

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **JUL 2025 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				
				JUL' 2025		JUN' 2025		MAY' 2025
				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	0.9635	0.7310	0.7210	
MDR	Asaan Saving Account		MAB	Monthly	0.9635	0.7310	0.7210	
MDR	TIFI - Young Savers Account		DB	Quarterly	0.9635	0.7310	0.7210	
MDR	Tabeer Saving Plan		DB	Monthly	0.9635	0.7310	0.7210	
MDR	Haji Al Baraka		DB	Monthly	0.9635	0.7310	0.7210	
MDR	Asaan Digital Saving Account		MAB	Monthly	0.9635	0.7310	0.7210	
MDR	Asaan Digital Remittance Saving Account		MAB	Monthly	0.9635	0.7310	0.7210	
MDR	Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	0.9635	0.7310	0.7210	
MDR	AlBaraka Payroll Basic SA (Salary range 1-35k)	Less than 35K	MAB	Monthly	0.9635	0.7310	0.7210	
MDR		35K - 200K	MAB	Monthly	0.9635	0.7310	0.7210	
MDR		Above 200K	MAB	Monthly	0.9635	0.7310	0.7210	
MDR	AlBaraka Payroll Plus SA (Salary range 35k -200k)	Less than 35K	MAB	Monthly	0.9635	0.7310	0.7210	
MDR		35K - 200K	MAB	Monthly	0.9635	0.7310	0.7210	
MDR		Above 200K	MAB	Monthly	0.9635	0.7310	0.7210	
MDR	AlBaraka Payroll Executive SA (Salary range 200k Plus	Less than 35K	MAB	Monthly	0.9635	0.7310	0.7210	
MDR		35K - 200K	MAB	Monthly	0.9635	0.7310	0.7210	
MDR		Above 200K	MAB	Monthly	0.9635	0.7310	0.7210	
MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.9635	0.7310	0.7210	
MDR		5K - 99.99K	DB	Monthly	0.9635	0.7310	0.7210	
MDR		100K - 10M	DB	Monthly	0.9635	0.7310	0.7210	
MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.9635	0.7310	0.7210	
MDR		10M - 99.99M	DB	Monthly	0.9635	0.7310	0.7210	
MDR		100M - 499.99M	DB	Monthly	0.9635	0.7310	0.7210	
MDR		Above 500 M	MAB	Monthly	0.9635	0.7310	0.7210	
MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	0.9635	0.7310	0.7210	
MDR		10K - 499.99K	DB	Monthly	0.9635	0.7310	0.7210	
MDR		500K - 999.99K	DB	Monthly	0.9635	0.7310	0.7210	
MDR		1M - 4.99M	DB	Monthly	0.9635	0.7310	0.7210	
MDR		5M - 9.99M	DB	Monthly	0.9635	0.7310	0.7210	
MDR		10M - 24.99M	DB	Monthly	0.9635	0.7310	0.7210	
MDR		Above 25M	DB	Monthly	0.9635	0.7310	0.7210	
MDR	Albaraka Shafaqat Account	Less than 9999.99	DB	Monthly	0.9635	0.7310	0.7210	
MDR		10K - 499.99K	DB	Monthly	0.9635	0.7310	0.7210	
MDR		500K - 999.99K	DB	Monthly	0.9635	0.7310	0.7210	
MDR		1M - 4.99M	DB	Monthly	0.9635	0.7310	0.7210	
MDR		5M - 9.99M	DB	Monthly	0.9635	0.7310	0.7210	
MDR		10M - 24.99M	DB	Monthly	0.9635	0.7310	0.7210	
MDR		Above 25M	DB	Monthly	0.9635	0.7310	0.7210	
NON - MDR	Albaraka Business Plus		MAB	Monthly	0.0073	0.0090	0.0089	
NON - MDR	Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0073	0.0090	0.0089	
NON - MDR	Mudaraba Saving		MAB	Monthly	0.9635	0.7310	0.7210	
NON - MDR	Asaan Saving Account		MAB	Monthly	0.9635	0.7310	0.7210	
NON - MDR	TIFI - Young Savers Account		DB	Quarterly	0.9635	0.7310	0.7210	
NON - MDR	Tabeer Saving Plan		DB	Monthly	1.3306	1.6306	1.6084	
NON - MDR	Haji Al Baraka		DB	Monthly	1.5600	1.9118	1.8857	
NON - MDR	Asaan Digital Saving Account		MAB	Monthly	0.9635	0.7310	0.7210	
NON - MDR	Asaan Digital Remittance Saving Account		MAB	Monthly	0.9635	0.7310	0.7210	
NON - MDR	Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	0.9635	0.7310	0.7210	
