

**AL BARAKA BANK PAKISTAN LIMITED**  
**PROFIT DISTRIBUTION RATIO AND WEIGHTAGES**

Al Baraka Bank Pakistan Limited is pleased to declare the current Weightages for **DEC 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                 |            |            |
|------------------|--------------------------------------------------------|----------------------------|--------------------|-------------------|----------------------|------------|------------|
|                  |                                                        |                            |                    |                   | DEC' 2025            | NOV' 2025  | OCT' 2025  |
|                  |                                                        |                            |                    |                   | PROFIT SHARING RATIO |            |            |
|                  |                                                        |                            |                    |                   | Share of Mudarib     | 50%        | 50%        |
|                  |                                                        |                            |                    |                   | Share of Rabbul Maal | 50%        | 50%        |
| Category         | Product                                                | Tiers                      | Profit Calculation | Payment Frequency | Weightages           | Weightages | Weightages |
| MDR              | Mudarba Saving                                         |                            | MAB                | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              | Asaan Saving Account                                   |                            | MAB                | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              | Tfif - Young Savers Account                            |                            | DB                 | Quarterly         | 0.9906               | 1.0056     | 0.9846     |
| MDR              | Tabeer Saving Plan                                     |                            | DB                 | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              | Haji Al Baraka                                         |                            | DB                 | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              | Asaan Digital Saving Account                           |                            | MAB                | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              | Asaan Digital Remittance Saving Account                |                            | MAB                | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              | Al Baraka Freelancer Saving Account – PKR              |                            | MAB                | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              | AlBaraka Payroll Basic SA ( Salary range 1-35k)        | Less than 35K              | MAB                | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              |                                                        | 35K - 200K                 | MAB                | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              |                                                        | Above 200K                 | MAB                | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              | AlBaraka Payroll Plus SA ( Salary range 35k -200k)     | Less than 35K              | MAB                | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              |                                                        | 35K - 200K                 | MAB                | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              |                                                        | Above 200K                 | MAB                | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              | AlBaraka Payroll Executive SA ( Salary range 200k Plus | Less than 35K              | MAB                | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              |                                                        | 35K - 200K                 | MAB                | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              |                                                        | Above 200K                 | MAB                | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              | Al Baraka Banaat Account                               | Less than 4.99K            | DB                 | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              |                                                        | 5K - 99.99K                | DB                 | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              |                                                        | 100K - 10M                 | DB                 | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              | Mudaraba Premium Plus - for Business                   | Less than 9.99 M           | DB                 | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              |                                                        | 10M - 99.99M               | DB                 | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              |                                                        | 100M - 499.99M             | DB                 | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              |                                                        | Above 500 M                | DB                 | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              | Khazana Account                                        | Less than 9.99 M           | MAB                | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              |                                                        | 10M - 99.99M               | MAB                | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              |                                                        | 100M - 499.99M             | MAB                | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              |                                                        | Above 500 M                | MAB                | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              | Mahana Barika Account                                  | Less than 9999.99          | DB                 | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              |                                                        | 10K - 499.99K              | DB                 | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              |                                                        | 500K - 999.99K             | DB                 | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              |                                                        | 1M - 4.99M                 | DB                 | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              |                                                        | 5M - 9.99M                 | DB                 | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              |                                                        | 10M - 24.99M               | DB                 | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              |                                                        | Above 25M                  | DB                 | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              | Albaraka Shafaqat Account                              | Less than 9999.99          | DB                 | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              |                                                        | 10K - 499.99K              | DB                 | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              |                                                        | 500K - 999.99K             | DB                 | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              |                                                        | 1M - 4.99M                 | DB                 | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              |                                                        | 5M - 9.99M                 | DB                 | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              |                                                        | 10M - 24.99M               | DB                 | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| MDR              |                                                        | Above 25M                  | DB                 | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| NON - MDR        | Albaraka Business Plus                                 |                            | MAB                | Monthly           | 0.0075               | 0.0077     | 0.0075     |
| NON - MDR        | Al Baraka Consumer Business Partner Account            |                            | MAB                | Monthly           | 0.0075               | 0.0077     | 0.0075     |
| NON - MDR        | Mudarba Saving                                         |                            | MAB                | Monthly           | 0.6132               | 0.6225     | 0.6095     |
| NON - MDR        | Asaan Saving Account                                   |                            | MAB                | Monthly           | 0.6132               | 0.6225     | 0.6095     |
| NON - MDR        | Tfif - Young Savers Account                            |                            | DB                 | Quarterly         | 0.6132               | 0.6225     | 0.6095     |
| NON - MDR        | Tabeer Saving Plan                                     |                            | DB                 | Monthly           | 1.3679               | 1.3887     | 1.3596     |
| NON - MDR        | Haji Al Baraka                                         |                            | DB                 | Monthly           | 1.6038               | 1.6281     | 1.5941     |
| NON - MDR        | Asaan Digital Saving Account                           |                            | MAB                | Monthly           | 0.6132               | 0.6225     | 0.6095     |
| NON - MDR        | Asaan Digital Remittance Saving Account                |                            | MAB                | Monthly           | 0.6132               | 0.6225     | 0.6095     |
| NON - MDR        | Al Baraka Freelancer Saving Account – PKR              |                            | MAB                | Monthly           | 0.6132               | 0.6225     | 0.6095     |
| NON - MDR        | AlBaraka Payroll Basic SA ( Salary range 1-35k)        | Less than 35K              | MAB                | Monthly           | 0.6132               | 0.6225     | 0.6095     |
| NON - MDR        |                                                        | 35K - 200K                 | MAB                | Monthly           | 0.6132               | 0.6225     | 0.6095     |
| NON - MDR        |                                                        | Above 200K                 | MAB                | Monthly           | 0.6132               | 0.6225     | 0.6095     |
