Profit Distribution Information

Profit distribution is calculated with reference to the Deposit Pool, which comprises Investment Deposits and any similar investment accounts or funds operated or managed by the Bank. Net profit available for distribution is first allocated between the Bank and the Deposit Pool in proportion to their respective capital contributions to the General Pool. The Deposit Pool's share of profit is then distributed between the Bank, in its capacity as Mudarib (provider of expertise and management), and the Deposit Pool in a ratio of 40:60. The 60% attributable to the Deposit Pool is thereafter allocated among the participating Investment Deposits and similar investment accounts or funds based on predetermined profit weightings, which take into account the amount invested, investment tenure and the type of investment product.

The applicable profit weightings are set out below:

Participation Account 7 Days	30
Participation Account 35 Days	65
Participation Account 91 Days	70
Participation Account 182 Days	72.5
Participation Account 365 Days	77.5
Participation Account 720 Days	82.5
Tax Free Investment	82.5
Attorney Trust Saver Account	65
Monthly Investment Plan	72.25
Haj Investment	77.5
Regular Income Provider	80
Premium Investment 365	95
Premium Plus Investment	110
Al Baraka Sukuk Investment	140
Al Baraka Sukuk Investment Tier 1	240

Profit rates are calculated at the end of each month and applied to profits payable for that month. The same rate is further applied to profits payable on any accounts that mature or are closed during the subsequent month, prior to that month's profit distribution.

A percentage of the profits (which shall approximate 1% of the total Deposit Pool at any given time) earned and payable to Depositors is retained in a Profit Equalisation Fund. These amounts are retained to balance fluctuations in the return on investments to the Depositors due to unforeseen circumstances.

The balance of the Profit Equalisation Fund as at 31 October 2026 amounts to:	-21 176 652