



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

Historical Profit Rates

Products	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	October 2020	September 2020	August 2020	July 2020	June 2020	
AL Habib Savings Deposit	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%	4.50%	4.50%	4.50%	4.50%	4.97%	
AL Habib Woman Islamic Savings Account	8.75%	8.25%																							
AL Habib Woman Islamic Asaan Savings Account	9.02%	8.50%																							
AL Habib Islamic Armed Forces Pensioner Savings Account	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%	4.50%	4.50%	4.50%	4.50%	5.19%	
AL Habib Islamic Asaan Savings Account	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%	4.50%	4.50%	4.50%	4.50%	5.19%	
AL Habib Islamic Asaan Digital Savings Account	5.25%																								
AL Habib Islamic Digital Savings Account	5.25%																								
AL Habib Islamic Asaan Remittance Account	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%	4.50%	4.50%	4.50%	4.50%	5.19%	
Mahana Amdani Savings Account	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%	4.50%	4.50%	4.50%	4.50%	4.97%	
Roshan Digital Saving Account	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	N/A	N/A	N/A	N/A	N/A	N/A
AL Habib Tjirat 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%	0.01%	0.01%
AL Habib Apna Individual 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%	0.01%	0.01%
AL Habib Islamic Young Savers Account	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%	5.55%	5.53%	5.53%	5.53%	5.53%	5.53%	5.95%	
AL Habib Islamic Senior Citizen Account	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%	6.00%	6.00%	5.76%	5.76%	6.11%	
Term Deposit One Year Senior Citizen Account (Profit to be paid Monthly)	12.00%	10.50%	10.00%	10.00%	8.50%	8.50%	7.04%	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%	6.76%	6.76%	6.76%	7.05%	
Term Deposit - 7 Days	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%	4.31%	4.31%	4.31%	4.31%	4.76%	
Term Deposit - 1 month (1 - 9,999,999)	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%	4.69%	4.69%	4.69%	4.68%	4.68%	4.68%	5.46%	
Term Deposit - 3 months (1 - 9,999,999)	8.57%	7.34%	7.34%	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%	4.82%	4.73%	4.73%	4.73%	4.73%	4.73%	5.51%	
Term Deposit - 1 month (25,000,000 - 49,999,999)	8.77%	7.52%	7.52%	6.75%	6.75%	6.75%	5.50%	5.01%	5.01%	5.01%	5.01%	5.01%	5.18%	5.01%	5.01%	5.01%	5.01%	4.78%	4.78%	4.78%	4.78%	4.78%	4.78%	5.57%	
Term Deposit - 1 month (50,000,000 - 99,999,999)	8.90%	7.64%	7.64%	6.86%	6.86%	6.86%	5.50%	5.11%	5.11%	5.11%	5.11%	5.11%	5.28%	5.11%	5.10%	5.10%	5.10%	4.87%	4.87%	4.87%	4.87%	4.87%	4.87%	5.67%	
Term Deposit - 1 month (100,000,000 & above)	9.10%	7.82%	7.82%	6.98%	6.98%	6.97%	5.69%	5.18%	5.18%	5.18%	5.18%	5.18%	5.35%	5.18%	5.17%	5.18%	5.18%	5.17%	5.01%	5.01%	5.01%	5.01%	5.01%	5.84%	
Term Deposit - 3 months (1 - 9,999,999)	8.92%	7.66%	7.66%	6.52%	6.53%	6.52%	5.30%	4.99%	4.99%	4.99%	4.99%	4.99%	5.16%	4.99%	4.98%	4.98%	4.98%	4.97%	4.97%	4.97%	4.97%	4.96%	4.96%	5.84%	
Term Deposit - 3 months (10,000,000 - 24,999,999)	9.12%	7.84%	7.84%	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%	5.01%	5.01%	5.01%	5.01%	5.01%	5.01%	5.89%	
Term Deposit - 3 months (25,000,000 - 49,999,999)	9.32%	8.02%	8.02%	6.75%	6.75%	6.75%	5.50%	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%	
Term Deposit - 3 months (50,000,000 - 99,999,999)	9.45%	8.14%	8.14%	6.86%	6.86%	6.86%	5.84%	5.37%	5.37%	5.37%	5.37%	5.37%	5.61%	5.37%	5.37%	5.22%	5.22%	5.22%	5.20%	5.20%	5.20%	5.20%	5.20%	6.11%	
Term Deposit - 3 months (100,000,000 & above)	9.65%	8.32%	8.32%	6.98%	6.98%	6.97%	5.94%	5.61%	5.61%	5.61%	5.61%	5.61%	5.88%	5.61%	5.61%	5.30%	5.30%	5.29%	5.27%	5.27%	5.27%	5.27%	5.27%	6.16%	
Term Deposit - 6 months (1 - 9,999,999)	9.32%	8.02%	8.02%	6.57%	6.58%	6.58%	5.71%	5.28%	5.28%	5.28%	5.28%	5.28%	5.45%	5.28%	5.27%	5.27%	5.27%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	6.16%	
