

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	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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
Up to 499,999	9.75%	11.00%	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.51%	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%
500,000 to 25 M	10.10%	12.75%	13.25%	13.50%	13.50%	13.75%	13.75%	13.75%	13.75%	13.75%	13.76%	13.76%	13.76%	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%

Alfalah Musharaka (Savings Account)

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

Amount - PKR	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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
Up to 9,999	9.10%	10.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	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%
10,000 to 99,999	9.10%	10.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.05%	11.05%	11.05%	11.05%	11.05%	11.05%	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%
100,000 to 499,999	9.10%	10.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.06%	11.06%	11.06%	11.06%	11.06%	11.06%	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%
500,000 to 999,999	9.10%	10.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.07%	11.07%	11.07%	11.07%	11.07%	11.07%	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%
1.0 M to 4.99 M	9.10%	10.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.08%	11.08%	11.08%	11.08%	11.08%	11.08%	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%
5 M to 9.99 M	9.10%	10.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.09%	11.09%	11.09%	11.09%	11.09%	11.10%	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%
10 M to 24.99 M	9.10%	10.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	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%
25 M to 49.99 M	9.10%	10.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.11%	11.11%	11.11%	11.11%	11.11%	11.11%	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%
50 M to 99.99 M	9.10%	10.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.12%	11.12%	11.12%	11.12%	11.12%	11.12%	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%
100M to 499.99 M	9.10%	10.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.13%	11.13%	11.13%	11.13%	11.13%	11.13%	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%
500 M & above	9.10%	10.10%	11.10%	11.10%	11.10%	11.10%	11.10%	No Investor	11.14%	11.14%	11.14%	11.14%	11.14%	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%

Falah Classic Savings (Regular Savings Account)

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

Amount – PKR	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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
1 & Above	9.50%	11.10%	11.10%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	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%

Falah Business Account (Savings Account)

Monthly Profit Distribution - Profit Calculation on Daily Balance

Amount – PKR	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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	
Up to 999.99 K	9.00%	10.50%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	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%	
1.0 M to 4.99 M	9.00%	10.50%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	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%	
5.0 M to 9.99 M	9.00%	10.50%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	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%	
10.0 M to 24.99 M	9.00%	10.50%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	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%	
25.0 M to 49.99 M	10.00%	11.10%	11.85%	11.85%	11.85%	11.85%	11.85%	11.85%	11.85%	11.85%	11.85%	11.85%	11.86%	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%	
50.0 M to 99.999 M	10.00%	11.10%	11.85%	11.85%	11.85%	12.35%	12.35%	12.35%	12.35%	12.35%	12.35%	12.36%	12.36%	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%	
100.0 M to 149.99 M	10.10%	11.90%	12.65%	13.15%	13.15%	13.65%	13.65%	13.65%	13.65%	13.65%	13.66%	13.66%	13.66%	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%	
150.0 M to 199.99 M	10.10%	11.90%	12.65%	13.16%	13.16%	13.66%	13.66%	13.66%	13.66%	13.66%	13.67%	13.67%	13.67%	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%	
200.0 M to 499.99 M	10.10%	11.90%	12.65%	13.20%	13.20%	13.70%	13.70%	13.70%	13.70%	13.70%	13.71%	13.71%	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%		
500.0 M to 999.99 M	10.10%	11.90%	12.65%	13.50%	13.50%	14.00%	14.00%	14.00%	14.00%	14.00%	14.01%	14.01%	14.01%	15.37%	14.14%	14.81%	No Investor	12.91%	No Investor	No Investor	No Investor	No Investor	No Investor	10.59%	10.58%	No Investor	10.41%	10.40%	10.36%	9.66%	
1.0 B to 1.99 B	No Investor	11.90%	12.65%	13.60%	13.60%	14.10%	14.10%	14.10%	14.10%	14.10%	14.10%	14.11%	14.11%	15.47%	14.24%	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	10.68%	10.68%	No Investor	No Investor	No Investor	No Investor	10.07%
2.0 B & Above	10.10%	11.90%	12.65%	No Investor	13.75%	No Investor	No Investor	No Investor	No Investor	No Investor	14.26%	14.26%	14.26%	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	10.07%

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

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

Amount – PKR	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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
1 & Above	9.00%	10.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	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%

