

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

Historical Profit Rates

آسلامک بینکنگ

Second     Second<	Historical Profit Rates																								
Desc     Desc    Desc    Desc    De		May	April	March	February	January	December	November	October	September	August	July	June	May	April	March	February	January	December	November	October	Sentember	August	July	June
No. 1     No.     No.    No.     No.     No.    No. <th>Products</th> <th>2025</th> <th>2025</th> <th>2025</th> <th></th> <th>2025</th> <th>2024</th> <th>2024</th> <th></th> <th>2024</th> <th>2024</th> <th>2024</th> <th>2024</th> <th>2024</th> <th>2024</th> <th>2024</th> <th></th> <th>2024</th> <th>2023</th> <th>2023</th> <th>2023</th> <th>2023</th> <th>2023</th> <th>2023</th> <th>2023</th>	Products	2025	2025	2025		2025	2024	2024		2024	2024	2024	2024	2024	2024	2024		2024	2023	2023	2023	2023	2023	2023	2023
No. 1     No.     No.    No.     No.     No.    No. <th>AL Habib Savinga Danasit</th> <th>9.210/</th> <th>9.219/</th> <th>9.619/</th> <th>9.019/</th> <th>0.70%</th> <th>8.00%</th> <th>9 5 19/</th> <th>0.25%</th> <th>10.01%</th> <th>10.00%</th> <th>10.00%</th> <th>11.009/</th> <th>11.009/</th> <th>11.009/</th> <th>11.009/</th> <th>11.00%</th> <th>11.00%</th> <th>10 509/</th> <th>10 509/</th> <th>0.759/</th> <th>0.75%</th> <th>0.759/</th> <th>0.259/</th> <th>9 759/</th>	AL Habib Savinga Danasit	9.210/	9.219/	9.619/	9.019/	0.70%	8.00%	9 5 19/	0.25%	10.01%	10.00%	10.00%	11.009/	11.009/	11.009/	11.009/	11.00%	11.00%	10 509/	10 509/	0.759/	0.75%	0.759/	0.259/	9 759/
All																									
And Partial Market Ma				10.0070					10.1070						17.1070				10.0070		10.0170	10.0170			
Second Strategy     Second Str	AL Habib Islamic Armed Forces Pensioner Savings Account																								
	AL Habib Islamic Asaan Savings Account	8.31%	8.31%	8.61%	8.91%	9.70%	8.00%	8.51%	9.25%	10.01%	10.00%	10.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	10.50%	10.50%	9.75%	9.75%	9.75%	9.25%	8.75%
Second     Second    Second </th <th>AL Habib Islamic Asaan Digital Savings Account</th> <th>8.31%</th> <th>8.31%</th> <th>8.61%</th> <th>8.91%</th> <th>9.70%</th> <th>9.76%</th> <th>10.26%</th> <th>11.00%</th> <th>11.76%</th> <th>11.76%</th> <th>11.76%</th> <th>12.76%</th> <th>12.76%</th> <th>12.76%</th> <th>12.75%</th>	AL Habib Islamic Asaan Digital Savings Account	8.31%	8.31%	8.61%	8.91%	9.70%	9.76%	10.26%	11.00%	11.76%	11.76%	11.76%	12.76%	12.76%	12.76%	12.75%	12.75%	12.75%	12.75%	12.75%	12.75%	12.75%	12.75%	12.75%	12.75%
Add below     Add below <t< th=""><th>AL Habib Islamic Digital Savings Account</th><th>8.31%</th><th>8.31%</th><th>8.61%</th><th>8.91%</th><th>9.70%</th><th>9.76%</th><th>10.26%</th><th>11.00%</th><th>11.76%</th><th>11.76%</th><th>11.76%</th><th>12.76%</th><th>12.76%</th><th>12.76%</th><th>12.75%</th><th>12.75%</th><th>12.75%</th><th>12.75%</th><th>12.75%</th><th>12.75%</th><th>12.75%</th><th>12.75%</th><th>12.75%</th><th>12.75%</th></t<>	AL Habib Islamic Digital Savings Account	8.31%	8.31%	8.61%	8.91%	9.70%	9.76%	10.26%	11.00%	11.76%	11.76%	11.76%	12.76%	12.76%	12.76%	12.75%	12.75%	12.75%	12.75%	12.75%	12.75%	12.75%	12.75%	12.75%	12.75%
Description     Desc     Desc    Desc    Desc			8.31%	8.61%	8.91%		8.00%		9.25%	10.01%	10.00%	10.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	10.50%	10.50%	9.75%	9.75%	9.75%	9.25%	8.75%
