

**Historical Returns on Deposit Products
Declared Profit Rates of Last Two Years**



LOCAL CURRENCY PRODUCTS

Saving Accounts

Falah Mahana Amdani (Saving Account)

Monthly Profit Distribution - Profit Calculation on Average Balance of the Month

Amount - PKR	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22	Dec-21	Nov-21	Oct-21
Up to 499,999	11.50%	12.62%	11.62%	11.52%	10.22%	9.85%	8.00%	8.00%	8.00%	7.06%	7.06%	7.05%	7.04%	6.89%	6.88%	5.74%	5.13%	4.19%	3.01%	2.63%	2.61%	2.60%	2.45%	2.25%	2.16%
500,000 to 25 M	13.76%	15.09%	13.89%	14.69%	13.03%	13.46%	12.31%	12.31%	12.31%	11.64%	11.56%	11.55%	11.53%	11.32%	11.31%	10.26%	9.56%	8.68%	8.11%	7.09%	7.03%	7.00%	6.78%	5.57%	5.36%

Alfalah Musharaka (Savings Account)

Monthly Profit Distribution - Profit Calculation on Average Balance of the Month

Amount - PKR	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22	Dec-21	Nov-21	Oct-21
Up to 9,999	11.00%	12.07%	11.11%	11.52%	10.22%	9.85%	8.00%	8.00%	8.00%	7.06%	7.01%	7.00%	6.99%	6.89%	6.88%	5.74%	5.13%	4.19%	3.01%	2.63%	2.61%	2.60%	2.45%	2.25%	2.16%
10,000 to 99,999	11.05%	12.13%	11.16%	11.58%	10.27%	9.90%	8.01%	8.01%	8.01%	7.06%	7.01%	7.00%	6.99%	6.89%	6.88%	5.75%	5.14%	4.20%	3.02%	2.64%	2.62%	2.61%	2.46%	2.26%	2.17%
100,000 to 499,999	11.06%	12.14%	11.17%	11.59%	10.28%	9.91%	8.02%	8.02%	8.02%	7.08%	7.03%	7.02%	7.01%	6.91%	6.90%	5.76%	5.15%	4.21%	3.03%	2.65%	2.63%	2.62%	2.47%	2.28%	2.19%
500,000 to 999,999	11.07%	12.15%	11.18%	11.61%	10.29%	9.92%	8.03%	8.03%	8.03%	7.09%	7.04%	7.03%	7.02%	6.92%	6.91%	5.77%	5.16%	4.22%	3.05%	2.66%	2.64%	2.63%	2.48%	2.29%	2.20%
1.0 M to 4.99 M	11.08%	12.16%	11.19%	11.62%	10.30%	9.93%	8.04%	8.04%	8.04%	7.10%	7.05%	7.04%	7.03%	6.93%	6.92%	5.79%	5.17%	4.23%	3.06%	2.67%	2.65%	2.64%	2.49%	2.30%	2.21%
5 M to 9.99 M	11.09%	12.17%	11.20%	11.63%	10.31%	9.94%	8.05%	8.05%	8.05%	7.11%	7.06%	7.05%	7.04%	6.94%	6.93%	5.80%	5.18%	4.24%	3.07%	2.68%	2.66%	2.65%	2.50%	2.32%	2.23%
10 M to 24.99 M	11.10%	12.18%	11.21%	11.64%	10.32%	9.95%	8.06%	8.06%	8.06%	7.13%	7.08%	7.07%	7.06%	6.96%	6.95%	5.82%	5.20%	4.26%	3.09%	2.70%	2.68%	2.67%	2.51%	2.33%	2.24%
25 M to 49.99 M	11.11%	12.19%	11.22%	11.65%	10.33%	9.96%	8.10%	8.10%	8.10%	7.14%	7.09%	7.08%	7.07%	6.97%	6.96%	5.83%	5.21%	4.27%	3.10%	2.71%	2.69%	2.68%	2.52%	2.35%	2.27%
50 M to 99.99 M	11.12%	12.20%	11.23%	11.66%	10.34%	9.97%	8.15%	8.15%	8.15%	7.15%	7.10%	7.09%	7.08%	6.98%	6.97%	5.84%	5.22%	4.28%	3.12%	2.72%	2.70%	2.69%	2.56%	2.36%	2.28%
100M to 499.99 M	11.13%	12.22%	11.24%	11.67%	10.35%	9.99%	8.20%	8.20%	8.20%	7.23%	7.18%	7.17%	7.16%	7.06%	7.05%	5.90%	5.28%	4.34%	3.18%	2.79%	2.76%	2.75%	2.73%	2.43%	2.34%
500 M & above	11.14%	12.23%	11.25%	11.69%	10.36%	10.00%	8.20%	8.20%	8.20%	7.28%	7.23%	No Investor	No Investor	No Investor	No Investor	No Investor	5.39%	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A

