

Actual Returns (per annum) on Deposit Products

For the month of December, 2025

Alfalalah Musharaka (Savings Account)

Amount – PKR	December-25
1 and above	7.05%

- ❖ Monthly Profit Distribution
- ❖ Profit Calculation on Monthly Average Balance

Islamic Roshan Digital Saving Account PKR

Amount – PKR	December-25
1 and above	7.05%

- ❖ Profit Calculation on Monthly Average Balance
- ❖ Monthly Profit Distribution

Falah Business Account (Savings Account)

Amount – PKR	December-25
Up to 999,999	5.84%
1,000,000 to 4,999,999	5.84%
5,000,000 to 9,999,999	5.84%
10,000,000 to 24,999,999	5.84%
25,000,000 to 49,999,999	5.84%
50,000,000 to 99,999,999	5.84%
100,000,000 to 149,999,999	6.35%
150,000,000 to 199,999,999	6.35%
200,000,000 to 499,999,999	6.35%
500,000,000 to 999,999,999	6.35%
1,000,000,000 to 1,999,999,999	No Investor
2,000,000,000 & Above	6.35%

- ❖ Profit Calculation on Daily Balance
- ❖ Monthly Profit Distribution

Alfalalah Islamic Recurring Value Deposit Account

Amount – PKR	December-25
1 and above	7.05%

- ❖ Profit Calculation on Daily Balance
- ❖ Monthly Profit Distribution into checking account

Falah Senior Citizens Saving Account

Amount - PKR	December-25
1 and above	7.30%

- ❖ Profit Calculation on Daily Balance
- ❖ Monthly Profit Distribution

Target Savings Deposit

Amount – PKR	December-25
1 and above	7.05%

- ❖ Profit Calculation on Daily Balance
- ❖ Monthly Profit Distribution into checking account

Falah Mahana Amdani (Savings Account)

Amount – PKR	December-25
1 and above	7.30%

- ❖ Monthly Profit Distribution
- ❖ Profit Calculation on Monthly Average Balance

Khavaal Rakhna Account

Amount – PKR	December-25
1 and above	7.15%

- ❖ Bi-annual Profit Distribution
- ❖ Profit Calculation on Monthly Average Balance

Alfalalah Islamic Asaan Saving, Asaan Digital, Asaan Women Digital Savings Account

Amount – PKR	December-25
1 and above	7.05%

- ❖ Bi-annual Profit Distribution
- ❖ Profit Calculation on Monthly Average Balance

Alfalalah Asaan Remittance, Asaan Digital Remittance Savings Account

Amount – PKR	December-25
1 and above	7.05%

Islamic HRA

Amount – PKR	December-25
1 and above	7.05%

Alfa Saving Islamic Account

Amount – PKR	December-25
Up to 9,999	No Investor
10,000 and above	7.05%

Falah Senior Citizens Term Deposit

Tenure	December-25
1 Month	7.30%
3 Months	7.20%
6 Months	7.20%
1 Year – Maturity	7.05%
1 Year – Monthly	6.95%

Alfalalah Islamic Collections Savings Account

Amount – PKR	December-25
1 and above	7.05%

- ❖ Profit Calculation on Daily Balance
- ❖ Monthly Profit Distribution

Alfalalah Islamic Business Way

Amount – PKR	December-25
1 and above	0.04%

- ❖ Monthly Profit Distribution
- ❖ Profit Calculation on Monthly average Balance

Actual Returns (per annum) on Deposit Products

For the month of December, 2025

Falah Term Deposits – LCY

December-25

Profit Payment at Monthly

Amount	Tenor				
	1 Year	2 Years	3 Years	4 Years	5 Years
100k - 25 M (Monthly Income Certificate)			6.55%		
100k – 499,999	6.35%	6.35%		No Investor	6.75%
500k – 999,999	6.35%	6.35%		No Investor	6.75%
1M – 4,999,999	6.35%	6.35%		6.85%	6.75%
5M – 9,999,999	6.35%	No Investor		No Investor	6.75%
10M – 24,999,999	6.35%	No Investor		No Investor	No Investor
25M – 49,999,999	6.35%	No Investor		No Investor	No Investor
50M – 74,999,999	No Investor	No Investor		No Investor	No Investor
75M – 99,999,999	No Investor	No Investor		No Investor	No Investor
100M – 149,999,999	No Investor	No Investor		No Investor	No Investor
150M – 199,999,999	No Investor	No Investor		No Investor	No Investor
200M – 499,999,999	No Investor	No Investor		No Investor	No Investor
500M & 999,999,999	No Investor	No Investor		No Investor	No Investor
1 B – 1.999999 B	No Investor	No Investor		No Investor	No Investor
2 B & Above	No Investor	No Investor		No Investor	No Investor

