Bank AL Habib Limited | Islamic Banking

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

Historical Profit Rates
Profit Rates for the Period Ended

Products	November 2019	October 2019	September 2019	August 2019	July 2019	June 2019	May 2019	April 2019	March 2019	February 2019	January 2019	December 2018	November 2018	October 2018	September 2018	August 2018	July 2018	June 2018	May 2018	April 2018	March 2018	February 2018	January 2018	December 2017
Savings Deposit	7.21%	7.21%	7.01%	7.00%	6.45%	6.43%	6.22%	6.17%	6.04%	5.05%	4.68%	4.67%	4.57%	4.39%	4.20%	4.19%	3.85%	3.70%	3.70%	3.49%	3.49%	3.48%	3.46%	3.46%
AL Habib Islamic Asaan Savings Account *(Profit fo be paid Monthly)*	7.45%	7.45%	7.29%	7.28%	6.79%	6.77%	6.55%	6.50%	6.36%	5.54%	5.38%	5.36%	5.26%	5.04%	4.83%	4.81%	4.42%	4.52%	4.51%	4.25%	4.26%	4.25%	4.22%	4.22%
AL Habib Islamic Asaan Remittance Account *(Profit fo be paid Monthly)*	7.45%	7.45%	7.29%	7.28%	6.79%	6.77%	6.55%	6.50%	6.36%	5.54%	5.38%	5.36%	5.26%	5.04%	4.83%	4.81%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Mahana Amdani Savings Account (1 - 49,999)	7.22%	7.22%	7.01%	7.00%	6.45%	6.43%	6.22%	6.17%	6.04%	5.05%	4.68%	4.67%	4.57%	4.39%	4.20%	4.19%	3.85%	3.70%	3.70%	3.49%	3.49%	3.48%	3.46%	3.46%
Mahana Amdani Savings Account (50,000 - 9,999,999)	7.27%	7.26%	7.10%	7.10%	6.53%	6.51%	6.30%	6.25%	6.12%	5.19%	4.89%	4.87%	4.78%	4.59%	4.39%	4.37%	4.02%	3.76%	3.76%	3.54%	3.55%	3.54%	3.51%	3.51%
Mahana Amdani Savings Account (10,000,000 - 24,999,999)	7.36%	7.36%	7.20%	7.19%	6.71%	6.68%	6.46%	6.41%	6.28%	5.33%	5.03%	5.01%	4.91%	4.72%	4.52%	4.50%	4.13%	3.94%	3.93%	3.71%	3.71%	3.70%	3.68%	3.68%
Mahana Amdani Savings Account (25,000,000 - 49,999,999)	7.45%	7.45%	7.29%	7.28%	6.79%	6.77%	6.55%	6.50%	6.36%	5.40%	5.17%	5.15%	5.05%	4.85%	4.64%	4.62%	4.25%	3.99%	3.99%	3.76%	3.77%	3.76%	3.73%	3.73%
Mahana Amdani Savings Account (50,000,000 - 199,999,999)	7.54%	7.54%	7.38%	7.38%	6.88%	6.85%	6.63%	6.58%	6.43%	5.54%	5.31%	5.29%	5.19%	4.98%	4.77%	4.75%	4.36%	4.34%	4.33%	4.09%	4.10%	4.08%	4.06%	4.06%
Mahana Amdani Savings Account (200,000,000 & above)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.94%	5.92%	5.80%	5.57%	5.33%	5.31%	4.88%	4.92%	4.91%	4.63%	4.64%	4.63%	4.60%	4.60%
Mahana Amdani Savings Account (200,000,000 - 499,999,999)	7.64%	7.63%	7.48%	7.47%	7.14%	7.11%	6.87%	6.82%	6.67%	6.03%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Mahana Amdani Savings Account (500,000,000 & above)	8.19%	8.18%	8.04%	8.03%	7.57%	8.99%	8.26%	8.20%	8.02%	7.57%	N/A	N/A	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)*	0.02%	0.02%	0.02%	0.02%	0.02%	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%
AL Habib Apna Individual Account *(Current Remunerative)*	0.02%	0.02%	0.02%	0.02%	0.02%	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%
AL Habib Islamic Young Savers Account	10.12%	10.11%	9.53%	9.52%	8.86%	8.55%	8.26%	7.79%	7.63%	6.73%	6.71%	6.68%	6.55%	6.29%	6.02%	6.00%	5.57%	5.61%	5.60%	5.29%	5.30%	5.28%	5.46%	5.46%
AL Habib Islamic Senior Citizen Account	10.12%	10.11%	10.52%	10.51%	10.00%	9.56%	9.25%	9.26%	9.06%	8.27%	8.04%	7.45%	7.03%	6.29%	6.02%	6.00%	5.57%	5.61%	5.60%	5.29%	5.30%	5.28%	5.46%	5.46%
