



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

	Historical Profit Rates																							
Products	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	October 2020	September 2020	August 2020	July 2020	June 2020	May 2020	April 2020	March 2020
AL Habib Savings Deposit	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%	4.50%	4.50%	4.50%	4.50%	4.97%	5.27%	5.33%	6.42%
AL Habib Islamic Armed Forces Pensioner Savings Account AL Habib Islamic Asaan Savings Account	4.50% 4.50%	4.40% 4.40%	4.00% 4.00%	3.41% 3.41%	3.41% 3.41%	3.41% 3.41%	3.41% 3.41%	3.41%	3.41% 3.41%	3.52% 3.52%	3.86% 3.86%	3.86%	3.86% 3.86%	3.86% 3.86%	4.05%	4.24% 4.24%	4.50% 4.50%	4.50% 4.50%	4.50% 4.50%	4.50% 4.50%	5.19% 5.19%	N/A 5.32%	N/A 5.50%	N/A 6.62%
AL Habib Islamic Asaan Remittance Account	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%	4.50%	4.50%	4.50%	4.50%	5.19%	5.32%	5.50%	6.62%
Mahana Amdani Savings Account	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%	4.50%	4.50%	4.50%	4.50%	4.97%	5.27%	5.37%	6.46%
Roshan Digital Saving Account	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
AL Habib Tijarat Account (Current Remunerative)	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%	0.01%	0.01%	0.01%	0.02%
AL Habib Apna Individual Account (Current Remunerative) AL Habib Islamic Young Savers Account	0.01% 6.50%	0.01% 6.50%	0.01% 6.50%	0.01% 5.50%	0.01% 5.56%	0.01% 5.56%	0.01% 5.57%	0.01% 5.57%	0.01% 5.56%	0.01% 5.75%	0.01% 5.56%	0.01% 5.56%	0.01% 5.56%	0.01% 5.56%	0.01% 5.55%	0.01% 5.53%	0.01% 5.53%	0.01% 5.53%	0.01% 5.53%	0.01% 5.53%	0.01% 5.95%	0.01% 6.51%	0.01% 7.47%	0.02% 9.00%
AL Habib Islamic Foung Savers Account	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%	6.00%	6.00%	5.76%	5.76%	6.11%	6.51%	7.47%	9.00%
Term Deposit One Year Senior Citizen Account (Profit fo be paid Monthly)	10.00%	8.50%	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%	6.76%	6.76%	6.26%	6.26%	7.05%	7.54%	8.88%	10.69%
Term Deposit - 7 Days	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%	4.31%	4.31%	4.31%	4.31%	4.76%	5.21%	5.44%	6.54%
Term Deposit - 1 month (1 - 9,999,999)	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%	4.69%	4.68%	4.68%	4.68%	5.46%	5.98%	7.13%	8.59%
Term Deposit - 1 month (10,000,000 - 24,999,999)	6.63%	6.64%	6.64%	5.40%	4.92%	4.92%	4.92%	4.92%	4.92%	5.08%	4.92%	4.91%	4.91%	4.91%	4.92%	4.73%	4.73%	4.73%	4.73%	4.73%	5.51%	6.03%	7.20%	8.67%
Term Deposit - 1 month (25,000,000 - 49,999,999) Term Deposit - 1 month (50,000,000 - 99,999,999)	6.75%	6.75% 6.86%	6.75% 6.86%	5.50% 5.59%	5.01% 5.11%	5.01% 5.11%	5.01% 5.11%	5.01% 5.11%	5.01% 5.11%	5.18%	5.01% 5.11%	5.01%	5.01% 5.10%	5.01% 5.10%	5.01%	4.78% 4.87%	4.78% 4.87%	4.78% 4.87%	4.78% 4.87%	4.78% 4.87%	5.57% 5.67%	6.09% 6.21%	7.27% 7.34%	8.75% 8.83%
Term Deposit - 1 month (30,000,000 - 99,999,999) Term Deposit - 1 month (100,000,000 & above)	6.98%	6.98%	6.97%	5.69%	5.11%	5.11%	5.11%	5.11%	5.11%	5.28% 5.35%	5.11%	5.17%	5.10%	5.10%	5.10%	5.01%	5.01%	5.01%	5.01%	5.01%	5.84%	6.39%	7.54%	9.08%
