

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **NOV 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 Modarabah model.

The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

DEPOSIT PRODUCTS			Date		28-Oct-25	
			NOV 2025	OCT 2025	SEP 2025	
			PROFIT SHARING RATIO			
			Share of Mudarib	90%	90%	90%
			Share of Rabbul Maal	10%	10%	10%
Product	Tiers	Profit Calculation	Payment Frequency	Weightages	Weightages	Weightages

Saving Account - Monthly [USD]		MAB	Monthly	0.9800	0.9807	0.9792
Saving Account - Monthly [GBP]		MAB	Monthly	0.9800	0.9807	0.9792
Saving Account - Monthly [EURO]		MAB	Monthly	0.9800	0.9807	0.9792
Saving Account - Monthly [JPY]		MAB	Monthly	0.9800	0.9807	0.9792
Saving Account - Monthly [AED]		MAB	Monthly	0.9800	0.9807	0.9792
Term Deposits - 1 Month [USD]	0 to 999,999		At Maturity	1.6333	1.6346	1.6321
	1,000,000 and Above		At Maturity	1.6333	1.6346	1.6321
Term Deposits - 3 Months [USD]	0 to 999,999		At Maturity	2.2866	2.2884	2.2849
	1,000,000 and Above		At Maturity	2.2866	2.2884	2.2849
Term Deposits - 6 Months [USD]	0 to 999,999		At Maturity	2.6133	2.6153	2.6113
	1,000,000 and Above		At Maturity	2.6133	2.6153	2.6113
Term Deposits - 1 Year [USD]	0 to 999,999		At Maturity	2.9399	2.9422	2.9377
	1,000,000 and Above		At Maturity	4.8998	4.9037	4.8962
Term Deposits - 1 Month [GBP]			At Maturity	0.9800	0.9807	0.9792
Term Deposits - 3 Months [GBP]			At Maturity	0.9800	0.9807	0.9792
Term Deposits - 6 Months [GBP]			At Maturity	0.9800	0.9807	0.9792
Term Deposits - 1 Year [GBP]			At Maturity	0.9800	0.9807	0.9792
Term Deposits - 1 Month [EURO]			At Maturity	0.9800	0.9807	0.9792
Term Deposits - 3 Months [EURO]			At Maturity	0.9800	0.9807	0.9792
Term Deposits - 6 Months [EURO]			At Maturity	0.9800	0.9807	0.9792
Term Deposits - 1 Year [EURO]			At Maturity	0.9800	0.9807	0.9792
Term Deposits - 1 Month [AED]			At Maturity	0.9800	0.9807	0.9792
Term Deposits - 3 Months [AED]			At Maturity	0.9800	0.9807	0.9792
Term Deposits - 6 Months [AED]			At Maturity	0.9800	0.9807	0.9792
Term Deposits - 1 Year [AED]			At Maturity	0.9800	0.9807	0.9792