Term Deposit One Year Senior Citizen Account *(Profit fo be paid Monthly)*	12.03%	12.02%	12.28%	12.27%	11.24%	10.87%	10.51%	10.26%	10.03%	9.30%	9.34%	8.50%	8.33%	7.31%	7.30%	7.00%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Term Deposit - 7 Days	7.36%	7.36%	7.48%	7.47%	6.96%	6.77%	6.55%	6.50%	6.36%	5.61%	5.59%	5.57%	5.46%	5.24%	5.02%	5.00%	4.59%	4.63%	4.62%	4.36%	4.37%	4.36%	4.33%	4.33%
Term Deposit - 1 month (1 - 9,999,999)	9.84%	9.84%	9.72%	9.28%	8.51%	7.19%	6.95%	6.90%	6.75%	5.96%	5.94%	5.92%	5.80%	5.57%	5.33%	5.31%	4.88%	4.92%	4.91%	4.63%	4.64%	4.63%	4.60%	4.60%
Term Deposit - 1 month (10,000,000 - 24,999,999)	9.94%	9.93%	9.81%	9.34%	8.68%	7.45%	7.20%	7.14%	6.99%	6.17%	6.15%	6.13%	6.01%	5.77%	5.52%	5.50%	5.05%	5.09%	5.08%	4.80%	4.81%	4.79%	4.76%	4.76%
Term Deposit - 1 month (25,000,000 - 49,999,999)	10.03%	10.02%	9.91%	9.52%	8.86%	8.02%	7.36%	7.31%	7.15%	6.31%	6.29%	6.27%	6.14%	5.90%	5.65%	5.62%	5.17%	5.21%	5.20%	4.91%	4.91%	4.90%	4.87%	4.87%
Term Deposit - 1 month (50,000,000 - 99,999,999)	10.21%	10.21%	10.09%	9.62%	8.94%	8.19%	7.53%	7.47%	7.31%	6.45%	6.43%	6.41%	6.28%	6.03%	5.77%	5.75%	5.28%	5.33%	5.32%	5.02%	5.02%	5.01%	4.97%	4.97%
Term Deposit - 1 month (100,000,000 & above)	10.49%	10.48%	10.37%	9.99%	9.20%	8.37%	7.69%	7.63%	7.47%	6.59%	6.57%	6.55%	6.42%	6.16%	5.90%	5.87%	5.40%	5.44%	5.43%	5.12%	5.13%	5.12%	5.08%	5.08%
Term Deposit - 3 months (1 - 9,999,999)	10.40%	10.39%	10.19%	9.90%	9.11%	7.78%	7.53%	7.47%	7.31%	6.45%	6.43%	6.41%	6.28%	6.03%	5.77%	5.75%	5.28%	5.33%	5.32%	5.02%	5.02%	5.01%	4.97%	4.97%
Term Deposit - 3 months (10,000,000 - 24,999,999)	10.49%	10.48%	10.28%	9.99%	9.20%	7.87%	7.61%	7.55%	7.39%	6.52%	6.50%	6.48%	6.35%	6.09%	5.83%	5.81%	5.34%	5.38%	5.37%	5.07%	5.08%	5.06%	5.03%	5.03%
Term Deposit - 3 months (25,000,000 - 49,999,999)	10.58%	10.57%	10.37%	10.08%	9.29%	7.95%	7.69%	7.63%	7.47%	6.59%	6.57%	6.55%	6.42%	6.16%	5.90%	5.87%	5.40%	5.44%	5.43%	5.12%	5.13%	5.12%	5.08%	5.08%
Term Deposit - 3 months (50,000,000 -99,999,999)	10.67%	10.67%	10.47%	10.18%	9.37%	8.46%	7.77%	7.71%	7.55%	6.66%	6.64%	6.61%	6.48%	6.22%	5.96%	5.93%	5.45%	5.50%	5.49%	5.18%	5.19%	5.17%	5.14%	5.14%
Term Deposit - 3 months (100,000,000 & above)	10.76%	10.76%	10.65%	10.36%	9.54%	8.64%	7.94%	7.88%	7.71%	6.80%	6.78%	6.75%	6.62%	6.35%	6.08%	6.06%	5.57%	5.61%	5.60%	5.29%	5.30%	5.28%	5.24%	5.25%
Term Deposit - 6 months (1 - 9,999,999)	10.76%	10.76%	10.37%	10.27%	9.29%	8.04%	7.77%	7.71%	7.55%	6.66%	6.64%	6.61%	6.48%	6.22%	5.96%	5.93%	5.45%	5.50%	5.49%	5.18%	5.19%	5.17%	5.14%	5.14%
Term Deposit - 6 months (10,000,000 - 24,999,999)	10.86%	10.85%	10.65%	10.55%	9.37%	8.12%	7.86%	7.79%	7.63%	6.73%	6.71%	6.68%	6.55%	6.29%	6.02%	6.00%	5.51%	5.56%	5.55%	5.23%	5.24%	5.23%	5.19%	5.19%
Term Deposit - 6 months (25,000,000 - 49,999,999)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.57%	5.61%	5.60%	5.29%	5.30%	5.28%	5.24%	5.25%
Term Deposit - 6 months (25,000,000 - 99,999,999)	11.04%	11.03%	10.75%	10.64%	9.46%	8.21%	7.94%	7.88%	7.71%	6.80%	6.78%	6.75%	6.62%	6.35%	6.08%	6.06%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Term Deposit - 6 months (50,000,000 & 99,999,999)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.68%	5.73%	5.72%	5.40%	5.41%	5.39%	5.35%	5.35%
