

**Al Baraka Bank Pakistan Limited (ABPL)**  
PROFIT RATES FOR THE MONTH DEC 2025

<table border="1"> <thead> <tr> <th colspan="2">Asaan Saving Account</th> </tr> </thead> <tbody> <tr> <td>Profit Calculated on MAB</td> <td>6.17%</td> </tr> <tr> <td colspan="2">Monthly Payout</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="2">Saving Account</th> <th>FIs, PSE &amp; PLC</th> </tr> </thead> <tbody> <tr> <td>Profit Calculated on MAB</td> <td>6.17%</td> <td>3.55%</td> </tr> <tr> <td colspan="2">Monthly Payout</td> <td></td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="2">TIFI - Young Saver Account</th> </tr> </thead> <tbody> <tr> <td>Profit Calculated on DB</td> <td>6.17%</td> </tr> <tr> <td colspan="2">Quarterly Payout</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="2">Shafaqt Account</th> </tr> </thead> <tbody> <tr> <td>Below 9999.99</td> <td>6.17%</td> </tr> <tr> <td>10K - 499.99K</td> <td>6.17%</td> </tr> <tr> <td>500K - 999.99K</td> <td>6.17%</td> </tr> <tr> <td>1M - 4.99M</td> <td>6.17%</td> </tr> <tr> <td>5M - 9.99M</td> <td>6.17%</td> </tr> <tr> <td>10M - 24.99M</td> <td>6.17%</td> </tr> <tr> <td>Above 25M</td> <td>6.17%</td> </tr> <tr> <td colspan="2">Profit Calculated on DB</td> </tr> <tr> <td colspan="2">Monthly Payout</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="2">Al Baraka Banaat Account</th> </tr> </thead> <tbody> <tr> <td>Less than 4.99K</td> <td>6.17%</td> </tr> <tr> <td>5K - 99.99K</td> <td>6.17%</td> </tr> <tr> <td>100K &amp; Above</td> <td>6.17%</td> </tr> <tr> <td colspan="2">Profit Calculated on DB</td> </tr> <tr> <td colspan="2">Monthly Payout</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="2">Term Deposits - Maturity</th> </tr> </thead> <tbody> <tr> <td>1 Year</td> <td>4.91%</td> </tr> <tr> <td>2 Years</td> <td>4.91%</td> </tr> <tr> <td>3 Years</td> <td>4.91%</td> </tr> <tr> <td>5 Years</td> <td>6.00%</td> </tr> <tr> <td colspan="2">Maturity Payout</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="2">Term Deposits - Quarterly</th> </tr> </thead> <tbody> <tr> <td>1 Year</td> <td>7.10%</td> </tr> <tr> <td>3 Years</td> <td>4.91%</td> </tr> <tr> <td>5 Years</td> <td>5.46%</td> </tr> <tr> <td colspan="2">Quarterly Payout</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="2">Mahana Amdani Scheme</th> </tr> </thead> <tbody> <tr> <td>1 Year</td> <td>4.64%</td> </tr> <tr> <td>2 Years</td> <td>3.82%</td> </tr> <tr> <td>3 Years</td> <td>4.91%</td> </tr> <tr> <td>4 Years</td> <td>4.91%</td> </tr> <tr> <td>5 Years</td> <td>4.91%</td> </tr> <tr> <td colspan="2">Monthly Payout</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="2">Mahana Amdani Shafaqt (1 Years)</th> </tr> </thead> <tbody> <tr> <td>Slab</td> <td>Monthly</td> </tr> <tr> <td>Up to 499.99K</td> <td>8.73%</td> </tr> <tr> <td>Above 500K</td> <td>8.73%</td> </tr> <tr> <td colspan="2">Monthly Payout</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="2">Mahana Amdani Shafaqt (3 Years)</th> </tr> </thead> <tbody> <tr> <td>Above 500,000</td> <td>6.82%</td> </tr> <tr> <td colspan="2">Monthly Payout</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="2">Mahana Amdani Plus - 2019 - 3 Year</th> </tr> </thead> <tbody> <tr> <td colspan="2">4.91%</td> </tr> </tbody> </table>	Asaan Saving Account		Profit Calculated on MAB	6.17%	Monthly Payout		Saving Account		FIs, PSE & PLC	Profit Calculated on MAB	6.17%	3.55%	Monthly Payout			TIFI - Young Saver Account		Profit Calculated on DB	6.17%	Quarterly Payout		Shafaqt Account		Below 9999.99	6.17%	10K - 499.99K	6.17%	500K - 999.99K	6.17%	1M - 4.99M	6.17%	5M - 9.99M	6.17%	10M - 24.99M	6.17%	Above 25M	6.17%	Profit Calculated on DB		Monthly Payout		Al Baraka Banaat Account		Less than 4.99K	6.17%	5K - 99.99K	6.17%	100K & Above	6.17%	Profit Calculated on DB		Monthly Payout		Term Deposits - Maturity		1 Year	4.91%	2 Years	4.91%	3 Years	4.91%	5 Years	6.00%	Maturity Payout		Term Deposits - Quarterly		1 Year	7.10%	3 Years	4.91%	5 Years	5.46%	Quarterly Payout		Mahana Amdani Scheme		1 Year	4.64%	2 Years	3.82%	3 Years	4.91%	4 Years	4.91%	5 Years	4.91%	Monthly Payout		Mahana Amdani Shafaqt (1 Years)		Slab	Monthly	Up to 499.99K	8.73%	Above 500K	8.73%	Monthly Payout		Mahana Amdani Shafaqt (3 Years)		Above 500,000	6.82%	Monthly Payout		Mahana Amdani Plus - 2019 - 3 Year		4.91%		<table border="1"> <thead> <tr> <th colspan="2">Asaan Digital Saving</th> </tr> </thead> <tbody> <tr> <td>Profit Calculated on MAB</td> <td>6.17%</td> </tr> <tr> <td colspan="2">Monthly Payout</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="2">Al Baraka Freelancer Saving Account - PKR</th> </tr> </thead> <tbody> <tr> <td>Profit Calculated on MAB</td> <td>6.17%</td> </tr> <tr> <td colspan="2">Monthly Payout</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="2">Asaan Digital Remittance Saving</th> </tr> </thead> <tbody> <tr> <td>Profit Calculated on MAB</td> <td>6.17%</td> </tr> <tr> <td colspan="2">Monthly Payout</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="2">Tabeer Saving Plan</th> </tr> </thead> <tbody> <tr> <td>Profit Calculated on DB</td> <td>6.17%</td> </tr> <tr> <td colspan="2">Monthly Payout</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="2">Hajj Albaraka</th> </tr> </thead> <tbody> <tr> <td>Profit Calculated on DB</td> <td>6.17%</td> </tr> <tr> <td colspan="2">Monthly Payout</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="2">Khzana Account</th> </tr> </thead> <tbody> <tr> <td>Others</td> <td>FIs, PSE &amp; PLC</td> </tr> <tr> <td>Below 9.99M</td> <td>6.17% 3.55%</td> </tr> <tr> <td>10M - 99.99M</td> <td>6.17% 3.82%</td> </tr> <tr> <td>100M - 499.99M</td> <td>6.17% 4.37%</td> </tr> <tr> <td>Above 500M</td> <td>6.17% 4.64%</td> </tr> <tr> <td colspan="2">Profit Calculated on MAB</td> </tr> <tr> <td colspan="2">Monthly Payout</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="2">Islamic Institution Deposit</th> </tr> </thead> <tbody> <tr> <td>Below 50M</td> <td>3.55%</td> </tr> <tr> <td>50M - 100M</td> <td>3.60%</td> </tr> <tr> <td>100M - 500M</td> <td>3.82%</td> </tr> <tr> <td>500M - 1.5B</td> <td>4.09%</td> </tr> <tr> <td>1.5B - 2.5B</td> <td>4.09%</td> </tr> <tr> <td>Above 2.5B</td> <td>4.37%</td> </tr> <tr> <td colspan="2">Profit Calculated on DB</td> </tr> <tr> <td colspan="2">Monthly Payout</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="2">Business Plus</th> </tr> </thead> <tbody> <tr> <td>Profit Calculated on MAB</td> <td>0.04%</td> </tr> <tr> <td colspan="2">Monthly Payout</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="2">Al Baraka Consumer Business Partner Account</th> </tr> </thead> <tbody> <tr> <td>Profit Calculated on MAB</td> <td>0.04%</td> </tr> <tr> <td colspan="2">Monthly Payout</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="2">FCY Saving Account</th> </tr> </thead> <tbody> <tr> <td>USD</td> <td>0.15%</td> </tr> <tr> <td>GBP</td> <td>0.15%</td> </tr> <tr> <td>Euro</td> <td>0.15%</td> </tr> <tr> <td>JPY</td> <td>0.15%</td> </tr> <tr> <td>AED</td> <td>0.15%</td> </tr> <tr> <td colspan="2">Profit Calculated on MAB</td> </tr> <tr> <td colspan="2">Monthly Payout</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="2">Other Cagories</th> </tr> </thead> <tbody> <tr> <td>Tier II Sukuk 3rd</td> <td>13.10%</td> </tr> <tr> <td>ADT-I Capital</td> <td>16.37%</td> </tr> <tr> <td>IFRE</td> <td>1.64%</td> </tr> <tr> <td>ITERF</td> <td>0.55%</td> </tr> <tr> <td>IRFCC</td> <td>0.02%</td> </tr> <tr> <td>IFFSAP</td> <td>3.27%</td> </tr> <tr> <td>IRCGSWE</td> <td>0.02%</td> </tr> </tbody> </table>	Asaan Digital Saving		Profit Calculated on MAB	6.17%	Monthly Payout		Al Baraka Freelancer Saving Account - PKR		Profit Calculated on MAB	6.17%	Monthly Payout		Asaan Digital Remittance Saving		Profit Calculated on MAB	6.17%	Monthly Payout		Tabeer Saving Plan		Profit Calculated on DB	6.17%	Monthly Payout		Hajj Albaraka		Profit Calculated on DB	6.17%	Monthly Payout		Khzana Account		Others	FIs, PSE & PLC	Below 9.99M	6.17% 3.55%	10M - 99.99M	6.17% 3.82%	100M - 499.99M	6.17% 4.37%	Above 500M	6.17% 4.64%	Profit Calculated on MAB		Monthly Payout		Islamic Institution Deposit		Below 50M	3.55%	50M - 100M	3.60%	100M - 500M	3.82%	500M - 1.5B	4.09%	1.5B - 2.5B	4.09%	Above 2.5B	4.37%	Profit Calculated on DB		Monthly Payout		Business Plus		Profit Calculated on MAB	0.04%	Monthly Payout		Al Baraka Consumer Business Partner Account		Profit Calculated on MAB	0.04%	Monthly Payout		FCY Saving Account		USD	0.15%	GBP	0.15%	Euro	0.15%	JPY	0.15%	AED	0.15%	Profit Calculated on MAB		Monthly Payout		Other Cagories		Tier II Sukuk 3rd	13.10%	ADT-I Capital	16.37%	IFRE	1.64%	ITERF	0.55%	IRFCC	0.02%	IFFSAP	3.27%	IRCGSWE	0.02%
