

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

PRODUCTS:
Saving Accounts

Falah Mahana Amdani (Saving Account)

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

Amount - PKR	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	Sep-21	Aug-21
Up to 499,999	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%	2.13%	2.12%
500,000 to 25 M	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%	5.54%	5.29%

Alfalah Musharaka (Savings Account)

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

Amount - PKR	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	Sep-21	Aug-21
Up to 9,999	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%	2.13%	2.12%
10,000 to 99,999	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%	2.15%	2.13%
100,000 to 499,999	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%	2.16%	2.14%
500,000 to 999,999	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%	2.18%	2.16%
1.0 M to 4.99 M	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%	2.19%	2.17%
5 M to 9.99 M	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%	2.21%	2.19%
10 M to 24.99 M	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%	2.22%	2.20%
25 M to 49.99 M	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%	2.24%	2.22%
50 M to 99.99 M	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%	2.26%	2.23%
100M to 499.99 M	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%	2.27%	2.29%
500 M & above	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	N.A	N.A

Falah Classic Savings (Regular Savings Account)

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

Amount – PKR	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	Sep-21	Aug-21
1 & Above	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%	2.13%	2.12%

Falah Business Account (Savings Account)

Monthly Profit Distribution - Profit Calculation on Daily Balance

Amount – PKR	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	Sep-21	Aug-21
Up to 999.99 K	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%	2.27%	2.32%
1.0 M to 4.99 M	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%	2.29%	2.42%
5.0 M to 9.99 M	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%	2.32%	2.54%
10.0 M to 24.99 M	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%	2.36%	2.67%
25.0 M to 49.99 M	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%	2.41%	2.80%
50.0 M to 99.999 M	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%	3.06%	2.93%
100.0 M to 149.99 M	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%	3.10%	3.06%
150.0 M to 199.99 M	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%	3.15%	3.19%
200.0 M to 499.99 M	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%	4.77%	6.19%
500.0 M to 999.99 M	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%	5.15%	6.19%
1.0 B to 1.99 B	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%	5.15%	6.19%
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	10.07%	9.19%	8.69%	7.60%	7.53%	7.50%	6.83%	6.62%	6.31%	5.15%	6.19%

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

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

Amount – PKR	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	Sep-21	Aug-21
1 & Above	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%	2.13%	2.12%

Alfalah Islamic Business Way

Monthly Profit Distribution - Profit Calculation on Monthly Average Balance

Amount – PKR	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	Sep-21	Aug-21
1 & Above	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%	0.05%	0.04%

Alfalah Islamic Collections Savings Accounts

Monthly Profit Distribution - Profit Calculation on Daily Balance

Amount – PKR	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	Sep-21	Aug-21
1 & Above	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	N.A	3.74%

Alfalah Islamic Recurring Value Deposit

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

Amount – PKR	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	Sep-21	Aug-21
2000 & Above	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%	6.21%	5.86%

Target Savings Deposit

Monthly Profit Distribution - Profit Calculation on Daily Balance

Amount – PKR	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	Sep-21	Aug-21
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%	6.21%	5.86%	

Alfa Islamic Saving Account

Monthly Profit Distribution - Profit Calculation on Monthly Average Balance

Falah Margin Account

v Monthly Profit Distribution

Profit Calculation on Average Balance of the Month

Amount – PKR	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	Sep-21	Aug-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%

Alfalah Islamic Premium Term Deposit – Bullet Maturity

1 Month (Tiers)	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	Sep-21	Aug-21
5M – 24,999,999	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%	5.83%	5.65%
25M – 99,999,999	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%	5.87%	5.66%
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	9.51%	8.63%	8.05%	7.04%	6.98%	6.95%	6.49%	6.01%	5.78%	5.90%	5.68%
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	N.A	N.A	N.A	N.A	N.A	N.A	6.51%	6.03%	5.80%	5.92%	5.69%
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	N.A	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	N.A	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	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A

3 Months (Tiers)	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	Sep-21	Aug-21
5M – 24,999,999	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%	5.87%	5.66%
25M – 99,999,999	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%	5.90%	5.68%
100M – 199,999,999	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%	5.92%	5.69%
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	N.A	N.A	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	N.A	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	N.A	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	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A

6 Months (Tiers)	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	Sep-21	Aug-21
5M – 24,999,999	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%	5.90%	5.68%
25M – 99,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	10.54%	10.53%	10.23%	9.53%	8.65%	8.07%	7.06%	N.A	N.A	N.A	N.A	5.80%	5.92%	5.69%
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	N.A	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	10.56%	10.55%	10.25%	9.55%	8.67%	8.10%	7.08%	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	N.A	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	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
1 B & Above	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	N.A	N.A

