

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **AUG 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			
				28-Jul-25			
				PROFIT SHARING RATIO			
				Share of Mudarib	50%	50%	50%
Category	Product	Tiers	Profit Calculation	Payment Frequency	Weightages	Weightages	Weightages
MDR	Mudarba Saving		MAB	Monthly	0.9817	0.9635	0.7310
MDR	Asaan Saving Account		MAB	Monthly	0.9817	0.9635	0.7310
MDR	TIFI - Young Savers Account		DB	Quarterly	0.9817	0.9635	0.7310
MDR	Tabeer Saving Plan		DB	Monthly	0.9817	0.9635	0.7310
MDR	Haji Al Baraka		DB	Monthly	0.9817	0.9635	0.7310
MDR	Asaan Digital Saving Account		MAB	Monthly	0.9817	0.9635	0.7310
MDR	Asaan Digital Remittance Saving Account		MAB	Monthly	0.9817	0.9635	0.7310
MDR	Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	0.9817	0.9635	0.7310
MDR	AlBaraka Payroll Basic SA (Salary range 1-35k)	Less than 35K	MAB	Monthly	0.9817	0.9635	0.7310
MDR		35K - 200K	MAB	Monthly	0.9817	0.9635	0.7310
MDR		Above 200K	MAB	Monthly	0.9817	0.9635	0.7310
MDR	AlBaraka Payroll Plus SA (Salary range 35K -200k)	Less than 35K	MAB	Monthly	0.9817	0.9635	0.7310
MDR		35K - 200K	MAB	Monthly	0.9817	0.9635	0.7310
MDR		Above 200K	MAB	Monthly	0.9817	0.9635	0.7310
MDR	AlBaraka Payroll Executive SA (Salary range 200k Plus	Less than 35K	MAB	Monthly	0.9817	0.9635	0.7310
MDR		35K - 200K	MAB	Monthly	0.9817	0.9635	0.7310
MDR		Above 200K	MAB	Monthly	0.9817	0.9635	0.7310
MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.9817	0.9635	0.7310
MDR		5K - 99.99K	DB	Monthly	0.9817	0.9635	0.7310
MDR		100K - 10M	DB	Monthly	0.9817	0.9635	0.7310
MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.9817	0.9635	0.7310
MDR		10M - 99.99M	DB	Monthly	0.9817	0.9635	0.7310
MDR		100M - 499.99M	DB	Monthly	0.9817	0.9635	0.7310
MDR		Above 500 M	DB	Monthly	0.9817	0.9635	0.7310
MDR	Khazana Account	Less than 9.99 M	MAB	Monthly	0.9817	0.9635	0.7310
MDR		10M - 99.99M	MAB	Monthly	0.9817	0.9635	0.7310
MDR		100M - 499.99M	MAB	Monthly	0.9817	0.9635	0.7310
MDR		Above 500 M	MAB	Monthly	0.9817	0.9635	0.7310
MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	0.9817	0.9635	0.7310
MDR		10K - 499.99K	DB	Monthly	0.9817	0.9635	0.7310
MDR		500K - 999.99K	DB	Monthly	0.9817	0.9635	0.7310
MDR		1M - 4.99M	DB	Monthly	0.9817	0.9635	0.7310
MDR		5M - 9.99M	DB	Monthly	0.9817	0.9635	0.7310
MDR		10M - 24.99M	DB	Monthly	0.9817	0.9635	0.7310
MDR		Above 25M	DB	Monthly	0.9817	0.9635	0.7310
MDR	Albaraka Shafaqat Account	Less than 9999.99	DB	Monthly	0.9817	0.9635	0.7310
MDR		10K - 499.99K	DB	Monthly	0.9817	0.9635	0.7310
MDR		500K - 999.99K	DB	Monthly	0.9817	0.9635	0.7310
MDR		1M - 4.99M	DB	Monthly	0.9817	0.9635	0.7310
MDR		5M - 9.99M	DB	Monthly	0.9817	0.9635	0.7310
MDR		10M - 24.99M	DB	Monthly	0.9817	0.9635	0.7310
MDR		Above 25M	DB	Monthly	0.9817	0.9635	0.7310
NON - MDR	Albaraka Business Plus		MAB	Monthly	0.0075	0.0073	0.0090
NON - MDR	Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0075	0.0073	0.0090
NON - MDR	Mudarba Saving		MAB	Monthly	0.6077	0.5965	0.7310
NON - MDR	Asaan Saving Account		MAB	Monthly	0.6077	0.5965	0.7310
NON - MDR	TIFI - Young Savers Account		DB	Quarterly	0.6077	0.5965	0.7310
NON - MDR	Tabeer Saving Plan		DB	Monthly	1.3556	1.3306	1.6306
NON - MDR	Haji Al Baraka		DB	Monthly	1.5894	1.5600	1.9118
