

JUL 06, 2026

Al Baraka Bank Pakistan Limited (ABPL)



PROFIT RATES FOR THE MONTH JUNE 2026

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

Asaan Saving Account	
Profit Calculated on MAB	6.75%
Monthly Payout	

Saving Account	Others	FIs, PSE & PLC
Profit Calculated on MAB	6.75%	2.67%
Monthly Payout		

TIF1 - Young Saver Account	
Profit Calculated on DB	6.75%
Quarterly Payout	

Shafqaat Account	
Below 9999.99	6.75%
10K - 499.99K	6.75%
500K - 999.99K	6.75%
1M - 4.99M	6.75%
5M - 9.99M	6.75%
10M - 24.99M	6.75%
Above 25M	6.75%

Profit Calculated on DB	
Monthly Payout	

Al Baraka Banaat Account	
Less than 4.99K	6.75%
5K - 99.99K	6.75%
100K & Above	6.75%

Profit Calculated on DB	
Monthly Payout	

Term Deposits - Maturity	
1 Year	4.81%
2 Years	4.81%
3 Years	4.81%
5 Years	5.87%
Maturity Payout	

Term Deposits - Quarterly	
1 Year	6.41%
3 Years	4.81%
5 Years	5.34%
Quarterly Payout	

Mahana Amdani Scheme	
1 Year	4.54%
2 Years	3.74%
3 Years	4.81%
4 Years	4.81%
5 Years	4.81%
Monthly Payout	

Mahana Amdani Shafqaat (1 Years)	
Slab	Monthly
Up to 499.99K	8.55%
Above 500K	8.55%

Mahana Amdani Shafqaat (3 Years)	
Above 500,000	6.68%
Monthly Payout	

Mahana Amdani Plus - 2019 - 3 Year	4.81%
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Asaan Digital Saving	
Profit Calculated on MAB	6.75%
Monthly Payout	

Al Baraka Freelancer Saving Account - PKR	
Profit Calculated on MAB	6.75%
Monthly Payout	

Mahana Barkah Account		
	Others	FIs, PSE & PLC
Below 9999.99	6.75%	2.67%
10K - 499.99K	6.75%	2.94%
500K - 999.99K	6.75%	3.20%
1M - 4.99M	6.75%	3.47%
5M - 9.99M	6.75%	3.47%
10M - 24.99M	6.75%	3.47%
Above 25M	6.75%	3.74%

Profit Calculated on DB	
Monthly Payout	

Mudarahab Premium Plus - Corporate		
	Others	FIs, PSE & PLC
Below 9.99M	6.75%	2.67%
10M - 99.99M	6.75%	2.94%
100M - 499.99M	6.75%	3.47%
Above 500M	6.75%	4.81%

Profit Calculated on DB	
Monthly Payout	

AlBaraka Employee Banking Service Account			
Slab	1 - 35K	35k - 200K	Above 200K
AlBaraka Payroll Basic SA	6.75%	6.75%	6.75%
AlBaraka Payroll Plus SA	6.75%	6.75%	6.75%
AlBaraka Payroll Executive SA	6.75%	6.75%	6.75%

Profit Calculated on MAB	
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Banaat Term Deposit			
Slab	6 Months	1 Year	3 Year
50K - 499.99K	4.81%	NA	NA
Above 500K	5.34%		
100K - 499.99K	NA	5.87%	6.14%
Above 500K		6.41%	6.41%

Maturity	Monthly
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Mahana Amdani 2K22 (1 Year)		
Slab	Monthly	Maturity
100K & 9.99M	5.87%	5.34%
10M & Above	7.48%	

Term Deposit - Maturity				
Slab	1 Month	3 Months	6 Months	
Below 49.99M	3.74%	3.74%	4.27%	
50M - 99.99M	4.01%	4.01%	4.54%	
100M - 249.99M	4.27%	4.27%	4.81%	
250M - 499.99M	4.54%	4.54%	5.07%	
500M - 999.99M	4.81%	4.81%	5.34%	
Above 1B	4.81%	4.81%	5.87%	

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	6.75%
Monthly Payout	

Tabeer Saving Plan	
Profit Calculated on DB	6.75%
Monthly Payout	

Hajj Albaraka	
Profit Calculated on DB	6.75%
Monthly Payout	

Khazana Account		
	Others	FIs, PSE & PLC
Below 9.99M	6.75%	2.67%
10M - 99.99M	6.75%	2.94%
100M - 499.99M	6.75%	3.47%
Above 500M	6.75%	3.74%

Profit Calculated on MAB	
Monthly Payout	

Islamic Institution Deposit	
Below 50M	2.67%
50M - 100M	2.72%
100M - 500M	2.94%
500M - 1.5B	3.20%
1.5B - 2.5B	3.20%
Above 2.5B	3.47%

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 Categories	
Tier II Sukuk 3rd	16.02%
ADT-I Capital	18.16%
MRT & MRC	6.75%
IFRE	2.14%
ITERF	1.07%
IRFCC	0.05%
IFFSAP	3.47%
IRCGSWE	0.05%