NON - MDR	AlBaraka Payroll Basic SA (Salary range 1-35k)	Less than 35K	MAB	Monthly	0.9635	0.7310	0.7210	
NON - MDR		35K - 200K	MAB	Monthly	0.9635	0.7310	0.7210	
NON - MDR		Above 200K	MAB	Monthly	0.9635	0.7310	0.7210	
NON - MDR	AlBaraka Payroll Plus SA (Salary range 35k -200k)	Less than 35K	MAB	Monthly	0.9635	0.7310	0.7210	
NON - MDR		35K - 200K	MAB	Monthly	0.9635	0.7310	0.7210	
NON - MDR		Above 200K	MAB	Monthly	0.9635	0.7310	0.7210	
NON - MDR	AlBaraka Payroll Executive SA (Salary range 200k Plus	Less than 35K	MAB	Monthly	0.9635	0.7310	0.7210	
NON - MDR		35K - 200K	MAB	Monthly	0.9635	0.7310	0.7210	
NON - MDR		Above 200K	MAB	Monthly	0.9635	0.7310	0.7210	
NON - MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.9635	0.7310	0.7210	
NON - MDR		5K - 99.99K	DB	Monthly	0.6424	0.7872	0.7765	
NON - MDR		100K - 10M	DB	Monthly	0.6882	0.8434	0.8319	
NON - MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.9635	0.7310	0.7210	
NON - MDR		10M - 99.99M	DB	Monthly	0.6424	0.7872	0.7765	
NON - MDR		100M - 499.99M	DB	Monthly	0.7341	0.8997	0.8874	
NON - MDR		Above 500 M	DB	Monthly	0.9635	1.1808	1.1647	
NON - MDR	Khazana Account	Less than 9.99 M	MAB	Monthly	0.9635	0.7310	0.7210	
NON - MDR		10M - 99.99M	MAB	Monthly	0.6424	0.7872	0.7765	
NON - MDR		100M - 499.99M	MAB	Monthly	0.7341	0.8997	0.8874	
NON - MDR		Above 500 M	MAB	Monthly	0.7800	0.9559	0.9429	
NON - MDR	Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.9635	0.7310	0.7210	
NON - MDR		50M - 100M	DB	Monthly	0.6057	0.7422	0.7321	
NON - MDR		100M - 500M	DB	Monthly	0.6424	0.7872	0.7765	
NON - MDR		500M - 1.5B	DB	Monthly	0.6882	0.8434	0.8319	
NON - MDR		1.5B - 2.5B	DB	Monthly	0.6882	0.8434	0.8319	
NON - MDR		Above 2.5B	DB	Monthly	0.7341	0.8997	0.8874	
NON - MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	0.9635	0.7310	0.7210	
NON - MDR		10K - 499.99K	DB	Monthly	0.6424	0.7872	0.7765	
NON - MDR		500K - 999.99K	DB	Monthly	0.6791	0.8322	0.8208	
NON - MDR		1M - 4.99M	DB	Monthly	0.7341	0.8997	0.8874	
NON - MDR		5M - 9.99M	DB	Monthly	0.7341	0.8997	0.8874	
NON - MDR		10M - 24.99M	DB	Monthly	0.7341	0.8997	0.8874	
NON - MDR		Above 25M	DB	Monthly	0.7800	0.9559	0.9429	
NON - MDR	Albaraka Shafaqat Account	Less than 9999.99	DB	Monthly	0.9635	0.7310	0.7210	
NON - MDR		10K - 499.99K	DB	Monthly	0.6882	0.8434	0.8319	
NON - MDR		500K - 999.99K	DB	Monthly	0.7341	0.8997	0.8874	
NON - MDR		1M - 4.99M	DB	Monthly	0.7341	0.8997	0.8874	
NON - MDR		5M - 9.99M	DB	Monthly	0.7800	0.9559	0.9429	
NON - MDR		10M - 24.99M	DB	Monthly	0.9635	1.1808	1.1647	
NON - MDR		Above 25M	DB	Monthly	0.9635	1.1808	1.1647	
NON - MDR	Islamic Term Deposit - 1 Month	0 to 49,999,999	At Maturity	0.6424	0.7872	0.7765		
NON - MDR		50,000,000 to 99,999,999	At Maturity	0.6882	0.8434	0.8319		
NON - MDR		100,000,000 to 249,999,999	At Maturity	0.7341	0.8997	0.8874		
NON - MDR		250,000,000 to 499,999,999	At Maturity	0.7800	0.9559	0.9429		
NON - MDR		500,000,000 to 999,999,999	At Maturity	0.8259	1.0121	0.9983		
NON - MDR		1,000,000,000 and above	At Maturity	0.8259	1.0121	0.9983		

NON - MDR	Islamic Term Deposit - 3 Months	0 to 49,999,999		At Maturity	0.6424	0.7872	0.7765
NON - MDR		50,000,000 to 99,999,999		At Maturity	0.6882	0.8434	0.8319
