

**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	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	Jul-21	Jun-21	May-21
Up to 499,999	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%	2.13%	1.95%	2.05%
500,000 to 25 M	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%	5.32%	5.45%	5.27%

Alfalah Musharaka (Savings Account)
Monthly Profit Distribution - Profit Calculation on Average Balance of the Month

Amount - PKR	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	Jul-21	Jun-21	May-21
Up to 9,999	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%	2.13%	1.95%	2.05%
10,000 to 99,999	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%	2.14%	1.95%	2.06%
100,000 to 499,999	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%	2.16%	1.95%	2.07%
500,000 to 999,999	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%	2.17%	1.95%	2.07%
1.0 M to 4.99 M	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%	2.18%	1.96%	2.08%
5 M to 9.99 M	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%	2.20%	1.97%	2.09%
10 M to 24.99 M	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%	2.21%	1.97%	2.09%
25 M to 49.99 M	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%	2.23%	1.99%	2.11%
50 M to 99.99 M	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%	2.24%	2.05%	2.16%
100M to 499.99 M	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%	2.25%	2.30%	2.11%	2.22%
500 M & above	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	N.A	N.A	N.A

Falah Classic Savings (Regular Savings Account)
Bi-annual Profit Distribution - Profit Calculation on Monthly Average Balance

Amount - PKR	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	Jul-21	Jun-21	May-21
1 & Above	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%	2.13%	1.95%	2.05%

Falah Business Account (Savings Account)
Monthly Profit Distribution - Profit Calculation on Daily Balance

Amount - PKR	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	Jul-21	Jun-21	May-21
Up to 999.99 K	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%	2.33%	1.95%	2.05%
1.0 M to 4.99 M	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%	2.43%	2.31%	2.40%
5.0 M to 9.99 M	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%	2.56%	2.43%	2.52%
10.0 M to 24.99 M	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%	2.69%	2.56%	2.63%
25.0 M to 49.99 M	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%	2.82%	2.69%	2.75%
50.0 M to 99.99 M	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%	2.59%	3.06%	2.93%	2.95%	2.87%
100.0 M to 149.99 M	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%	7.35%	7.32%	7.31%	7.46%	7.23%	7.11%	6.31%	7.10%	7.13%	6.22%	6.98%
150.0 M to 199.99 M	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%	7.34%	7.31%	7.30%	7.45%	7.22%	7.10%	6.30%	7.13%	7.16%	6.23%	6.99%
200.0 M to 499.99 M	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%	7.15%	6.92%	6.80%	6.31%	7.14%	7.17%	6.24%	7.00%
500.0 M to 999.99 M	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%	7.25%	7.02%	6.90%	6.41%	7.18%	7.21%	6.25%	7.01%
1.0 B to 1.99 B	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%	7.65%	7.42%	7.30%	6.81%	7.54%	7.57%	6.26%	7.02%
2.0 B & Above	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%	7.65%	7.42%	7.30%	6.81%	7.54%	7.57%	6.26%	7.02%

Alfalah Islamic Asaan Saving, Asaan Digital Savings, Asaan Digital Women Savings Account
Bi-annual Profit Distribution - Profit Calculation on Monthly Average Balance

Amount - PKR	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	Jul-21	Jun-21	May-21
1 & Above	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%	2.13%	2.05%	2.04%

Alfalah Islamic Business Way
Monthly Profit Distribution - Profit Calculation on Monthly Average Balance

Amount - PKR	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	Jul-21	Jun-21	May-21
1 & Above	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%	0.04%	0.04%	0.04%

Alfalah Islamic Collections Savings Accounts
Monthly Profit Distribution - Profit Calculation on Daily Balance

Amount - PKR	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	Jul-21	Jun-21	May-21	
1 & Above	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	N.A	3.74%	3.74%	5.80%	5.99%

Alfalah Islamic Recurring Value Deposit
Monthly Profit Accumulation and Payment at maturity - Profit Calculation on Daily Balance

Amount - PKR	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	Jul-21	Jun-21	May-21
2000 & Above	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%	5.89%	5.80%	5.85%

Target Savings Deposit
Monthly Profit Distribution - Profit Calculation on Daily Balance

Amount - PKR	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	Jul-21	Jun-21	May-21
1 & Above	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%	5.89%	5.80%	5.85%

Islamic HRA
Monthly Profit Distribution - Profit Calculation on Monthly Average Balance

Amount - PKR	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	Jul-21	Jun-21	May-21
1 & Above	0.04%	0.04																						

Falah Margin Account

v Monthly Profit Distribution

Profit Calculation on Average Balance of the Month

Amount – PKR	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	Jul-21	Jun-21	May-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%	0.02%

Alfalah Islamic Premium Term Deposit – Bullet Maturity

1 Month (Tiers)	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	Jul-21	Jun-21	May-21
5M – 24,999,999	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%	5.68%	5.70%	5.50%
25M – 99,999,999	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%	5.69%	5.70%	5.50%
100M – 199,999,999	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%	5.70%	5.71%	5.51%
200M – 299,999,999	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%	5.72%	5.73%	5.52%
300M & 499,999,999	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	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	N.A	N.A	N.A	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	N.A	N.A	N.A	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)	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	Jul-21	Jun-21	May-21
5M – 24,999,999	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%	5.69%	5.71%	5.51%
25M – 99,999,999	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%	5.70%	5.71%	5.51%
100M – 199,999,999	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%	5.72%	5.73%	5.52%
200M – 299,999,999	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	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	N.A	N.A	N.A	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	N.A	N.A	N.A	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	N.A	N.A	N.A	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)	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	Jul-21	Jun-21	May-21
5M – 24,999,999	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%	5.70%	5.73%	5.52%
25M – 99,999,999	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%	5.72%	5.73%	5.52%
100M – 199,999,999	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	N.A	N.A	N.A
200M – 299,999,999	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	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	N.A	N.A	N.A	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	N.A	N.A	N.A	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	0.1127	0.1127	0.1127	0.1105	0.1097	0.1095	0.1094	0.1078	0.1077	0.1047	N.A	N.A	N.A	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)	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	Jul-21	Jun-21	May-21
5M – 24,999,999	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%	5.96%	5.74%	5.94%
25M – 99,999,999	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%	6.04%	5.75%	5.93%
100M – 199,999,999	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%	6.11%	5.77%	5.94%
200M – 299,999,999	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	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	N.A	N.A	N.A	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	N.A	N.A	N.A	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	N.A	N.A	N.A	N.A	N.A	N.A	N.A	6.28%	N.A	N.A	N.A	N.A	N.A	N.A

