AUG 05, 2026

Al Baraka Bank Pakistan Limited (ABPL)

PROFIT RATES FOR THE MONTH JULY 2026

Asaan Saving Account	
Profit Calculated on MAB	6.21%
Monthly Payout	

Saving Account	Others	FIs, PSE & PLC
Profit Calculated on MAB	6.21%	2.50%
Monthly Payout		

Tif'I - Young Saver Account	
Profit Calculated on DB	6.21%
Quarterly Payout	

Shafqaat Account	
Below 9999.99	6.21%
10K - 499.99K	6.21%
500K - 999.99K	6.21%
1M - 4.99M	6.21%
5M - 9.99M	6.21%
10M - 24.99M	6.21%
Above 25M	6.21%
Profit Calculated on DB	
Monthly Payout	

Al Baraka Banaat Account	
Less than 4.99K	6.21%
5K - 99.99K	6.21%
100K & Above	6.21%
Profit Calculated on DB	
Monthly Payout	

Term Deposits - Maturity	
1 Year	4.50%
2 Years	4.50%
3 Years	4.50%
5 Years	5.50%
Maturity Payout	

Term Deposits - Quarterly	
1 Year	6.00%
3 Years	4.50%
5 Years	5.00%
Quarterly Payout	

Mahana Amdani Scheme	
1 Year	4.25%
2 Years	3.50%
3 Years	4.50%
4 Years	4.50%
5 Years	4.50%
Monthly Payout	

Mahana Amdani Shafqaat (1 Years)	
Slab	Monthly
Up to 499.99K	8.00%
Above 500K	8.00%

Mahana Amdani Shafqaat (3 Years)	
Above 500,000	6.25%
Monthly Payout	

Mahana Amdani Plus - 2019 - 3 Year	4.50%

Asaan Digital Saving	
Profit Calculated on MAB	6.21%
Monthly Payout	

Al Baraka Freelancer Saving Account - PKR	
Profit Calculated on MAB	6.21%
Monthly Payout	

Mahana Barkah Account		
	Others	FIs, PSE & PLC
Below 9999.99	6.21%	2.50%
10K - 499.99K	6.21%	2.75%
500K - 999.99K	6.21%	3.00%
1M - 4.99M	6.21%	3.25%
5M - 9.99M	6.21%	3.25%
10M - 24.99M	6.21%	3.25%
Above 25M	6.21%	3.50%
Profit Calculated on DB		
Monthly Payout		

Mudarabah Premium Plus - Corporate		
	Others	FIs, PSE & PLC
Below 9.99M	6.21%	2.50%
10M - 99.99M	6.21%	2.75%
100M - 499.99M	6.21%	3.25%
Above 500M	6.21%	4.50%
Profit Calculated on DB		
Monthly Payout		

AlBaraka Employee Banking Service Account			
Slab	1 - 35K	35k - 200K	Above 200K
AlBaraka Payroll Basic SA	6.21%	6.21%	6.21%
AlBaraka Payroll Plus SA	6.21%	6.21%	6.21%
AlBaraka Payroll Executive SA	6.21%	6.21%	6.21%
Profit Calculated on MAB			

Banaat Term Deposit			
Slab	6 Months	1 Year	3 Year
50K - 499.99K	4.50%	NA	NA
Above 500K	5.00%		
100K - 499.99K	NA	5.50%	5.75%
Above 500K		6.00%	6.00%
	Maturity	Monthly	

Mahana Amdani 2K22 (1 Year)		
Slab	Monthly	Maturity
100K & 9.99M	5.50%	5.00%
10M & Above	7.00%	

Term Deposit - Maturity				
Slab	1 Month	3 Months	6 Months	
Below 49.99M	3.50%	3.50%	4.00%	
50M - 99.99M	3.75%	3.75%	4.25%	
100M - 249.99M	4.00%	4.00%	4.50%	
250M - 499.99M	4.25%	4.25%	4.75%	
500M - 999.99M	4.50%	4.50%	5.00%	
Above 1B	4.50%	4.50%	5.50%	

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%

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	6.21%
Monthly Payout	

Tabeer Saving Plan	
Profit Calculated on DB	6.21%
Monthly Payout	

Hajj Albaraka	
Profit Calculated on DB	6.21%
Monthly Payout	

Khazana Account		
	Others	FIs, PSE & PLC
Below 9.99M	6.21%	2.50%
10M - 99.99M	6.21%	2.75%
100M - 499.99M	6.21%	3.25%
Above 500M	6.21%	3.50%
Profit Calculated on MAB		
Monthly Payout		

Islamic Institution Deposit	
Below 50M	2.50%
50M - 100M	2.55%
100M - 500M	2.75%
500M - 1.5B	3.00%
1.5B - 2.5B	3.00%
Above 2.5B	3.25%
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	15.00%
ADT-I Capital	17.00%
MRT & MRC	6.21%
IFRE	2.00%
ITERF	1.00%
IRFCC	0.05%
IFFSAP	3.25%
IRCGSWE	0.05%

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