Alfalah Islamic Business Way																															
Monthly Profit Distribution - Profit Calculation on Monthly Average Balance																															
Amount – PKR	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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	
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%	0.04%	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%	
Alfalah Islamic Collections Savings Accounts																															
Monthly Profit Distribution - Profit Calculation on Daily Balance																															
Amount – PKR	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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	
1 & Above	9.00%	10.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.01%	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%	
Alfalah Islamic Recurring Value Deposit																															
Monthly Profit Accumulation and Payment at maturity - Profit Calculation on Daily Balance																															
Amount – PKR	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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	
2000 & Above	10.00%	13.00%	14.50%	14.50%	14.50%	15.00%	15.01%	15.00%	15.00%	15.00%	15.01%	15.01%	15.01%	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%	
Target Savings Deposit																															
Monthly Profit Distribution - Profit Calculation on Daily Balance																															
Amount – PKR	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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	
	9.60%	13.50%	14.00%	14.00%	14.00%	14.50%	14.50%	14.50%	14.50%	14.50%	14.51%	14.51%	14.51%	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%	
Alfa Islamic Saving Account																															
Monthly Profit Distribution - Profit Calculation on Monthly Average Balance																															
Amount – PKR	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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	
0 - 9,999	9.50%	10.10%	11.10%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.01%	No Investor	11.00%	11.00%	11.00%	11.00%	9.15%	8.00%	8.00%	8.00%								
10,000 & Above	9.50%	11.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.01%	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	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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	
	9.50%	10.10%	11.10%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	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%
Alfalah Islamic Freelancer Digital Savings Account																															
Monthly Profit Distribution - Profit Calculation on Daily Balance																															
Amount – PKR	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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	
	9.50%	13.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.01%	14.01%	14.01%	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%	
Alfalah Islamic Asaan Remittance, Asaan Digital Remittance Account																															
Monthly Profit Distribution - Profit Calculation on Monthly Average Balance																															
Amount – PKR	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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	
1 & Above	9.00%	10.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	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%	
Falah Senior Citizen Savings Account																															
Monthly Profit Distribution - Profit Calculation on Daily Balance																															
Amount – PKR	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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	
Up to 9,999.99	10.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	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%	
10,000 to 499,999.99	10.25%	13.25%	14.75%	15.75%	16.00%	17.00%	17.01%	17.00%	17.00%	17.01%	17.01%	17.01%	17.01%	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%	
500,000 & above	10.50%	13.45%	14.90%	16.40%	17.00%	18.00%	18.01%	18.00%	18.00%	18.01%	18.01%	18.01%	18.01%	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%	
Falah Senior Citizen Term Deposit																															
Tenor	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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	
1 Month	11.00%	13.50%	15.00%	16.50%	16.50%	17.50%	17.51%	17.50%	17.50%	17.51%	17.51%	17.51%	17.51%	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%	
3 Months	10.75%	13.40%	14.90%	16.25%	16.75%	17.75%	17.76%	17.75%	17.75%	17.76%	17.76%	17.76%	17.76%	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%	
6 Months	10.50%	13.30%	14.50%	16.20%	17.00%	18.00%	18.01%	18.00%	18.00%	18.01%	18.01%	18.01%	18.01%	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%	
1 Year	10.00%	13.20%	14.40%	16.10%	17.00%	18.00%	18.51%	18.50%	18.50%	18.51%	18.51%	18.51%	18.51%	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%	
1 Year*	9.80%	12.95%	14.25%	16.00%	16.90%	17.90%	18.41%	18.40%	18.40%	18.41%	18.41%	18.41%	18.41%	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%	

