## Bank AL Habib Limited
## Islamic Banking Division

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

**Historical Profit Rates**

**Profit Rates for the Period Ended**

| Products | December 2017 | November 2017 | Ocotber 2017 | September 2017 | August 2017 | July 2017 | June 2017 | May 2017 | April 2017 | March 2017 | February 2017 | January 2017 | December 2016 | November 2016 | October 2016 | September 2016 | August 2016 | July 2016 | June 2016 | May 2016 | April 2016 | March 2016 | February 2016 | January 2016 | December 2015 | September 2015 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Savings Deposit** | 3.46% | 3.47% | 3.47% | 3.47% | 3.47% | 3.45% | 3.46% | 3.46% | 3.45% | 3.45% | 3.45% | 3.45% | 3.43% | 3.43% | 3.54% | 3.54% | 3.61% | 3.62% | 3.62% | 3.61% | 3.75% | 3.76% | 3.87% | 3.88% | 4.02% | 4.02% |
| **AL Habib Islamic Asaan Savings Account *(monthly profit)*** | 4.22% | 4.23% | 4.23% | 4.22% | 4.23% | 4.21% | 4.22% | 4.21% | 4.20% | 4.20% | 4.20% | 4.20% | 4.18% | 4.05% | 4.18% | 4.17% | 4.27% | 4.28% | 4.27% | 4.26% | 4.43% | 4.44% | 4.57% | 4.58% | 4.74% | N/A |
| **Mahana Amdani Savings Account (1 - 9,999,999)** | 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 | N/A | N/A | 4.27% | 4.26% | 4.43% | 4.44% | 4.57% | 4.58% | 4.74% | 4.74% |
| **Mahana Amdani Savings Account (1 - 49,999)** | 3.46% | 3.47% | 3.47% | 3.47% | 3.47% | 3.45% | 3.46% | 3.46% | 3.45% | 3.45% | 3.45% | 3.45% | 3.43% | 3.43% | 3.54% | 3.54% | 3.61% | 3.62% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| **Mahana Amdani Savings Account (50,000 - 9,999,999)** | 3.51% | 3.53% | 3.53% | 3.52% | 3.53% | 3.51% | 3.51% | 3.51% | 3.50% | 3.50% | 3.50% | 3.50% | 3.48% | 4.05% | 4.18% | 4.17% | 4.27% | 4.28% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| **Mahana Amdani Savings Account (10,000,000 - 24,999,999)** | 3.68% | 3.69% | 3.68% | 3.68% | 3.69% | 3.67% | 3.68% | 3.67% | 3.66% | 3.67% | 3.66% | 3.66% | 3.64% | 4.14% | 4.28% | 4.27% | 4.37% | 4.38% | 4.37% | 4.36% | 4.53% | 4.55% | 4.68% | 4.69% | 4.85% | 4.86% |
| **Mahana Amdani Savings Account (25,000,000 - 49,999,999)** | 3.73% | 3.74% | 3.74% | 3.74% | 3.74% | 3.72% | 3.73% | 3.72% | 3.72% | 3.72% | 3.72% | 3.72% | 3.70% | 4.29% | 4.43% | 4.42% | 4.52% | 4.53% | 4.52% | 4.51% | 4.69% | 4.71% | 4.84% | 4.85% | 5.02% | 5.02% |
| **Mahana Amdani Savings Account (50,000,000 - 199,999,999)** | 4.06% | 4.07% | 4.07% | 4.06% | 4.07% | 4.05% | 4.06% | 4.05% | 4.04% | 4.04% | 4.04% | 4.04% | 4.02% | 4.53% | 4.67% | 4.67% | 4.77% | 4.78% | 4.77% | 4.76% | 4.95% | 4.97% | 5.11% | 5.12% | 5.30% | 5.30% |
| **Mahana Amdani Savings Account (200,000,000 & above)** | 4.60% | 4.61% | 4.61% | 4.60% | 4.61% | 4.59% | 4.60% | 4.59% | 4.58% | 4.58% | 4.58% | 4.58% | 4.55% | 4.86% | 4.67% | 4.67% | 4.77% | 4.78% | 4.77% | 4.76% | 4.95% | 4.97% | 5.11% | 5.12% | 5.30% | 5.30% |
| **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% | 0.01% | 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% | 0.01% |
