

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			
				NOV' 2025	OCT' 2025	SEP' 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	Mudaraba Saving		MAB	Monthly	1.0056	0.9846	0.9860
MDR	Asaan Saving Account		MAB	Monthly	1.0056	0.9846	0.9860
MDR	TIFI - Young Savers Account		DB	Quarterly	1.0056	0.9846	0.9860
MDR	Tabeer Saving Plan		DB	Monthly	1.0056	0.9846	0.9860
MDR	Haji Al Baraka		DB	Monthly	1.0056	0.9846	0.9860
MDR	Asaan Digital Saving Account		MAB	Monthly	1.0056	0.9846	0.9860
MDR	Asaan Digital Remittance Saving Account		MAB	Monthly	1.0056	0.9846	0.9860
MDR	Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	1.0056	0.9846	0.9860
MDR	AlBaraka Payroll Basic SA (Salary range 1-35k)	Less than 35K	MAB	Monthly	1.0056	0.9846	0.9860
MDR		35K - 200K	MAB	Monthly	1.0056	0.9846	0.9860
MDR		Above 200K	MAB	Monthly	1.0056	0.9846	0.9860
MDR	AlBaraka Payroll Plus SA (Salary range 35k -200k)	Less than 35K	MAB	Monthly	1.0056	0.9846	0.9860
MDR		35K - 200K	MAB	Monthly	1.0056	0.9846	0.9860
MDR		Above 200K	MAB	Monthly	1.0056	0.9846	0.9860
MDR	AlBaraka Payroll Executive SA (Salary range 200k Plus	Less than 35K	MAB	Monthly	1.0056	0.9846	0.9860
MDR		35K - 200K	MAB	Monthly	1.0056	0.9846	0.9860
MDR		Above 200K	MAB	Monthly	1.0056	0.9846	0.9860
MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	1.0056	0.9846	0.9860
MDR		5K - 99.99K	DB	Monthly	1.0056	0.9846	0.9860
MDR		100K - 10M	DB	Monthly	1.0056	0.9846	0.9860
MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	1.0056	0.9846	0.9860
MDR		10M - 99.99M	DB	Monthly	1.0056	0.9846	0.9860
MDR		100M - 499.99M	DB	Monthly	1.0056	0.9846	0.9860
MDR		Above 500 M	DB	Monthly	1.0056	0.9846	0.9860
MDR	Khazana Account	Less than 9.99 M	MAB	Monthly	1.0056	0.9846	0.9860
MDR		10M - 99.99M	MAB	Monthly	1.0056	0.9846	0.9860
MDR		100M - 499.99M	MAB	Monthly	1.0056	0.9846	0.9860
MDR		Above 500 M	MAB	Monthly	1.0056	0.9846	0.9860
MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	1.0056	0.9846	0.9860
MDR		10K - 499.99K	DB	Monthly	1.0056	0.9846	0.9860
MDR		500K - 999.99K	DB	Monthly	1.0056	0.9846	0.9860
MDR		1M - 4.99M	DB	Monthly	1.0056	0.9846	0.9860
MDR		5M - 9.99M	DB	Monthly	1.0056	0.9846	0.9860
MDR		10M - 24.99M	DB	Monthly	1.0056	0.9846	0.9860
MDR		Above 25M	DB	Monthly	1.0056	0.9846	0.9860
MDR	Albaraka Shafqaat Account	Less than 9999.99	DB	Monthly	1.0056	0.9846	0.9860
MDR		10K - 499.99K	DB	Monthly	1.0056	0.9846	0.9860
MDR		500K - 999.99K	DB	Monthly	1.0056	0.9846	0.9860
MDR		1M - 4.99M	DB	Monthly	1.0056	0.9846	0.9860
MDR		5M - 9.99M	DB	Monthly	1.0056	0.9846	0.9860
MDR		10M - 24.99M	DB	Monthly	1.0056	0.9846	0.9860
MDR		Above 25M	DB	Monthly	1.0056	0.9846	0.9860
NON - MDR	Albaraka Business Plus		MAB	Monthly	0.0077	0.0075	0.0075
NON - MDR	Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0077	0.0075	0.0075
NON - MDR	Mudaraba Saving		MAB	Monthly	0.6225	0.6095	0.6104
NON - MDR	Asaan Saving Account		MAB	Monthly	0.6225	0.6095	0.6104
NON - MDR	TIFI - Young Savers Account		DB	Quarterly	0.6225	0.6095	0.6104
NON - MDR	Tabeer Saving Plan		DB	Monthly	1.3887	1.3596	1.3616
NON - MDR	Haji Al Baraka		DB	Monthly	1.6281	1.5941	1.5963
NON - MDR	Asaan Digital Saving Account		MAB	Monthly	0.6225	0.6095	0.6104
NON - MDR	Asaan Digital Remittance Saving Account		MAB	Monthly	0.6225	0.6095	0.6104
NON - MDR	Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	0.6225	0.6095	0.6104