Falah Classic Savings (Regular Savings Account)

Bi-annual Profit Distribution - Profit Calculation on Monthly Average Balance

Amount - PKR	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22	Dec-21	Nov-21	Oct-21
1 & Above	11.00%	12.07%	11.11%	11.52%	10.22%	9.85%	8.00%	8.00%	8.00%	7.06%	7.01%	7.00%	6.99%	6.89%	6.88%	5.74%	5.13%	4.19%	3.01%	2.63%	2.61%	2.60%	2.45%	2.25%	2.16%

Falah Business Account (Savings Account)

Monthly Profit Distribution - Profit Calculation on Daily Balance

Amount - PKR	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22	Dec-21	Nov-21	Oct-21
Up to 999.99 K	11.00%	12.07%	11.11%	11.52%	10.22%	9.85%	8.00%	8.00%	8.00%	7.31%	7.26%	7.25%	7.24%	7.14%	7.13%	5.74%	5.13%	4.19%	3.01%	2.63%	2.61%	2.60%	2.69%	2.46%	2.37%
1.0 M to 4.99 M	11.00%	12.07%	11.11%	11.52%	10.22%	9.85%	8.05%	8.05%	8.05%	7.39%	7.33%	7.32%	7.31%	7.21%	7.20%	5.82%	5.20%	4.26%	3.09%	2.70%	2.68%	2.67%	2.79%	2.56%	2.47%
5.0 M to 9.99 M	11.00%	12.07%	11.11%	11.52%	10.22%	9.85%	8.10%	8.10%	8.10%	7.53%	7.47%	7.47%	7.45%	7.35%	7.34%	5.95%	5.34%	4.39%	3.24%	2.84%	2.81%	2.80%	2.93%	2.70%	2.60%
10.0 M to 24.99 M	11.00%	12.07%	11.11%	11.52%	10.22%	9.85%	8.15%	8.15%	8.15%	7.66%	7.61%	7.60%	7.59%	7.48%	7.47%	6.08%	5.47%	4.52%	3.39%	2.97%	2.94%	2.93%	3.07%	2.84%	2.73%
25.0 M to 49.99 M	11.85%	13.01%	11.97%	12.50%	11.09%	10.76%	9.00%	9.00%	9.00%	7.90%	7.84%	7.83%	7.82%	7.71%	7.70%	6.22%	5.60%	4.66%	3.54%	3.10%	3.07%	3.06%	3.20%	2.97%	2.86%
50.0 M to 99.999 M	12.35%	13.55%	12.48%	13.08%	11.60%	11.30%	9.50%	9.50%	9.50%	8.29%	8.23%	8.22%	8.21%	8.09%	8.08%	6.35%	5.73%	4.79%	3.69%	3.23%	3.20%	3.19%	3.34%	3.11%	2.99%
100.0 M to 149.99 M	13.66%	14.98%	13.79%	14.58%	12.93%	12.70%	10.80%	10.80%	10.80%	10.57%	10.50%	10.49%	10.47%	10.32%	10.31%	10.26%	9.56%	8.68%	8.11%	3.35%	3.32%	3.31%	3.46%	3.23%	3.11%
150.0 M to 199.99 M	13.67%	14.99%	13.80%	14.59%	12.94%	12.71%	10.81%	10.81%	10.81%	No Investor	10.51%	10.50%	10.48%	10.33%	No Investor	No Investor	9.57%	8.69%	8.12%	3.48%	3.45%	3.44%	3.60%	3.37%	3.25%
200.0 M to 499.99 M	13.71%	15.04%	13.84%	14.65%	12.99%	12.76%	10.86%	10.86%	10.86%	10.63%	10.55%	10.54%	10.52%	10.37%	10.36%	10.31%	9.61%	8.73%	8.17%	7.09%	7.03%	7.00%	6.83%	6.62%	6.31%
500.0 M to 999.99 M	14.01%	15.37%	14.14%	14.81%	No Investor	12.91%	No Investor	No Investor	No Investor	No Investor	10.59%	10.58%	No Investor	10.41%	10.40%	10.36%	9.66%	8.78%	8.22%	7.19%	7.13%	7.10%	6.83%	6.62%	6.31%
1.0 B to 1.99 B	14.11%	15.47%	14.24%	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	10.68%	No Investor	No Investor	No Investor	No Investor	10.07%	9.19%	8.69%	7.60%	7.53%	7.50%	6.83%	6.62%	6.31%
2.0 B & Above	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	10.07%	9.19%	8.69%	7.60%	7.53%	7.50%	6.83%	6.62%	6.31%

