

**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	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	Apr-21	Mar-21
Up to 499,999	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%	2.04%	2.03%
500,000 to 25 M	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%	5.23%	5.21%
Alfalah Musharaka (Savings Account)																								
Monthly Profit Distribution - Profit Calculation on Average Balance of the Month																								
Amount - PKR	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	Apr-21	Mar-21
Up to 9,999	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%	2.04%	2.03%
10,000 to 99,999	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%	2.05%	2.04%
100,000 to 499,999	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%	2.06%	2.05%
500,000 to 999,999	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%	2.06%	2.05%
1.0 M to 4.99 M	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%	2.07%	2.06%
5 M to 9.99 M	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%	2.08%	2.07%
10 M to 24.99 M	8.06%	7.13%	7.08%	7.07%	7.06%	6.96%	6.95%	5.20%	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%	2.08%	2.07%
25 M to 49.99 M	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%	2.09%	2.08%
50 M to 99.99 M	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%	2.15%	2.14%
100M to 499.99 M	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%	2.30%	2.11%	2.22%	2.21%	2.20%
500 M & above	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	N.A	N.A
Falah Classic Savings (Regular Savings Account)																								
Bi-annual Profit Distribution - Profit Calculation on Monthly Average Balance																								
Amount – PKR	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	Apr-21	Mar-21
1 & Above	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%	2.04%	2.03%
Falah Business Account (Savings Account)																								
Monthly Profit Distribution - Profit Calculation on Daily Balance																								
Amount – PKR	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	Apr-21	Mar-21
Up to 999.99 K	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%	2.04%	2.03%
1.0 M to 4.99 M	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%	2.38%	2.37%
5.0 M to 9.99 M	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%	2.50%	2.49%
10.0 M to 24.99 M	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%	2.62%	2.60%
25.0 M to 49.99 M	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%	2.73%	2.72%
50.0 M to 99.999 M	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%	2.36%	2.93%	2.95%	2.82%	2.87%	2.85%	2.84%
100.0 M to 149.99 M	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%	7.06%	7.07%	2.95%	2.98%	2.97%	2.95%
150.0 M to 199.99 M	10.81%	No Investor	10.51%	10.50%	10.48%	10.33%	No Investor	No Investor	9.57%	8.69%	8.12%	7.38%	7.35%	7.34%	7.60%	7.37%	7.25%	6.31%	7.06%	7.07%	3.14%	3.16%	3.14%	3.12%
200.0 M to 499.99 M	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%	6.22%	5.80%	6.08%	6.05%	6.02%
500.0 M to 999.99 M	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%	6.22%	5.80%	6.08%	6.05%	N.A
1.0 B to 1.99 B	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%	6.22%	5.80%	N.A	N.A	N.A
2.0 B & Above	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%	6.22%	5.80%	N.A	N.A	N.A
Alfalah Islamic Asaan Saving, Asaan Digital Savings, Asaan Digital Women Savings Account																								
Bi-annual Profit Distribution - Profit Calculation on Monthly Average Balance																								
Amount – PKR	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	Apr-21	Mar-21
1 & Above	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%	2.03%	1.99%
Alfalah Islamic Business Way																								
Monthly Profit Distribution - Profit Calculation on Monthly Average Balance																								
Amount – PKR	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	Apr-21	Mar-21
1 & Above	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%	0.03%	0.03%
Alfalah Islamic Collections Savings Accounts																								
Monthly Profit Distribution - Profit Calculation on Daily Balance																								
Amount – PKR	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	Apr-21	Mar-21
1 & Above	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%	3.74%	5.80%	5.99%	5.95%	5.93%
Alfalah Islamic Recurring Value Deposit																								
Monthly Profit Accumulation and Payment at maturity - Profit Calculation on Daily Balance																								
Amount – PKR	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	Apr-21	Mar-21
2000 & Above	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%	5.81%	5.79%
Target Savings Deposit																								
Monthly Profit Distribution - Profit Calculation on Daily Balance																								
Amount – PKR	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	Apr-21	Mar-21
	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%	5.81%	5.79%
Islamic HRA																								
Monthly Profit Distribution - Profit Calculation on Monthly Average Balance																								

Amount – PKR	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	Apr-21	Mar-21
	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%	2.13%	2.12%	2.13%	1.95%	2.05%	2.04%	2.03%

Alfalah Islamic Freelancer Digital Savings Account

Monthly Profit Distribution - Profit Calculation on Daily Balance

Amount – PKR	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	Apr-21	Mar-21
	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	NA	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	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	Apr-21	Mar-21
1 & Above	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%	2.13%	2.12%	2.13%	1.95%	2.05%	2.04%	2.03%