Falah Term

Deposits - LCY

Profit Payable at Maturity

1 Month (Tiers)	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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	
100K – 499,999	9.50%	10.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	No Investor	11.21%	12.79%	11.35%	9.85%	8.65%	8.65%	8.65%	8.30%	8.29%	8.28%	8.16%	8.15%	8.36%	7.70%	
500K – 999,999	9.50%	10.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	12.18%	12.18%	11.21%	12.79%	11.35%	9.85%	8.79%	8.79%	8.79%	8.50%	8.44%	8.43%	8.42%	8.30%	8.29%	8.50%	7.84%
1M – 4,999,999	9.50%	10.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	12.18%	11.21%	12.79%	11.35%	9.85%	8.89%	8.89%	8.89%	8.61%	8.54%	8.53%	8.52%	8.40%	8.39%	8.61%	7.94%	
5M – 9,999,999	9.50%	10.10%	11.10%	11.10%	No Investor	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	12.18%	No Investor	No Investor	No Investor	No Investor	9.05%	9.05%	9.05%	8.77%	8.71%	8.70%	8.68%	8.56%	8.55%	8.77%	8.10%	
10M – 24,999,999	9.50%	10.10%	No Investor	No Investor	No Investor	11.10%	11.10%	11.10%	11.10%	No Investor	No Investor	No Investor	11.10%	11.10%	No Investor	No Investor	No Investor	No Investor	9.89%	9.19%	9.19%	9.19%	8.91%	8.85%	8.84%	8.82%	8.70%	8.69%	8.91%	8.24%	
25M – 49,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	11.10%	No Investor	11.10%	11.10%	11.10%	11.10%	No Investor	No Investor	11.10%	12.18%	11.21%	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.
50M – 74,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	11.10%	11.10%	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	9.65%	9.65%	9.39%	9.32%	9.31%	9.29%	9.16%	9.15%	9.39%	8.71%
75M – 99,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	11.10%	11.10%	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	0.0966	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	N.A.
100M – 149,999,999	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	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.
150M – 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	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.
200M – 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	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.
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	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.
1 B – 1.999999 B	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	No Investor	No Investor	No Investor	No Investor	N.A.
2 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	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.
3 Months (Tiers)	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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	
100K – 499,999	9.00%	11.60%	12.10%	12.10%	12.10%	12.10%	12.10%	12.10%	12.10%	12.10%	12.10%	12.11%	12.11%	12.11%	13.28%	12.22%	13.94%	12.37%	9.90%	8.75%	8.75%	8.75%	8.46%	8.40%	8.39%	8.38%	8.26%	8.25%	8.46%	7.50%	
500K – 999,999	No Investor	11.60%	12.10%	12.10%	12.10%	No Investor	12.10%	No Investor	No Investor	No Investor	12.10%	12.10%	12.11%	12.11%	13.28%	12.22%	13.94%	12.37%	9.90%	8.89%	8.89%	8.89%	No Investor	No Investor	No Investor	8.52%	8.40%	8.39%	8.61%	7.94%	
1M – 4,999,999	9.00%	11.60%	12.10%	12.10%	12.10%	12.10%	12.10%	12.10%	12.10%	12.10%	12.10%	12.11%	12.11%	12.11%	13.28%	12.22%	13.94%	12.37%	9.95%	9.00%	9.00%	9.00%	8.72%	8.66%	8.65%	8.63%	8.51%	8.50%	8.72%	0.08	
5M – 9,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	12.10%	12.10%	12.10%	12.10%	12.10%	12.11%	12.11%	12.11%	13.28%	12.22%	13.94%	12.37%	9.95%	9.15%	9.15%	9.15%	8.87%	8.81%	8.80%	8.78%	8.66%	8.65%	8.87%	8.20%	
10M – 24,999,999	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	12.11%	13.28%	12.22%	13.94%	12.37%	10.00%	9.29%	9.29%	9.29%	9.02%	8.95%	8.94%	8.93%	8.80%	8.79%	9.02%	8.35%	
25M – 49,999,999	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	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	0.0881	No Investor	No Investor	N.A.	
50M – 74,999,999	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	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.
75M – 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	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.
100M – 149,999,999	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	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.
150M – 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	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.
200M – 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	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.
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	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.
1 B – 1.999999 B	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					

[illegible]