Alfalah Islamic Asaan Saving, Asaan Digital Savings, Asaan Digital Women Savings Account

Bi-annual Profit Distribution - Profit Calculation on Monthly Average Balance

Amount - PKR	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22	Dec-21	Nov-21	Oct-21
1 & Above	11.00%	12.07%	11.11%	11.70%	10.37%	9.85%	8.00%	8.00%	8.00%	7.06%	7.01%	7.00%	6.99%	6.89%	6.88%	5.74%	5.13%	4.19%	3.01%	2.63%	2.61%	2.60%	2.45%	2.25%	2.16%

Alfalah Islamic Business Way

Monthly Profit Distribution - Profit Calculation on Monthly Average Balance

Amount – PKR	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22	Dec-21	Nov-21	Oct-21
1 & Above	0.04%	0.04%	0.04%	0.05%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.05%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%

Alfalah Islamic Collections Savings Accounts

Monthly Profit Distribution - Profit Calculation on Daily Balance

Amount – PKR	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22	Dec-21	Nov-21	Oct-21
1 & Above	11.00%	12.07%	11.11%	12.68%	11.24%	11.84%	10.50%	10.50%	10.50%	10.77%	10.69%	10.68%	10.66%	10.51%	10.50%	10.77%	10.07%	9.19%	N.A	N.A	N.A	N.A	N.A	N.A	N.A

Alfalah Islamic Recurring Value Deposit

Monthly Profit Accumulation and Payment at maturity - Profit Calculation on Daily Balance

Amount – PKR	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22	Dec-21	Nov-21	Oct-21
2000 & Above	15.01%	16.46%	15.15%	16.54%	14.67%	14.53%	12.00%	12.00%	12.00%	11.28%	11.20%	11.19%	11.17%	11.01%	11.00%	11.03%	10.32%	9.45%	8.98%	7.60%	7.53%	7.50%	6.80%	6.56%	5.98%

Target Savings Deposit

Monthly Profit Distribution - Profit Calculation on Daily Balance

Amount – PKR	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22	Dec-21	Nov-21	Oct-21
	14.51%	15.91%	14.65%	16.42%	14.57%	14.42%	12.00%	12.00%	12.00%	11.28%	11.20%	11.19%	11.17%	11.01%	11.00%	11.03%	10.32%	9.45%	8.98%	7.60%	7.53%	7.50%	6.80%	6.56%	5.98%