| NON - MDR        | AlBaraka Payroll Plus SA ( Salary range 35k -200k)     | Less than 35K              | MAB                | Monthly           | 0.6132               | 0.6225     | 0.6095     |
| NON - MDR        |                                                        | 35K - 200K                 | MAB                | Monthly           | 0.6132               | 0.6225     | 0.6095     |
| NON - MDR        |                                                        | Above 200K                 | MAB                | Monthly           | 0.6132               | 0.6225     | 0.6095     |
| NON - MDR        | AlBaraka Payroll Executive SA ( Salary range 200k Plus | Less than 35K              | MAB                | Monthly           | 0.6132               | 0.6225     | 0.6095     |
| NON - MDR        |                                                        | 35K - 200K                 | MAB                | Monthly           | 0.6132               | 0.6225     | 0.6095     |
| NON - MDR        |                                                        | Above 200K                 | MAB                | Monthly           | 0.6132               | 0.6225     | 0.6095     |
| NON - MDR        | Al Baraka Banaat Account                               | Less than 4.99K            | DB                 | Monthly           | 0.6132               | 0.6225     | 0.6095     |
| NON - MDR        |                                                        | 5K - 99.99K                | DB                 | Monthly           | 0.6604               | 0.6704     | 0.6564     |
| NON - MDR        |                                                        | 100K - 10M                 | DB                 | Monthly           | 0.7075               | 0.7183     | 0.7033     |
| NON - MDR        | Mudaraba Premium Plus - for Business                   | Less than 9.99 M           | DB                 | Monthly           | 0.6132               | 0.6225     | 0.6095     |
| NON - MDR        |                                                        | 10M - 99.99M               | DB                 | Monthly           | 0.6604               | 0.6704     | 0.6564     |
| NON - MDR        |                                                        | 100M - 499.99M             | DB                 | Monthly           | 0.7547               | 0.7662     | 0.7501     |
| NON - MDR        |                                                        | Above 500 M                | DB                 | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| NON - MDR        | Mudaraba Premium Plus - Non Checking Account           | Less than 9.99 M           | DB                 | Monthly           | 0.6132               | 0.6225     | 0.0000     |
| NON - MDR        |                                                        | 10M - 99.99M               | DB                 | Monthly           | 0.6604               | 0.6704     | 0.0000     |
| NON - MDR        |                                                        | 100M - 499.99M             | DB                 | Monthly           | 0.7547               | 0.7662     | 0.0000     |
| NON - MDR        |                                                        | Above 500 M                | DB                 | Monthly           | 0.9906               | 1.0056     | 0.0000     |
| NON - MDR        | Khazana Account                                        | Less than 9.99 M           | MAB                | Monthly           | 0.6132               | 0.6225     | 0.6095     |
| NON - MDR        |                                                        | 10M - 99.99M               | MAB                | Monthly           | 0.6604               | 0.6704     | 0.6564     |
| NON - MDR        |                                                        | 100M - 499.99M             | MAB                | Monthly           | 0.7547               | 0.7662     | 0.7501     |
| NON - MDR        |                                                        | Above 500 M                | MAB                | Monthly           | 0.8019               | 0.8141     | 0.7970     |
| NON - MDR        | Albaraka Islamic Institution Deposit                   | Less than 50M              | DB                 | Monthly           | 0.6132               | 0.6225     | 0.6095     |
| NON - MDR        |                                                        | 50M - 100M                 | DB                 | Monthly           | 0.6226               | 0.6321     | 0.6189     |
| NON - MDR        |                                                        | 100M - 500M                | DB                 | Monthly           | 0.6604               | 0.6704     | 0.6564     |
| NON - MDR        |                                                        | 500M - 1.5B                | DB                 | Monthly           | 0.7075               | 0.7183     | 0.7033     |
| NON - MDR        |                                                        | 1.5B - 2.5B                | DB                 | Monthly           | 0.7075               | 0.7183     | 0.7033     |
| NON - MDR        |                                                        | Above 2.5B                 | DB                 | Monthly           | 0.7547               | 0.7662     | 0.7501     |
| NON - MDR        | Mahana Barika Account                                  | Less than 9999.99          | DB                 | Monthly           | 0.6132               | 0.6225     | 0.6095     |
| NON - MDR        |                                                        | 10K - 499.99K              | DB                 | Monthly           | 0.6604               | 0.6704     | 0.6564     |
