

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **SEP 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			
				26-Aug-25			
				SEP' 2025			
				AUG' 2025			
PROFIT SHARING RATIO				JUL' 2025			
				Share of Mudarib			
				50%	50%	50%	50%
Share of Rabbul Maal				50%	50%	50%	50%
Category	Product	Tiers	Profit Calculation	Payment Frequency	Weightages	Weightages	Weightages
MDR	Mudarba Saving		MAB	Monthly	0.9860	0.9817	0.9635
MDR	Asaan Saving Account		MAB	Monthly	0.9860	0.9817	0.9635
MDR	TIFI - Young Savers Account		DB	Quarterly	0.9860	0.9817	0.9635
MDR	Tabeer Saving Plan		DB	Monthly	0.9860	0.9817	0.9635
MDR	Haji Al Baraka		DB	Monthly	0.9860	0.9817	0.9635
MDR	Asaan Digital Saving Account		MAB	Monthly	0.9860	0.9817	0.9635
MDR	Asaan Digital Remittance Saving Account		MAB	Monthly	0.9860	0.9817	0.9635
MDR	Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	0.9860	0.9817	0.9635
MDR	AlBaraka Payroll Basic SA (Salary range 1-35k)	Less than 35K	MAB	Monthly	0.9860	0.9817	0.9635
MDR		35K - 200K	MAB	Monthly	0.9860	0.9817	0.9635
MDR		Above 200K	MAB	Monthly	0.9860	0.9817	0.9635
MDR	AlBaraka Payroll Plus SA (Salary range 35k -200k)	Less than 35K	MAB	Monthly	0.9860	0.9817	0.9635
MDR		35K - 200K	MAB	Monthly	0.9860	0.9817	0.9635
MDR		Above 200K	MAB	Monthly	0.9860	0.9817	0.9635
MDR	AlBaraka Payroll Executive SA (Salary range 200k Plus	Less than 35K	MAB	Monthly	0.9860	0.9817	0.9635
MDR		35K - 200K	MAB	Monthly	0.9860	0.9817	0.9635
MDR		Above 200K	MAB	Monthly	0.9860	0.9817	0.9635
MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.9860	0.9817	0.9635
MDR		5K - 99.99K	DB	Monthly	0.9860	0.9817	0.9635
MDR		100K - 10M	DB	Monthly	0.9860	0.9817	0.9635
MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.9860	0.9817	0.9635
MDR		10M - 99.99M	DB	Monthly	0.9860	0.9817	0.9635
MDR		100M - 499.99M	DB	Monthly	0.9860	0.9817	0.9635
MDR		Above 500 M	DB	Monthly	0.9860	0.9817	0.9635
MDR	Khazana Account	Less than 9.99 M	MAB	Monthly	0.9860	0.9817	0.9635
MDR		10M - 99.99M	MAB	Monthly	0.9860	0.9817	0.9635
MDR		100M - 499.99M	MAB	Monthly	0.9860	0.9817	0.9635
MDR		Above 500 M	MAB	Monthly	0.9860	0.9817	0.9635
MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	0.9860	0.9817	0.9635
MDR		10K - 499.99K	DB	Monthly	0.9860	0.9817	0.9635
MDR		500K - 999.99K	DB	Monthly	0.9860	0.9817	0.9635
MDR		1M - 4.99M	DB	Monthly	0.9860	0.9817	0.9635
MDR		5M - 9.99M	DB	Monthly	0.9860	0.9817	0.9635
MDR		10M - 24.99M	DB	Monthly	0.9860	0.9817	0.9635
MDR		Above 25M	DB	Monthly	0.9860	0.9817	0.9635
MDR	Albaraka Shafaqat Account	Less than 9999.99	DB	Monthly	0.9860	0.9817	0.9635
MDR		10K - 499.99K	DB	Monthly	0.9860	0.9817	0.9635
MDR		500K - 999.99K	DB	Monthly	0.9860	0.9817	0.9635
MDR		1M - 4.99M	DB	Monthly	0.9860	0.9817	0.9635
MDR		5M - 9.99M	DB	Monthly	0.9860	0.9817	0.9635
MDR		10M - 24.99M	DB	Monthly	0.9860	0.9817	0.9635
MDR		Above 25M	DB	Monthly	0.9860	0.9817	0.9635
NON - MDR	Albaraka Business Plus		MAB	Monthly	0.0075	0.0075	0.0073
NON - MDR	Al Baraka Consumer Business Partner Account		MAB	Monthly	0.6104	0.6077	0.5965
NON - MDR	Mudarba Saving		MAB	Monthly	0.6104	0.6077	0.5965
NON - MDR	Asaan Saving Account		MAB	Monthly	0.6104	0.6077	0.5965
NON - MDR	TIFI - Young Savers Account		DB	Quarterly	0.6104	0.6077	0.5965
NON - MDR	Tabeer Saving Plan		DB	Monthly	1.3616	1.3556	1.3306