| **AL Habib Islamic Senior Citizen Account** | 5.46% | 5.48% | 5.48% | 5.47% | 5.48% | 5.45% | 5.46% | 5.45% | 5.44% | 5.44% | 5.44% | 5.44% | 5.41% | 5.05% | 5.21% | 5.21% | 5.32% | 5.34% | 5.32% | 5.16% | 5.37% | 4.71% | 4.84% | 4.85% | 5.02% | 5.02% |
| **Term Deposit - 7 Days** | 4.33% | 4.34% | 4.34% | 4.33% | 4.34% | 4.32% | 4.33% | 4.32% | 4.31% | 4.31% | 4.31% | 4.31% | 4.29% | 4.14% | 4.28% | 4.27% | 4.37% | 4.38% | 4.37% | 4.36% | 4.53% | 4.55% | 4.68% | 4.69% | 4.85% | 4.86% |
| **AL Habib Islamic Young Savers Account** | 5.46% | 5.48% | 5.48% | 5.47% | 5.48% | 5.45% | 5.46% | 5.45% | 5.44% | 5.44% | 5.44% | 5.44% | 5.41% | 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 month (1 - 9,999,999)** | 4.60% | 4.61% | 4.61% | 4.60% | 4.61% | 4.59% | 4.60% | 4.59% | 4.58% | 4.58% | 4.58% | 4.58% | 4.55% | 4.29% | 4.43% | 4.42% | 4.52% | 4.53% | 4.52% | 4.51% | 4.69% | 4.71% | 4.84% | 4.85% | 5.02% | 5.02% |
| **Term Deposit - 1 month (10,000,000 - 24,999,999)** | 4.76% | 4.77% | 4.77% | 4.76% | 4.77% | 4.75% | 4.76% | 4.75% | 4.74% | 4.74% | 4.74% | 4.74% | 4.71% | 4.38% | 4.52% | 4.52% | 4.62% | 4.63% | 4.62% | 4.61% | 4.79% | 4.81% | 4.95% | 4.96% | 5.13% | 5.13% |
| **Term Deposit - 1 month (25,000,000 - 49,999,999)** | 4.87% | 4.88% | 4.88% | 4.87% | 4.88% | 4.86% | 4.87% | 4.86% | 4.85% | 4.85% | 4.85% | 4.85% | 4.82% | 4.48% | 4.62% | 4.62% | 4.72% | 4.73% | 4.72% | 4.71% | 4.90% | 4.91% | 5.06% | 5.07% | 5.24% | 5.25% |
| **Term Deposit - 1 month (50,000,000 & above)** | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 4.96% | 4.93% | 4.76% | 4.92% | 4.91% | 5.02% | 5.03% | 5.02% | 5.01% | 5.21% | 5.23% | 5.38% | 5.39% | 5.58% | 5.58% |
| **Term Deposit - 1 month (50,000,000 - 99,999,999)** | 4.97% | 4.99% | 4.99% | 4.98% | 4.99% | 4.97% | 4.97% | 4.97% | 4.96% | 4.96% | 4.96% | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| **Term Deposit - 1 month (100,000,000 & above)** | 5.08% | 5.10% | 5.10% | 5.09% | 5.10% | 5.07% | 5.08% | 5.07% | 5.06% | 5.07% | 5.06% | 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 months (1 - 9,999,999)** | 4.97% | 4.99% | 4.99% | 4.98% | 4.99% | 4.97% | 4.97% | 4.97% | 4.96% | 4.96% | 4.96% | 4.96% | 4.93% | 4.48% | 4.62% | 4.62% | 4.72% | 4.73% | 4.72% | 4.71% | 4.90% | 4.91% | 5.06% | 5.07% | 5.24% | 5.25% |
| **Term Deposit - 3 months (10,000,000 - 24,999,999)** | 5.03% | 5.04% | 5.04% | 5.04% | 5.04% | 5.02% | 5.03% | 5.02% | 5.01% | 5.01% | 5.01% | 5.01% | 4.98% | 4.57% | 4.72% | 4.71% | 4.82% | 4.83% | 4.82% | 4.81% | 5.00% | 5.02% | 5.16% | 5.18% | 5.35% | 5.36% |
| **Term Deposit - 3 months (25,000,000 - 49,999,999)** | 5.08% | 5.10% | 5.10% | 5.09% | 5.10% | 5.07% | 5.08% | 5.07% | 5.06% | 5.07% | 5.06% | 5.06% | 5.04% | 4.67% | 4.82% | 4.81% | 4.92% | 4.93% | 4.92% | 4.91% | 5.11% | 5.12% | 5.27% | 5.29% | 5.47% | 5.47% |
| **Term Deposit - 3 months (50,000,000 & above)** | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 5.12% | 5.09% | 4.95% | 5.11% | 5.11% | 5.22% | 5.24% | 5.22% | 5.21% | 5.42% | 5.44% | 5.59% | 5.61% | 5.80% | 5.80% |