NON - MDR		100,000,000 to 249,999,999		At Maturity	0.7341	0.8997	0.8874
NON - MDR		250,000,000 to 499,999,999		At Maturity	0.7800	0.9559	0.9429
NON - MDR		500,000,000 to 999,999,999		At Maturity	0.8259	1.0121	0.9983
NON - MDR		1,000,000,000 and above		At Maturity	0.8259	1.0121	0.9983
NON - MDR	Islamic Term Deposit - 6 Months	0 to 49,999,999		At Maturity	0.7341	0.8997	0.8874
NON - MDR		50,000,000 to 99,999,999		At Maturity	0.7800	0.9559	0.9429
NON - MDR		100,000,000 to 249,999,999		At Maturity	0.8259	1.0121	0.9983
NON - MDR		250,000,000 to 499,999,999		At Maturity	0.8718	1.0683	1.0538
NON - MDR		500,000,000 to 999,999,999		At Maturity	0.9177	1.1246	1.1093
NON - MDR		1,000,000,000 and above		At Maturity	1.0094	1.2370	1.2202
NON - MDR	Islamic Term Deposit - 1 Year (Quarterly)			Quarterly	1.1930	1.4619	1.4420
NON - MDR	Islamic Term Deposit - 1 Year [Maturity]			At Maturity	0.8259	1.0121	0.9983
NON - MDR	Islamic Term Deposit - 2 Years [Maturity]			At Maturity	0.8259	1.0121	0.9983
NON - MDR	Islamic Term Deposit - 3 Years [Quarterly]			Quarterly	0.8259	1.0121	0.9983
NON - MDR	Islamic Term Deposit - 3 Years [Maturity]			At Maturity	0.8259	1.0121	0.9983
NON - MDR	Islamic Term Deposit - 5 Years [Quarterly]			Quarterly	0.9177	1.1246	1.1093
NON - MDR	Islamic Term Deposit - 5 Years [Maturity]			At Maturity	1.0094	1.2370	1.2202
NON - MDR	Mahana Amadani Scheme - 1 Years			Monthly	0.7800	0.9559	0.9429
NON - MDR	Mahana Amadani Scheme - 2 Years			Monthly	0.6424	0.7872	0.7765
NON - MDR	Mahana Amadani Scheme - 3 Years			Monthly	0.8259	1.0121	0.9983
NON - MDR	Mahana Amadani Scheme - 4 Years			Monthly	0.8259	1.0121	0.9983
NON - MDR	Mahana Amadani Scheme - 5 Years			Monthly	0.8259	1.0121	0.9983
NON - MDR	Mahana Amdani Plus - 2019 - 3 Year			Monthly	0.8259	1.0121	0.9983
NON - MDR	1 Year Mahana Amdani Shafqaat	25000 to 499,999		Monthly	1.4683	1.7993	1.7748
NON - MDR		500000 & Above		Monthly	1.4683	1.7993	1.7748
NON - MDR	3 Year Mahana Amdani Shafqaat	Rs 500k – Rs 10 m		Monthly	1.1471	1.4057	1.3866
NON - MDR	Mahana Amdani 2K22 (1 Year)	100K - 9.99 M		Monthly	1.0094	1.2370	1.2202
NON - MDR		10 M & Above		Monthly	1.4683	1.7993	1.7748
NON - MDR		100K & Above		At Maturity	0.9177	1.1246	1.1093
NON - MDR	Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K		At Maturity	0.8259	1.0121	0.9983
NON - MDR		Above 500K		At Maturity	0.9177	1.1246	1.1093
NON - MDR	Al Baraka Banaat Term Deposit 1 Year	100K – 499.99K		Monthly	1.0094	1.2370	1.2202
NON - MDR		Above 500K		Monthly	1.1012	1.3495	1.3311
NON - MDR	Al Baraka Banaat Term Deposit 3 Year	100K – 499.99K		Monthly	1.0553	1.2933	1.2756
NON - MDR		Above 500K		Monthly	1.1012	1.3495	1.3311
	ABPL Tier-II Sukuk Third Issue			Semi Annually	2.0464	2.5505	2.7731
	ABPL Tier-I Capital			Yearly	2.2942	3.1488	3.1059
	Islamic Financing Facility for Renewable Energy (IFRE)			Quarterly	0.3671	0.4498	0.3328
	Islamic Temporary Economic Refinance Facility (ITERF)			Quarterly	0.1835	0.2249	0.1664
	Islamic Refinance Combating Covid (IFRCC)			Quarterly	0.0092	0.0112	0.0111
	IFPSAP			Quarterly	0.5965	0.7310	0.6545
	Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur (IRCGSWE)			Quarterly	0.0092	0.0112	0.0111