Alfalah Islamic Premium Term Deposit – Monthly

1 Year (Tiers)	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	Jul-21	Jun-21	May-21
5M – 24,999,999	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%	6.04%	5.77%	5.97%
25M – 99,999,999	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%	6.06%	5.78%	5.98%
100M – 199,999,999	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	N.A	5.79%	5.99%
200M – 299,999,999	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	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	N.A	N.A	N.A	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	N.A	N.A	N.A	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	N.A	N.A	N.A	N.A	7.32%	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A

Islamic Roshan Digital Savings Account

	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	Jul-21	Jun-21	May-21
PKR	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%	5.89%	5.80%	5.99%

ALFA Term Deposit Islamic

	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	Jul-21	Jun-21	May-21
1 Month – Rs. 500 n above	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	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	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	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	0.1402	0.14	0.14	0.1332	0.1248	0.1247	0.1245	0.1228	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																						
	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	Sep-22	Aug-22	Jul-22	Jun-22
USD	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%	0.26%	0.18%	0.43%	0.39%
GBP	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%	0.27%	0.44%	0.79%	0.33%
EURO	0.62%	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%	0.30%	0.45%	0.90%	0.32%
Alfalah Islamic Freelancer C	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	N.A	N.A	N.A	N.A

Falah Term Deposits – FCY																								
	Profit Payable at Maturity																							
	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	Sep-22	Aug-22	Jul-22	Jun-22	
USD																								
1 Month	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%	N.A	0.36%	0.35%	0.60%	0.42%	0.98%	0.89%
3 Months (999,999)	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%	0.26%	0.18%	0.43%	0.39%	
3 Months (1m & Above)	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	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	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
1 Year	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%	0.68%	0.48%	1.12%	1.01%	
GBP																								
1 Month	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	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	#N/A	#N/A	No Investor	N.A	N.A	N.A	N.A	N.A	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	#N/A	#N/A	No Investor	N.A	N.A	N.A	N.A	N.A	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	#N/A	#N/A	No Investor	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
EURO																								
1 Month	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	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	#N/A	#N/A	No Investor	N.A	N.A	N.A	N.A	N.A	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	#N/A	#N/A	No Investor	N.A	N.A	N.A	N.A	N.A	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	#N/A	#N/A	No Investor	N.A	N.A	N.A	N.A	N.A	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												
	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	Sep-22	Aug-22	Jul-22	Jun-22	
USD																								
0-4,999	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%	0.26%	0.18%	0.43%	0.39%	
5,000-9,999	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%	0.34%	0.24%	0.56%	0.51%	
10,000-24,999	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%	0.43%	0.30%	N.A	0.63%	
25,000-99,999	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%	0.60%	0.42%	0.98%	0.89%	
100,000 & above	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%	0.68%	N.A	1.12%	N.A	
GBP																								
0-4,999	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%	0.27%	0.45%	0.77%	0.32%	
5,000-9,999	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%	0.68%	1.18%	2.12%	0.88%	
10,000-24,999	0.48%	0.61%	0.52%	0.93%	1.72%	1.45%	1.53%	1.61%	1.57%	1.35%	1.32%	1.29%	1.25%	1.23%	1.21%	1.18%	1.03%	1.02%	0.64%	1.18%	2.12%	0.88%		
25,000-99,999	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%	0.64%	1.18%	2.12%	0.88%	
100,000 & above	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	N.A	N.A	N.A	N.A	
EURO																								
0-4,999	0.62%	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%	0.31%	0.46%	0.84%	0.32%	
5,000-9,999	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%	0.30%	0.45%	0.90%	0.32%	
10,000-24,999	0.93%	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%	0.30%	0.45%	0.90%	0.32%	
25,000-99,999	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	N.A	N.A	N.A	0.32%	
100,000 & above	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	N.A	N.A	N.A	N.A	

Islamic Roshan Digital Savings Account																							
USD																							
	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	Sep-22	Aug-22	Jul-22	Jun-22
Up to 9,999	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%	0.40%	0.39%	0.38%	0.37%	0.35%	0.34%	0.26%	0.18%	0.43%	0.39%
10,000 – 49,999	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%	0.39%	0.38%	0.37%	0.35%	0.34%	0.43%	0.30%	0.70%	0.63%
50,000 – 99,999	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%	0.36%	0.35%	0.60%	N.A	0.98%	0.89%
100,000 n above	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%	0.68%	0.48%	1.12%	1.14%
GBP																							
Up to 9,999	0.32%	0.41%	0.35%	0.62%	1.15%	0.97%	1.02%	1.07%	1.05%	0.90%	0.52%	0.51%	0.49%	0.49%	0.48%	0.47%	0.46%	0.40%	0.39%	0.27%	0.44%	0.79%	0.33%