All Hole     All Hole   <							9.76%	10.26%						12.76%	12.76%		12.75%		12.75%	12.75%		12.75%			
And Marken Strandsmort     All     All    All     All     All			0.0170	0.0170	0.0170		9.76%	10.26%	11.0070			11.1070		12.76%	12.76%		12.75%		12.75%	12.75%		12.75%		12.1070	
Alt     Alt <th></th>																									
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Decision and all Lines     Decis All Lines     Dec																								12.00%	12.00%
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Second     Second    Second    Second <th></th> <th>0.0070</th> <th></th> <th></th> <th>0.0070</th> <th></th> <th></th> <th></th> <th></th> <th>12.1170</th> <th></th> <th>10.0070</th>		0.0070			0.0070					12.1170															10.0070
Description for any state     Desc     Desc    Desc    Desc    Des	Al Habib Islamic Income Plus 5,000,000 - 9,999,999																								
Convert     Convert <t< th=""><th>Al Habib Islamic Income Plus 10,000,000 - 24,999,999</th><th>0.0010</th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th></t<>	Al Habib Islamic Income Plus 10,000,000 - 24,999,999	0.0010																							
Constrained and any and any									13.25%						16.70%		17.00%								
Science     Science <t< th=""><th>Al Habib Islamic Income Plus 50,000,000 - 99,999,999</th><th>8.65%</th><th>9.10%</th><th>9.40%</th><th>9.85%</th><th>10.85%</th><th>10.75%</th><th>12.77%</th><th>13.75%</th><th>14.58%</th><th>15.08%</th><th>16.07%</th><th>17.07%</th><th>17.07%</th><th>17.20%</th><th>17.35%</th><th>17.50%</th><th>17.50%</th><th>17.50%</th><th>17.50%</th><th>17.50%</th><th>17.50%</th><th>17.50%</th><th>17.25%</th><th>17.25%</th></t<>	Al Habib Islamic Income Plus 50,000,000 - 99,999,999	8.65%	9.10%	9.40%	9.85%	10.85%	10.75%	12.77%	13.75%	14.58%	15.08%	16.07%	17.07%	17.07%	17.20%	17.35%	17.50%	17.50%	17.50%	17.50%	17.50%	17.50%	17.50%	17.25%	17.25%
Scale     Scale <th< th=""><th>Al Habib Islamic Income Plus 100,000,000 - 199,999,999</th><th>8.65%</th><th>9.15%</th><th>9.50%</th><th>9.90%</th><th>10.90%</th><th>10.75%</th><th>13.27%</th><th>14.25%</th><th>14.83%</th><th>15.32%</th><th>16.32%</th><th>17.32%</th><th>17.32%</th><th>17.45%</th><th>17.59%</th><th>17.75%</th><th>17.75%</th><th>17.75%</th><th>17.75%</th><th>17.75%</th><th>17.75%</th><th>17.75%</th><th>17.50%</th><th>17.50%</th></th<>	Al Habib Islamic Income Plus 100,000,000 - 199,999,999	8.65%	9.15%	9.50%	9.90%	10.90%	10.75%	13.27%	14.25%	14.83%	15.32%	16.32%	17.32%	17.32%	17.45%	17.59%	17.75%	17.75%	17.75%	17.75%	17.75%	17.75%	17.75%	17.50%	17.50%
Desc     Desc    Desc    Desc    De	Al Habib Islamic Income Plus 200,000,000 - 499,999,999	9.00%	9.50%	10.00%	10.00%	11.00%	10.75%	14.02%	15.00%	15.03%	15.52%	16.52%	17.52%	17.52%	17.66%	17.80%	17.95%	17.95%	17.95%	17.95%	17.95%	17.95%	17.95%	17.75%	17.75%
both boundary     10.     10.     10.0    10.0     10.0		9.00%					10.75%	14.02%				17.55%	18.55%					19.00%							
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Ale al			0.0.70	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
base base base base base base base base		0.0170	0.0170	0.01%	8.01%	9 70%	9 DU%	9.51%	10.00%	11.00%	11.00%	11.00%	12 03%	12 03%	12 03%	12 03%	12 0.3%	12 03%	12 03%	12 03%	12 03%	12 03%	12 02%	12 0.2%	12 0.2%
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Import Math     Import Math <																									