Alfa Islamic Saving Account

Monthly Profit Distribution - Profit Calculation on Monthly Average Balance

Amount – PKR	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22	Dec-21	Nov-21	Oct-21
0 - 9,999	11.01%	No Investor	11.00%	11.00%	11.00%	11.00%	9.15%	8.00%	8.00%	8.00%															
10,000 & Above	12.00%	13.17%	12.37%	12.37%	12.37%	12.37%	10.50%	10.50%	10.50%	10.77%															

Islamic HRA

Monthly Profit Distribution - Profit Calculation on Monthly Average Balance

Amount – PKR	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22	Dec-21	Nov-21	Oct-21
	12.00%	13.17%	12.12%	12.68%	11.24%	9.85%	8.00%	8.00%	8.00%	7.06%	7.01%	7.00%	6.99%	6.89%	6.88%	5.74%	5.13%	4.19%	3.01%	2.63%	2.61%	2.60%	2.72%	2.53%	2.44%

Alfalah Islamic Freelancer Digital Savings Account

Monthly Profit Distribution - Profit Calculation on Daily Balance

Amount – PKR	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22	Dec-21	Nov-21	Oct-21
	14.01%	15.37%	14.14%	16.14%	14.31%	13.99%	10.70%	10.70%	10.70%	9.74%	9.67%	9.66%	9.65%	9.51%	9.50%	9.23%	8.56%	7.66%	6.95%	NA	NA	NA	NA	NA	NA

Alfalah Islamic Asaan Remittance, Asaan Digital Remittance Account

Monthly Profit Distribution - Profit Calculation on Monthly Average Balance

Amount – PKR	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22	Dec-21	Nov-21	Oct-21
1 & Above	11.00%	12.07%	11.11%	11.52%	10.22%	9.85%	8.00%	8.00%	8.00%	7.06%	7.01%	7.00%	6.99%	6.89%	6.88%	5.74%	5.13%	4.19%	3.01%	2.63%	2.61%	2.60%	2.72%	2.53%	2.44%

Falah Senior Citizen Savings Account

Monthly Profit Distribution - Profit Calculation on Daily Balance

Amount – PKR	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22	Dec-21	Nov-21	Oct-21
Up to 9,999.99	11.00%	12.07%	11.11%	9.25%	8.14%	9.85%	8.00%	8.00%	8.00%	7.06%	7.01%	7.00%	6.99%	6.89%	6.88%	5.74%	5.13%	4.19%	3.01%	2.63%	2.61%	2.60%	2.45%	2.25%	2.16%
10,000 to 499,999.99	17.01%	18.66%	16.16%	16.14%	14.31%	14.53%	12.50%	12.50%	11.69%	10.77%	10.69%	10.68%	10.66%	10.51%	10.50%	9.23%	8.56%	7.66%	6.95%	6.08%	6.02%	6.00%	5.99%	5.99%	5.76%
500,000 & above	18.01%	19.76%	17.17%	17.86%	15.84%	16.14%	12.60%	12.60%	12.00%	10.77%	10.69%	10.68%	10.66%	10.51%	10.50%	11.03%	10.32%	9.45%	8.98%	7.85%	7.78%	7.75%	7.29%	6.62%	6.37%