NON - MDR	Asaan Digital Saving Account		MAB	Monthly	0.6077	0.5965	0.7310
NON - MDR	Asaan Digital Remittance Saving Account		MAB	Monthly	0.6077	0.5965	0.7310
NON - MDR	Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	0.6077	0.5965	0.7310
NON - MDR	AlBaraka Payroll Basic SA (Salary range 1-35k)	Less than 35K	MAB	Monthly	0.6077	0.5965	0.7310
NON - MDR		35K - 200K	MAB	Monthly	0.6077	0.5965	0.7310
NON - MDR		Above 200K	MAB	Monthly	0.6077	0.5965	0.7310
NON - MDR	AlBaraka Payroll Plus SA (Salary range 35K -200k)	Less than 35K	MAB	Monthly	0.6077	0.5965	0.7310
NON - MDR		35K - 200K	MAB	Monthly	0.6077	0.5965	0.7310
NON - MDR		Above 200K	MAB	Monthly	0.6077	0.5965	0.7310
NON - MDR	AlBaraka Payroll Executive SA (Salary range 200k Plus	Less than 35K	MAB	Monthly	0.6077	0.5965	0.7310
NON - MDR		35K - 200K	MAB	Monthly	0.6077	0.5965	0.7310
NON - MDR		Above 200K	MAB	Monthly	0.6077	0.5965	0.7310
NON - MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.6077	0.5965	0.7310
NON - MDR		5K - 99.99K	DB	Monthly	0.6544	0.6424	0.7872
NON - MDR		100K - 10M	DB	Monthly	0.7012	0.6882	0.8434
NON - MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.6077	0.5965	0.7310
NON - MDR		10M - 99.99M	DB	Monthly	0.6544	0.6424	0.7872
NON - MDR		100M - 499.99M	DB	Monthly	0.7479	0.7341	0.8997
NON - MDR		Above 500 M	DB	Monthly	0.9817	0.9635	1.1808
NON - MDR	Khazana Account	Less than 9.99 M	MAB	Monthly	0.6077	0.5965	0.7310
NON - MDR		10M - 99.99M	MAB	Monthly	0.6544	0.6424	0.7872
NON - MDR		100M - 499.99M	MAB	Monthly	0.7479	0.7341	0.8997
NON - MDR		Above 500 M	MAB	Monthly	0.7947	0.7800	0.9559
NON - MDR	Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.6077	0.5965	0.7310
NON - MDR		50M - 100M	DB	Monthly	0.6171	0.6057	0.7422
NON - MDR		100M - 500M	DB	Monthly	0.6544	0.6424	0.7872
NON - MDR		500M - 1.5B	DB	Monthly	0.7012	0.6882	0.8434
NON - MDR		1.5B - 2.5B	DB	Monthly	0.7012	0.6882	0.8434
NON - MDR		Above 2.5B	DB	Monthly	0.7479	0.7341	0.8997
NON - MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	0.6077	0.5965	0.7310
NON - MDR		10K - 499.99K	DB	Monthly	0.6544	0.6424	0.7872
NON - MDR		500K - 999.99K	DB	Monthly	0.6918	0.6791	0.8322
NON - MDR		1M - 4.99M	DB	Monthly	0.7479	0.7341	0.8997
NON - MDR		5M - 9.99M	DB	Monthly	0.7479	0.7341	0.8997
NON - MDR		10M - 24.99M	DB	Monthly	0.7479	0.7341	0.8997
NON - MDR		Above 25M	DB	Monthly	0.7947	0.7800	0.9559
NON - MDR	Albaraka Shafaqat Account	Less than 9999.99	DB	Monthly	0.6077	0.5965	0.7310
NON - MDR		10K - 499.99K	DB	Monthly	0.7012	0.6882	0.8434
NON - MDR		500K - 999.99K	DB	Monthly	0.7479	0.7341	0.8997
NON - MDR		1M - 4.99M	DB	Monthly	0.7479	0.7341	0.8997
NON - MDR		5M - 9.99M	DB	Monthly	0.7947	0.7800	0.9559
NON - MDR		10M - 24.99M	DB	Monthly	0.9817	0.9635	1.1808
NON - MDR		Above 25M	DB	Monthly	0.9817	0.9635	1.1808
NON - MDR	Islamic Term Deposit - 1 Month	0 to 49,999,999	At Maturity	0.6544	0.6424	0.7872	0.8434
NON - MDR		50,000,000 to 99,999,999	At Maturity	0.7012	0.6882	0.8434	0.8434
NON - MDR		100,000,000 to 249,999,999	At Maturity	0.7479	0.7341	0.8997	0.8997
NON - MDR		250,000,000 to 499,999,999	At Maturity	0.7947	0.7800	0.9559	0.9559
NON - MDR		500,000,000 to 999,999,999	At Maturity	0.8414	0.8259	1.0121	1.0121
NON - MDR		1,000,000,000 and above	At Maturity	0.8414	0.8259	1.0121	1.0121

NON - MDR	Islamic Term Deposit - 3 Months	0 to 49,999,999		At Maturity	0.6544	0.6424	0.7872
