

AL BARAKA BANK PAKISTAN LIMITED
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **OCT 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				
				OCT' 2025		SEP' 2025		AUG' 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	0.9846	0.9860	0.9817	
MDR	Asaan Saving Account		MAB	Monthly	0.9846	0.9860	0.9817	
MDR	Tifi - Young Savers Account		DB	Quarterly	0.9846	0.9860	0.9817	
MDR	Tabeer Saving Plan		DB	Monthly	0.9846	0.9860	0.9817	
MDR	Haji Al Baraka		DB	Monthly	0.9846	0.9860	0.9817	
MDR	Asaan Digital Saving Account		MAB	Monthly	0.9846	0.9860	0.9817	
MDR	Asaan Digital Remittance Saving Account		MAB	Monthly	0.9846	0.9860	0.9817	
MDR	Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	0.9846	0.9860	0.9817	
MDR	AlBaraka Payroll Basic SA (Salary range 1-35k)	Less than 35K	MAB	Monthly	0.9846	0.9860	0.9817	
MDR		35K - 200K	MAB	Monthly	0.9846	0.9860	0.9817	
MDR		Above 200K	MAB	Monthly	0.9846	0.9860	0.9817	
MDR	AlBaraka Payroll Plus SA (Salary range 35k -200k)	Less than 35K	MAB	Monthly	0.9846	0.9860	0.9817	
MDR		35K - 200K	MAB	Monthly	0.9846	0.9860	0.9817	
MDR		Above 200K	MAB	Monthly	0.9846	0.9860	0.9817	
MDR	AlBaraka Payroll Executive SA (Salary range 200k Plus	Less than 35K	MAB	Monthly	0.9846	0.9860	0.9817	
MDR		35K - 200K	MAB	Monthly	0.9846	0.9860	0.9817	
MDR		Above 200K	MAB	Monthly	0.9846	0.9860	0.9817	
MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.9846	0.9860	0.9817	
MDR		5K - 99.99K	DB	Monthly	0.9846	0.9860	0.9817	
MDR		100K - 10M	DB	Monthly	0.9846	0.9860	0.9817	
MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.9846	0.9860	0.9817	
MDR		10M - 99.99M	DB	Monthly	0.9846	0.9860	0.9817	
MDR		100M - 499.99M	DB	Monthly	0.9846	0.9860	0.9817	
MDR		Above 500 M	DB	Monthly	0.9846	0.9860	0.9817	
MDR	Khazana Account	Less than 9.99 M	MAB	Monthly	0.9846	0.9860	0.9817	
MDR		10M - 99.99M	MAB	Monthly	0.9846	0.9860	0.9817	
MDR		100M - 499.99M	MAB	Monthly	0.9846	0.9860	0.9817	
MDR		Above 500 M	MAB	Monthly	0.9846	0.9860	0.9817	
MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	0.9846	0.9860	0.9817	
MDR		10K - 499.99K	DB	Monthly	0.9846	0.9860	0.9817	
MDR		500K - 999.99K	DB	Monthly	0.9846	0.9860	0.9817	
MDR		1M - 4.99M	DB	Monthly	0.9846	0.9860	0.9817	
MDR		5M - 9.99M	DB	Monthly	0.9846	0.9860	0.9817	
MDR		10M - 24.99M	DB	Monthly	0.9846	0.9860	0.9817	
MDR		Above 25M	DB	Monthly	0.9846	0.9860	0.9817	
MDR	Albaraka Shafaqat Account	Less than 9999.99	DB	Monthly	0.9846	0.9860	0.9817	
MDR		10K - 499.99K	DB	Monthly	0.9846	0.9860	0.9817	
MDR		500K - 999.99K	DB	Monthly	0.9846	0.9860	0.9817	
MDR		1M - 4.99M	DB	Monthly	0.9846	0.9860	0.9817	
MDR		5M - 9.99M	DB	Monthly	0.9846	0.9860	0.9817	
MDR		10M - 24.99M	DB	Monthly	0.9846	0.9860	0.9817	
MDR		Above 25M	DB	Monthly	0.9846	0.9860	0.9817	
NON - MDR	Albaraka Business Plus		MAB	Monthly	0.0075	0.0075	0.0075	
NON - MDR	Al Baraka Consumer Business Partner Account		MAB	Monthly	0.0075	0.0075	0.0075	
NON - MDR	Mudaraba Saving		MAB	Monthly	0.6095	0.6104	0.6077	
NON - MDR	Asaan Saving Account		MAB	Monthly	0.6095	0.6104	0.6077	
NON - MDR	Tifi - Young Savers Account		DB	Quarterly	0.6095	0.6104	0.6077	
NON - MDR	Tabeer Saving Plan		DB	Monthly	1.3596	1.3616	1.3556	
NON - MDR	Haji Al Baraka		DB	Monthly	1.5941	1.5963	1.5894	
NON - MDR	Asaan Digital Saving Account		MAB	Monthly	0.6095	0.6104	0.6077	