| **Term Deposit - 3 months (50,000,000 -99,999,999)** | 5.14% | 5.15% | 5.15% | 5.14% | 5.15% | 5.13% | 5.14% | 5.13% | 5.12% | 5.12% | 5.13% | 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 months (100,000,000 & above)** | 5.25% | 5.26% | 5.26% | 5.25% | 5.26% | 5.24% | 5.24% | 5.24% | 5.22% | 5.23% | 5.23% | 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 - 6 months (1 - 9,999,999)** | 5.14% | 5.15% | 5.15% | 5.14% | 5.15% | 5.13% | 5.14% | 5.13% | 5.12% | 5.12% | 5.12% | 5.12% | 5.09% | 4.67% | 4.82% | 4.81% | 4.92% | 4.93% | 4.92% | 4.91% | 5.11% | 5.12% | 5.27% | 5.29% | 5.47% | 5.47% |
| **Term Deposit - 6 months (10,000,000 - 24,999,999)** | 5.19% | 5.21% | 5.21% | 5.20% | 5.21% | 5.18% | 5.19% | 5.18% | 5.17% | 5.18% | 5.17% | 5.17% | 5.14% | 4.76% | 4.92% | 4.91% | 5.02% | 5.03% | 5.02% | 5.01% | 5.21% | 5.23% | 5.38% | 5.39% | 5.58% | 5.58% |
| **Term Deposit - 6 months (25,000,000 - 49,999,999)** | 5.25% | 5.26% | 5.26% | 5.25% | 5.26% | 5.24% | 5.24% | 5.24% | 5.22% | 5.23% | 5.23% | 5.23% | 5.20% | 4.86% | 5.02% | 5.01% | 5.12% | 5.14% | 5.12% | 5.11% | 5.32% | 5.33% | 5.49% | 5.50% | 5.69% | 5.69% |
| **Term Deposit - 6 months (50,000,000 & above)** | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 5.33% | 5.30% | 5.05% | 5.21% | 5.21% | 5.32% | 5.34% | 5.32% | 5.31% | 5.52% | 5.54% | 5.70% | 5.72% | 5.91% | 5.92% |
| **Term Deposit - 6 months (50,000,000 & 99,999,999)** | 5.35% | 5.37% | 5.37% | 5.36% | 5.37% | 5.34% | 5.34% | 5.34% | 5.33% | 5.34% | 5.33% | 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 - 6 months (100,000,000 & above)** | 5.46% | 5.48% | 5.48% | 5.47% | 5.48% | 5.45% | 5.46% | 5.45% | 5.44% | 5.44% | 5.44% | 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 - 1 year (1 - 9,999,999) *(profit fo be paid monthly)*** | 5.30% | 5.32% | 5.32% | 5.31% | 5.31% | 5.29% | 5.30% | 5.29% | 5.28% | 5.28% | 5.28% | 5.28% | 5.25% | 5.14% | 5.11% | 5.21% | 5.32% | 5.34% | 5.32% | 5.31% | 5.52% | 5.54% | 5.70% | 5.72% | 5.91% | 5.92% |
| **Term Deposit - 1 year (10,000,000 - 24,999,999) *(profit fo be paid monthly)*** | 5.35% | 5.37% | 5.37% | 5.36% | 5.37% | 5.34% | 5.35% | 5.34% | 5.33% | 5.34% | 5.33% | 5.33% | 5.30% | 5.19% | 5.16% | 5.30% | 5.42% | 5.44% | 5.42% | 5.41% | 5.63% | 5.65% | 5.81% | 5.83% | 6.02% | 6.03% |
| **Term Deposit - 1 year (25,000,000 - 49,999,999) *(profit fo be paid monthly)*** | 5.46% | 5.48% | 5.48% | 5.47% | 5.48% | 5.45% | 5.46% | 5.45% | 5.44% | 5.44% | 5.44% | 5.44% | 5.41% | 5.24% | 5.26% | 5.40% | 5.52% | 5.54% | 5.52% | 5.51% | 5.73% | 5.75% | 5.92% | 5.93% | 6.14% | 6.14% |
| **Term Deposit - 1 year (50,000,000 & above) *(profit fo be paid monthly)*** | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 5.50% | 5.46% | 5.34% | 5.31% | 5.50% | 5.62% | 5.64% | 5.62% | 5.61% | 5.84% | 5.86% | 6.02% | 6.04% | 6.25% | 6.25% |
| **Term Deposit - 1 year (50,000,000 & 99,999,999) *(profit fo be paid monthly)*** | 5.52% | 5.53% | 5.53% | 5.52% | 5.53% | 5.51% | 5.51% | 5.51% | 5.49% | 5.50% | 5.49% | 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 |