Term Deposit - 3 months (1 - 9,999,999)	6.52%	6.53%	6.52%	5.55%	4.99%	4.99%	4.99%	4.99%	4.99%	5.16%	4.99%	4.98%	4.98%	4.98%	4.99%	4.97%	4.97%	4.97%	4.96%	4.96%	5.84%	6.39%	7.47%	9.00%
Term Deposit - 3 months (10,000,000 - 24,999,999)	6.63%	6.64%	6.64%	5.65%	5.04%	5.04%	5.04%	5.04%	5.04%	5.21%	5.04%	5.03%	5.03%	5.03%	5.03%	5.01%	5.01%	5.01%	5.01%	5.01%	5.89%	6.45%	7.54%	9.08%
Term Deposit - 3 months (25,000,000 - 49,999,999)	6.75%	6.75%	6.75%	5.75%	5.25%	5.25%	5.25%	5.25%	5.25%	5.43%	5.25%	5.25%	5.13%	5.13%	5.13%	5.11%	5.11%	5.11%	5.11%	5.11%	6.00%	6.57%	7.61%	9.16%
Term Deposit - 3 months (50,000,000 -99,999,999)	6.86%	6.86%	6.86%	5.84%	5.37%	5.37%	5.62%	5.61%	5.61%	5.80%	5.61%	5.60%	5.22%	5.22%	5.22%	5.20%	5.20%	5.20%	5.20%	5.20%	6.11%	6.69%	7.68%	9.24%
Term Deposit - 3 months (100,000,000 & above)	6.98%	6.98%	6.97%	5.94%	5.61%	5.61%	5.37%	5.37%	5.37%	5.55%	5.37%	5.37%	5.30%	5.30%	5.29%	5.27%	5.27%	5.27%	5.27%	5.27%	6.16%	6.74%	7.75%	9.32%
Term Deposit - 6 months (1 - 9,999,999) Term Deposit - 6 months (10,000,000 - 24,999,999)	6.57% 6.69%	6.58% 6.70%	6.58% 6.69%	5.71% 5.80%	5.28% 5.32%	5.28% 5.32%	5.28% 5.33%	5.28% 5.33%	5.28% 5.32%	5.45% 5.50%	5.28% 5.32%	5.27% 5.32%	5.27% 5.32%	5.27% 5.32%	5.27% 5.32%	5.25% 5.30%	5.25% 5.30%	5.25% 5.30%	5.25% 5.29%	5.25% 5.29%	6.16% 6.22%	6.74% 6.80%	7.75% 7.81%	9.32%
Term Deposit - 6 months (25.000.000 - 24,333,333)	6.80%	6.81%	6.81%	5.90%	5.42%	5.42%	5.42%	5.42%	5.42%	5.60%	5.42%	5.41%	5.42%	5.42%	5.41%	5.39%	5.39%	5.39%	5.39%	5.39%	6.32%	6.92%	7.95%	9.57%
Term Deposit - 6 months (100,000,000 & above)	6.92%	6.92%	6.92%	6.00%	5.56%	5.56%	5.57%	5.57%	5.56%	5.75%	5.56%	5.56%	5.56%	5.56%	5.55%	5.53%	5.53%	5.53%	5.53%	5.53%	6.43%	7.04%	8.09%	9.73%
Term Deposit - 1 year (Profit fo be paid Monthly)	9.00%	7.50%	7.50%	6.04%	5.50%	5.50%	5.50%	5.50%	5.50%	5.69%	5.50%	5.50%	5.50%	5.50%	5.75%	6.02%	6.02%	6.02%	5.82%	5.82%	6.94%	7.41%	8.33%	10.03%
Term Deposit - 1 year (1 - 9,999,999) (Profit fo be paid at Maturity)	8.96%	7.51%	7.51%	6.09%	5.50%	5.50%	5.50%	5.50%	5.50%	5.69%	5.50%	5.50%	5.20%	5.20%	5.65%	5.92%	5.92%	5.92%	5.92%	5.92%	6.88%	7.54%	8.65%	10.42%
Term Deposit - 1 year (10,000,000 - 24,999,999) (Profit fo be paid at Maturity)	9.08%	7.63%	7.63%	6.19%	5.55%	5.55%	5.55%	5.55%	5.55%	5.74%	5.55%	5.55%	5.35%	5.35%	5.69%	5.97%	5.97%	5.97%	5.97%	5.97%	6.94%	7.60%	8.73%	10.50%
Term Deposit - 1 year (25,000,000 - 49,999,999) (Profit fo be paid at Maturity) Term Deposit - 1 year (50,000,000 - 199,999,999) (Profit fo be paid at Maturity)	9.20% 9.33%	7.75% 7.87%	7.75% 7.87%	6.29% 6.39%	5.81% 5.96%	5.81% 5.96%	5.81% 5.96%	5.81% 5.96%	5.81% 5.96%	6.00% 6.16%	5.81% 5.96%	5.80% 5.95%	5.50% 5.65%	5.50% 5.65%	5.74% 5.79%	6.02% 6.07%	6.02%	6.02% 6.07%	6.01%	6.01%	7.00% 7.05%	7.66% 7.72%	8.80% 8.87%	10.59% 10.67%
Term Deposit - 1 year (30,000,000 - 199,999,999) (Front to be paid at Maturity) Term Deposit - 1 year (200,000,000 & above) (Profit to be paid at Maturity)	9.69%	7.99%	7.99%	6.49%	6.11%	6.11%	6.11%	6.11%	6.11%	6.31%	6.11%	6.10%	5.80%	5.80%	5.89%	6.12%	6.12%	6.12%	6.11%	6.11%	7.05%	7.72%	9.01%	10.85%