NON - MDR		50,000,000 to 99,999,999		At Maturity	0.7012	0.6882	0.8434
NON - MDR		100,000,000 to 249,999,999		At Maturity	0.7479	0.7341	0.8997
NON - MDR		250,000,000 to 499,999,999		At Maturity	0.7947	0.7800	0.9559
NON - MDR		500,000,000 to 999,999,999		At Maturity	0.8414	0.8259	1.0121
NON - MDR		1,000,000,000 and above		At Maturity	0.8414	0.8259	1.0121
NON - MDR	Islamic Term Deposit - 6 Months	0 to 49,999,999		At Maturity	0.7479	0.7341	0.8997
NON - MDR		50,000,000 to 99,999,999		At Maturity	0.7947	0.7800	0.9559
NON - MDR		100,000,000 to 249,999,999		At Maturity	0.8414	0.8259	1.0121
NON - MDR		250,000,000 to 499,999,999		At Maturity	0.8882	0.8718	1.0683
NON - MDR		500,000,000 to 999,999,999		At Maturity	0.9349	0.9177	1.1246
NON - MDR		1,000,000,000 and above		At Maturity	1.0284	1.0094	1.2370
NON - MDR	Islamic Term Deposit - 1 Year (Quarterly)			Quarterly	1.2154	1.1930	1.4619
NON - MDR	Islamic Term Deposit - 1 Year [Maturity]			At Maturity	0.8414	0.8259	1.0121
NON - MDR	Islamic Term Deposit - 2 Years [Maturity]			At Maturity	0.8414	0.8259	1.0121
NON - MDR	Islamic Term Deposit - 3 Years [Quarterly]			Quarterly	0.8414	0.8259	1.0121
NON - MDR	Islamic Term Deposit - 3 Years [Maturity]			At Maturity	0.8414	0.8259	1.0121
NON - MDR	Islamic Term Deposit - 5 Years [Quarterly]			Quarterly	0.9349	0.9177	1.1246
NON - MDR	Islamic Term Deposit - 5 Years [Maturity]			At Maturity	1.0284	1.0094	1.2370
NON - MDR	Mahana Amadani Scheme - 1 Years			Monthly	0.7947	0.7800	0.9559
NON - MDR	Mahana Amadani Scheme - 2 Years			Monthly	0.6544	0.6424	0.7872
NON - MDR	Mahana Amadani Scheme - 3 Years			Monthly	0.8414	0.8259	1.0121
NON - MDR	Mahana Amadani Scheme - 4 Years			Monthly	0.8414	0.8259	1.0121
NON - MDR	Mahana Amadani Scheme - 5 Years			Monthly	0.8414	0.8259	1.0121
NON - MDR	Mahana Amdani Plus - 2019 - 3 Year			Monthly	0.8414	0.8259	1.0121
NON - MDR	1 Year Mahana Amdani Shafqaat	25000 to 499,999		Monthly	1.4959	1.4683	1.7993
NON - MDR		500000 & Above		Monthly	1.4959	1.4683	1.7993
NON - MDR	3 Year Mahana Amdani Shafqaat	Rs 500k – Rs 10 m		Monthly	1.1687	1.1471	1.4057
NON - MDR	Mahana Amdani 2K22 (1 Year)	100K - 9.99 M		Monthly	1.0284	1.0094	1.2370
NON - MDR		10 M & Above		Monthly	1.4959	1.4683	1.7993
NON - MDR		100K & Above		At Maturity	0.9349	0.9177	1.1246
NON - MDR	Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K		At Maturity	0.8414	0.8259	1.0121
NON - MDR		Above 500K		At Maturity	0.9349	0.9177	1.1246
NON - MDR	Al Baraka Banaat Term Deposit 1 Year	100K – 499.99K		Monthly	1.0284	1.0094	1.2370
NON - MDR		Above 500K		Monthly	1.1219	1.1012	1.3495
NON - MDR	Al Baraka Banaat Term Deposit 3 Year	100K – 499.99K		Monthly	1.0752	1.0553	1.2933
NON - MDR		Above 500K		Monthly	1.1219	1.1012	1.3495
	ABPL Tier-II Sukuk Third Issue			Semi Annually	2.2438	2.0464	2.5505
	ABPL Tier-I Capital			Yearly	2.3373	2.2942	3.1488
	Islamic Financing Facility for Renewable Energy (IFRE)			Quarterly	0.3740	0.3671	0.4498
	Islamic Temporary Economic Refinance Facility (ITERF)			Quarterly	0.1870	0.1835	0.2249
	Islamic Refinance Combating Covid (IFRCC)			Quarterly	0.0093	0.0092	0.0112
	IFPSAP			Quarterly	0.6077	0.5965	0.7310
	Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur (IRCGSWE)			Quarterly	0.0093	0.0092	0.0112