Falah Senior Citizen Savings Account

Monthly Profit Distribution - Profit Calculation on Daily Balance

Amount – PKR	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	Apr-21	Mar-21
Up to 9,999.99	No Investor	No Investor	No Investor	#N/A	#N/A	#N/A	#N/A	No Investor	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%	2.04%	2.03%
10,000 to 49,999.99	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%	5.68%	5.65%	5.68%	5.70%	5.50%	5.47%	5.44%
500,000 & above	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%	6.21%	6.08%	6.11%	5.80%	5.99%	5.95%	5.93%

Falah Senior Citizen Term Deposit

Profit Payable at Monthly

Tenor	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	Apr-21	Mar-21
1 Month	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%	6.13%	5.89%	5.92%	5.77%	6.03%	5.99%	5.96%
3 Months	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%	6.18%	5.93%	5.96%	5.78%	6.04%	6.00%	5.97%
6 Months	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%	6.22%	6.00%	6.04%	5.79%	6.05%	6.01%	5.98%
1 Year	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%	6.28%	6.15%	6.18%	5.79%	6.13%	6.09%	6.06%
1 Year*	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%	6.36%	6.33%	6.37%	5.80%	6.08%	6.05%	6.02%

Falah Term Deposits - LCY

Profit Payable at Maturity

1 Month (Tiers)	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	Apr-21	Mar-21
100k – 499,999	8.65%	8.36%	8.30%	8.29%	8.28%	8.16%	8.15%	8.36%	7.70%	6.79%	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3.91%	3.01%	N.A.	3.02%	3.01%
500k – 999,999	8.79%	8.50%	8.44%	8.43%	8.42%	8.30%	8.29%	8.50%	7.84%	6.93%	6.13%	5.36%	5.31%	5.29%	4.75%	4.26%	4.11%	3.81%	4.03%	4.05%	3.07%	3.10%	3.08%	3.07%
1M – 4,999,999	8.89%	8.61%	8.54%	8.53%	8.52%	8.40%	8.39%	8.61%	7.94%	7.04%	6.24%	5.46%	5.41%	5.39%	4.85%	4.37%	4.21%	3.84%	4.13%	4.15%	3.14%	3.16%	3.14%	3.12%
5M – 9,999,999	9.05%	8.77%	8.71%	8.70%	8.68%	8.56%	8.55%	8.77%	8.10%	7.20%	6.43%	5.62%	5.57%	5.55%	5.02%	4.54%	4.37%	3.87%	4.27%	4.30%	3.20%	3.22%	3.20%	3.18%
10M – 24,999,999	9.19%	8.91%	8.85%	8.84%	8.82%	8.70%	8.69%	8.91%	8.24%	7.34%	6.59%	5.76%	5.71%	5.69%	5.17%	4.68%	4.51%	3.90%	4.42%	4.44%	3.27%	3.28%	3.26%	3.24%
25M – 49,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	N.A.	N.A.	6.60%	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.
50M – 74,999,999	9.65%	9.39%	9.32%	9.31%	9.29%	9.16%	9.15%	9.39%	8.71%	7.81%	7.12%	6.23%	6.17%	6.15%	5.65%	5.17%	4.97%	4.03%	4.88%	4.90%	3.47%	3.46%	3.44%	3.43%
75M – 99,999,999	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.	N.A.	N.A.
100M – 149,999,999	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.	N.A.	N.A.
150M – 199,999,999	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.	6.18%	5.68%	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
200M – 499,999,999	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.	6.19%	5.69%	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	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.	N.A.	N.A.
1 B – 1,999,999 B	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.	N.A.	N.A.
2 B & Above	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.	N.A.	N.A.