| **Term Deposit - 1 year (100,000,000 & above) *(profit fo be paid monthly)*** | 5.68% | 5.70% | 5.69% | 5.69% | 5.69% | 5.67% | 5.68% | 5.67% | 5.66% | 5.55% | 5.55% | 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 - 1 year (1 - 9,999,999) *(profit fo be paid at maturity)*** | 5.52% | 5.53% | 5.53% | 5.52% | 5.53% | 5.51% | 5.51% | 5.51% | 5.49% | 5.50% | 5.55% | 5.55% | 5.52% | 5.29% | 5.41% | 5.50% | 5.62% | 5.64% | 5.62% | 5.61% | 5.84% | 5.86% | 6.02% | 6.04% | 6.25% | 6.25% |
| **Term Deposit - 1 year (10,000,000 - 24,999,999) *(profit fo be paid at maturity)*** | 5.57% | 5.59% | 5.59% | 5.58% | 5.59% | 5.56% | 5.57% | 5.56% | 5.55% | 5.55% | 5.60% | 5.60% | 5.57% | 5.34% | 5.51% | 5.60% | 5.72% | 5.74% | 5.72% | 5.71% | 5.94% | 5.96% | 6.13% | 6.15% | 6.36% | 6.36% |
| **Term Deposit - 1 year (25,000,000 - 49,999,999) *(profit fo be paid at maturity)*** | 5.62% | 5.64% | 5.64% | 5.63% | 5.64% | 5.61% | 5.62% | 5.61% | 5.60% | 5.61% | 5.66% | 5.66% | 5.62% | 5.48% | 5.61% | 5.70% | 5.82% | 5.84% | 5.82% | 5.81% | 6.05% | 6.06% | 6.24% | 6.26% | 6.47% | 6.47% |
| **Term Deposit - 1 year (50,000,000 & 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 | N/A | 5.71% | 5.68% | 5.53% | 5.71% | 5.80% | 5.92% | 5.94% | 5.93% | 5.91% | 6.15% | 6.17% | 6.35% | 6.36% | 6.58% | 6.59% |
| **Term Deposit - 1 year (50,000,000 - 99,999,999) *(profit fo be paid at maturity)*** | 5.68% | 5.70% | 5.69% | 5.68% | 5.69% | 5.67% | 5.68% | 5.67% | 5.66% | 5.66% | 5.71% | 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 |
| **Term Deposit - 1 year (100,000,000 & above) *(profit fo be paid at maturity)*** | 5.73% | 5.75% | 5.75% | 5.74% | 5.75% | 5.72% | 5.73% | 5.72% | 5.71% | 5.71% | 5.76% | 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 |
| **Term Deposit - 3 year *(profit to be paid on monthly)*** | N/A | 5.86% | 5.86% | 5.85% | 5.86% | 5.83% | 5.84% | 5.83% | 5.82% | 5.82% | 5.82% | 5.82% | 5.79% | 5.62% | 5.80% | 5.80% | 5.92% | 5.94% | 5.93% | 5.91% | 6.15% | 6.17% | 6.35% | 6.36% | 6.58% | 6.59% |
| **Term Deposit - 3 year (1-99,999,999) *(profit to be paid on monthly)*** | 5.84% | 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 | N/A | N/A | N/A | N/A | N/A | N/A |
| **Term Deposit - 3 year (100,000,000 & above) *(profit to be paid on monthly)*** | 6.00% | 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 | N/A | N/A | N/A | N/A | N/A | N/A |
| **Term Deposit - 3 years *(profit to be paid on maturity)*** | 5.89% | 5.91% | 5.91% | 5.90% | 5.91% | 5.88% | 5.89% | 5.88% | 5.87% | 5.88% | 5.87% | 5.87% | 5.84% | 5.72% | 5.90% | 5.89% | 6.02% | 6.04% | 6.03% | 6.01% | 6.25% | 6.27% | 6.45% | 6.47% | 6.69% | 6.70% |
| **Term Deposit - 5 years *(profit to be paid on maturity)*** | 5.95% | 5.97% | 5.97% | 5.96% | 5.97% | 5.94% | 5.95% | 5.94% | 5.93% | 5.93% | 5.93% | 5.93% | 5.89% | 5.76% | 5.95% | 5.94% | 6.07% | 6.09% | 6.08% | 6.06% | 6.31% | 6.33% | 6.51% | 6.53% | 6.75% | 6.75% |
| **Foreign Currency - Saving Account (USD)** | 0.40% | 0.39% | 0.39% | 0.39% | 0.38% | 0.38% | 0.39% | 0.39% | 0.39% | 0.40% | 0.39% | 0.41% | 0.41% | 0.41% | 0.42% | 0.41% | 0.40% | 0.41% | 0.43% | 0.42% | 0.46% | 0.45% | 0.50% | 0.48% | 0.45% | 0.46% |