Falah Senior Citizen Term Deposit

Profit F

Tenor	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22	Dec-21	Nov-21	Oct-21
1 Month	17.51%	19.21%	17.17%	17.29%	15.33%	14.10%	13.00%	13.00%	13.00%	12.82%	12.73%	12.72%	12.69%	12.52%	12.50%	10.99%	10.28%	9.41%	8.93%	7.81%	7.74%	7.71%	7.06%	6.51%	6.27%
3 Months	17.76%	19.48%	17.42%	17.58%	15.59%	14.53%	13.50%	13.50%	13.50%	13.33%	13.24%	13.22%	13.20%	13.02%	13.00%	11.00%	10.29%	9.42%	8.94%	7.82%	7.75%	7.72%	7.07%	6.52%	6.28%
6 Months	18.01%	19.76%	17.68%	17.86%	15.84%	15.17%	14.00%	14.00%	14.00%	13.85%	13.75%	13.73%	13.71%	13.52%	13.50%	11.01%	10.30%	9.43%	8.95%	7.83%	7.76%	7.73%	7.08%	6.56%	6.32%
1 Year	18.51%	20.30%	18.69%	18.44%	16.35%	16.25%	15.00%	15.00%	14.60%	14.46%	14.36%	14.34%	14.32%	14.12%	14.10%	11.03%	10.32%	9.45%	8.98%	7.85%	7.78%	7.75%	7.32%	6.72%	6.47%
1 Year*	18.41%	20.19%	18.59%	18.15%	16.10%	16.25%	15.00%	15.00%	14.60%	14.46%	14.36%	14.34%	14.32%	14.12%	14.10%	11.03%	10.32%	9.45%	8.98%	7.85%	7.78%	7.75%	7.32%	6.72%	6.47%

Falah Margin Account

Profit Calculation on Average Balance of the Month

Amount – PKR	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22	Dec-21	Nov-21	Oct-21
1 & Above	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%

Premium Term Deposits

Alfalah Islamic Premium Term Deposit – Bullet Maturity

1 Month (Tiers)	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22	Dec-21	Nov-21	Oct-21	
5M – 24,999,999	11.25%	12.35%	11.36%	12.97%	11.50%	11.83%	10.99%	10.99%	10.99%	10.76%	10.68%	10.67%	10.65%	10.50%	10.49%	10.19%	9.49%	8.61%	8.03%	7.02%	6.96%	6.93%	6.47%	5.99%	5.76%	
25M – 99,999,999	11.25%	12.35%	11.36%	12.97%	11.50%	11.84%	11.00%	11.00%	11.00%	10.77%	10.69%	10.68%	10.66%	10.51%	10.50%	10.20%	9.50%	8.62%	8.04%	7.03%	6.97%	6.94%	6.48%	6.00%	5.77%	
100M – 199,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	9.51%	8.63%	8.05%	7.04%	6.98%	6.95%	6.49%	6.01%	5.78%	
200M – 299,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	N.A	N.A	N.A	N.A	N.A	N.A	N.A	6.51%	6.03%	5.80%
300M & 499,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
500M & 999,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
1 B & Above	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A

3 Months (Tiers)	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22	Dec-21	Nov-21	Oct-21
5M – 24,999,999	12.26%	13.44%	12.37%	14.12%	12.52%	11.84%	11.00%	11.00%	11.00%	10.77%	10.69%	10.68%	10.66%	10.51%	10.50%	10.20%	9.50%	8.62%	8.04%	7.03%	6.97%	6.94%	6.48%	6.00%	5.77%
25M – 99,999,999	12.26%	13.44%	12.37%	No Investor	No Investor	No Investor	11.01%	11.01%	11.01%	10.78%	10.70%	10.69%	10.67%	10.52%	10.51%	10.21%	9.51%	8.63%	8.05%	7.04%	6.98%	6.95%	6.49%	6.01%	5.78%
100M – 199,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	0.1072	0.1071	0.1069	No Investor	No Investor	No Investor	N.A	N.A	N.A	7.06%	7.00%	6.97%	6.51%	6.03%	5.80%
200M – 299,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
300M & 499,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
500M & 999,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
1 B & Above	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A