Term Deposit - 6 months (100,000,000 & above)	11.22%	11.22%	11.03%	10.83%	9.80%	8.73%	8.02%	7.96%	7.79%	6.87%	6.85%	6.82%	6.69%	6.42%	6.15%	6.12%	6.14%	6.19%	5.83%	5.51%	5.52%	5.50%	5.46%	5.46%
Term Deposit - 1 year (1 - 9,999,999) (Profit fo be paid Monthly)	11.53%	11.53%	11.53%	11.52%	10.56%	10.60%	10.25%	10.00%	9.78%	8.78%	8.75%	8.25%	8.08%	6.90%	6.59%	6.56%	5.74%	5.67%	5.66%	5.34%	5.35%	5.34%	5.30%	5.30%
Term Deposit - 1 year (10,000,000 - 24,999,999) *(Profit fo be paid Monthly)*	11.53%	11.53%	11.53%	11.52%	10.56%	10.60%	10.25%	10.00%	9.78%	8.78%	8.75%	8.25%	8.08%	6.96%	6.65%	6.62%	5.80%	5.73%	5.72%	5.40%	5.41%	5.39%	5.35%	5.35%
Term Deposit - 1 year (25,000,000 - 49,999,999) *(Profit fo be paid Monthly)*	11.53%	11.53%	11.53%	11.52%	10.56%	10.60%	10.25%	10.00%	9.78%	8.78%	8.75%	8.25%	8.08%	7.03%	6.71%	6.68%	5.86%	5.85%	5.83%	5.51%	5.52%	5.50%	5.46%	5.46%
Term Deposit - 1 year (50,000,000 & 99,999,999) *(Profit fo be paid Monthly)*	11.53%	11.53%	11.53%	11.52%	10.56%	10.60%	10.25%	10.00%	9.78%	8.78%	8.75%	8.25%	8.08%	7.10%	6.77%	6.75%	5.91%	5.90%	5.89%	5.56%	5.57%	5.55%	5.52%	5.52%
Term Deposit - 1 year (100,000,000 & above) *(Profit fo be paid Monthly)*	11.53%	11.53%	11.53%	11.52%	10.56%	10.60%	10.25%	10.00%	9.78%	8.78%	8.75%	8.25%	8.08%	7.17%	6.84%	6.81%	6.09%	6.08%	6.07%	5.72%	5.73%	5.72%	5.68%	5.68%
Term Deposit - 1 year (1 - 9,999,999) *(Profit fo be paid at Maturity)*	11.57%	11.57%	11.53%	11.52%	10.35%	9.26%	8.96%	8.89%	8.70%	7.67%	7.43%	7.40%	7.26%	6.96%	6.71%	6.68%	5.91%	5.90%	5.89%	5.56%	5.57%	5.55%	5.52%	5.52%
Term Deposit - 1 year (10,000,000 - 24,999,999) *(Profit fo be paid at Maturity)*	11.62%	11.61%	11.66%	11.65%	10.45%	9.35%	9.04%	8.97%	8.78%	7.75%	7.58%	7.55%	7.40%	7.10%	6.77%	6.75%	5.97%	5.96%	5.95%	5.61%	5.62%	5.61%	5.57%	5.57%
Term Deposit - 1 year (25,000,000 - 49,999,999) *(Profit fo be paid at Maturity)*	11.72%	11.71%	11.80%	11.79%	10.54%	9.44%	9.13%	9.06%	8.86%	7.82%	7.65%	7.62%	7.47%	7.17%	6.84%	6.81%	6.03%	6.02%	6.01%	5.67%	5.68%	5.66%	5.62%	5.62%
Term Deposit - 1 year (50,000,000 - 99,999,999) *(Profit fo be paid at Maturity)*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	7.72%	7.70%	7.54%	7.24%	6.90%	6.87%	6.09%	6.08%	6.07%	5.72%	5.73%	5.72%	5.68%	5.68%
Term Deposit - 1 year (100,000,000 & above) *(Profit fo be paid at Maturity)*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	7.80%	7.77%	7.62%	7.31%	6.96%	6.93%	6.14%	6.19%	6.18%	5.78%	5.79%	5.77%	5.73%	5.73%
Term Deposit - 1 year (50,000,000 - 199,999,999) *(Profit fo be paid at Maturity)*	11.81%	11.81%	11.90%	11.89%	10.77%	9.62%	9.30%	9.23%	9.03%	7.97%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Term Deposit - 1 year (200,000,000 & above) *(Profit fo be paid at Maturity)*	12.20%	12.20%	12.30%	12.29%	10.86%	10.87%	10.51%	10.26%	10.03%	8.85%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Term Deposit - 3 year *(Profit to be paid Monthly)*	11.54%	11.54%	11.53%	11.52%	10.95%	10.60%	10.25%	10.21%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Term Deposit - 3 year (1-99,999,999) *(Profit to be paid Monthly)*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	8.78%	7.75%	7.72%	7.70%	7.54%	7.24%	6.90%	6.87%	6.09%	6.14%	6.12%	5.78%	5.79%	5.77%	5.84%	5.84%