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Import and solved Adapting     Import and solved Adapting <th< th=""><th>Term Deposit - 1 month (1 - 9.999.999)</th><th>7.50%</th><th>7.50%</th><th>7.50%</th><th>5.59%</th><th>6.14%</th><th>8.00%</th><th>8.50%</th><th>8.78%</th><th>9.78%</th><th>9.78%</th><th></th><th>10.77%</th><th>10.77%</th><th>10.77%</th><th>10.77%</th><th>10.77%</th><th>10.77%</th><th>10.77%</th><th>10.77%</th><th>10.77%</th><th>10.77%</th><th>10.76%</th><th>10.76%</th><th>10.76%</th></th<>	Term Deposit - 1 month (1 - 9.999.999)	7.50%	7.50%	7.50%	5.59%	6.14%	8.00%	8.50%	8.78%	9.78%	9.78%		10.77%	10.77%	10.77%	10.77%	10.77%	10.77%	10.77%	10.77%	10.77%	10.77%	10.76%	10.76%	10.76%
Image     Image <th< th=""><th>Term Deposit - 1 month (10,000,000 - 24,999,999)</th><th>7.75%</th><th>7.75%</th><th>7.75%</th><th>5.64%</th><th>6.20%</th><th>8.30%</th><th>8.82%</th><th>9.04%</th><th>10.04%</th><th>10.03%</th><th>10.03%</th><th>11.03%</th><th>11.03%</th><th>11.03%</th><th>11.03%</th><th>11.03%</th><th>11.03%</th><th>11.03%</th><th>11.03%</th><th>11.03%</th><th>11.03%</th><th>11.02%</th><th>11.02%</th><th>11.02%</th></th<>	Term Deposit - 1 month (10,000,000 - 24,999,999)	7.75%	7.75%	7.75%	5.64%	6.20%	8.30%	8.82%	9.04%	10.04%	10.03%	10.03%	11.03%	11.03%	11.03%	11.03%	11.03%	11.03%	11.03%	11.03%	11.03%	11.03%	11.02%	11.02%	11.02%
Image     Image <th< th=""><th>Term Deposit - 1 month (25,000,000 - 49,999,999)</th><th>8.00%</th><th>8.00%</th><th>8.00%</th><th>5.74%</th><th>6.31%</th><th>8.60%</th><th>9.10%</th><th>9.30%</th><th>10.30%</th><th>10.30%</th><th>10.30%</th><th>11.30%</th><th>11.30%</th><th>11.30%</th><th>11.30%</th><th>11.30%</th><th>11.30%</th><th>11.30%</th><th>11.30%</th><th>11.30%</th><th>11.30%</th><th>11.30%</th><th>11.29%</th><th>11.29%</th></th<>	Term Deposit - 1 month (25,000,000 - 49,999,999)	8.00%	8.00%	8.00%	5.74%	6.31%	8.60%	9.10%	9.30%	10.30%	10.30%	10.30%	11.30%	11.30%	11.30%	11.30%	11.30%	11.30%	11.30%	11.30%	11.30%	11.30%	11.30%	11.29%	11.29%
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Immune lande     Land     Land <thland< th="">     Land     Land</thland<>					0.0070		0.0070		0.0070	10.0070				11.0470	11.0470		11.0070		11.0070	11.0070		11.0070			
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Implementance     1.28 mm     1.07    1.07    1.07    1.07								9.76%																	
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Ten Description 1 year 1, same My metric logand at logand 1 year 1, same My metric logand at logand 1 year 1, same My metric logand at logand 1 year 1, same My metric logand 1 year 1,	Term Deposit - 6 months (100.000.000 & above)																								
Impubasi var     Sign:	Term Deposit - 1 year (Profit fo be paid Monthly)	10.00%	10.00%	10.00%	6.59%	7.70%	10.25%	12.52%	13.00%	14.02%	14.02%	14.02%	15.01%	15.01%	15.01%	15.01%	15.01%	15.01%	15.01%	15.01%	15.01%	15.01%	15.01%	15.00%	15.00%
Ten Dego 1 yee J 20000 - Many Pyrol 5 and a Many 1 9000 1 90	Term Deposit - 1 year (1 - 9,999,999) (Profit fo be paid at Maturity)	10.00%	10.00%	10.00%	6.08%	7.11%	9.70%	11.90%	12.52%	13.52%	13.52%	13.51%	14.51%	14.51%	14.50%	14.50%	14.50%	14.50%	14.50%	14.50%	14.50%	14.50%	14.50%	14.49%	14.49%
Turn Dasks 1-yar (MARAND, MARAND, MARAN					6.41%			12.44%	13.00%			13.99%	14.99%	14.99%	14.99%				14.98%	14.98%					14.98%
Tem Densel : yeer (RBARDARD he part of Hamm) 100 107																									