6 Months (Tiers)	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22	Dec-21	Nov-21	Oct-21	
5M – 24,999,999	13.26%	14.54%	13.38%	15.27%	13.54%	11.85%	11.01%	11.01%	11.01%	10.78%	10.70%	10.69%	10.67%	10.52%	10.51%	10.21%	9.51%	8.63%	8.05%	7.04%	6.98%	6.95%	6.49%	6.01%	5.78%	
25M – 99,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	10.54%	10.23%	9.53%	8.65%	8.07%	7.06%	N.A	N.A	N.A	N.A	N.A	5.80%
100M – 199,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
200M – 299,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	10.56%	10.55%	10.25%	9.55%	8.67%	8.10%	7.08%	N.A	N.A	N.A	N.A	N.A
300M & 499,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
500M & 999,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
1 B & Above	18.21%	19.97%	18.38%	18.73%	16.61%	13.45%	11.27%	11.27%	11.27%	11.05%	10.97%	10.95%	10.94%	10.78%	10.77%	10.47%	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	

1 Year (Tiers)	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22	Dec-21	Nov-21	Oct-21
5M – 24,999,999	18.21%	19.97%	18.38%	18.73%	16.61%	13.45%	11.27%	11.27%	11.27%	11.05%	10.97%	10.95%	10.94%	10.78%	10.77%	10.47%	9.77%	8.90%	8.35%	7.30%	7.24%	7.21%	6.76%	6.28%	6.05%
25M – 99,999,999	18.26%	20.03%	18.44%	18.73%	16.61%	13.45%	11.35%	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	10.85%	10.56%	9.85%	N.A	N.A	N.A	N.A	7.29%	6.84%	6.36%	6.13%
100M – 199,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	10.92%	10.63%	9.93%	9.05%	8.52%	7.45%	7.39%	7.36%	6.91%	6.44%	6.20%
200M – 299,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
300M & 499,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
500M & 999,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
1 B & Above	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	N.A	N.A	N.A	N.A	N.A	N.A	N.A	6.28%	N.A

Alfalah Islamic Premium Term Deposit – Monthly

1 Year (Tiers)	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22	Dec-21	Nov-21	Oct-21	
5M – 24,999,999	18.11%	19.86%	18.28%	18.56%	16.46%	13.29%	11.35%	11.35%	11.35%	11.13%	11.05%	11.04%	11.02%	10.86%	10.85%	10.56%	9.85%	8.98%	8.44%	7.38%	7.32%	7.29%	6.84%	6.36%	6.13%	
25M – 99,999,999	18.11%	19.86%	18.28%	18.56%	16.46%	13.34%	11.37%	11.37%	11.37%	11.15%	11.07%	11.06%	11.04%	10.88%	10.87%	10.58%	9.88%	9.00%	8.47%	7.40%	7.34%	7.31%	6.86%	6.38%	6.15%	
100M – 199,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
200M – 299,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
300M & 499,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
500M & 999,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
1 B & Above	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	N.A.	N.A.	N.A.	N.A.	7.32%	N.A.	N.A.	N.A.	N.A.

Islamic Roshan Digital Savings Account

	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22	Dec-21	Nov-21	Oct-21
PKR	15.01%	16.46%	15.15%	16.14%	14.31%	13.99%	12.31%	12.31%	12.31%	11.38%	11.30%	11.29%	11.27%	11.11%	11.10%	10.77%	10.07%	8.69%	8.69%	7.60%	7.53%	7.50%	6.80%	6.56%	5.98%

Islamic Asaan Roshan Digital Savings Account

	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22	Dec-21	Nov-21	Oct-21	
PKR	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor

**ALFA Term Deposit
Islamic**

	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22	Dec-21	Nov-21	Oct-21
1 Month – Rs. 500 n above	17.51%	19.21%	17.68%	18.44%	16.35%	15.60%	13.50%	13.50%	13.50%	12.82%	12.42%	12.41%	12.39%	12.21%	12.02%	10.98%	10.27%	9.40%	8.92%	7.80%	7.73%	7.70%	7.06%		
3 Months – Rs. 500 n above	17.76%	19.48%	17.93%	18.73%	16.61%	15.82%	13.60%	13.60%	13.60%	12.92%	12.43%	12.42%	12.40%	12.23%	12.03%	10.99%	10.28%	9.41%	8.93%	7.81%	7.74%	7.71%	7.07%		
6 Months – Rs. 500 n above	18.01%	19.76%	18.18%	19.02%	16.87%	16.14%	13.70%	13.70%	13.70%	13.03%	12.45%	12.44%	12.42%	12.25%	12.04%	11.00%	10.29%	9.42%	8.94%	7.82%	7.75%	7.72%	7.08%		
1 Year – Maturity – Rs. 500 n above	18.51%	20.30%	18.69%	19.59%	17.38%	17.22%	14.00%	14.00%	14.00%	13.33%	12.47%	12.46%	12.44%	12.26%	12.07%	11.03%	10.32%	9.45%	8.98%	7.85%	7.78%	7.75%	7.32%		
1 Year – Monthly – Rs. 500 n above	18.41%	20.19%	18.59%	19.59%	17.38%	17.22%	14.02%	14.00%	14.00%	13.32%	12.48%	12.47%	12.45%	12.28%	No Investor	No Investor	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	7.32%		

Historical Returns on Deposit Products Declared Profit Rates of Last Two Years

FOREIGN CURRENCY PRODUCTS

Falah Saving Deposits - FCY

Bi-annual Profit Distribution

	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22	Dec-22
USD	3.09%	0.72%	1.50%	1.50%	1.50%	0.85%	0.72%	0.42%	0.85%	1.35%	0.97%	0.96%	0.95%	0.83%	0.60%	1.06%	0.45%	0.42%	0.41%	0.40%	0.39%	0.38%	0.37%
GBP	0.54%	0.28%	0.30%	0.38%	0.34%	0.34%	0.32%	0.41%	0.87%	0.62%	1.15%	0.97%	1.02%	1.07%	1.05%	0.90%	0.52%	0.51%	0.50%	0.49%	0.48%	0.47%	0.46%
EURO	0.73%	0.26%	0.41%	0.52%	0.22%	0.38%	0.33%	0.62%	0.62%	0.75%	0.57%	0.29%	0.70%	0.68%	0.66%	0.61%	0.61%	0.60%	0.59%	0.58%	0.57%	0.55%	0.54%
Alfalah Islamic Freelancer Digital Savings Account USD	3.09%	0.72%	2.00%	2.00%	2.00%	1.00%	0.72%	0.42%	0.85%	1.35%	0.97%	0.96%	0.95%	0.83%	0.60%	1.06%	0.45%	0.42%	N.A	N.A	N.A	N.A	N.A

Falah Term Deposits – FCY

Profit Payable at Maturity

USD	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22	Dec-22
1 Month	3.71%	0.87%	2.50%	2.50%	2.49%	1.00%	0.38%	0.42%	0.34%	1.35%	0.97%	0.96%	0.95%	0.83%	0.60%	1.06%	0.46%	0.43%	0.42%	0.41%	0.40%	0.39%	0.38%
3 Months (999,999)	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	N.A	N.A	N.A	N.A	0.39%	0.38%	N.A
3 Months (1m & Above)	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	N.A	N.A	N.A	N.A	N.A	N.A	N.A
6 Months	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	N.A	N.A	N.A	N.A	N.A	N.A	N.A
1 Year	5.32%	1.24%	3.51%	3.50%	4.19%	2.26%	0.72%	1.05%	0.85%	1.35%	0.97%	0.96%	0.95%	0.83%	0.60%	1.06%	0.53%	0.50%	0.48%	0.47%	0.45%	0.45%	0.44%
GBP	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22	Dec-22
1 Month	0.54%	0.28%	0.30%	0.38%	0.34%	0.34%	0.32%	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	#N/A	#N/A	No Investor	N.A	N.A	N.A	N.A	N.A	N.A	N.A
3 Months	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	#N/A	#N/A	No Investor	N.A	N.A	N.A	N.A	N.A	N.A	N.A
6 Months	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	#N/A	#N/A	No Investor	N.A	N.A	N.A	N.A	N.A	N.A	N.A
1 Year	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	#N/A	#N/A	No Investor	N.A	N.A	N.A	N.A	N.A	N.A	N.A
EURO	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22	Dec-22
1 Month	0.73%	0.26%	0.41%	0.52%	0.22%	0.38%	0.33%	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	#N/A	#N/A	No Investor	N.A	N.A	N.A	N.A	N.A	N.A	N.A
3 Months	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	#N/A	#N/A	No Investor	N.A	N.A	N.A	N.A	N.A	N.A	N.A
6 Months	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	#N/A	#N/A	No Investor	N.A	N.A	N.A	N.A	N.A	N.A	N.A
1 Year	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	#N/A	#N/A	No Investor	N.A	N.A	N.A	N.A	N.A	N.A	N.A