Term Deposit - 3 year (100,000,000 & above) *(Profit to be paid Monthly)*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	8.86%	7.82%	7.80%	7.77%	7.62%	7.31%	6.96%	6.93%	6.32%	6.37%	6.35%	6.00%	6.01%	5.99%	6.00%	6.00%
Term Deposit - 3 years *(Profit to be paid on Maturity)*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	8.95%	7.90%	7.87%	7.84%	7.69%	7.38%	7.03%	7.00%	6.14%	6.19%	6.18%	5.83%	5.84%	5.83%	5.89%	5.89%
Term Deposit - 3 year (1 - 9,999,999) *(Profit fo be paid at Maturity)*	11.54%	11.54%	11.66%	11.65%	10.59%	9.71%	9.39%	9.32%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Term Deposit - 3 year (10,000,000 - 24,999,999) (Profit fo be paid at Maturity)	11.72%	11.71%	11.80%	11.79%	10.68%	9.80%	9.47%	9.40%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Term Deposit - 3 year (25,000,000 - 49,999,999) (Profit fo be paid at Maturity)	11.81%	11.81%	11.90%	11.89%	10.77%	9.89%	9.56%	9.49%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Term Deposit - 3 year (50,000,000 - 199,999,999) (Profit fo be paid at Maturity)	11.91%	11.91%	12.00%	11.99%	11.04%	10.06%	9.73%	9.66%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Term Deposit - 3 year (200,000,000 & above) (Profit fo be paid at Maturity)	12.20%	12.20%	12.30%	12.29%	11.49%	10.87%	10.51%	10.30%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Term Deposit - 5 years *(Profit to be paid on Maturity)*	12.37%	12.36%	12.54%	12.53%	11.67%	10.95%	10.59%	10.43%	9.03%	7.97%	7.94%	7.92%	7.76%	7.45%	7.09%	7.06%	6.20%	6.25%	6.24%	5.89%	5.90%	5.88%	5.95%	5.95%
ILTFF - 10 years (Textile)	2.03%	2.03%	2.07%	2.06%	2.08%	2.05%	1.98%	2.05%	2.01%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
ILTFF - 5 years (Textile)	2.42%	2.42%	2.46%	2.65%	2.62%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
ILTFF - 10 years (Non-Textile)	2.91%	2.90%	2.95%	3.05%	3.17%	3.12%	3.01%	3.08%	3.01%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
ILTFF - 3 years (Non-Textile)	3.39%	3.39%	3.44%	3.83%	3.71%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Foreign Currency - Saving Account (USD)	N/A	N/A	N/A	N/A	N/A	0.51%	0.50%	0.48%	0.47%	0.46%	0.46%	0.45%	0.44%	0.43%	0.43%	0.43%	0.42%	0.41%	0.41%	0.40%	0.40%	0.40%	0.39%	0.40%
Foreign Currency - Saving Account (USD) (0 - 4,999)	0.25%	0.26%	0.26%	0.26%	0.25%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Foreign Currency - Saving Account (USD) (5,000 - 9,999)	0.75%	0.79%	0.79%	0.77%	0.76%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Foreign Currency - Saving Account (USD) (10,000 - 24,999)	1.01%	1.05%	1.05%	1.02%	1.01%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Foreign Currency - Saving Account (USD) (25,000 - 99,999)	1.23%	1.29%	1.29%	1.26%	1.24%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Foreign Currency - Saving Account (USD) (100,000 & Above)	1.50%	1.55%	1.56%	1.51%	1.49%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A