



Details of Historical Profit Rates declared during last 2 years are as follows:

Historical Profit Rates

Products	Oct 2022	Sep 2022	Aug 2022	Jul 2022	Jun 2022	May 2022	Apr 2022	Mar 2022	Feb 2022	Jan 2022	Dec 2021	Nov 2021	Oct 2021	Sep 2021	Aug 2021	Jul 2021	Jun 2021	May 2021	April 2021	March 2021	February 2021	January 2021	December 2020	November 2020
AL Habib Savings Deposit	7.50%	7.50%	7.25%	6.00%	5.50%	5.25%	4.75%	4.75%	4.50%	4.40%	4.00%	3.41%	3.41%	3.41%	3.41%	3.41%	3.41%	3.52%	3.86%	3.86%	3.86%	3.86%	4.05%	4.24%
AL Habib Woman Islamic Savings Account	12.51%	12.50%	9.25%	9.25%	9.26%	8.75%	8.25%																	
AL Habib Woman Islamic Asaan Savings Account	12.75%	12.74%	9.50%	9.50%	9.53%	9.02%	8.50%																	
AL Habib Islamic Armed Forces Pensioner Savings Account	11.50%	7.50%	7.25%	6.00%	5.50%	5.25%	4.75%	4.75%	4.50%	4.40%	4.00%	3.41%	3.41%	3.41%	3.41%	3.41%	3.41%	3.52%	3.86%	3.86%	3.86%	3.86%	4.05%	4.24%
AL Habib Islamic Asaan Savings Account	7.50%	7.50%	7.25%	6.00%	5.50%	5.25%	4.75%	4.75%	4.50%	4.40%	4.00%	3.41%	3.41%	3.41%	3.41%	3.41%	3.41%	3.52%	3.86%	3.86%	3.86%	3.86%	4.05%	4.24%
AL Habib Islamic Asaan Digital Savings Account	12.01%	7.50%	7.25%	6.00%	5.50%	5.25%																		
AL Habib Islamic Digital Savings Account	12.01%	7.50%	7.25%	6.00%	5.50%	5.25%																		
AL Habib Islamic Asaan Remittance Account	7.50%	7.50%	7.25%	6.00%	5.50%	5.25%	4.75%	4.75%	4.50%	4.40%	4.00%	3.41%	3.41%	3.41%	3.41%	3.41%	3.41%	3.52%	3.86%	3.86%	3.86%	3.86%	4.05%	4.24%
AI Habib Islamic Income Plus 0 - 999,999	8.04%	8.03%	7.50%	6.00%	6.75%																			
AI Habib Islamic Income Plus 1,000,000 - 2,499,999	9.28%	9.28%	8.75%	7.25%	6.75%																			
AI Habib Islamic Income Plus 2,500,000 - 4,999,999	10.53%	10.53%	10.00%	8.50%	7.50%																			
AI Habib Islamic Income Plus 5,000,000 - 9,999,999	12.19%	12.19%	11.50%	10.00%	8.50%																			
AI Habib Islamic Income Plus 10,000,000 - 24,999,999	12.65%	12.65%	12.00%	10.75%	9.75%																			
AI Habib Islamic Income Plus 25,000,000 - 49,999,999	13.30%	13.30%	12.75%	11.50%	11.00%																			
AI Habib Islamic Income Plus 50,000,000 - 99,999,999	13.76%	13.76%	13.25%	12.00%	11.50%																			
AI Habib Islamic Income Plus 100,000,000 - 499,999,999	14.04%	14.04%	13.75%	12.50%	11.50%																			
AI Habib Islamic Income Plus 500,000,000 - 999,999,999,999,998	14.25%	14.25%	14.25%	13.00%	12.00%	0.00%																		
Mahana Amdani Savings Account	7.25%	7.25%	7.00%	5.75%	5.26%	5.26%	4.75%	4.75%	4.50%	4.40%	4.00%	3.41%	3.41%	3.41%	3.41%	3.41%	3.41%	3.52%	3.86%	3.86%	3.86%	3.86%	4.05%	4.24%
Roshan Digital Saving Account	12.01%	12.00%	9.00%	9.00%	6.50%	6.25%	5.75%	5.75%	5.50%	5.40%	5.00%	3.41%	3.41%	3.41%	3.41%	3.41%	3.41%	3.52%	3.86%	3.86%	N/A	N/A	N/A	N/A