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Turn Deport - yang (2000)00 + 1999 (30) (Port) 10 begield Mauer/s)     54/5     54/																									
Turn Depart Jurn (2000)000 above) (Polito In additionary)     6.64%     6.64%     1.26%    1.26%     1.26%  <																									
Tem Deside A pairs (Posifie Degide A barry)     5.000     5.000     5.000     5.000     10.000     11.510     12.000 <t< th=""><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th></t<>																									
blank     Condition     2.4%     2.4%     2.8%     3.7%     2.4%     2.4%     2.4%     2.6%     1.8%    1.8%			5.20%	5.20%	5.20%	6.08%	10.00%	11.51%	12.00%	13.02%	13.01%	13.01%	14.01%	14.01%	14.01%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%
ITT-3 part (restip)   5.8%   5.8%   5.8%   5.8%   5.9%	Islamic Finance For Renewable Energy (IFRE)		2.46%	2.46%	2.52%	2.69%	3.67%	3.71%	2.41%	2.41%	2.41%	2.41%	2.65%	2.65%	1.90%	1.90%	1.90%	1.90%	1.90%	2.71%	2.71%	2.71%	3.46%	3.11%	3.11%
ITF - Jyang (normal)     5.34% </th <th></th>																									
LTF - 1 years (box-Testile)     2.94%     2.94%     2.94%     2.94%     2.94%     2.94%     2.94%     2.94%     3.00%     4.00%																									
Introduct     411%     411%     411%     411%     411%     411%     441%     440%    440%    440%    <								0.01.70					0.0.70	0.0.70	0.0				0.0.70						
UTF - 3 varse   0.27%   2.07%   2.07%																									
TITER F function: Tomporty Economic Refinance Steme)     1.0%     1.0%     1.0%     0.9%    0.9%     0.9%    <																									
BBP - lateiner Reinnange for Modernization of SMEE     2-14%     1-24%																			0.95%						
BBP - Islamic Phaneling Fashing Vor Storage Product (IPFSAP)     2.40%     2.40%     2.40%     2.40%     2.20%     1.91%     1.91%     1.91%     1.91%     1.91%     2.01%	SBP - Islamic Refinance for Modernization of SMEs																		2.01%						
Saving Account (US Dollar) (04999)     1.00%	SBP - Islamic Financing Facility for Storage Product (IFFSAP)																								
Saving Account (US Dollar) (5.000 - 24.99)     1.24% <th1.24%< th="">     1.24%     <th1.24%< th=""></th1.24%<></th1.24%<>	Saving Account (US Dollar) (0 - 4,999)	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
Saving Account US Dollar) (25.00-99.999)     17.7%		1.24%	1.24%				1.24%						1.24%	1.24%	1.24%				1.24%	1.24%	1.24%				
Saving Account (UB Doligital //B Digital Saving Account USD (0.000 & Above)     2.05% <t< th=""><th>Saving Account (US Dollar) (10,000 - 24,999)</th><th>1.46%</th><th>1.46%</th><th>1.46%</th><th>1.46%</th><th>1.46%</th><th>1.46%</th><th>1.46%</th><th>1.46%</th><th>1.46%</th><th>1.46%</th><th>1.46%</th><th>1.46%</th><th>1.46%</th><th>1.46%</th><th>1.46%</th><th>1.46%</th><th>1.46%</th><th>1.46%</th><th>1.46%</th><th>1.46%</th><th>1.46%</th><th>1.46%</th><th>1.46%</th><th>1.46%</th></t<>	Saving Account (US Dollar) (10,000 - 24,999)	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%
Reshan Digital // B Digital Saving Account USD (0 - 4.999)     1.00%		1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%
Reshan Digital / IB Digital Saving Account USD (0 - 4,999)     1.00%	Saving Account (US Dollar) (100,000 & Above )	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%