Term Deposit - 3 year (Profit to be paid Monthly)	9.00%	7.50%	7.50%	6.04%	5.50%	5.50%	5.50%	5.50%	5.50%	5.69%	5.50%	5.50%	5.50%	5.50%	5.50%	5.52%	5.53%	5.53%	5.52%	5.52%	6.37%	6.98%	8.37%	10.07%
Term Deposit - 3 year (1 - 9,999,999) (Profit fo be paid at Maturity)	8.96%	7.51%	7.51%	6.09%	5.83%	5.83%	5.83%	5.83%	5.83%	6.03%	5.83%	5.82%	5.83%	5.83%	5.84%	5.82%	5.82%	5.82%	5.82%	5.82%	6.77%	7.41%	8.44%	10.16%
Term Deposit - 3 year (10,000,000 - 24,999,999) (Profit fo be paid at Maturity)	9.08%	7.63%	7.63%	6.19%	5.88%	5.88%	5.88%	5.88%	5.88%	6.08%	5.88%	5.87%	5.88%	5.88%	5.89%	5.87%	5.87%	5.87%	5.87%	5.87%	6.83%	7.47%	8.51%	10.24%
Term Deposit - 3 year (25,000,000 - 49,999,999) (Profit fo be paid at Maturity)	9.20%	7.75%	7.75%	6.29%	5.93%	5.93%	5.93%	5.93%	5.93%	6.13%	5.93%	5.92%	5.93%	5.93%	5.94%	5.92%	5.92%	5.92%	5.92%	5.92%	6.88%	7.54%	8.58%	10.33%
Term Deposit - 3 year (50,000,000 - 199,999,999) (Profit fo be paid at Maturity) Term Deposit - 3 year (200,000,000 & above) (Profit fo be paid at Maturity)	9.33% 9.69%	7.87% 7.99%	7.87% 7.99%	6.39% 6.49%	5.98% 6.11%	5.98% 6.11%	5.98% 6.11%	5.98% 6.11%	5.98% 6.11%	6.18% 6.31%	5.98% 6.11%	5.98% 6.10%	5.98% 6.10%	5.98% 6.10%	5.99% 6.09%	5.97% 6.07%	5.97% 6.07%	5.97% 6.07%	5.97% 6.06%	5.97% 6.06%	6.94% 7.05%	7.60% 7.72%	8.73% 8.87%	10.50% 10.67%
Term Deposit - 5 years (200,000,000 & above) (Profit to be paid at maturity)	9.00%	7.50%	7.50%	6.39%	6.06%	6.06%	6.06%	6.06%	6.06%	6.26%	6.06%	6.05%	6.05%	6.05%	5.94%	5.92%	5.92%	5.92%	5.92%	5.92%	6.94%	7.60%	8.73%	10.50%
Islamic Finance For Renewable Energy (IFRE)	2.01%	2.01%	2.01%	1.98%	1.97%	1.97%	1.97%	1.97%	1.97%	2.04%	1.97%	2.07%	2.07%	2.07%	2.03%	2.02%	2.02%	2.02%	1.97%	1.97%	1.76%	1.93%	2.22%	2.67%
Salaries & Wages	1.01%	1.01%	1.02%	1.07%	0.96%	0.96%	0.96%	0.96%	0.96%	0.99%	0.96%	1.46%	1.46%	1.46%	1.44%	1.43%	1.53%	1.53%	1.53%	1.53%			1	
ILTFF - 10 years (Textile)	2.01%	2.01%	2.01%	1.98%	1.97%	1.97%	1.97%	1.97%	1.97%	2.04%	1.97%	2.07%	2.07%	2.07%	2.03%	2.02%	2.02%	2.02%	2.02%	2.02%	1.93%	2.12%	1.50%	1.81%
ILTFF - 5 years (Textile)	2.51%	2.51%	2.52%	2.49%	2.47%	2.47%	2.47%	2.47%	2.47%	2.56%	2.47%	2.57%	2.57%	2.57%	2.53%	2.52%	2.52%	2.52%	2.51%	2.51%	2.33%	2.55%	1.86%	2.24%
ILTFF - 3 years (Textile) ILTFF - 10 years (Non-Textile)	3.50% 3.01%	3.50% 3.01%	3.51% 3.00%	3.51% 3.00%	3.48% 2.98%	3.48% 2.98%	3.48% 2.98%	3.48% 2.98%	3.48% 2.98%	3.60%	3.48% 2.98%	3.58%	3.58%	3.58%	3.52%	3.50%	3.50%	3.50% 3.01%	3.50%	3.50%	3.19% 2.90%	3.49%	2.61%	3.14% 2.67%
ILTFF - 5 years (Non-Textile)	3.50%	3.50%	3.51%	3.51%	3.48%	3.48%	3.48%	3.48%	3.48%	3.60%	3.48%	3.58%	3.58%	3.58%	3.52%	3.50%	3.50%	3.50%	1.99%	1.99%	1.99%	N/A	N/A	N/A
ILTFF - 3 years (Non-Textile)	4.48%	4.48%	4.50%	4.52%	4.49%	4.49%	4.49%	4.49%	4.49%	4.64%	4.49%	4.54%	4.54%	4.54%	4.46%	4.44%	4.44%	4.44%	N/A	N/A	N/A	N/A	N/A	N/A