Asaan Saving Account																																																																																																																																																																																																																										
Profit Calculated on MAB	6.17%																																																																																																																																																																																																																									
Monthly Payout																																																																																																																																																																																																																										
Saving Account		FIs, PSE & PLC																																																																																																																																																																																																																								
Profit Calculated on MAB	6.17%	3.55%																																																																																																																																																																																																																								
Monthly Payout																																																																																																																																																																																																																										
TIFI - Young Saver Account																																																																																																																																																																																																																										
Profit Calculated on DB	6.17%																																																																																																																																																																																																																									
Quarterly Payout																																																																																																																																																																																																																										
Shafaqt Account																																																																																																																																																																																																																										
Below 9999.99	6.17%																																																																																																																																																																																																																									
10K - 499.99K	6.17%																																																																																																																																																																																																																									
500K - 999.99K	6.17%																																																																																																																																																																																																																									
1M - 4.99M	6.17%																																																																																																																																																																																																																									
5M - 9.99M	6.17%																																																																																																																																																																																																																									
10M - 24.99M	6.17%																																																																																																																																																																																																																									
Above 25M	6.17%																																																																																																																																																																																																																									
Profit Calculated on DB																																																																																																																																																																																																																										
Monthly Payout																																																																																																																																																																																																																										
Al Baraka Banaat Account																																																																																																																																																																																																																										
Less than 4.99K	6.17%																																																																																																																																																																																																																									
5K - 99.99K	6.17%																																																																																																																																																																																																																									
100K & Above	6.17%																																																																																																																																																																																																																									
Profit Calculated on DB																																																																																																																																																																																																																										
Monthly Payout																																																																																																																																																																																																																										
Term Deposits - Maturity																																																																																																																																																																																																																										
1 Year	4.91%																																																																																																																																																																																																																									
2 Years	4.91%																																																																																																																																																																																																																									
3 Years	4.91%																																																																																																																																																																																																																									
5 Years	6.00%																																																																																																																																																																																																																									
Maturity Payout																																																																																																																																																																																																																										
Term Deposits - Quarterly																																																																																																																																																																																																																										
1 Year	7.10%																																																																																																																																																																																																																									
3 Years	4.91%																																																																																																																																																																																																																									
5 Years	5.46%																																																																																																																																																																																																																									