NON - MDR	Asaan Digital Remittance Saving Account		MAB	Monthly	0.6095	0.6104	0.6077	
NON - MDR	Al Baraka Freelancer Saving Account – PKR		MAB	Monthly	0.6095	0.6104	0.6077	
NON - MDR	AlBaraka Payroll Basic SA (Salary range 1-35k)	Less than 35K	MAB	Monthly	0.6095	0.6104	0.6077	
NON - MDR		35K - 200K	MAB	Monthly	0.6095	0.6104	0.6077	
NON - MDR		Above 200K	MAB	Monthly	0.6095	0.6104	0.6077	
NON - MDR	AlBaraka Payroll Plus SA (Salary range 35k -200k)	Less than 35K	MAB	Monthly	0.6095	0.6104	0.6077	
NON - MDR		35K - 200K	MAB	Monthly	0.6095	0.6104	0.6077	
NON - MDR		Above 200K	MAB	Monthly	0.6095	0.6104	0.6077	
NON - MDR	AlBaraka Payroll Executive SA (Salary range 200k Plus	Less than 35K	MAB	Monthly	0.6095	0.6104	0.6077	
NON - MDR		35K - 200K	MAB	Monthly	0.6095	0.6104	0.6077	
NON - MDR		Above 200K	MAB	Monthly	0.6095	0.6104	0.6077	
NON - MDR	Al Baraka Banaat Account	Less than 4.99K	DB	Monthly	0.6095	0.6104	0.6077	
NON - MDR		5K - 99.99K	DB	Monthly	0.6564	0.6573	0.6544	
NON - MDR		100K - 10M	DB	Monthly	0.7033	0.7043	0.7012	
NON - MDR	Mudaraba Premium Plus - for Business	Less than 9.99 M	DB	Monthly	0.6095	0.6104	0.6077	
NON - MDR		10M - 99.99M	DB	Monthly	0.6564	0.6573	0.6544	
NON - MDR		100M - 499.99M	DB	Monthly	0.7501	0.7512	0.7479	
NON - MDR		Above 500 M	DB	Monthly	0.9846	0.9860	0.9817	
NON - MDR	Khazana Account	Less than 9.99 M	MAB	Monthly	0.6095	0.6104	0.6077	
NON - MDR		10M - 99.99M	MAB	Monthly	0.6564	0.6573	0.6544	
NON - MDR		100M - 499.99M	MAB	Monthly	0.7501	0.7512	0.7479	
NON - MDR		Above 500 M	MAB	Monthly	0.7970	0.7982	0.7947	
NON - MDR	Albaraka Islamic Institution Deposit	Less than 50M	DB	Monthly	0.6095	0.6104	0.6077	
NON - MDR		50M - 100M	DB	Monthly	0.6189	0.6197	0.6171	
NON - MDR		100M - 500M	DB	Monthly	0.6564	0.6573	0.6544	
NON - MDR		500M - 1.5B	DB	Monthly	0.7033	0.7043	0.7012	
NON - MDR		1.5B - 2.5B	DB	Monthly	0.7033	0.7043	0.7012	
NON - MDR		Above 2.5B	DB	Monthly	0.7501	0.7512	0.7479	
NON - MDR	Mahana Barka Account	Less than 9999.99	DB	Monthly	0.6095	0.6104	0.6077	
NON - MDR		10K - 499.99K	DB	Monthly	0.6564	0.6573	0.6544	
NON - MDR		500K - 999.99K	DB	Monthly	0.6939	0.6949	0.6918	
NON - MDR		1M - 4.99M	DB	Monthly	0.7501	0.7512	0.7479	
NON - MDR		5M - 9.99M	DB	Monthly	0.7501	0.7512	0.7479	
NON - MDR		10M - 24.99M	DB	Monthly	0.7501	0.7512	0.7479	
NON - MDR		Above 25M	DB	Monthly	0.7970	0.7982	0.7947	
NON - MDR	Albaraka Shafaqat Account	Less than 9999.99	DB	Monthly	0.6095	0.6104	0.6077	
NON - MDR		10K - 499.99K	DB	Monthly	0.7033	0.7043	0.7012	
NON - MDR		500K - 999.99K	DB	Monthly	0.7501	0.7512	0.7479	
NON - MDR		1M - 4.99M	DB	Monthly	0.7501	0.7512	0.7479	
NON - MDR		5M - 9.99M	DB	Monthly	0.7970	0.7982	0.7947	
NON - MDR		10M - 24.99M	DB	Monthly	0.9846	0.9860	0.9817	
NON - MDR		Above 25M	DB	Monthly	0.9846	0.9860	0.9817	
NON - MDR	Islamic Term Deposit - 1 Month	0 to 49,999,999	At Maturity		0.6564	0.6573	0.6544	
NON - MDR		50,000,000 to 99,999,999	At Maturity		0.7033	0.7043	0.7012	
NON - MDR		100,000,000 to 249,999,999	At Maturity		0.7501	0.7512	0.7479	
NON - MDR		250,000,000 to 499,999,999	At Maturity		0.7970	0.7982	0.7947	
NON - MDR		500,000,000 to 999,999,999	At Maturity		0.8439	0.8451	0.8414	
NON - MDR		1,000,000,000 and above	At Maturity		0.8439	0.8451	0.8414	

NON - MDR	Islamic Term Deposit - 3 Months	0 to 49,999,999		At Maturity	0.6564	0.6573	0.6544