AL Habib Tjirat Account (Current Remunerative)	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
AL Habib Apna Individual Account (Current Remunerative)	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
AL Habib Islamic Young Savers Account	11.00%	9.00%	9.00%	8.50%	8.26%	7.19%	6.70%	6.70%	6.50%	6.50%	6.50%	5.50%	5.56%	5.56%	5.57%	5.57%	5.56%	5.75%	5.56%	5.56%	5.56%	5.56%	5.56%	5.53%
AL Habib Islamic Senior Citizen Account	11.00%	9.00%	9.00%	8.50%	8.00%	7.50%	7.00%	7.00%	7.00%	7.00%	7.00%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.68%	5.25%	5.25%	5.51%	5.51%	5.76%	6.00%
Term Deposit One Year Senior Citizen Account (Profit fo be paid Monthly)	14.00%	14.00%	14.00%	12.50%	12.50%	12.00%	10.50%	10.00%	10.00%	10.00%	8.50%	7.04%	6.00%	6.00%	6.00%	6.00%	6.00%	6.20%	5.86%	5.85%	6.00%	6.00%	6.36%	6.76%
Term Deposit - 7 Days	6.00%	6.00%	6.00%	6.59%	6.64%	6.34%	5.06%	5.06%	5.00%	5.00%	5.00%	4.32%	4.32%	4.32%	4.32%	4.32%	4.32%	4.46%	4.32%	4.31%	4.31%	4.31%	4.33%	4.31%
Term Deposit - 1 month (1 - 9,999,999)	9.75%	9.75%	9.75%	9.26%	8.86%	8.37%	7.16%	7.16%	6.52%	6.53%	6.52%	5.30%	4.82%	4.82%	4.82%	4.82%	4.82%	4.98%	4.82%	4.81%	4.82%	4.82%	4.82%	4.69%
Term Deposit - 1 month (10,000,000 - 24,999,999)	10.00%	10.00%	10.00%	9.49%	9.07%	8.57%	7.34%	7.34%	6.63%	6.64%	6.64%	5.40%	4.92%	4.92%	4.92%	4.92%	5.08%	4.92%	4.91%	4.91%	4.91%	4.91%	4.92%	4.73%
Term Deposit - 1 month (25,000,000 - 49,999,999)	10.25%	10.25%	10.25%	9.72%	9.28%	8.77%	7.52%	7.52%	6.75%	6.75%	6.75%	5.50%	5.01%	5.01%	5.01%	5.01%	5.18%	5.01%	5.01%	5.01%	5.01%	5.01%	5.01%	4.78%
Term Deposit - 1 month (50,000,000 - 99,999,999)	10.50%	10.50%	10.50%	9.94%	9.42%	8.90%	7.64%	7.64%	6.86%	6.86%	6.86%	5.59%	5.11%	5.11%	5.11%	5.11%	5.28%	5.11%	5.10%	5.10%	5.10%	5.10%	5.10%	4.87%
Term Deposit - 1 month (100,000,000 & above)	10.75%	10.75%	10.75%	10.32%	9.63%	9.10%	7.82%	7.82%	6.98%	6.98%	6.97%	5.69%	5.18%	5.18%	5.18%	5.18%	5.35%	5.18%	5.17%	5.17%	5.17%	5.17%	5.17%	5.01%
Term Deposit - 3 months (1 - 9,999,999)	10.43%	10.43%	10.42%	10.02%	9.61%	8.92%	7.66%	7.66%	6.52%	6.53%	6.52%	5.55%	4.99%	4.99%	4.99%	4.99%	5.16%	4.99%	4.98%	4.98%	4.98%	4.98%	4.99%	4.97%
Term Deposit - 3 months (10,000,000 - 24,999,999)	10.71%	10.71%	10.71%	10.25%	9.81%	9.12%	7.84%	7.84%	6.63%	6.64%	6.64%	5.65%	5.04%	5.04%	5.04%	5.04%	5.21%	5.04%	5.03%	5.03%	5.03%	5.03%	5.03%	5.01%
Term Deposit - 3 months (25,000,000 - 49,999,999)	11.00%	11.00%	11.00%	10.47%	10.02%	9.32%	8.02%	8.02%	6.75%	6.75%	6.75%	5.75%	5.25%	5.25%	5.25%	5.25%	5.43%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.11%
Term Deposit - 3 months (50,000,000 - 99,999,999)	11.30%	11.29%	11.29%	10.70%	10.16%	9.45%	8.14%	8.14%	6.86%	6.86%	6.86%	5.84%	5.37%	5.37%	5.37%	5.37%	5.61%	5.37%	5.36%	5.36%	5.36%	5.36%	5.36%	5.20%