5 Years (Tiers)	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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	
100K – 499,999	10.10%	10.10%	11.10%	11.10%	11.10%	11.00%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	12.18%	11.21%	12.79%	11.35%	10.28%	9.55%	9.55%	9.55%	9.28%	9.22%	9.21%	9.19%	9.06%	9.05%	9.28%	8.61%	
500K – 999,999	10.10%	10.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	12.18%	11.21%	12.79%	11.35%	10.67%	9.92%	9.92%	9.92%	9.66%	9.59%	9.58%	9.57%	9.43%	9.42%	9.66%	8.98%	
1M – 4,999,999	10.10%	10.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	12.18%	11.21%	12.79%	11.35%	10.75%	9.99%	9.99%	9.99%	9.73%	9.66%	9.65%	9.64%	9.50%	9.49%	9.73%	9.05%	
5M – 9,999,999	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	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	
10M – 24,999,999	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	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	
25M – 49,999,999	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	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	
50M – 74,999,999	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	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	
75M – 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	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	
100M – 149,999,999	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	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	
150M – 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	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	
200M – 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	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	
500M & 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	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	
Falah Term Deposit Certificates - 3 Years																															
Amount - PKR	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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	
Rs. 100 K to Rs. 25 M	10.10%	10.10%	11.00%	11.00%	11.00%	11.00%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.10%	11.00%	12.07%	11.11%	12.68%	11.24%	11.84%	10.50%	10.50%	10.50%	10.26%	10.18%	10.17%	10.15%	10.01%	10.00%	10.26%	9.56%	
Monthly Income TDR																															
Falah Mahana Munafa TDR																															
1 Year (Tiers)	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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	
100K – 499,999	9.75%	13.00%	14.00%	15.00%	16.00%	17.00%	18.01%	18.00%	18.00%	18.01%	18.01%	18.01%	18.01%	18.01%	19.76%	18.18%	18.44%	16.35%	11.21%	9.35%	9.35%	9.35%	9.08%	9.01%	9.00%	8.99%	8.86%	8.85%	9.08%	8.40%	
500K – 999,999	9.75%	13.00%	14.00%	15.00%	16.00%	17.00%	18.01%	18.00%	18.00%	18.01%	18.01%	18.01%	18.01%	18.01%	19.76%	18.18%	18.44%	16.35%	11.61%	9.72%	9.72%	9.46%	9.39%	9.38%	9.36%	9.23%	9.22%	9.46%	8.78%		
1M – 4,999,999	9.75%	13.00%	14.00%	15.00%	16.00%	17.00%	18.01%	18.00%	18.00%	18.01%	18.01%	18.01%	18.01%	18.01%	19.76%	18.18%	18.44%	16.35%	11.70%	9.79%	9.79%	9.79%	9.53%	9.46%	9.45%	9.43%	9.30%	9.29%	9.53%	8.85%	
5M – 9,999,999	9.75%	13.00%	14.00%	15.00%	16.00%	17.00%	18.01%	18.00%	18.00%	18.01%	18.01%	18.01%	18.01%	18.01%	19.76%	18.18%	18.44%	16.35%	11.77%	9.87%	9.87%	9.87%	9.61%	9.54%	9.53%	9.52%	9.38%	9.37%	9.61%	8.93%	
10M – 24,999,999	9.75%	13.00%	14.00%	15.00%	16.00%	17.00%	18.01%	18.00%	18.00%	18.01%	18.01%	18.01%	18.01%	18.01%	19.76%	18.18%	18.44%	16.35%	11.84%	9.92%	9.92%	9.92%	9.66%	9.59%	9.58%	9.57%	9.43%	9.42%	9.66%	8.98%	
25M – 49,999,999	9.75%	13.00%	14.00%	15.00%	16.00%	17.00%	18.01%	18.00%	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	N.A	
50M – 74,999,999	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	No Investor	No Investor	No Investor	No Investor	No Investor	10.08%	9.83%	9.76%	9.75%	9.73%	9.59%	9.58%	9.83%	9.14%
75M – 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	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	
100M – 149,999,999	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	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	
150M – 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	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	
200M – 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	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	
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	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	
1 B – 1.999999 B	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	No Investor	No Investor	No Investor	N.A	
2 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	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	
2 Years (Tiers)	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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	
100K – 499,999	10.00%	10.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	12.07%	11.11%	12.68%	11.24%	10.07%	9.36%	9.36%	9.36%	9.09%	9.02%	9.01%	9.00%	8.87%	8.86%	9.09%	8.42%	
500K – 999,999	10.00%	10.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	12.07%	11.11%	12.68%	11.24%	10.48%	9.81%	9.81%	9.74%	9.48%	9.41%	9.40%	9.38%	9.25%	9.31%	9.48%	8.80%	
1M – 4,999,999	10.00%	10.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	12.07%	11.11%	12.68%	11.24%	10.56%	9.81%	9.82%	9.82%	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	N.A	
5M – 9,999,999	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	11.11%	12.68%	11.24%	10.57%	9.82%	9.82%	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	N.A	
10M – 24,999,999	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	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	
25M – 49,999,999	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	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	