NON - MDR		50,000,000 to 99,999,999		At Maturity	0.7033	0.7043	0.7012
NON - MDR		100,000,000 to 249,999,999		At Maturity	0.7501	0.7512	0.7479
NON - MDR		250,000,000 to 499,999,999		At Maturity	0.7970	0.7982	0.7947
NON - MDR		500,000,000 to 999,999,999		At Maturity	0.8439	0.8451	0.8414
NON - MDR		1,000,000,000 and above		At Maturity	0.8439	0.8451	0.8414
NON - MDR	Islamic Term Deposit - 6 Months	0 to 49,999,999		At Maturity	0.7501	0.7512	0.7479
NON - MDR		50,000,000 to 99,999,999		At Maturity	0.7970	0.7982	0.7947
NON - MDR		100,000,000 to 249,999,999		At Maturity	0.8439	0.8451	0.8414
NON - MDR		250,000,000 to 499,999,999		At Maturity	0.8908	0.8921	0.8882
NON - MDR		500,000,000 to 999,999,999		At Maturity	0.9377	0.9390	0.9349
NON - MDR		1,000,000,000 and above		At Maturity	1.0315	1.0329	1.0284
NON - MDR	Islamic Term Deposit - 1 Year (Quarterly)			Quarterly	1.2190	1.2207	1.2154
NON - MDR	Islamic Term Deposit - 1 Year [Maturity]			At Maturity	0.8439	0.8451	0.8414
NON - MDR	Islamic Term Deposit - 2 Years [Maturity]			At Maturity	0.8439	0.8451	0.8414
NON - MDR	Islamic Term Deposit - 3 Years [Quarterly]			Quarterly	0.8439	0.8451	0.8414
NON - MDR	Islamic Term Deposit - 3 Years [Maturity]			At Maturity	0.8439	0.8451	0.8414
NON - MDR	Islamic Term Deposit - 5 Years [Quarterly]			Quarterly	0.9377	0.9390	0.9349
NON - MDR	Islamic Term Deposit - 5 Years [Maturity]			At Maturity	1.0315	1.0329	1.0284
NON - MDR	Mahana Amadani Scheme - 1 Years			Monthly	0.7970	0.7982	0.7947
NON - MDR	Mahana Amadani Scheme - 2 Years			Monthly	0.6564	0.6573	0.6544
NON - MDR	Mahana Amadani Scheme - 3 Years			Monthly	0.8439	0.8451	0.8414
NON - MDR	Mahana Amadani Scheme - 4 Years			Monthly	0.8439	0.8451	0.8414
NON - MDR	Mahana Amadani Scheme - 5 Years			Monthly	0.8439	0.8451	0.8414
NON - MDR	Mahana Amdani Plus - 2019 - 3 Year			Monthly	0.8439	0.8451	0.8414
NON - MDR	1 Year Mahana Amdani Shafqaat	25000 to 499,999		Monthly	1.5003	1.5024	1.4959
NON - MDR		500000 & Above		Monthly	1.5003	1.5024	1.4959
NON - MDR	3 Year Mahana Amdani Shafqaat	Rs 500k – Rs 10 m		Monthly	1.1721	1.1738	1.1687
NON - MDR	Mahana Amdani 2K22 (1 Year)	100K - 9.99 M		Monthly	1.0315	1.0329	1.0284
NON - MDR		10 M & Above		Monthly	1.5003	1.5024	1.4959
NON - MDR		100K & Above		At Maturity	0.9377	0.9390	0.9349
NON - MDR	Al Baraka Banaat Term Deposit 6 Month	50K - - 499.99K		At Maturity	0.8439	0.8451	0.8414
NON - MDR		Above 500K		At Maturity	0.9377	0.9390	0.9349
NON - MDR	Al Baraka Banaat Term Deposit 1 Year	100K – 499.99K		Monthly	1.0315	1.0329	1.0284
NON - MDR		Above 500K		Monthly	1.1252	1.1268	1.1219
NON - MDR	Al Baraka Banaat Term Deposit 3 Year	100K – 499.99K		Monthly	1.0783	1.0799	1.0752
NON - MDR		Above 500K		Monthly	1.1252	1.1268	1.1219
	ABPL Tier-II Sukuk Third Issue			Semi Annually	2.3442	2.3475	2.2438
	ABPL Tier-I Capital			Yearly	2.4380	2.3475	2.3373
	Islamic Financing Facility for Renewable Energy (IFRE)			Quarterly	0.3751	0.3756	0.3740
	Islamic Temporary Economic Refinance Facility (ITERF)			Quarterly	0.1875	0.1878	0.1870
	Islamic Refinance Combating Covid (IFRCC)			Quarterly	0.0094	0.0094	0.0093
	IFPSAP			Quarterly	0.6095	0.6104	0.6077
	Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur(IRCGSWE)			Quarterly	0.0094	0.0094	0.0093