NON - MDR	Haji Al Baraka		DB	Monthly	1.5963	1.5894	1.5600
NON - MDR	Asaan Digital Saving Account		MAB	Monthly	0.6104	0.6077	0.5965
NON - MDR	Asaan Digital Remittance Saving Account		MAB	Monthly	0.6104	0.6077	0.5965
NON - MDR	Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	0.6104	0.6077	0.5965
NON - MDR	AlBaraka Payroll Basic SA (Salary range 1-35k)	Less than 35K	MAB	Monthly	0.6104	0.6077	0.5965
NON - MDR		35K - 200K	MAB	Monthly	0.6104	0.6077	0.5965
NON - MDR		Above 200K	MAB	Monthly	0.6104	0.6077	0.5965
NON - MDR	AlBaraka Payroll Plus SA (Salary range 35k -200k)	Less than 35K	MAB	Monthly	0.6104	0.6077	0.5965
NON - MDR		35K - 200K	MAB	Monthly	0.6104	0.6077	0.5965
NON - MDR		Above 200K	MAB	Monthly	0.6104	0.6077	0.5965
NON - MDR	AlBaraka Payroll Executive SA (Salary range 200k Plus	Less than 35K	MAB	Monthly	0.6104	0.6077	0.5965
NON - MDR		35K - 200K	MAB	Monthly	0.6104	0.6077	0.5965
NON - MDR		Above 200K	MAB	Monthly	0.6104	0.6077	0.5965
NON - MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.6104	0.6077	0.5965
NON - MDR		5K - 99.99K	DB	Monthly	0.6573	0.6544	0.6424
NON - MDR		100K - 10M	DB	Monthly	0.7043	0.7012	0.6882
NON - MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.6104	0.6077	0.5965
NON - MDR		10M - 99.99M	DB	Monthly	0.6573	0.6544	0.6424
NON - MDR		100M - 499.99M	DB	Monthly	0.7512	0.7479	0.7341
NON - MDR		Above 500 M	DB	Monthly	0.9860	0.9817	0.9635
NON - MDR	Khazana Account	Less than 9.99 M	MAB	Monthly	0.6104	0.6077	0.5965
NON - MDR		10M - 99.99M	MAB	Monthly	0.6573	0.6544	0.6424
NON - MDR		100M - 499.99M	MAB	Monthly	0.7512	0.7479	0.7341
NON - MDR		Above 500 M	MAB	Monthly	0.7982	0.7947	0.7800
NON - MDR	Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.6104	0.6077	0.5965
NON - MDR		50M - 100M	DB	Monthly	0.6197	0.6171	0.6057
NON - MDR		100M - 500M	DB	Monthly	0.6573	0.6544	0.6424
NON - MDR		500M - 1.5B	DB	Monthly	0.7043	0.7012	0.6882
NON - MDR		1.5B - 2.5B	DB	Monthly	0.7043	0.7012	0.6882
NON - MDR		Above 2.5B	DB	Monthly	0.7512	0.7479	0.7341
NON - MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	0.6104	0.6077	0.5965
NON - MDR		10K - 499.99K	DB	Monthly	0.6573	0.6544	0.6424
NON - MDR		500K - 999.99K	DB	Monthly	0.6949	0.6918	0.6791
NON - MDR		1M - 4.99M	DB	Monthly	0.7512	0.7479	0.7341
NON - MDR		5M - 9.99M	DB	Monthly	0.7512	0.7479	0.7341
NON - MDR		10M - 24.99M	DB	Monthly	0.7512	0.7479	0.7341
NON - MDR		Above 25M	DB	Monthly	0.7982	0.7947	0.7800
NON - MDR	Albaraka Shafaqat Account	Less than 9999.99	DB	Monthly	0.6104	0.6077	0.5965
NON - MDR		10K - 499.99K	DB	Monthly	0.7043	0.7012	0.6882
NON - MDR		500K - 999.99K	DB	Monthly	0.7512	0.7479	0.7341
NON - MDR		1M - 4.99M	DB	Monthly	0.7512	0.7479	0.7341
NON - MDR		5M - 9.99M	DB	Monthly	0.7982	0.7947	0.7800
NON - MDR		10M - 24.99M	DB	Monthly	0.9860	0.9817	0.9635
NON - MDR		Above 25M	DB	Monthly	0.9860	0.9817	0.9635
NON - MDR	Islamic Term Deposit - 1 Month	0 to 49,999,999	At Maturity	0.6573	0.6544	0.6424	
NON - MDR		50,000,000 to 99,999,999	At Maturity	0.7043	0.7012	0.6882	
NON - MDR		100,000,000 to 249,999,999	At Maturity	0.7512	0.7479	0.7341	
NON - MDR		250,000,000 to 499,999,999	At Maturity	0.7982	0.7947	0.7800	
NON - MDR		500,000,000 to 999,999,999	At Maturity	0.8451	0.8414	0.8259	
NON - MDR		1,000,000,000 and above	At Maturity	0.8451	0.8414	0.8259	