Falah Margin Account

Profit Calculation on Average Balance of the Month

[illegible]

Premium Term Deposits

Alfalah Islamic Premium Term Deposit – Bullet Maturity

[illegible][illegible]

6 Months (Tiers)	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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		
5M – 24,999,999	9.00%	11.50%	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	13.26%	13.26%	13.26%	14.54%	13.88%	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%	
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	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%	10.53%	10.23%	9.53%
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	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	
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	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%
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	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
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	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
1 B & Above	10.10%	13.10%	14.10%	15.50%	16.20%	17.20%	18.21%	18.20%	18.20%	18.21%	18.21%	18.21%	18.21%	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		

[illegible]

Alfalah Islamic Premium Term Deposit – Monthly

1 Year (Tiers)	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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
5M – 24,999,999	10.00%	13.00%	14.00%	15.40%	16.10%	17.10%	18.11%	18.10%	18.10%	18.11%	18.11%	18.11%	18.11%	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%
25M – 99,999,999	10.00%	13.00%	14.00%	15.40%	16.10%	17.10%	18.11%	18.10%	18.10%	18.11%	18.11%	18.11%	18.11%	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%
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	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.
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	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.
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	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.
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	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.
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	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.

Islamic Roshan Digital Savings Account

	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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
PKR	9.00%	13.00%	14.00%	14.00%	14.00%	15.00%	15.01%	15.00%	15.00%	15.00%	15.01%	15.01%	15.01%	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%

Islamic Asaan Roshan Digital Savings Account

	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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	
PKR	No Investor	No Investor	14.00%	14.00%	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	15.01%	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

	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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
1 Month – Rs. 500 n above	11.00%	13.50%	15.00%	16.50%	16.50%	17.50%	17.51%	17.50%	17.50%	17.51%	17.51%	17.51%	17.51%	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%
3 Months – Rs. 500 n above	10.75%	13.40%	14.90%	16.25%	16.75%	17.75%	17.76%	17.75%	17.75%	17.76%	17.76%	17.76%	17.76%	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%
6 Months – Rs. 500 n above	10.50%	13.30%	14.50%	16.30%	17.00%	18.00%	18.01%	18.00%	18.00%	18.01%	18.01%	18.01%	18.01%	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%
1 Year – Maturity – Rs. 500 n above	10.00%	13.20%	14.40%	16.10%	17.00%	18.00%	18.51%	18.50%	18.50%	18.51%	18.51%	18.51%	18.51%	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%
1 Year – Monthly – Rs. 500 n above	9.80%	12.95%	14.25%	16.00%	16.90%	17.90%	18.41%	18.40%	18.40%	18.41%	18.41%	18.41%	18.41%	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.

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



Falah Saving
Deposits - FCY

Bi-annual Profit Distribution

	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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
USD	1.50%	1.50%	1.50%	1.50%	1.47%	1.50%	1.47%	1.47%	1.47%	1.50%	1.50%	1.50%	3.48%	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%
GBP	1.00%	1.00%	1.00%	1.00%	1.28%	1.66%	0.99%	2.23%	0.49%	1.02%	0.10%	0.44%	0.58%	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%
EURO	1.00%	1.02%	1.00%	1.00%	0.99%	1.30%	1.31%	1.89%	0.61%	1.73%	0.05%	0.42%	1.31%	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%
Alfalah Islamic Freelancer Digital Savings Account USD	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	1.47%	1.47%	1.47%	1.50%	1.50%	1.50%	3.48%	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%

Falah Term
Deposits – FCY

Profit Payable at Maturity

USD	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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				
1 Month	3.00%	3.00%	3.00%	3.00%	2.02%	2.00%	1.97%	1.96%	1.96%	2.00%	2.00%	2.00%	4.18%	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%				
3 Months (999,999)	3.50%	3.50%	3.50%	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	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	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				
6 Months	0.04	0.04	0.04	0.0401	0.0253	0.025	0.0246	0.0245	0.0245	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	N.A				
1 Year	5.00%	5.00%	5.00%	5.01%	3.34%	3.30%	3.24%	3.24%	3.24%	3.30%	3.31%	3.31%	5.99%	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%				
GBP	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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				
1 Month	No Investor	2.00%	2.00%	2.00%	1.25%	1.66%	0.99%	2.23%	0.49%	1.02%	0.10%	0.44%	0.58%	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	No Investor	#N/A	#N/A	No Investor	N.A			
3 Months	0.025	0.025	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	#N/A	#N/A	No Investor	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	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		
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	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	No Investor	N.A		
EURO	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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				
1 Month	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	1.73%	0.05%	0.42%	1.31%	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	No Investor	No Investor	#N/A	#N/A	No Investor	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	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	No Investor	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	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	
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	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	No Investor	N.A