No Investor.: No deposits corresponding to these slabs

Alfalah Islamic Premium Term Deposit – LCY

December-25

Amount	Tenor				
	1 Months *	3 Months *	6 Months *	1 Year*	1 Year**
5M – 24,999,999	6.65%	6.60%	6.60%	6.75%	6.65%
25M – 99,999,999	6.65%	6.60%	No Investor	6.75%	6.65%
100M – 199,999,999	No Investor	No Investor	No Investor	No Investor	No Investor
200M – 299,999,999	No Investor	No Investor	No Investor	No Investor	No Investor
300M & 499,999,999	No Investor	No Investor	No Investor	No Investor	No Investor
500M & 999,999,999	No Investor	No Investor	No Investor	No Investor	No Investor
1 B & Above	No Investor	No Investor	No Investor	No Investor	No Investor

No Investor.: No deposits corresponding to these slabs

* Profit Distribution at Maturity ** Monthly Profit Distribution

Alfa Term Deposit Islamic

Amount	December-25
1 Month – Rs. 500 n above	7.30%
3 Months – Rs. 500 n above	7.20%
6 Months – Rs. 500 n above	7.20%
1 Year Maturity Rs. 500 n above	7.05%
1 Year Mmthly Rs. 500 n above	6.95%

Alfalah Islamic Freelancer Digital Savings Account

December-25

Amount – PKR	PKR	USD
1 and above	7.05%	No Investor

Islamic Asaan Roshan Digital Saving Account PKR

Amount – PKR	December-25
1 and above	No Investor

Islamic Women Account PKR

Amount – PKR	December-25
1 and above	7.30%

Actual Returns (per annum) on Deposit Products

For the month of Ma For the month of December, 2025

Foreign Currency Products:
December-25

Product	Profit Rate		
	USD	GBP	EURO
*Falah Saving Deposits – FCY	1.25%	0.95%	0.95%
Falah Term Deposits – FCY			
1 Month	2.50%	No Investor	No Investor
3 Months (0-999,999)	3.00%	2.45%	No Investor
3 Months (1m & Above)	No Investor	2.45%	No Investor
6 Months	3.49%	No Investor	No Investor
1 Year	3.99%	No Investor	No Investor

*Bi-annual Profit Distribution

No Investor.: No deposits corresponding to these slabs

Alfalalah Islamic Profex Account FCY: December-25

Amount	USD	GBP	EURO
Below 5,000	1.00%	0.75%	0.25%
5,000 – 9,999	2.00%	1.25%	0.46%
10,000 – 24,999	2.75%	1.75%	0.55%
25,000 – 99,999	2.75%	2.25%	0.65%
100,000 n above	3.00%	2.25%	0.95%

December-25
Islamic Roshan Digital Saving Account FCY:

Amount	USD	GBP	EURO	AED	SAR	CAD
Up to 9,999	1.25%	1.25%	0.35%	0.19%	0.19%	0.43%
10,000 – 49,999	1.25%	1.65%	0.45%	0.28%	0.28%	0.60%
50,000 – 99,999	1.75%	2.10%	0.55%	0.38%	0.38%	0.80%
100,000 n above	2.75%	2.10%	0.65%	0.46%	0.47%	1.00%

Islamic Asaan Roshan Digital Saving Account FCY:

USD	GBP	EURO	AED	SAR	CAD
1.24%	0.52%	No Investor	No Investor	No Investor	No Investor
1.25%	No Investor	No Investor	No Investor	No Investor	No Investor
1.75%	No Investor	No Investor	No Investor	No Investor	No Investor
2.75%	No Investor	No Investor	No Investor	No Investor	No Investor

Falah Term Deposits – LCY
December-25
Profit Payment at Maturity

Amount	1 Month	3 Months	6Months	1 Year	2 Years	3 Years	5 Years
100k – 499,999	6.30%	6.30%	6.30%	6.45%	6.55%	6.65%	6.65%
500k – 999,999	6.30%	No Investor	6.30%	6.45%	No Investor	6.65%	6.65%
1M – 4,999,999	6.30%	6.30%	6.30%	6.45%	6.55%	6.65%	6.65%
5M – 9,999,999	6.30%	6.30%	6.30%	6.45%	No Investor	6.65%	No Investor
10M – 24,999,999	6.30%	6.30%	No Investor	6.45%	No Investor	No Investor	No Investor
25M – 49,999,999	No Investor	No Investor	No Investor	6.45%	No Investor	No Investor	No Investor
50M – 74,999,999	No Investor	0.063	No Investor	No Investor	No Investor	No Investor	No Investor
75M – 99,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor
100M – 149,999,999	0.0629	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor
150M – 199,999,999	0.0629	No Investor	No Investor	No Investor	No Investor	0.0665	No Investor
200M – 499,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor
500M & 999,999,999	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor
1 B – 1.999999 B	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor
2 B & Above	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor	No Investor

No Investor.: No deposits corresponding to these slabs