Term Deposit - 3 months (100,000,000 & above)	11.58%	11.58%	11.58%	11.04%	10.37%	9.65%	8.32%	8.32%	6.98%	6.98%	6.97%	5.94%	5.61%	5.61%	5.61%	5.61%	5.80%	5.61%	5.60%	5.60%	5.60%	5.60%	5.60%	5.43%
Term Deposit - 6 months (1 - 9,999,999)	11.00%	11.00%	11.00%	10.78%	10.04%	9.32%	8.02%	8.02%	6.57%	6.58%	6.58%	5.71%	5.28%	5.28%	5.28%	5.28%	5.45%	5.28%	5.27%	5.27%	5.27%	5.27%	5.27%	5.25%
Term Deposit - 6 months (10,000,000 - 24,999,999)	11.35%	11.35%	11.35%	10.93%	10.18%	9.45%	8.14%	8.14%	6.69%	6.70%	6.69%	5.81%	5.32%	5.32%	5.32%	5.32%	5.50%	5.32%	5.32%	5.32%	5.32%	5.32%	5.32%	5.30%
Term Deposit - 6 months (25,000,000 - 99,999,999)	11.70%	11.70%	11.70%	11.04%	10.32%	9.65%	8.32%	8.32%	6.80%	6.81%	6.81%	5.90%	5.42%	5.42%	5.42%	5.42%	5.60%	5.42%	5.41%	5.41%	5.41%	5.41%	5.41%	5.39%
Term Deposit - 6 months (100,000,000 & above)	12.01%	12.00%	12.00%	11.25%	10.45%	9.85%	8.50%	8.50%	6.92%	6.92%	6.92%	6.00%	5.56%	5.56%	5.57%	5.56%	5.75%	5.56%	5.56%	5.56%	5.56%	5.56%	5.56%	5.53%
Term Deposit - 1 year (Profit fo be paid Monthly)	12.51%	12.51%	12.50%	11.25%	11.00%	10.50%	9.00%	9.00%	7.50%	7.50%	7.50%	6.04%	5.50%	5.50%	5.50%	5.50%	5.69%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	6.02%
Term Deposit - 1 year (1 - 9,999,999) (Profit fo be paid at Maturity)	12.26%	12.26%	12.26%	11.11%	10.91%	10.41%	8.96%	8.96%	7.51%	7.51%	7.51%	6.09%	5.50%	5.50%	5.50%	5.50%	5.69%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.92%
Term Deposit - 1 year (10,000,000 - 24,999,999) (Profit fo be paid at Maturity)	12.61%	12.60%	12.60%	11.27%	11.06%	10.55%	9.09%	9.09%	7.63%	7.63%	7.63%	6.19%	5.55%	5.55%	5.55%	5.74%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.97%
Term Deposit - 1 year (25,000,000 - 49,999,999) (Profit fo be paid at Maturity)	12.95%	12.95%	12.95%	11.43%	11.20%	10.69%	9.21%	9.21%	7.75%	7.75%	7.75%	6.29%	5.81%	5.81%	5.81%	6.00%	5.81%	5.81%	5.81%	5.81%	5.81%	5.81%	5.81%	6.02%
Term Deposit - 1 year (50,000,000 - 199,999,999) (Profit fo be paid at Maturity)	13.30%	13.29%	13.29%	11.59%	11.35%	10.83%	9.34%	9.34%	7.87%	7.87%	7.87%	6.39%	5.96%	5.96%	5.96%	6.16%	5.96%	5.95%	5.95%	5.95%	5.95%	5.95%	5.95%	6.07%
Term Deposit - 1 year (200,000,000 & above) (Profit fo be paid at Maturity)	13.91%	13.91%	13.91%	12.08%	11.80%	11.26%	9.72%	9.72%	8.27%	8.27%	8.27%	6.79%	6.36%	6.36%	6.36%	6.56%	6.36%	6.35%	6.35%	6.35%	6.35%	6.35%	6.35%	6.12%
Term Deposit - 3 year (Profit fo be paid Monthly)	12.51%	12.51%	12.50%	11.25%	11.00%	10.50%	9.00%	9.00%	7.50%	7.50%	7.50%	6.04%	5.50%	5.50%	5.50%	5.50%	5.69%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.52%
Term Deposit - 3 year (1 - 9,999,999) (Profit fo be paid at Maturity)	12.25%	12.26%	12.26%	11.11%	10.90%	10.41%	8.96%	8.96%	7.51%	7.51%	7.51%	6.09%	5.83%	5.83%	5.83%	6.03%	5.83%	5.83%	5.83%	5.83%	5.83%	5.83%	5.83%	5.82%
Term Deposit - 3 year (10,000,000 - 24,99																								