NON - MDR	AlBaraka Payroll Basic SA (Salary range 1-35k)	Less than 35K	MAB	Monthly	0.6225	0.6095	0.6104
NON - MDR		35K - 200K	MAB	Monthly	0.6225	0.6095	0.6104
NON - MDR		Above 200K	MAB	Monthly	0.6225	0.6095	0.6104
NON - MDR	AlBaraka Payroll Plus SA (Salary range 35k -200k)	Less than 35K	MAB	Monthly	0.6225	0.6095	0.6104
NON - MDR		35K - 200K	MAB	Monthly	0.6225	0.6095	0.6104
NON - MDR		Above 200K	MAB	Monthly	0.6225	0.6095	0.6104
NON - MDR	AlBaraka Payroll Executive SA (Salary range 200k Plus	Less than 35K	MAB	Monthly	0.6225	0.6095	0.6104
NON - MDR		35K - 200K	MAB	Monthly	0.6225	0.6095	0.6104
NON - MDR		Above 200K	MAB	Monthly	0.6225	0.6095	0.6104
NON - MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.6225	0.6095	0.6104
NON - MDR		5K - 99.99K	DB	Monthly	0.6704	0.6564	0.6573
NON - MDR		100K - 10M	DB	Monthly	0.7183	0.7033	0.7043
NON - MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.6225	0.6095	0.6104
NON - MDR		10M - 99.99M	DB	Monthly	0.6704	0.6564	0.6573
NON - MDR		100M - 499.99M	DB	Monthly	0.7662	0.7501	0.7512
NON - MDR		Above 500 M	DB	Monthly	1.0056	0.9846	0.9860
NON - MDR	Mudaraba Premium Plus - Non Checking Account	Less than 9.99 M	DB	Monthly	0.6225	0.0000	0.0000
NON - MDR		10M - 99.99M	DB	Monthly	0.6704	0.0000	0.0000
NON - MDR		100M - 499.99M	DB	Monthly	0.7662	0.0000	0.0000
NON - MDR		Above 500 M	DB	Monthly	1.0056	0.0000	0.0000
NON - MDR	Khazana Account	Less than 9.99 M	MAB	Monthly	0.6225	0.6095	0.6104
NON - MDR		10M - 99.99M	MAB	Monthly	0.6704	0.6564	0.6573
NON - MDR		100M - 499.99M	MAB	Monthly	0.7662	0.7501	0.7512
NON - MDR		Above 500 M	MAB	Monthly	0.8141	0.7970	0.7982
NON - MDR	Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.6225	0.6095	0.6104
NON - MDR		50M - 100M	DB	Monthly	0.6321	0.6189	0.6197
NON - MDR		100M - 500M	DB	Monthly	0.6704	0.6564	0.6573
NON - MDR		500M - 1.5B	DB	Monthly	0.7183	0.7033	0.7043
NON - MDR		1.5B - 7.5B	DB	Monthly	0.7183	0.7033	0.7043
NON - MDR		Above 7.5B	DB	Monthly	0.7662	0.7501	0.7512
NON - MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	0.6225	0.6095	0.6104
NON - MDR		10K - 499.99K	DB	Monthly	0.6704	0.6564	0.6573
NON - MDR		500K - 999.99K	DB	Monthly	0.7087	0.6939	0.6949
NON - MDR		1M - 4.99M	DB	Monthly	0.7662	0.7501	0.7512
NON - MDR		5M - 9.99M	DB	Monthly	0.7662	0.7501	0.7512
NON - MDR		10M - 24.99M	DB	Monthly	0.7662	0.7501	0.7512
NON - MDR		Above 25M	DB	Monthly	0.8141	0.7970	0.7982
NON - MDR	Albaraka Shafqaat Account	Less than 9999.99	DB	Monthly	0.6225	0.6095	0.6104
NON - MDR		10K - 499.99K	DB	Monthly	0.7183	0.7033	0.7043
NON - MDR		500K - 999.99K	DB	Monthly	0.7662	0.7501	0.7512
NON - MDR		1M - 4.99M	DB	Monthly	0.7662	0.7501	0.7512
NON - MDR		5M - 9.99M	DB	Monthly	0.8141	0.7970	0.7982
NON - MDR		10M - 24.99M	DB	Monthly	1.0056	0.9846	0.9860
NON - MDR		Above 25M	DB	Monthly	1.0056	0.9846	0.9860
NON - MDR	Islamic Term Deposit - 1 Month	0 to 49,999,999		At Maturity	0.6704	0.6564	0.6573
NON - MDR		50,000,000 to 99,999,999		At Maturity	0.7183	0.7033	0.7043
NON - MDR		100,000,000 to 249,999,999		At Maturity	0.7662	0.7501	0.7512
NON - MDR		250,000,000 to 499,999,999		At Maturity	0.8141	0.7970	0.7982
NON - MDR		500,000,000 to 999,999,999		At Maturity	0.8619	0.8439	0.8451
NON - MDR		1,000,000,000 and above		At Maturity	0.8619	0.8439	0.8451

