

Sep 05, 2026

Al Baraka Bank Pakistan Limited (ABPL)

PROFIT RATES FOR THE MONTH Sep 2026

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

Asaan Saving Account	Individuals having monthly average balance upto Rs. 10 million	Others
Profit Calculated on MAB	6.04%	2.19%
Monthly Payout		

Saving Account	Individuals having monthly average balance upto Rs. 10 million	Others
Profit Calculated on MAB	6.04%	2.19%
Monthly Payout		

TIF I - Young Saver Account	Individuals having monthly average balance upto Rs. 10 million	Others
Profit Calculated on DB	6.04%	2.19%
Quarterly Payout		

Shafaqat Account	Individuals having monthly average balance upto Rs. 10 million	Others
Below 9999.99	6.04%	2.19%
10K - 499.99K	6.04%	2.63%
500K - 999.99K	6.04%	2.85%
1M - 4.99M	6.04%	2.85%
5M - 9.99M	6.04%	3.07%
10M - 24.99M	6.04%	3.94%
Above 25M	6.04%	3.94%
Profit Calculated on DB		
Monthly Payout		

Al Baraka Banaat Account	Individuals having monthly average balance upto Rs. 10 million	Others
Less than 4.99K	6.04%	2.19%
5K - 99.99K	6.04%	2.41%
100K & Above	6.04%	2.63%
Profit Calculated on DB		
Monthly Payout		

Term Deposits - Maturity	
1 Year	3.94%
2 Years	3.94%
3 Years	3.94%
5 Years	4.82%
Maturity Payout	

Term Deposits - Quarterly	
1 Year	5.26%
3 Years	3.94%
5 Years	4.38%
Quarterly Payout	

Mahana Amdani Scheme	
1 Year	3.73%
2 Years	3.07%
3 Years	3.94%
4 Years	3.94%
5 Years	3.94%
Monthly Payout	

Mahana Amdani Shafaqat (1 Years)	
Slab	Monthly
Up to 499.99K	7.01%
Above 500K	7.01%

Mahana Amdani Shafaqat (3 Years)	
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Asaan Digital Saving	Individuals having monthly average balance upto Rs. 10 million	Others
Profit Calculated on MAB	6.04%	2.19%
Monthly Payout		

Al Baraka Freelancer Saving Account - PKR	Individuals having monthly average balance upto Rs. 10 million	Others
Profit Calculated on MAB	6.04%	2.19%
Monthly Payout		

Mahana Barkah Account		
	Individuals having monthly average balance upto Rs. 10 million	Others
Below 9999.99	6.04%	2.19%
10K - 499.99K	6.04%	2.41%
500K - 999.99K	6.04%	2.63%
1M - 4.99M	6.04%	2.85%
5M - 9.99M	6.04%	2.85%
10M - 24.99M	6.04%	2.85%
Above 25M	6.04%	3.07%
Profit Calculated on DB		
Monthly Payout		

Mudarabah Premium Plus - Corporate		
	Individuals having monthly average balance upto Rs. 10 million	Others
Below 9.99M	6.04%	2.19%
10M - 99.99M	6.04%	2.41%
100M - 499.99M	6.04%	2.85%
Above 500M	6.04%	3.94%
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	6.04%	6.04%	6.04%
AlBaraka Payroll Plus SA	6.04%	6.04%	6.04%
AlBaraka Payroll Executive SA	6.04%	6.04%	6.04%
Others	1 - 35K	35k - 200K	Above 200K
AlBaraka Payroll Basic SA	2.19%	2.19%	2.19%
AlBaraka Payroll Plus SA	2.19%	2.19%	2.19%
AlBaraka Payroll Executive SA	2.19%	2.19%	2.19%
Profit Calculated on MAB			

Banaat Term Deposit			
Slab	6 Months	1 Year	3 Year
50K - 499.99K	3.94%	NA	NA
Above 500K	4.38%	NA	NA
100K - 499.99K	NA	4.82%	5.04%
Above 500K	NA	5.26%	5.26%
Maturity			

Mahana Amdani 2K22 (1 Year)			
Slab	Monthly	Maturity	
100K & 9.99M	4.82%	4.38%	
10M & Above	6.14%		

Term Deposit - Maturity				
Slab	1 Month	3 Months	6 Months	
Below 49.99M	3.07%	3.07%	3.51%	
50M - 99.99M	3.29%	3.29%	3.73%	
100M - 249.99M	3.51%	3.51%	3.94%	
250M - 499.99M	3.73%	3.73%	4.16%	
500M - 999.99M	3.94%	3.94%	4.38%	
Above 1B	3.94%	3.94%	4.82%	

Asaan Digital Remittance Saving	Individuals having monthly average balance upto Rs. 10 million	Others
Profit Calculated on MAB	6.04%	2.19%
Monthly Payout		

Tabeer Saving Plan	Individuals having monthly average balance upto Rs. 10 million	Others
Profit Calculated on DB	6.04%	5.70%
Monthly Payout		

Hajj Albaraka	Individuals having monthly average balance upto Rs. 10 million	Others
Profit Calculated on DB	6.04%	6.79%
Monthly Payout		

Khazana Account		
	Individuals having monthly average balance upto Rs. 10 million	Others
Below 9.99M	6.04%	2.19%
10M - 99.99M	6.04%	2.41%
100M - 499.99M	6.04%	2.85%
Above 500M	6.04%	3.07%
Profit Calculated on MAB		
Monthly Payout		

Islamic Institution Deposit	
Below 50M	2.19%
50M - 100M	2.24%
100M - 500M	2.41%
500M - 1.5B	2.63%
1.5B - 2.5B	2.63%
Above 2.5B	2.85%
Profit Calculated on DB	
Monthly Payout	

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 Categories	
Tier II Sukuk 3rd	11.40%
ADT-I Capital	11.40%
MRT & MRC	6.04%
IFRE	1.75%
ITERF	0.88%

Above 500,000	5.48%
Monthly Payout	
Mahana Amdani Plus - 2019 - 3 Year	3.94%

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%

IRFCC	0.04%
IFFSAP	2.85%
IRCGSWE	0.04%