NON - MDR	Islamic Term Deposit - 3 Months	0 to 49,999,999		At Maturity	0.6573	0.6544	0.6424
NON - MDR		50,000,000 to 99,999,999		At Maturity	0.7043	0.7012	0.6882
NON - MDR		100,000,000 to 249,999,999		At Maturity	0.7512	0.7479	0.7341
NON - MDR		250,000,000 to 499,999,999		At Maturity	0.7982	0.7947	0.7800
NON - MDR		500,000,000 to 999,999,999		At Maturity	0.8451	0.8414	0.8259
NON - MDR		1,000,000,000 and above		At Maturity	0.8451	0.8414	0.8259
NON - MDR	Islamic Term Deposit - 6 Months	0 to 49,999,999		At Maturity	0.7512	0.7479	0.7341
NON - MDR		50,000,000 to 99,999,999		At Maturity	0.7982	0.7947	0.7800
NON - MDR		100,000,000 to 249,999,999		At Maturity	0.8451	0.8414	0.8259
NON - MDR		250,000,000 to 499,999,999		At Maturity	0.8921	0.8882	0.8718
NON - MDR		500,000,000 to 999,999,999		At Maturity	0.9390	0.9349	0.9177
NON - MDR		1,000,000,000 and above		At Maturity	1.0329	1.0284	1.0094
NON - MDR	Islamic Term Deposit - 1 Year (Quarterly)			Quarterly	1.2207	1.2154	1.1930
NON - MDR	Islamic Term Deposit - 1 Year (Maturity)			At Maturity	0.8451	0.8414	0.8259
NON - MDR	Islamic Term Deposit - 2 Years (Maturity)			At Maturity	0.8451	0.8414	0.8259
NON - MDR	Islamic Term Deposit - 3 Years (Quarterly)			Quarterly	0.8451	0.8414	0.8259
NON - MDR	Islamic Term Deposit - 3 Years (Maturity)			At Maturity	0.8451	0.8414	0.8259
NON - MDR	Islamic Term Deposit - 5 Years (Quarterly)			Quarterly	0.9390	0.9349	0.9177
NON - MDR	Islamic Term Deposit - 5 Years (Maturity)			At Maturity	1.0329	1.0284	1.0094
NON - MDR	Mahana Amadani Scheme - 1 Years			Monthly	0.7982	0.7947	0.7800
NON - MDR	Mahana Amadani Scheme - 2 Years			Monthly	0.6573	0.6544	0.6424
NON - MDR	Mahana Amadani Scheme - 3 Years			Monthly	0.8451	0.8414	0.8259
NON - MDR	Mahana Amadani Scheme - 4 Years			Monthly	0.8451	0.8414	0.8259
NON - MDR	Mahana Amadani Scheme - 5 Years			Monthly	0.8451	0.8414	0.8259
NON - MDR	Mahana Amdani Plus - 2019 - 3 Year			Monthly	0.8451	0.8414	0.8259
NON - MDR	1 Year Mahana Amdani Shafqaat	25000 to 499,999		Monthly	1.5024	1.4959	1.4683
NON - MDR		500000 & Above		Monthly	1.5024	1.4959	1.4683
NON - MDR	3 Year Mahana Amdani Shafqaat	Rs 500k – Rs 10 m		Monthly	1.1738	1.1687	1.1471
NON - MDR	Mahana Amdani 2K22 (1 Year)	100K - 9.99 M		Monthly	1.0329	1.0284	1.0094
NON - MDR		10 M & Above		Monthly	1.5024	1.4959	1.4683
NON - MDR		100K & Above		At Maturity	0.9390	0.9349	0.9177
NON - MDR	Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K		At Maturity	0.8451	0.8414	0.8259
NON - MDR		Above 500K		At Maturity	0.9390	0.9349	0.9177
NON - MDR	Al Baraka Banaat Term Deposit 1 Year	100K – 499.99K		Monthly	1.0329	1.0284	1.0094
NON - MDR		Above 500K		Monthly	1.1268	1.1219	1.1012
NON - MDR	Al Baraka Banaat Term Deposit 3 Year	100K – 499.99K		Monthly	1.0799	1.0752	1.0553
NON - MDR		Above 500K		Monthly	1.1268	1.1219	1.1012
	ABPL Tier-II Sukuk Third Issue			Semi Annually	2.3475	2.2438	2.0464
	ABPL Tier-I Capital			Yearly	2.3475	2.3373	2.2942
	Islamic Financing Facility for Renewable Energy (IFRE)			Quarterly	0.3756	0.3740	0.3671
	Islamic Temporary Economic Refinance Facility (ITERF)			Quarterly	0.1878	0.1870	0.1835
	Islamic Refinance Combating Covid (IFRCC)			Quarterly	0.0094	0.0093	0.0092
	IFPSAP			Quarterly	0.6104	0.6077	0.5965
	Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur (IRCGSWE)			Quarterly	0.0094	0.0093	0.0092