1 Year (Tiers)	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	Sep-21	Aug-21
5M – 24,999,999	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%	6.05%	5.93%
25M – 99,999,999	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%	6.10%	6.00%
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	10.92%	10.63%	9.93%	9.05%	8.52%	7.45%	7.39%	7.36%	6.91%	6.44%	6.20%	6.14%	6.08%
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	N.A	N.A	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	N.A	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	N.A	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	N.A	N.A	N.A	N.A	N.A	N.A	N.A	6.28%	N.A	N.A	N.A

Alfalah Islamic Premium Term Deposit – Monthly

1 Year (Tiers)	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	Sep-21	Aug-21
5M – 24,999,999	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%	6.08%	6.00%
25M – 99,999,999	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%	6.11%	6.03%
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	N.A	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	N.A	N.A	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	N.A	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	N.A	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	N.A	N.A	N.A	N.A	7.32%	N.A	N.A	N.A	N.A	N.A	N.A

Islamic Roshan Digital Savings Account

PKR	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	Sep-21	Aug-21
PKR	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%	6.21%	5.86%

ALFA Term Deposit Islamic

	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	Sep-21	Aug-21
1 Month – Rs. 500 n above	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	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	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	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	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																					
	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	Nov-22	Oct-22
USD	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%	0.35%	0.34%
GBP	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%	0.40%	0.39%
EURO	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%	0.35%	0.35%
Alfalah Islamic Freelancer Digital Savings Account USD	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	N.A	N.A

Falah Term Deposits – FCY	Profit Payable at Maturity																					
	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	Nov-22	Oct-22
USD																						
1 Month	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%	0.36%	0.35%
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	N.A	N.A	N.A	N.A	0.39%	0.38%	N.A	0.35%	0.34%
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	N.A	N.A	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	N.A	N.A	N.A	N.A	N.A	N.A	N.A
1 Year	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%	0.41%	0.40%
GBP																						
1 Month	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	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	#N/A	#N/A	No Investor	N.A	N.A	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	#N/A	#N/A	No Investor	N.A	N.A	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	#N/A	#N/A	No Investor	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
EURO																						
1 Month	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	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	#N/A	#N/A	No Investor	N.A	N.A	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	#N/A	#N/A	No Investor	N.A	N.A	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	#N/A	#N/A	No Investor	N.A	N.A	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																					
	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	Nov-22	Oct-22
USD																						
0-4,999	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%	0.51%	0.50%
5,000-9,999	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%	0.67%	0.65%
10,000-24,999	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%	0.77%	0.76%
25,000-99,999	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%	0.87%	0.86%
100,000 & above	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%	1.03%	1.01%
GBP																						
0-4,999	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%	0.69%	0.68%
5,000-9,999	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%	0.90%	0.88%
10,000-24,999	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%	1.03%	1.02%
25,000-99,999	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%	1.17%	1.15%
100,000 & above	0.96%	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	N.A	N.A	N.A
EURO																						
0-4,999	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%	0.35%	0.34%
5,000-9,999	No Investor	No Investor	No Investor	No Investor	No Investor	0.80%	1.24%	0.94%	0.48%	1.17%	1.14%	1.10%	1.01%	1.01%	0.99%	0.98%	0.97%	0.94%	0.92%	0.91%	0.58%	0.58%
10,000-24,999	No Investor	0.22%	0.38%	0.33%	0.93%	0.93%	0.00%	1.57%	0.79%	1.94%	1.89%	1.83%	1.69%	1.68%	1.66%	1.63%	1.62%	1.57%	1.53%	1.51%	0.97%	0.96%
25,000-99,999	0.52%	0.22%	0.38%	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	N.A	N.A	N.A
100,000 & above	0.52%	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	N.A	N.A	N.A

Islamic Roshan Digital Savings Account																									
USD																									
Up to	9,999	10,000 – 49,999	50,000 – 99,999	100,000 n above	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%	0.45%	0.42%	0.40%	0.39%	0.38%	0.37%	0.35%	0.34%
Up to	9,999	10,000 – 49,999	50,000 – 99,999	100,000 n above	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%	0.45%	0.42%	0.40%	0.39%	0.38%	0.37%	0.35%	0.34%
10,000 – 49,999	2.00%	2.00%	0.80%	0.43%	0.63%	0.51%	1.35%	0.97%	0.96%	0.95%	0.83%	0.60%	1.06%	0.45%	0.42%	0.40%	0.40%	0.40%	0.40%	0.40%	0.39%	0.38%	0.37%	0.35%	0.34%
50,000 – 99,999	2.50%	2.99%	2.01%	0.58%	0.84%	0.68%	1.35%	0.97%	0.96%	0.95%	0.83%	0.60%	1.06%	0.46%	0.43%	0.41%	0.41%	0.40%	0.39%	0.38%	0.38%	0.36%	0.35%	0.35%	
100,000 n above	3.00%	3.99%	2.16%	1.07%	1.05%	0.85%	1.35%	0.97%	0.96%	0.95%	0.83%	0.60%	1.06%	0.53%	0.50%	0.47%	0.47%	0.45%	0.45%	0.44%	0.41%	0.40%	0.40%	0.40%	
GBP																									

