

NOV 05 2025

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

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

Asaan Saving Account	
Profit Calculated on MAB	6.05%
Monthly Payout	

Saving Account	Others	Fls, PSE & PLC
Profit Calculated on MAB	6.05%	3.33%
Monthly Payout		

TIF'I - Young Saver Account	
Profit Calculated on DB	6.05%
Quarterly Payout	

Shafaqat Account	
Below 9999.99	6.05%
10K - 499.99K	6.05%
500K - 999.99K	6.05%
1M - 4.99M	6.05%
5M - 9.99M	6.05%
10M - 24.99M	6.05%
Above 25M	6.05%
Profit Calculated on DB	
Monthly Payout	

Al Baraka Banaat Account	
Less than 4.99K	6.05%
5K - 99.99K	6.05%
100K & Above	6.05%
Profit Calculated on DB	
Monthly Payout	

Term Deposits - Maturity	
1 Year	4.61%
2 Years	4.61%
3 Years	4.61%
5 Years	5.64%
Maturity Payout	

Term Deposits - Quarterly	
1 Year	6.66%
3 Years	4.61%
5 Years	5.13%
Quarterly Payout	

Mahana Amdani Scheme	
1 Year	4.36%
2 Years	3.59%
3 Years	4.61%
4 Years	4.61%
5 Years	4.61%
Monthly Payout	

Mahana Amdani Shafaqat (1 Years)	
Slab	Monthly
Up to 499.99K	8.20%
Above 500K	8.20%

Mahana Amdani Shafaqat (3 Years)	
Above 500,000	6.41%
Monthly Payout	

Mahana Amdani Plus - 2019 - 3 Year	4.61%
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Asaan Digital Saving	
Profit Calculated on MAB	6.05%
Monthly Payout	

Al Baraka Freelancer Saving Account - PKR	
Profit Calculated on MAB	6.05%
Monthly Payout	

Mahana Barkah Account		
	Others	Fls, PSE & PLC
Below 9999.99	6.05%	3.33%
10K - 499.99K	6.05%	3.59%
500K - 999.99K	6.05%	3.79%
1M - 4.99M	6.05%	4.10%
5M - 9.99M	6.05%	4.10%
10M - 24.99M	6.05%	4.10%
Above 25M	6.05%	4.36%
Profit Calculated on DB		
Monthly Payout		

Mudarabah Premium Plus - Corporate		
	Others	Fls, PSE & PLC
Below 9.99M	6.05%	3.33%
10M - 99.99M	6.05%	3.59%
100M - 499.99M	6.05%	4.10%
Above 500M	6.05%	5.38%
Profit Calculated on DB		
Monthly Payout		

AlBaraka Employee Banking Service Account			
Slab	1 - 35K	35k - 200K	Above 200K
AlBaraka Payroll Basic SA	6.05%	6.05%	6.05%
AlBaraka Payroll Plus SA	6.05%	6.05%	6.05%
AlBaraka Payroll Executive SA	6.05%	6.05%	6.05%

Banaat Term Deposit			
Slab	6 Months	1 Year	3 Year
50K - 499.99K	4.61%	NA	NA
Above 500K	5.13%	5.64%	5.89%
100K - 499.99K	NA	6.15%	6.15%
Above 500K	NA	6.15%	6.15%
Maturity	Monthly		

Mahana Amdani 2K22 (1 Year)		
Slab	Monthly	Maturity
100K & 9.99M	5.64%	5.13%
10M & Above	8.20%	

Term Deposit - Maturity			
Slab	1 Month	3 Months	6 Months
Below 49.99M	3.59%	3.59%	4.10%
50M - 99.99M	3.84%	3.84%	4.36%
100M - 249.99M	4.10%	4.10%	4.61%
250M - 499.99M	4.36%	4.36%	4.87%
500M - 999.99M	4.61%	4.61%	5.13%
Above 1B	4.61%	4.61%	5.64%

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	6.05%
Monthly Payout	

Tabeer Saving Plan	
Profit Calculated on DB	6.05%
Monthly Payout	

Hajj Albaraka	
Profit Calculated on DB	6.05%
Monthly Payout	

Khazana Account		
	Others	Fls, PSE & PLC
Below 9.99M	6.05%	3.33%
10M - 99.99M	6.05%	3.59%
100M - 499.99M	6.05%	4.10%
Above 500M	6.05%	4.36%
Profit Calculated on MAB		
Monthly Payout		

Islamic Institution Deposit	
Below 50M	3.33%
50M - 100M	3.38%
100M - 500M	3.59%
500M - 1.5B	3.84%
1.5B - 2.5B	3.84%
Above 2.5B	4.10%
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	12.81%
ADT-I Capital	13.33%
IFRE	2.05%
ITERF	1.02%
IRFCC	0.05%
IFFSAP	3.33%
IRCGSWE	0.05%