

Al Baraka Bank Pakistan Limited (ABPL)

PROFIT RATES FOR THE MONTH DECEMBER 2021

Saving / Asaan Saving Account	
Profit Calculated on MAB	3.50%
Monthly Payout	

Tabeer Saving Plan	
Profit Calculated on MAB	4.50%
Monthly Payout	

Hajj Albaraka	
Profit Calculated on DB	4.50%
Monthly Payout	

Tifl - Young Saver Account	
Profit Calculated on DB	4.00%
Quarterly Payout	

Mahana Barkah Account	
Less than 10K	3.65%
10K - 49.99K	3.65%
50K - 249.99K	3.65%
250K - 499.99K	3.65%
500K - 999.99K	3.70%
1M - 4.99M	3.75%
5M - 9.99M	3.85%
10M - 24.99M	3.90%
Above 25M	4.25%
Profit Calculated on DB	
Monthly Payout	

Business Plus	
Profit Calculated on MAB	0.07%
Monthly Payout	

Shafaqat Account	
Less than 25K	3.65%
25K - 499.99K	3.65%
500K - 999.99K	3.80%
1M - 4.99M	4.00%
5M - 9.99M	4.20%
10M - 24.99M	4.35%
25M - 49.99M	4.75%
50M - 99.99M	4.75%
Above 100M	4.75%
Profit Calculated on DB	
Monthly Payout	

Khazana Account	
Less than 250K	3.50%
250K - 999.99K	3.50%
1M - 9.99M	3.50%
10M - 24.99M	3.55%
25M - 49.99M	3.55%
50M - 99.99M	3.55%
100M - 249.99M	4.00%
250M - 499.99M	4.00%
Above 500M	6.25%
Profit Calculated on MAB	
Monthly Payout	

Term Deposit - Quarterly Payout			
Slab	1 Year	3 Year	5 Year
Less than 5M	7.00%	7.25%	7.75%
5M - 9.99M	7.00%	7.25%	7.75%
10M - 24.99M	7.00%	7.25%	7.75%
25M - 49.99M	7.00%	7.25%	7.75%
50M - 99.99M	7.00%	7.25%	7.75%
100M - 249.99M	7.00%	7.25%	7.75%
250M - 499.99M	7.00%	7.25%	7.75%
500M - 999.99M	7.00%	7.25%	7.75%
Above 1 Billion	7.00%	7.25%	7.75%

Mudarabah Premium Plus - Corporate	
Less than 1M	3.50%
1M - 9.99M	3.50%
10M - 24.99M	3.55%
25M - 49.99M	3.55%
50M - 99.99M	3.55%
100M - 249.99M	4.00%
250M - 499.99M	4.00%
500M - 1.99B	6.25%
Above 2B	6.25%
Profit Calculated on DB	
Monthly Payout	

Islamic Institution Deposit	
Till 50M	4.50%
50M - 100M	5.00%
100.01M - 500M	6.65%
500.01M - 1.5B	6.70%
1.501B - 2.5B	6.75%
Above 2.5B	6.85%
Profit Calculated on DB	
Monthly Payout	

Capital Instruments	
Tier II Sukuk 2nd Issue	8.30%
Additional Tier I Capital	10.16%

Mahana Amdani Plus 1 Year		
Slab	Monthly	Maturity
100K - 999.99K	8.00%	8.30%
Above 1M	8.20%	8.50%

Mahana Amdani Scheme (Monthly Payout)								
Slab	1 Year		2 Year	3 Year			4 Year	5 Year
	Regular	Premium		Regular	Plus	Shafaqat		
Less than 250K	7.00%	7.00%	7.05%	7.25%	7.25%	7.25%	7.30%	7.75%
250K - 499.99K	7.00%	7.00%	7.05%	7.25%	7.25%	7.25%	7.30%	7.75%
500K - 999.99K	7.00%	7.00%	7.05%	7.25%	7.25%	7.25%	7.30%	7.75%
1M - 4.99M	7.00%	7.00%	7.05%	7.25%	7.25%	7.25%	7.30%	7.75%
5M - 9.99M	7.00%	7.00%	7.05%	7.25%	7.25%	7.25%	7.30%	7.75%
10M - 49.99M	7.00%	7.00%	7.05%	7.25%	7.25%	7.25%	7.30%	7.75%
Above 50M	7.00%	7.00%	7.05%	7.25%	7.25%	7.25%	7.30%	7.75%

FCY Saving Account	
USD	0.15%
GBP	0.15%
Euro	0.15%
JPY	0.15%
AED	0.15%
Profit Calculated on MAB	
Monthly Payout	

Term Deposit - Maturity Payout							
Slab	1 Month	3 Months	6 Months	1 Year	2 Year	3 Year	5 Year
Less than 5M	4.00%	4.25%	4.50%	7.25%	7.30%	7.50%	8.00%
5M - 9.99M	4.00%	4.25%	4.50%	7.25%	7.30%	7.50%	8.00%
10M - 24.99M	4.00%	4.25%	4.50%	7.25%	7.30%	7.50%	8.00%
25M - 49.99M	4.00%	4.25%	4.50%	7.25%	7.30%	7.50%	8.00%
50M - 99.99M	4.00%	5.00%	5.00%	7.25%	7.30%	7.50%	8.00%
100M - 249.99M	4.00%	5.00%	5.00%	7.25%	7.30%	7.50%	8.00%
250M - 499.99M	5.50%	6.00%	6.00%	7.25%	7.30%	7.50%	8.00%
500M - 999.99M	5.75%	6.00%	6.00%	7.25%	7.30%	7.50%	8.00%
Above 1 Billion	6.00%	6.00%	6.00%	7.25%	7.30%	7.50%	8.00%

FCY Term Deposit					
Tenure	1 Month	3 Months	6 Months	1 Year	
Profit Payment	Maturity	Maturity	Maturity	Maturity	
USD Less than 25K	0.25%	0.35%	0.40%	0.45%	
USD 25K - 99.99K	0.25%	0.35%	0.40%	0.45%	
USD 100K - 499.99K	0.25%	0.35%	0.40%	0.45%	
USD 500K - 999.99K	0.25%	0.35%	0.40%	0.45%	
USD Above 1000K	0.25%	1.75%	0.40%	0.45%	
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%	

DB: Daily Balance

MAB: Monthly Average Balance