3 Months (Tiers)	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	Apr-21	Mar-21
100k – 499,999	8.75%	8.46%	8.40%	8.39%	8.38%	8.26%	8.25%	8.46%	7.80%	6.89%	6.08%	5.32%	5.27%	5.25%	4.71%	4.22%	4.06%	3.94%	3.99%	4.01%	3.14%	3.16%	3.14%	3.12%
500k – 999,999	8.89%	No Investor	No Investor	No Investor	8.52%	8.40%	8.39%	8.61%	7.94%	7.04%	6.24%	5.46%	5.41%	5.39%	4.85%	4.37%	4.21%	3.97%	4.13%	4.15%	3.20%	3.22%	3.20%	3.18%
1M – 4,999,999	9.00%	8.72%	8.66%	8.65%	8.63%	8.51%	8.50%	8.72%	8.08	7.15%	6.37%	5.57%	5.52%	5.50%	4.97%	4.48%	4.32%	4.00%	4.23%	4.25%	3.27%	3.28%	3.26%	3.24%
5M – 9,999,999	9.15%	8.87%	8.81%	8.80%	8.78%	8.66%	8.65%	8.87%	8.20%	7.30%	6.54%	5.72%	5.67%	5.65%	5.13%	4.64%	4.47%	4.03%	4.38%	4.40%	3.33%	3.33%	3.31%	3.30%
10M – 24,999,999	9.29%	9.02%	8.95%	8.94%	8.93%	8.80%	8.79%	9.02%	8.35%	7.44%	6.71%	5.86%	5.81%	5.79%	5.27%	4.79%	4.61%	4.06%	4.52%	4.54%	3.40%	3.39%	3.37%	3.36%
25M – 49,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	0.0881	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.	N.A.	N.A.
50M – 74,999,999	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.	N.A.	N.A.
75M – 99,999,999	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.	N.A.	N.A.
100M – 149,999,999	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.	N.A.	N.A.
150M – 199,999,999	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.	N.A.	N.A.
200M – 499,999,999	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.	N.A.	N.A.
500M – 999,999,999	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.	N.A.	N.A.
1 B – 1,999,999 B	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.	N.A.	N.A.
2 B & Above	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.	N.A.	N.A.

6 Months (Tiers)	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	Apr-21	Mar-21
100k – 499,999	8.82%	8.53%	8.47%	8.46%	8.45%	8.33%	8.32%	8.53%	7.87%	6.96%	6.16%	5.39%	5.34%	5.32%	4.78%	4.29%	4.14%	4.09%	4.06%	4.08%	3.27%	3.28%	3.26%	3.24%
500k – 999,999	8.97%	8.69%	8.62%	8.62%																				



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

Foreign Currency Products																							
Falah Saving Deposits - FCY	Bi-annual Profit Distribution																						
	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	May-22	Apr-22
USD	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%	0.30%	0.35%
GBP	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%	0.52%	0.52%
EURO	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%	0.58%	0.42%
Alfalah Islamic Freelancer C	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	N.A	N.A

Falah Term Deposits – FCY																								
	Profit Payable at Maturity																							
	Feb-23	Jan-23	Dec-22	Nov-22	Nov-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	May-22	Apr-22	
USD																								
1 Month	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%	0.60%	0.42%	0.98%	0.89%	0.61%	0.69%	
3 Months (999,999)	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%	N.A	N.A
3 Months (1m & Above)	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	N.A
6 Months	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	N.A
1 Year	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%	0.68%	0.78%	
GBP																								
1 Month	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	N.A	N.A
3 Months	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	N.A	N.A
6 Months	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	N.A	N.A
1 Year	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	N.A	N.A
EURO																								
1 Month	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	N.A	N.A
3 Months	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	N.A	N.A
6 Months	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	N.A	N.A
1 Year	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	N.A	N.A

FCY Profex																								
	Monthly Profit Distribution - Profit Calculation on Average Balance of the Month																							
	Feb-23	Jan-23	Dec-22	Nov-22	Nov-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	May-22	Apr-22	
USD																								
0-4,999	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%	0.30%	0.35%	
5,000-9,999	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%	0.38%	0.43%	
10,000-24,999	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%	N.A	N.A	
25,000-99,999	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%	0.61%	0.69%	
100,000 & above	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	N.A	N.A	
GBP																								
0-4,999	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%	0.51%	0.52%	
5,000-9,999	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%	1.03%	1.04%	
10,000-24,999	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%	0.64%	1.18%	2.12%	0.88%	1.03%	1.04%	
25,000-99,999	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%	1.03%	1.04%	
100,000 & above	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	N.A	N.A	
EURO																								
0-4,999	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%	0.56%	0.42%	
5,000-9,999	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%	0.58%	0.42%	
10,000-24,999	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%	0.58%	0.42%	
25,000-99,999	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	N.A	N.A	
100,000 n above	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	N.A	N.A	

Islamic Roshan Digital Savings Account																								
USD																								
	Feb-23	Jan-23	Dec-22	Nov-22	Nov-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	May-22	Apr-22	
Up to 9,999	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%	0.30%	0.35%	
10,000 – 49,999	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%	0.46%	0.52%	
50,000 – 99,999	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%	0.61%	0.69%	
100,000 n above	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%	0.76%	0.86%	
GBP																								
Up to 9,999	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%	0.52%	0.52%	
10,000 – 49,999	0.52%	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%	0.64%	1.18%	2.12%	0.88%	1.03%	1.04%	

