Nov 05, 2026

Al Baraka Bank Pakistan Limited (ABPL)

PROFIT RATES FOR THE MONTH Oct 2026

Asaan Saving Account	Individuals having monthly average balance upto Rs. 10 million	Others
Profit Calculated on MAB	6.00%	1.67%
Monthly Payout		

Saving Account	Individuals having monthly average balance upto Rs. 10 million	Others
Profit Calculated on MAB	6.00%	1.67%
Monthly Payout		

Tif'I - Young Saver Account	Individuals having monthly average balance upto Rs. 10 million	Others
Profit Calculated on DB	6.00%	1.67%
Quarterly Payout		

Shafqaat Account	Individuals having monthly average balance upto Rs. 10 million	Others
Below 9999.99	6.00%	1.67%
10K - 499.99K	6.00%	2.01%
500K - 999.99K	6.00%	2.18%
1M - 4.99M	6.00%	2.18%
5M - 9.99M	6.00%	2.34%
10M - 24.99M	6.00%	3.01%
Above 25M	6.00%	3.01%
Profit Calculated on DB		
Monthly Payout		

Al Baraka Banaat Account	Individuals having monthly average balance upto Rs. 10 million	Others
Less than 4.99K	6.00%	1.67%
5K - 99.99K	6.00%	1.84%
100K & Above	6.00%	2.01%
Profit Calculated on DB		
Monthly Payout		

Asaan Digital Saving	Individuals having monthly average balance upto Rs. 10 million	Others
Profit Calculated on MAB	6.00%	1.67%
Monthly Payout		

Al Baraka Freelancer Saving Account - PKR	Individuals having monthly average balance upto Rs. 10 million	Others
Profit Calculated on MAB	6.00%	1.67%
Monthly Payout		

Mahana Barkah Account		
	Individuals having monthly average balance upto Rs. 10 million	Others
Below 9999.99	6.00%	1.67%
10K - 499.99K	6.00%	1.84%
500K - 999.99K	6.00%	2.01%
1M - 4.99M	6.00%	2.18%
5M - 9.99M	6.00%	2.18%
10M - 24.99M	6.00%	2.18%
Above 25M	6.00%	2.34%
Profit Calculated on DB		
Monthly Payout		

Mudarabah Premium Plus - Corporate		
	Individuals having monthly average balance upto Rs. 10 million	Others
Below 9.99M	6.00%	1.67%
10M - 99.99M	6.00%	1.84%
100M - 499.99M	6.00%	2.18%
Above 500M	6.00%	3.01%
Profit Calculated on DB		
Monthly Payout		

AlBaraka Employee Banking Service Account			
having monthly average balance upto R	1 - 35K	35k - 200K	Above 200K
AlBaraka Payroll Basic SA	6.00%	6.00%	6.00%
AlBaraka Payroll Plus SA	6.00%	6.00%	6.00%
AlBaraka Payroll Executive SA	6.00%	6.00%	6.00%
Others	1 - 35K	35k - 200K	Above 200K
AlBaraka Payroll Basic SA	1.67%	1.67%	1.67%
AlBaraka Payroll Plus SA	1.67%	1.67%	1.67%
AlBaraka Payroll Executive SA	1.67%	1.67%	1.67%
Profit Calculated on MAB			

Banaat Term Deposit			
Slab	6 Months	1 Year	3 Year
50K - 499.99K	3.01%	NA	NA
Above 500K	3.35%		
100K - 499.99K	NA	3.68%	3.85%
Above 500K		4.02%	4.02%
	Maturity	Monthly	

Mahana Amdani 2K22 (1 Year)		
Slab	Monthly	Maturity
100K & 9.99M	3.68%	3.35%
10M & Above	4.69%	

Term Deposit - Maturity			
Slab	1 Month	3 Months	6 Months
Below 49.99M	2.34%	2.34%	2.68%
50M - 99.99M	2.51%	2.51%	2.85%
100M - 249.99M	2.68%	2.68%	3.01%
250M - 499.99M	2.85%	2.85%	3.18%
500M - 999.99M	3.01%	3.01%	3.35%
Above 1B	3.01%	3.01%	3.68%

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	Individuals having monthly average balance upto Rs. 10 million	Others
Profit Calculated on MAB	6.00%	1.67%
Monthly Payout		

Tabeer Saving Plan	Individuals having monthly average balance upto Rs. 10 million	Others
Profit Calculated on DB	6.00%	4.35%
Monthly Payout		

Hajj Albaraka	Individuals having monthly average balance upto Rs. 10 million	Others
Profit Calculated on DB	6.00%	5.19%
Monthly Payout		

Khazana Account		
	Individuals having monthly average balance upto Rs. 10 million	Others
Below 9.99M	6.00%	1.67%
10M - 99.99M	6.00%	1.84%
100M - 499.99M	6.00%	2.18%
Above 500M	6.00%	2.34%
Profit Calculated on MAB		
Monthly Payout		

Islamic Institution Deposit	
Below 50M	1.67%
50M - 100M	1.71%
100M - 500M	1.84%
500M - 1.5B	2.01%
1.5B - 2.5B	2.01%
Above 2.5B	2.18%
Profit Calculated on DB	
Monthly Payout	

Term Deposits - Maturity	
1 Year	3.01%
2 Years	3.01%
3 Years	3.01%
5 Years	3.68%
Maturity Payout	

Term Deposits - Quarterly	
1 Year	4.02%
3 Years	3.01%
5 Years	3.35%
Quarterly Payout	

Mahana Amdani Scheme	
1 Year	2.85%
2 Years	2.34%
3 Years	3.01%
4 Years	3.01%
5 Years	3.01%
Monthly Payout	

Mahana Amdani Shafqaat (1 Years)	
Slab	Monthly
Up to 499.99K	5.36%
Above 500K	5.36%

Mahana Amdani Shafqaat (3 Years)	
Above 500,000	4.18%
Monthly Payout	

Mahana Amdani Plus - 2019 - 3 Year	3.01%

Business Plus	
Profit Calculated on MAB	0.03%
Monthly Payout	

Al Baraka Consumer Business Partner Account	
Profit Calculated on MAB	0.03%
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	8.70%
ADT-I Capital	8.70%
MRT & MRC	6.00%
IFRE	1.34%
ITERF	0.67%
IRFCC	0.03%
IFFSAP	2.18%
IRCGSWE	0.03%

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