Roshan Digital / IB Digital Saving Account USD (10.000 - 24.999)     1.46% <th>Roshan Digital / IB Digital Saving Account USD (0 - 4,999)</th> <th>1.00%</th>	Roshan Digital / IB Digital Saving Account USD (0 - 4,999)	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
Roshan Digital // B Digital Saving Account USD (25,000 - 98,999)     17.7%     1.77% <th>Roshan Digital / IB Digital Saving Account USD (5,000 - 9,999)</th> <th></th> <th>1.24%</th> <th>1.24%</th> <th></th> <th></th> <th>1.24%</th> <th>1.24%</th> <th>1.24%</th> <th>1.2470</th> <th></th> <th></th> <th></th> <th>1.24%</th> <th>1.24%</th> <th>1.2.470</th> <th></th> <th></th> <th>1.24%</th> <th>1.24%</th> <th>1.24%</th> <th></th> <th></th> <th>1.24%</th> <th></th>	Roshan Digital / IB Digital Saving Account USD (5,000 - 9,999)		1.24%	1.24%			1.24%	1.24%	1.24%	1.2470				1.24%	1.24%	1.2.470			1.24%	1.24%	1.24%			1.24%	
Reshan Digital // B Digital Saving Account USD (100,000 & Above)     2.0%<	Roshan Digital / IB Digital Saving Account USD (10,000 - 24,999)		1.46%	1.46%		1.46%	1.46%	1.46%	1.46%		1.46%			1.46%				1.46%	1.46%			1.46%			
Saving Account GBP & Euro (0 - 4,999)     0.83%	Roshan Digital / IB Digital Saving Account USD (25,000 - 99,999)	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%
Saving Account GBP & Euro (5.000 - 9.999)     102% <th102%< th="">     102%     102%<th>Roshan Digital / IB Digital Saving Account USD (100,000 &amp; Above)</th><th>2.05%</th><th>2.05%</th><th>2.05%</th><th>2.05%</th><th>2.05%</th><th>2.05%</th><th>2.05%</th><th>2.05%</th><th>2.05%</th><th>2.05%</th><th>2.05%</th><th>2.05%</th><th>2.05%</th><th>2.05%</th><th>2.05%</th><th>2.05%</th><th>2.05%</th><th>2.05%</th><th>2.05%</th><th>2.05%</th><th>2.05%</th><th>2.05%</th><th>2.05%</th><th>2.05%</th></th102%<>	Roshan Digital / IB Digital Saving Account USD (100,000 & Above)	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%
Saving Account GBP & Euro (10,000 - 24,999)     1.54% </th <th>Saving Account GBP &amp; Euro (0 - 4,999)</th> <th>0.83%</th>	Saving Account GBP & Euro (0 - 4,999)	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%
Saving Account GBP & Euro (25,000 - 99,999)     1.76% </th <th>Saving Account GBP &amp; Euro (5,000 - 9,999)</th> <th>1.02%</th>	Saving Account GBP & Euro (5,000 - 9,999)	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%
Saving Account GBP & Euro (25,000 - 99,999)     1.76% </th <th>Saving Account GBP &amp; Euro (10,000 - 24,999)</th> <th>1.54%</th>	Saving Account GBP & Euro (10,000 - 24,999)	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%
Saving Account GBP & Euro (100.000 & Above)     195%	Saving Account GBP & Euro (25,000 - 99,999)															1.76%									
Roshan Digital //B Digital Saving Account EURO & GBP (0.4,999)     0.83%	Saving Account GBP & Euro (100,000 & Above)															1.95%									
Roshan Digital //B Digital Saving Account EURO & GBP (5,000 - 9,999)     102%     1	Roshan Digital / IB Digital Saving Account EURO & GBP (0 - 4,999)																								
Roshan Digital/IB Digital Saving Account EURO & GBP (10,000 - 24,999)     1.54%     1.54																									
Roshan Digital / IB Digital Saving Account EURO & GBP (25,000 - 59,999) 1.76% 1.76\%																									
Nonana ng na na ng																									
	RUSHAH DIGITAL 7 ID DIGITAL SAVING ACCOUNT EURO & GBP (100,000 & ADOVO)	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%