

Al Baraka Bank Pakistan Limited (ABPL)
PROFIT RATES FOR THE MONTH JAN 2026

Fis = Financial Institution, PSE = Public Sector Entities & PLCs = Public Limited Companies

Asaan Saving Account	
Profit Calculated on MAB	5.90%
Monthly Payout	

Saving Account	Others	Fis, PSE & PLC
Profit Calculated on MAB	5.90%	3.01%
Monthly Payout		

Tifl - Young Saver Account	
Profit Calculated on DB	5.90%
Quarterly Payout	

Shafqaat Account	
Below 9999.99	5.90%
10K - 499.99K	5.90%
500K - 999.99K	5.90%
1M - 4.99M	5.90%
5M - 9.99M	5.90%
10M - 24.99M	5.90%
Above 25M	5.90%
Profit Calculated on DB	
Monthly Payout	

Al Baraka Banaat Account	
Less than 4.99K	5.90%
5K - 99.99K	5.90%
100K & Above	5.90%
Profit Calculated on DB	
Monthly Payout	

Term Deposits - Maturity	
1 Year	4.17%
2 Years	4.17%
3 Years	4.17%
5 Years	5.09%
Maturity Payout	

Term Deposits - Quarterly	
1 Year	6.02%
3 Years	4.17%
5 Years	4.63%
Quarterly Payout	

Mahana Amdani Scheme	
1 Year	3.94%
2 Years	3.24%
3 Years	4.17%
4 Years	4.17%
5 Years	4.17%
Monthly Payout	

Mahana Amdani Shafqaat (1 Years)	
Slab	Monthly
Up to 499.99K	7.41%
Above 500K	7.41%

Mahana Amdani Shafqaat (3 Years)	
Above 500,000	5.79%
Monthly Payout	

Mahana Amdani Plus - 2019 - 3 Year	4.17%
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Asaan Digital Saving	
Profit Calculated on MAB	5.90%
Monthly Payout	

Al Baraka Freelancer Saving Account - PKR	
Profit Calculated on MAB	5.90%
Monthly Payout	

Mahana Barkah Account			
	Others	Fis, PSE & PLC	
Below 9999.99	5.90%	3.01%	
10K - 499.99K	5.90%	3.24%	
500K - 999.99K	5.90%	3.43%	
1M - 4.99M	5.90%	3.70%	
5M - 9.99M	5.90%	3.70%	
10M - 24.99M	5.90%	3.70%	
Above 25M	5.90%	3.94%	
Profit Calculated on DB			
Monthly Payout			

Mudarabah Premium Plus - Corporate			
	Others	Fis, PSE & PLC	
Below 9.99M	5.90%	3.01%	
10M - 99.99M	5.90%	3.24%	
100M - 499.99M	5.90%	3.70%	
Above 500M	5.90%	4.86%	
Profit Calculated on DB			
Monthly Payout			

AlBaraka Employee Banking Service Account				
Slab	1 - 35K	35k - 200K	Above 200K	
AlBaraka Payroll Basic SA	5.90%	5.90%	5.90%	
AlBaraka Payroll Plus SA	5.90%	5.90%	5.90%	
AlBaraka Payroll Executive SA	5.90%	5.90%	5.90%	
Profit Calculated on MAB				

Banaat Term Deposit			
Slab	6 Months	1 Year	3 Year
50K - 499.99K	4.17%	NA	NA
Above 500K	4.63%		
100K - 499.99K	NA	5.09%	5.32%
Above 500K		5.56%	5.56%
Maturity	Monthly		

Mahana Amdani 2K22 (1 Year)			
Slab	Monthly	Maturity	
100K & 9.99M	5.09%	4.63%	
10M & Above	7.41%		

Term Deposit - Maturity				
Slab	1 Month	3 Months	6 Months	
Below 49.99M	3.24%	3.24%	3.70%	
50M - 99.99M	3.47%	3.47%	3.94%	
100M - 249.99M	3.70%	3.70%	4.17%	
250M - 499.99M	3.94%	3.94%	4.40%	
500M - 999.99M	4.17%	4.17%	4.63%	
Above 1B	4.17%	4.17%	5.09%	

FCY Term Deposit				
Tenure	1 Month	3 Month	6 Months	1 Year
Payment	Maturity	Maturity	Maturity	Maturity
GBP	0.15%	0.15%	0.15%	0.15%
EURO	0.15%	0.15%	0.15%	0.15%
AED	0.15%	0.15%	0.15%	0.15%

FCY Term Deposit				
Tenure	1 Month	3 Month	6 Months	1 Year
Payment	Maturity	Maturity	Maturity	Maturity
USD < 1M	0.25%	0.35%	0.40%	0.45%
USD > 1M	0.25%	0.35%	0.40%	0.75%

Asaan Digital Remittance Saving	
Profit Calculated on MAB	5.90%
Monthly Payout	

Tabeer Saving Plan	
Profit Calculated on DB	5.90%
Monthly Payout	

Hajj AlBaraka	
Profit Calculated on DB	5.90%
Monthly Payout	

Khazana Account		
	Others	Fis, PSE & PLC
Below 9.99M	5.90%	3.01%
10M - 99.99M	5.90%	3.24%
100M - 499.99M	5.90%	3.70%
Above 500M	5.90%	3.94%
Profit Calculated on MAB		
Monthly Payout		

Islamic Institution Deposit	
Below 50M	3.01%
50M - 100M	3.06%
100M - 500M	3.24%
500M - 1.5B	3.47%
1.5B - 2.5B	3.47%
Above 2.5B	3.70%
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 Catagories	
Tier II Sukuk 3rd	10.65%
ADT-I Capital	12.04%
IFRE	1.85%
ITERF	0.93%
IRFCC	0.05%
IFFSAP	3.01%
IRCGSWE	0.05%