NON - MDR	Islamic Term Deposit - 3 Months	0 to 49,999,999	At Maturity	0.6704	0.6564	0.6573
NON - MDR		50,000,000 to 99,999,999	At Maturity	0.7183	0.7033	0.7043
NON - MDR		100,000,000 to 249,999,999	At Maturity	0.7662	0.7501	0.7512
NON - MDR		250,000,000 to 499,999,999	At Maturity	0.8141	0.7970	0.7982
NON - MDR		500,000,000 to 999,999,999	At Maturity	0.8619	0.8439	0.8451
NON - MDR		1,000,000,000 and above	At Maturity	0.8619	0.8439	0.8451
NON - MDR	Islamic Term Deposit - 6 Months	0 to 49,999,999	At Maturity	0.7662	0.7501	0.7512
NON - MDR		50,000,000 to 99,999,999	At Maturity	0.8141	0.7970	0.7982
NON - MDR		100,000,000 to 249,999,999	At Maturity	0.8619	0.8439	0.8451
NON - MDR		250,000,000 to 499,999,999	At Maturity	0.9098	0.8908	0.8921
NON - MDR		500,000,000 to 999,999,999	At Maturity	0.9577	0.9377	0.9390
NON - MDR		1,000,000,000 and above	At Maturity	1.0535	1.0315	1.0329
NON - MDR	Islamic Term Deposit - 1 Year (Quarterly)		Quarterly	1.2450	1.2190	1.2207
NON - MDR	Islamic Term Deposit - 1 Year (Maturity)		At Maturity	0.8619	0.8439	0.8451
NON - MDR	Islamic Term Deposit - 2 Years (Maturity)		At Maturity	0.8619	0.8439	0.8451
NON - MDR	Islamic Term Deposit - 3 Years (Quarterly)		Quarterly	0.8619	0.8439	0.8451
NON - MDR	Islamic Term Deposit - 3 Years (Maturity)		At Maturity	0.8619	0.8439	0.8451
NON - MDR	Islamic Term Deposit - 5 Years (Quarterly)		Quarterly	0.9577	0.9377	0.9390
NON - MDR	Islamic Term Deposit - 5 Years (Maturity)		At Maturity	1.0535	1.0315	1.0329
NON - MDR	Mahana Amadani Scheme - 1 Years		Monthly	0.8141	0.7970	0.7982
NON - MDR	Mahana Amadani Scheme - 2 Years		Monthly	0.6704	0.6564	0.6573
NON - MDR	Mahana Amadani Scheme - 3 Years		Monthly	0.8619	0.8439	0.8451
NON - MDR	Mahana Amadani Scheme - 4 Years		Monthly	0.8619	0.8439	0.8451
NON - MDR	Mahana Amadani Scheme - 5 Years		Monthly	0.8619	0.8439	0.8451
NON - MDR	Mahana Amdani Plus - 2019 - 3 Year		Monthly	0.8619	0.8439	0.8451
NON - MDR	1 Year Mahana Amdani Shafaqat	25000 to 499,999	Monthly	1.5324	1.5003	1.5024
NON - MDR		500000 & Above	Monthly	1.5324	1.5003	1.5024
NON - MDR	3 Year Mahana Amdani Shafaqat	Rs 500k - Rs 10 m	Monthly	1.1971	1.1721	1.1738
NON - MDR	Mahana Amdani 2K22 (1 Year)	100K - 9.99 M	Monthly	1.0535	1.0315	1.0329
NON - MDR		10 M & Above	Monthly	1.5324	1.5003	1.5024
NON - MDR		100K & Above	At Maturity	0.9577	0.9377	0.9390
NON - MDR	Al Baraka Banaat Term Deposit 6 Month	50K - 499.99K	At Maturity	0.8619	0.8439	0.8451
NON - MDR		Above 500K	At Maturity	0.9577	0.9377	0.9390
NON - MDR	Al Baraka Banaat Term Deposit 1 Year	100K - 499.99K	Monthly	1.0535	1.0315	1.0329
NON - MDR		Above 500K	Monthly	1.1493	1.1252	1.1268
NON - MDR	Al Baraka Banaat Term Deposit 3 Year	100K - 499.99K	Monthly	1.1014	1.0783	1.0799
NON - MDR		Above 500K	Monthly	1.1493	1.1252	1.1268
NON - MDR	ABPL Tier-II Sukuk Third Issue		Semi Annually	2.2985	2.3442	2.3475
NON - MDR	ABPL Tier-I Capital		Yearly	2.8732	2.4380	2.3475
NON - MDR	Islamic Financing Facility for Renewable Energy (IFRE)		Quarterly	0.2872	0.3751	0.3756
NON - MDR	Islamic Temporary Economic Refinance Facility (ITERF)		Quarterly	0.0958	0.1875	0.1878
NON - MDR	Islamic Refinance Combating Covid (IFRCC)		Quarterly	0.0038	0.0094	0.0094
NON - MDR	IFFSAP		Quarterly	0.5746	0.6095	0.6104
NON - MDR	Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur (IRCGSWE)		Quarterly	0.0038	0.0094	0.0094