| NON - MDR        |                                                        | 500K - 999.99K             | DB                 | Monthly           | 0.6981               | 0.7087     | 0.6939     |
| NON - MDR        |                                                        | 1M - 4.99M                 | DB                 | Monthly           | 0.7547               | 0.7662     | 0.7501     |
| NON - MDR        |                                                        | 5M - 9.99M                 | DB                 | Monthly           | 0.7547               | 0.7662     | 0.7501     |
| NON - MDR        |                                                        | 10M - 24.99M               | DB                 | Monthly           | 0.7547               | 0.7662     | 0.7501     |
| NON - MDR        |                                                        | Above 25M                  | DB                 | Monthly           | 0.8019               | 0.8141     | 0.7970     |
| NON - MDR        | Albaraka Shafaqat Account                              | Less than 9999.99          | DB                 | Monthly           | 0.6132               | 0.6225     | 0.6095     |
| NON - MDR        |                                                        | 10K - 499.99K              | DB                 | Monthly           | 0.7075               | 0.7183     | 0.7033     |
| NON - MDR        |                                                        | 500K - 999.99K             | DB                 | Monthly           | 0.7547               | 0.7662     | 0.7501     |
| NON - MDR        |                                                        | 1M - 4.99M                 | DB                 | Monthly           | 0.7547               | 0.7662     | 0.7501     |
| NON - MDR        |                                                        | 5M - 9.99M                 | DB                 | Monthly           | 0.8019               | 0.8141     | 0.7970     |
| NON - MDR        |                                                        | 10M - 24.99M               | DB                 | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| NON - MDR        |                                                        | Above 25M                  | DB                 | Monthly           | 0.9906               | 1.0056     | 0.9846     |
| NON - MDR        | Islamic Term Deposit - 1 Month                         | 0 to 49,999,999            | At Maturity        |                   | 0.6604               | 0.6704     | 0.6564     |
| NON - MDR        |                                                        | 50,000,000 to 99,999,999   | At Maturity        |                   | 0.7075               | 0.7183     | 0.7033     |
| NON - MDR        |                                                        | 100,000,000 to 249,999,999 | At Maturity        |                   | 0.7547               | 0.7662     | 0.7501     |
| NON - MDR        |                                                        | 250,000,000 to 499,999,999 | At Maturity        |                   | 0.8019               | 0.8141     | 0.7970     |
| NON - MDR        |                                                        | 500,000,000 to 999,999,999 | At Maturity        |                   | 0.8491               | 0.8619     | 0.8439     |
| NON - MDR        |                                                        | 1,000,000,000 and above    | At Maturity        |                   | 0.8491               | 0.8619     | 0.8439     |

|           |                                                                                |                            |  |               |        |        |        |
|-----------|--------------------------------------------------------------------------------|----------------------------|--|---------------|--------|--------|--------|
| NON - MDR | Islamic Term Deposit - 3 Months                                                | 0 to 49,999,999            |  | At Maturity   | 0.6604 | 0.6704 | 0.6564 |
| NON - MDR |                                                                                | 50,000,000 to 99,999,999   |  | At Maturity   | 0.7075 | 0.7183 | 0.7033 |
| NON - MDR |                                                                                | 100,000,000 to 249,999,999 |  | At Maturity   | 0.7547 | 0.7662 | 0.7501 |
| NON - MDR |                                                                                | 250,000,000 to 499,999,999 |  | At Maturity   | 0.8019 | 0.8141 | 0.7970 |
| NON - MDR |                                                                                | 500,000,000 to 999,999,999 |  | At Maturity   | 0.8491 | 0.8619 | 0.8439 |
| NON - MDR |                                                                                | 1,000,000,000 and above    |  | At Maturity   | 0.8491 | 0.8619 | 0.8439 |
| NON - MDR | Islamic Term Deposit - 6 Months                                                | 0 to 49,999,999            |  | At Maturity   | 0.7547 | 0.7662 | 0.7501 |
| NON - MDR |                                                                                | 50,000,000 to 99,999,999   |  | At Maturity   | 0.8019 | 0.8141 | 0.7970 |
| NON - MDR |                                                                                | 100,000,000 to 249,999,999 |  | At Maturity   | 0.8491 | 0.8619 | 0.8439 |
| NON - MDR |                                                                                | 250,000,000 to 499,999,999 |  | At Maturity   | 0.8962 | 0.9098 | 0.8908 |
| NON - MDR |                                                                                | 500,000,000 to 999,999,999 |  | At Maturity   | 0.9434 | 0.9577 | 0.9377 |