Quarterly Payout																																																																																																																																																																																																																										
Mahana Amdani Scheme																																																																																																																																																																																																																										
1 Year	4.64%																																																																																																																																																																																																																									
2 Years	3.82%																																																																																																																																																																																																																									
3 Years	4.91%																																																																																																																																																																																																																									
4 Years	4.91%																																																																																																																																																																																																																									
5 Years	4.91%																																																																																																																																																																																																																									
Monthly Payout																																																																																																																																																																																																																										
Mahana Amdani Shafaqt (1 Years)																																																																																																																																																																																																																										
Slab	Monthly																																																																																																																																																																																																																									
Up to 499.99K	8.73%																																																																																																																																																																																																																									
Above 500K	8.73%																																																																																																																																																																																																																									
Monthly Payout																																																																																																																																																																																																																										
Mahana Amdani Shafaqt (3 Years)																																																																																																																																																																																																																										
Above 500,000	6.82%																																																																																																																																																																																																																									
Monthly Payout																																																																																																																																																																																																																										
Mahana Amdani Plus - 2019 - 3 Year																																																																																																																																																																																																																										
4.91%																																																																																																																																																																																																																										
Asaan Digital Saving																																																																																																																																																																																																																										
Profit Calculated on MAB	6.17%																																																																																																																																																																																																																									
Monthly Payout																																																																																																																																																																																																																										
Al Baraka Freelancer Saving Account - PKR																																																																																																																																																																																																																										
Profit Calculated on MAB	6.17%																																																																																																																																																																																																																									
Monthly Payout																																																																																																																																																																																																																										
Asaan Digital Remittance Saving																																																																																																																																																																																																																										
Profit Calculated on MAB	6.17%																																																																																																																																																																																																																									
Monthly Payout																																																																																																																																																																																																																										
Tabeer Saving Plan																																																																																																																																																																																																																										
Profit Calculated on DB	6.17%																																																																																																																																																																																																																									
Monthly Payout																																																																																																																																																																																																																										
Hajj Albaraka																																																																																																																																																																																																																										
Profit Calculated on DB	6.17%																																																																																																																																																																																																																									
Monthly Payout																																																																																																																																																																																																																										
Khzana Account																																																																																																																																																																																																																										
Others	FIs, PSE & PLC																																																																																																																																																																																																																									
Below 9.99M	6.17% 3.55%																																																																																																																																																																																																																									