FCY Profex

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

USD	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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
0-4,999	2.00%	2.00%	2.00%	2.00%	1.96%	2.00%	1.97%	1.96%	1.96%	2.00%	2.00%	2.00%	4.18%	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%
5,000-9,999	2.50%	2.50%	2.50%	2.50%	2.45%	2.49%	2.45%	2.45%	2.45%	2.49%	2.50%	2.50%	5.56%	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%
10,000-24,999	3.25%	3.25%	3.25%	3.25%	3.18%	3.25%	3.20%	3.19%	3.19%	3.24%	3.26%	3.26%	5.92%	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%
25,000-99,999	3.25%	3.25%	3.25%	3.25%	3.18%	3.25%	3.20%	3.19%	3.19%	3.25%	3.26%	3.26%	5.92%	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%
100,000 & above	3.25%	3.25%	3.25%	3.25%	3.18%	3.25%	3.20%	3.19%	3.19%	3.25%	3.26%	3.26%	5.92%	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%

GBP	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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	
0-4,999	1.00%	1.00%	1.00%	1.00%	1.21%	1.66%	1.00%	2.23%	0.49%	1.01%	0.10%	0.44%	0.59%	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%	
5,000-9,999	1.50%	1.50%	1.50%	1.50%	1.21%	1.69%	0.94%	2.17%	0.46%	1.03%	0.10%	0.42%	0.55%	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%	
10,000-24,999	2.00%	2.00%	2.00%	2.00%	1.96%	2.43%	1.53%	3.26%	0.75%	1.54%	0.16%	0.68%	0.89%	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%	
25,000-99,999	2.50%	2.50%	2.50%	2.50%	2.56%	3.24%	1.99%	4.35%	0.98%	2.05%	0.20%	0.88%	1.16%	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%	
100,000 & above	2.50%	2.50%	2.50%	2.50%	3.19%	4.15%	2.48%	5.57%	1.22%	2.54%	0.25%	1.10%	1.45%	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

EURO	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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
0-4,999	0.50%	0.51%	0.50%	0.50%	0.92%	1.25%	1.52%	2.27%	1.17%	3.31%	0.10%	0.83%	2.57%	1.43%	0.22%	0.44%	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%
5,000-9,999	0.50%	0.51%	0.50%	0.50%	0.92%	1.25%	1.38%	2.27%	1.67%	1.74%	0.06%	0.49%	1.52%	0.84%	No Investor	No Investor	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%
10,000 - 24,999	1.00%	1.02%	1.00%	1.00%	0.92%	1.25%	1.52%	2.27%	0.70%	1.67%	0.06%	0.49%	1.52%	0.84%	No Investor	No Investor	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%
25,000-99,999	1.00%	1.02%	1.00%	1.00%	0.99%	1.29%	1.32%	1.92%	0.60%	1.73%	0.05%	0.42%	1.30%	0.72%	0.26%	0.41%	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
100,000 & above	1.00%	1.02%	1.00%	1.00%	0.99%	1.30%	1.31%	1.89%	0.61%	1.73%	0.05%	0.42%	1.31%	0.73%	0.26%	0.41%	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

Islamic Roshan Digital Saving Account

USD	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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	
Up to 9,999	1.50%	1.50%	1.50%	1.50%	1.47%	1.50%	1.47%	1.47%	1.47%	1.47%	1.50%	1.50%	1.50%	3.48%	3.09%	0.72%	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%	0.45%
10,000 – 49,999	1.50%	1.50%	1.50%	1.50%	1.47%	1.50%	1.47%	1.47%	1.47%	1.50%	1.50%	1.50%	3.48%	3.09%	0.72%	2.00%	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%	
50,000 – 99,999	2.00%	2.00%	2.00%	2.00%	1.96%	2.00%	1.97%	1.96%	1.96%	2.00%	2.00%	2.00%	4.18%	3.71%	0.87%	2.50%	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%	
100,000 n above	3.00%	3.00%	3.00%	3.00%	2.94%	3.00%	2.95%	2.94%	2.94%	3.00%	3.01%	3.01%	5.57%	4.95%	1.16%	3.00%	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%	