Term Deposit - 6 months (10,000,000 - 24,999,999)	9.45%	8.14%	8.14%	6.69%	6.70%	6.69%	5.80%	5.32%	5.32%	5.32%	5.32%	5.32%	5.50%	5.32%	5.32%	5.32%	5.32%	5.30%	5.30%	5.30%	5.29%	5.29%	5.29%	6.22%	
Term Deposit - 6 months (25,000,000 - 49,999,999)	9.65%	8.32%	8.32%	6.80%	6.81%	6.81%	5.82%	5.42%	5.42%	5.42%	5.42%	5.42%	5.60%	5.42%	5.41%	5.39%	5.39%	5.39%	5.39%	5.39%	5.39%	5.39%	5.39%	6.32%	
Term Deposit - 6 months (100,000,000 & above)	9.85%	8.50%	8.50%	6.92%	6.92%	6.92%	6.00%	5.56%	5.56%	5.57%	5.56%	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%	
Term Deposit - 1 year (Profit to be paid Monthly)	10.50%	9.00%	9.00%	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%	6.02%	6.02%	6.02%	6.02%	6.02%	6.02%	6.94%	
Term Deposit - 1 year (1 - 9,999,999) (Profit to be paid at Maturity)	10.41%	8.96%	8.96%	8.96%	7.51%	7.51%	6.09%	5.50%	5.50%	5.50%	5.50%	5.50%	5.69%	5.50%	5.50%	5.50%	5.50%	5.65%	5.92%	5.92%	5.92%	5.92%	5.92%	6.88%	
Term Deposit - 1 year (10,000,000 - 24,999,999) (Profit to be paid at Maturity)	10.55%	9.09%	9.09%	9.08%	7.63%	7.63%	6.19%	5.55%	5.55%	5.55%	5.55%	5.55%	5.74%	5.55%	5.55%	5.55%	5.55%	6.09%	6.09%	6.09%	6.09%	6.09%	6.09%	6.94%	
Term Deposit - 1 year (25,000,000 - 49,999,999) (Profit to be paid at Maturity)	10.69%	9.21%	9.21%	9.20%	7.75%	7.75%	6.29%	5.81%	5.81%	5.81%	5.81%	5.81%	6.00%	5.81%	5.80%	5.80%	5.80%	5.74%	6.02%	6.02%	6.02%	6.01%	6.01%	7.00%	
Term Deposit - 1 year (50,000,000 - 199,999,999) (Profit to be paid at Maturity)	10.83%	9.34%	9.34%	9.33%	7.87%	7.87%	6.39%	5.96%	5.96%	5.96%	5.96%	5.96%	6.16%	5.96%	5.96%	5.96%	5.96%	6.07%	6.07%	6.07%	6.07%	6.06%	6.06%	7.05%	
Term Deposit - 1 year (200,000,000 & above) (Profit to be paid at Maturity)	11.26%	9.72%	9.72%	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%	7.17%	
Term Deposit - 3 year (Profit to be paid Monthly)	10.50%	9.00%	9.00%	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%	6.02%	6.02%	6.02%	6.02%	6.02%	6.02%	6.94%	
Term Deposit - 3 year (1 - 9,999,999) (Profit to be paid at Maturity)	10.41%	8.96%	8.96%	8.96%	7.51%	7.51%	6.09%	5.50%	5.50%	5.50%	5.50%	5.50%	5.69%	5.50%	5.50%	5.50%	5.50%	5.65%	5.92%	5.92%	5.92%	5.92%	5.92%	6.88%	
Term Deposit - 3 year (10,000,000 - 24,999,999) (Profit to be paid at Maturity)	10.55%	9.09%	9.09%	9.08%	7.63%	7.63%	6.19%	5.55%	5.55%	5.55%	5.55%	5.55%	5.74%	5.55%	5.55%	5.55%	5.55%	6.09%	6.09%	6.09%	6.09%	6.09%	6.09%	6.94%	
Term Deposit - 3 year (25,000,000 - 49,999,999) (Profit to be paid at Maturity)	10.69%	9.21%	9.21%	9.20%	7.75%	7.75%	6.29%	5.81%	5.81%	5.81%	5.81%	5.81%	6.00%	5.81%	5.80%	5.80%	5.80%	5.74%	6.02%	6.02%	6.02%	6.01%	6.01%	7.00%	
Term Deposit - 3 year (50,000,000 - 199,999,999) (Profit to be paid at Maturity)	10.83%	9.34%	9.34%	9.33%	7.87%	7.87%	6.39%	5.96%	5.96%	5.96%	5.96%	5.96%	6.16%	5.96%	5.96%	5.96%	5.96%	6.07%	6.07%	6.07%	6.07%	6.06%	6.06%	7.05%	
Term Deposit - 3 year (200,000,000 & above) (Profit to be paid at Maturity)	11.26%	9.72%	9.72%	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%	7.17%	
Islamic Finance For Renewable Energy (IFRE)	4.45%	2.01%	2.01%	2.01%	2.01%	2.01%	1.97%	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%	
Salaries & Wages	1.02%	1.01%	1.01%	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%		
ILTF - 10 years (Textile)	2.01%	2.01%	2.01%	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%	
ILTF - 5 years (Textile)	2.49%	2.50%	2.50%	2.47%	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%	2.52%	2.52%	2.52%	2.52%	2.52%	2.51%	2.33%	
ILTF - 3 years (Textile)	3.48%	3.50%	3.50%	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%	3.50%	3.50%	3.19%	
ILTF - 10 years (Non-Textile)	2.99%	3.01%	3.01%	3.01%	3.01%	3.00%	2.98%	2.98%	2.98%	2.98%	2.98%	2.98%	3.08%	2.98%	3.08%	3.08%	3.08%	3.02%	3.01%	3.01%	3.01%	3.01%	3.01%	2.90%	
ILTF - 5 years (Non-Textile)	3.48%	3.50%	3.50%	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%	
ILTF - 3 years (Non-Textile)	4.49%	4.48%	4.48%	4.48%	4.48%	4.50%	4.48%	4.48%	4.49%	4.49%	4.49%	4.49%	4.64%	4.49%	4.54%	4.54%	4.54%	4.44%	4.44%	4.44%	4.44%	N/A	N/A	N	