FCY Profex

Monthly Profit Distribution - Profit Calculation on Average Balance of the Month

USD	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22	Dec-22
0-4,999	3.71%	0.87%	1.50%	1.50%	1.50%	0.75%	0.38%	0.42%	0.34%	1.35%	0.97%	0.96%	0.95%	0.83%	0.60%	1.06%	0.66%	0.62%	0.60%	0.58%	0.57%	0.56%	0.55%
5,000-9,999	4.94%	No Investor	No Investor	No Investor	1.50%	0.80%	0.39%	0.42%	0.34%	1.35%	0.97%	0.96%	0.95%	0.83%	0.60%	1.06%	0.86%	0.81%	0.79%	0.76%	0.74%	0.72%	0.71%
10,000-24,999	5.26%	1.23%	2.00%	2.00%	2.00%	0.90%	0.43%	0.63%	0.51%	1.35%	0.97%	0.96%	0.95%	0.83%	0.60%	1.06%	0.99%	0.93%	0.91%	0.88%	0.85%	0.84%	0.82%
25,000-99,999	5.26%	1.23%	2.50%	2.50%	3.49%	2.01%	0.58%	0.84%	0.68%	1.35%	0.97%	0.96%	0.95%	0.83%	0.60%	1.06%	1.12%	1.05%	1.03%	0.99%	0.97%	0.95%	0.93%
100,000 & above	5.26%	1.23%	3.00%	3.00%	3.99%	2.16%	1.07%	1.05%	0.85%	1.68%	1.21%	1.20%	1.18%	1.04%	0.76%	1.33%	1.32%	1.24%	1.21%	1.17%	1.14%	1.11%	1.10%
GBP	Oct-23	Sep-23	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23	Feb-23	Jan-23	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22	Jun-22	May-22	Apr-22	Mar-22	Feb-22	Jan-22	Dec-22
0-4,999	0.54%	0.28%	0.30%	0.38%	0.34%	0.34%	0.32%	0.41%	0.35%	0.62%	1.15%	0.97%	1.02%	1.07%	1.05%	0.90%	0.90%	0.88%	0.86%	0.83%	0.82%	0.81%	0.79%
5,000-9,999	0.51%	No Investor	No Investor	No Investor	No Investor	0.34%	0.32%	0.41%	0.35%	0.80%	1.49%	1.26%	1.33%	1.40%	1.36%	1.17%	1.17%	1.14%	1.12%	1.09%	1.07%	1.05%	1.02%
10,000-24,999	0.82%	No Investor	No Investor	0.57%	0.51%	0.51%	0.48%	0.61%	0.52%	0.93%	1.72%	1.45%	1.53%	1.61%	1.57%	1.35%	1.35%	1.32%	1.29%	1.25%	1.23%	1.21%	1.18%
25,000-99,999	1.08%	No Investor	No Investor	No Investor	0.68%	0.69%	No Investor	No Investor	0.00%	1.05%	1.95%	1.65%	1.73%	1.83%	1.78%	1.53%	1.54%	1.49%	1.46%	1.42%	1.39%	1.38%	1.34%
100,000 & above	1.35%	0.69%	0.76%	0.96%	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	0.00%	No Investor	N.A	N.A	N.A	N.A	N.A	N.A