GBP	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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
Up to 9,999	1.50%	1.50%	1.50%	1.50%	1.28%	1.66%	0.99%	2.23%	0.49%	1.02%	0.10%	0.44%	0.58%	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%	0.52%
10,000 – 49,999	2.00%	2.00%	2.00%	2.00%	1.92%	2.49%	1.49%	3.34%	0.73%	1.53%	0.15%	0.66%	0.87%	0.81%	0.42%	0.45%	0.57%	0.51%	0.51%	0.48%	0.61%	0.52%	0.62%	1.15%	0.97%	1.02%	1.07%	1.05%	0.90%	0.52%
50,000 – 99,999	2.50%	2.50%	2.50%	2.50%	2.56%	3.32%	1.99%	4.45%	0.97%	2.03%	0.20%	0.88%	1.16%	1.08%	0.56%	0.61%	0.76%	0.68%	0.69%	0.64%	0.82%	0.70%	0.62%	1.15%	0.97%	1.02%	1.07%	1.05%	0.90%	0.52%
100,000 n above	2.50%	2.50%	2.50%	2.50%	3.19%	4.15%	2.48%	5.57%	1.22%	2.54%	0.25%	1.10%	1.45%	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	0	No Investor	N.A

EUR	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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	
Up to 9,999	0.50%	0.51%	0.50%	0.50%	0.92%	1.29%	1.34%	1.90%	0.60%	1.74%	0.05%	0.42%	1.27%	0.72%	0.25%	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%	
10,000 – 49,999	1.00%	1.02%	1.00%	1.00%	0.92%	1.29%	1.31%	1.90%	0.60%	1.74%	0.05%	0.42%	1.31%	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%	N.A	
50,000 – 99,999	1.00%	1.02%	1.00%	1.00%	0.92%	1.30%	1.31%	1.89%	0.61%	1.73%	0.05%	0.42%	1.31%	0.73%	0.26%	0.41%	0.52%	No investor	No investor	No investor	No investor	No investor	No investor	No investor	No investor	No investor	No investor	No investor	0	No investor	N.A
100,000 n above	1.00%	1.02%	1.00%	1.00%	0.99%	1.30%	1.31%	1.89%	0.61%	1.73%	0.05%	0.42%	1.31%	0.73%	0.26%	0.41%	0.52%	No investor	No investor	No investor	No investor	No investor	No investor	No investor	No investor	No investor	No investor	No investor	0	No investor	N.A

AED	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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
Up to 9,999	0.25%	0.28%	0.17%	0.13%	0.11%	0.17%	0.11%	0.11%	0.07%	0.09%	0.13%	0.20%	0.18%	0.21%	0.18%	0.10%	0.10%	0.11%	0.11%	0.13%	0.15%	0.15%	0.21%	0.32%	0.28%	0.27%	0.27%	0.26%	0.24%	0.24%
10,000 – 49,999	0.37%	0.42%	0.26%	0.19%	0.17%	0.25%	0.16%	0.16%	0.10%	0.15%	0.21%	0.29%	0.29%	0.33%	0.27%	0.14%	0.14%	0.17%	0.17%	0.19%	0.23%	0.23%	0.53%	0.81%	0.71%	0.68%	0.67%	0.65%	0.59%	0.59%
50,000 – 99,999	0.49%	0.56%	0.35%	0.25%	0.23%	0.34%	0.22%	0.22%	0.13%	0.20%	0.28%	0.38%	0.38%	0.44%	0.36%	0.19%	0.19%	0.22%	0.22%	0.26%	0.30%	0.31%	0.53%	0.81%	0.71%	0.68%	0.67%	0.65%	0.59%	0.59%
100,000 n above	0.61%	0.69%	0.43%	0.32%	0.28%	0.42%	0.27%	0.27%	0.16%	0.25%	0.35%	0.48%	0.48%	0.55%	0.45%	0.24%	0.24%	0.28%	0.28%	0.32%	0.38%	0.38%	0.53%	0.81%	0.71%	0.68%	0.67%	0.65%	0.59%	0.59%