10M - 99.99M	6.17% 3.82%																																																																																																																																																																																																																									
100M - 499.99M	6.17% 4.37%																																																																																																																																																																																																																									
Above 500M	6.17% 4.64%																																																																																																																																																																																																																									
Profit Calculated on MAB																																																																																																																																																																																																																										
Monthly Payout																																																																																																																																																																																																																										
Islamic Institution Deposit																																																																																																																																																																																																																										
Below 50M	3.55%																																																																																																																																																																																																																									
50M - 100M	3.60%																																																																																																																																																																																																																									
100M - 500M	3.82%																																																																																																																																																																																																																									
500M - 1.5B	4.09%																																																																																																																																																																																																																									
1.5B - 2.5B	4.09%																																																																																																																																																																																																																									
Above 2.5B	4.37%																																																																																																																																																																																																																									
Profit Calculated on DB																																																																																																																																																																																																																										
Monthly Payout																																																																																																																																																																																																																										
Business Plus																																																																																																																																																																																																																										
Profit Calculated on MAB	0.04%																																																																																																																																																																																																																									
Monthly Payout																																																																																																																																																																																																																										
Al Baraka Consumer Business Partner Account																																																																																																																																																																																																																										
Profit Calculated on MAB	0.04%																																																																																																																																																																																																																									
Monthly Payout																																																																																																																																																																																																																										
FCY Saving Account																																																																																																																																																																																																																										
USD	0.15%																																																																																																																																																																																																																									
GBP	0.15%																																																																																																																																																																																																																									
Euro	0.15%																																																																																																																																																																																																																									
JPY	0.15%																																																																																																																																																																																																																									
AED	0.15%																																																																																																																																																																																																																									
Profit Calculated on MAB																																																																																																																																																																																																																										
Monthly Payout																																																																																																																																																																																																																										
Other Cagories																																																																																																																																																																																																																										
Tier II Sukuk 3rd	13.10%																																																																																																																																																																																																																									
ADT-I Capital	16.37%																																																																																																																																																																																																																									
IFRE	1.64%																																																																																																																																																																																																																									
ITERF	0.55%																																																																																																																																																																																																																									
IRFCC	0.02%																																																																																																																																																																																																																									
IFFSAP	3.27%																																																																																																																																																																																																																									
IRCGSWE	0.02%																																																																																																																																																																																																																									