ITERF (Islamic Temporary Economic Refinance Scheme)	1.01%	1.01%	1.02%	1.02%	1.01%	1.01%	1.01%	1.01%	1.01%	1.04%	1.01%	0.91%	0.91%	0.91%	0.89%	0.89%								
SBP - Islamic Refinance for Modernization of SMEs	2.01%	2.01%	2.01%	2.03%	2.02%	2.02%	0.400/	0.100/	0.400/	0.4007	0.100/	0.100/	0.400/	2.400/	0.100/	0.400/	0.400/	0.1001	0.400/	2 1221	0.400/	2 1221	- 400/	0.470/
Saving Account (US Dollar) (0 - 4,999) Saving Account (US Dollar) (5,000 - 9,999)	0.09%	0.09%	0.09%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16% 0.49%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.17% 0.52%
Saving Account (US Dollar) (10,000 - 24,999)	0.28%	0.28%	0.28%	0.49% 0.65%	0.49%	0.49% 0.65%	0.49% 0.65%	0.49%	0.49% 0.65%	0.49%	0.49%	0.49%	0.49%	0.49%	0.49%	0.49%	0.49%	0.49%	0.49%	0.49%	0.49% 0.65%	0.48%	0.49%	0.52%
Saving Account (US Dollar) (25,000 - 99,999)	0.45%	0.45%	0.45%	0.80%	0.80%	0.80%	0.80%	0.80%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.79%	0.80%	0.86%
Saving Account (US Dollar) (100,000 & Above)	0.55%	0.55%	0.55%	0.97%	0.97%	0.97%	0.97%	0.97%	0.96%	0.96%	0.96%	0.96%	0.96%	0.96%	0.97%	0.97%	0.97%	0.97%	0.97%	0.97%	0.97%	0.96%	0.97%	1.04%
Roshan Digital Account (US Dollar) (0 - 4,999)	0.09%	0.09%	0.09%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Roshan Digital Account (US Dollar) (5,000 - 9,999)	0.28%	0.28%	0.28%	0.49%	0.49%	0.49%	0.49%	0.49%	0.49%	0.49%	0.49%	0.49%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Roshan Digital Account (US Dollar) (10,000 - 24,999)	0.37%	0.37%	0.37%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Roshan Digital Account (US Dollar) (25,000 - 99,999)	0.45%	0.45%	0.45%	0.80%	0.80%	0.80%	0.80%	0.80%	0.79%	0.79%	0.79%	0.79%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Roshan Digital Account (US Dollar) (100,000 & Above)	0.55%	0.55%	0.55%	0.97%	0.97%	0.97%	0.97%	0.97%	0.96%	0.96%	0.96%	0.96%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Saving Account GBP & Euro (0 - 4,999)	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%	0.04%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Saving Account GBP & Euro (5,000 - 9,999)	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
Saving Account GBP & Euro (10,000 - 24,999)	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Saving Account GBP & Euro (25,000 - 99,999)	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Saving Account GBP & Euro (100,000 & Above)	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Roshan Digital Account GBP & Euro (0 - 4,999)	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Roshan Digital Account GBP & Euro (5,000 - 9,999)	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Roshan Digital Account GBP & Euro (10,000 - 24,999)	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Roshan Digital Account GBP & Euro (25,000 - 99,999)	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Roshan Digital Account GBP & Euro (100,000 & Above)	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A