SAR	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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
Up to 9,999	0.17%	0.18%	0.17%	0.14%	0.17%	0.16%	0.32%	0.17%	0.17%	0.24%	0.23%	0.27%	0.26%	0.35%	0.25%	0.25%	0.20%	0.17%	0.20%	0.20%	0.23%	0.24%	0.21%	0.28%	0.28%	0.27%	0.26%	0.25%	0.23%	0.23%
10,000 – 49,999	0.25%	0.27%	0.25%	0.21%	0.25%	0.24%	0.49%	0.25%	0.26%	0.36%	0.35%	0.40%	0.39%	0.52%	0.37%	0.37%	0.29%	0.26%	0.31%	0.30%	0.35%	0.36%	0.52%	0.71%	0.70%	0.68%	0.65%	0.62%	0.59%	0.58%
50,000 – 99,999	0.33%	0.36%	0.34%	0.28%	0.33%	0.32%	0.65%	0.34%	0.34%	0.48%	0.47%	0.52%	0.52%	0.68%	No investor	No investor	0.39%	0.35%	0.41%	0.40%	0.46%	0.48%	0.52%	0.71%	0.70%	0.68%	0.65%	0.62%	0.59%	0.58%
100,000 n above	0.42%	0.45%	0.42%	0.35%	0.41%	0.40%	0.81%	0.42%	0.43%	0.60%	0.59%	0.66%	0.64%	0.86%	0.61%	0.61%	0.49%	0.44%	0.51%	0.50%	0.58%	0.60%	0.52%	0.71%	No investor	No investor	No investor	0	No investor	N.A

CAD	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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	
Up to 9,999	0.37%	0.37%	0.37%	0.37%	0.36%	0.36%	0.77%	0.47%	0.18%	0.25%	0.30%	0.39%	0.36%	0.66%	0.48%	0.49%	0.57%	0.55%	0.58%	0.56%	0.67%	0.63%	0.87%	0.35%	0.19%	0.18%	0.17%	0.13%	0.11%		
10,000 – 49,999	0.55%	0.56%	0.56%	0.56%	0.55%	0.57%	1.16%	0.73%	0.27%	0.37%	0.46%	0.59%	0.56%	0.99%	No Investor	No Investor	0.85%	0.83%	0.87%	0.83%	1.01%	0.95%	2.19%	0.87%	0.47%	0.46%	0.44%	0.42%	0.34%	0.28%	
50,000 – 99,999	0.75%	0.74%	0.74%	0.74%	0.73%	0.73%	1.54%	0.94%	0.35%	0.50%	0.60%	0.78%	0.72%	1.32%	0.98%	0.0098	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	0	No Investor	N.A
100,000 n above	0.93%	0.93%	0.92%	0.93%	0.91%	0.91%	1.93%	1.17%	0.44%	0.63%	0.75%	0.97%	0.89%	1.65%	1.22%	1.23%	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	0	No Investor	N.A

Business Way - FCY

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

	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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	
USD	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	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
GBP	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	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
EUR	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	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
AED	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	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
CAD	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	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A
SAR	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	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A

Islamic Asaan Roshan Digital Saving Account

USD	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24	Dec-23	Nov-23	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
Up to 9,999	1.50%	1.50%	1.50%	1.50%	1.47%	1.50%	1.47%	1.47%	1.47%	1.50%	1.50%	1.50%	3.48%	3.09%	0.72%	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%	0.45%
10,000 – 49,999	1.50%	1.50%	1.50%	1.50%	1.47%	1.50%	1.47%	1.47%	1.47%	1.50%	1.50%	1.50%	3.48%	3.09%	0.72%	1.50%	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%
50,000 – 99,999	2.00%	2.00%	2.00%	2.00%	1.96%	2.00%	1.95%	1.97%	1.96%	2.00%	2.00%	2.00%	4.18%	3.71%	0.87%	1.50%	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%
100,000 n above	3.00%	3.00%	3.00%	3.00%	2.94%	3.00%	2.95%	2.94%	2.94%	3.00%	3.01%	3.01%	5.57%	4.95%	1.16%	1.50%	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%

[illegible]