 3 Year	100K - 499,99K	Monthly	1.2698	1.3225	1.0646
NON - MDR		Above 500K	Monthly	1.3250	1.3904	1.1109
NON - MDR	ABPL Tier-II Sukuk Third Issue		Semi Annually	2.8709	3.0126	2.7773
NON - MDR	ABPL Tier-I Capital		Yearly	2.8709	3.0126	3.1476
NON - MDR	MRT & MRC		Monthly	1.1594	1.2166	0.9720
	Islamic Financing Facility for Renewable Energy (IFRE)		Quarterly	0.4417	0.4635	0.3703
	Islamic Temporary Economic Refinance Facility (ITERF)		Quarterly	0.2208	0.2317	0.1852
	Islamic Refinance Combating Covid (IFRCC)		Quarterly	0.0110	0.0116	0.0093
	IFFSAP		Quarterly	0.7177	0.7531	0.6017
	Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur (IRCGSWE)		Quarterly	0.0110	0.0116	0.0093