| NON - MDR |                                                                                | 1,000,000,000 and above    |  | At Maturity   | 1.0377 | 1.0535 | 1.0315 |
| NON - MDR | Islamic Term Deposit - 1 Year (Quarterly)                                      |                            |  | Quarterly     | 1.2264 | 1.2450 | 1.2190 |
| NON - MDR | Islamic Term Deposit - 1 Year (Maturity)                                       |                            |  | At Maturity   | 0.8491 | 0.8619 | 0.8439 |
| NON - MDR | Islamic Term Deposit - 2 Years (Maturity)                                      |                            |  | At Maturity   | 0.8491 | 0.8619 | 0.8439 |
| NON - MDR | Islamic Term Deposit - 3 Years (Quarterly)                                     |                            |  | Quarterly     | 0.8491 | 0.8619 | 0.8439 |
| NON - MDR | Islamic Term Deposit - 3 Years (Maturity)                                      |                            |  | At Maturity   | 0.8491 | 0.8619 | 0.8439 |
| NON - MDR | Islamic Term Deposit - 5 Years (Quarterly)                                     |                            |  | Quarterly     | 0.9434 | 0.9577 | 0.9377 |
| NON - MDR | Islamic Term Deposit - 5 Years (Maturity)                                      |                            |  | At Maturity   | 1.0377 | 1.0535 | 1.0315 |
| NON - MDR | Mahana Amadani Scheme - 1 Years                                                |                            |  | Monthly       | 0.8019 | 0.8141 | 0.7970 |
| NON - MDR | Mahana Amadani Scheme - 2 Years                                                |                            |  | Monthly       | 0.6604 | 0.6704 | 0.6564 |
| NON - MDR | Mahana Amadani Scheme - 3 Years                                                |                            |  | Monthly       | 0.8491 | 0.8619 | 0.8439 |
| NON - MDR | Mahana Amadani Scheme - 4 Years                                                |                            |  | Monthly       | 0.8491 | 0.8619 | 0.8439 |
| NON - MDR | Mahana Amadani Scheme - 5 Years                                                |                            |  | Monthly       | 0.8491 | 0.8619 | 0.8439 |
| NON - MDR | Mahana Amdani Plus - 2019 - 3 Year                                             |                            |  | Monthly       | 0.8491 | 0.8619 | 0.8439 |
| NON - MDR | 1 Year Mahana Amdani Shafqaat                                                  | 25000 to 499,999           |  | Monthly       | 1.5094 | 1.5324 | 1.5003 |
| NON - MDR |                                                                                | 500000 & Above             |  | Monthly       | 1.5094 | 1.5324 | 1.5003 |
| NON - MDR | 3 Year Mahana Amdani Shafqaat                                                  | Rs 500k – Rs 10 m          |  | Monthly       | 1.1792 | 1.1971 | 1.1721 |
| NON - MDR | Mahana Amdani 2K22 (1 Year)                                                    | 100K - 9.99 M              |  | Monthly       | 1.0377 | 1.0535 | 1.0315 |
| NON - MDR |                                                                                | 10 M & Above               |  | Monthly       | 1.5094 | 1.5324 | 1.5003 |
| NON - MDR |                                                                                | 100K & Above               |  | At Maturity   | 0.9434 | 0.9577 | 0.9377 |
| NON - MDR | Al Baraka Banaat Term Deposit 6 Month                                          | 50K - 499.99K              |  | At Maturity   | 0.8491 | 0.8619 | 0.8439 |
| NON - MDR |                                                                                | Above 500K                 |  | At Maturity   | 0.9434 | 0.9577 | 0.9377 |
| NON - MDR | Al Baraka Banaat Term Deposit 1 Year                                           | 100K – 499.99K             |  | Monthly       | 1.0377 | 1.0535 | 1.0315 |
| NON - MDR |                                                                                | Above 500K                 |  | Monthly       | 1.1321 | 1.1493 | 1.1252 |
| NON - MDR | Al Baraka Banaat Term Deposit 3 Year                                           | 100K – 499.99K             |  | Monthly       | 1.0849 | 1.1014 | 1.0783 |
| NON - MDR |                                                                                | Above 500K                 |  | Monthly       | 1.1321 | 1.1493 | 1.1252 |
| NON - MDR | ABPL Tier-II Sukuk Third Issue                                                 |                            |  | Semi Annually | 2.2642 | 2.2985 | 2.3442 |
| NON - MDR | ABPL Tier-I Capital                                                            |                            |  | Yearly        | 2.8302 | 2.8732 | 2.4380 |
|           | Islamic Financing Facility for Renewable Energy (IFRE)                         |                            |  | Quarterly     | 0.2830 | 0.2873 | 0.3751 |
|           | Islamic Temporary Economic Refinance Facility (ITERF)                          |                            |  | Quarterly     | 0.0943 | 0.0958 | 0.1875 |
|           | Islamic Refinance Combating Covid (IFRCC)                                      |                            |  | Quarterly     | 0.0038 | 0.0038 | 0.0094 |
|           | IFPSAP                                                                         |                            |  | Quarterly     | 0.5660 | 0.5746 | 0.6095 |
|           | Islamic Refinance and credit Guarantee Scheme for Women Entrepreneur (IRCGSWE) |                            |  | Quarterly     | 0.0038 | 0.0038 | 0.0094 |