

Actual Returns (per annum) on Deposit Products

For the month of January, 2026

Alfalalah Musharaka (Savings Account)

Amount – PKR	January-26
1 and above	6.73%

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

Islamic Roshan Digital Saving Account PKR

Amount – PKR	January-26
1 and above	6.73%

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

Falah Business Account (Savings Account)

Amount – PKR	January-26
Up to 999,999	6.01%
1,000,000 to 4,999,999	6.01%
5,000,000 to 9,999,999	6.01%
10,000,000 to 24,999,999	6.01%
25,000,000 to 49,999,999	6.01%
50,000,000 to 99,999,999	6.01%
100,000,000 to 149,999,999	6.52%
150,000,000 to 199,999,999	6.52%
200,000,000 to 499,999,999	6.52%
500,000,000 to 999,999,999	6.52%
1,000,000,000 to 1,999,999,999	No Investor
2,000,000,000 & Above	6.52%

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

Alfalalah Islamic Recurring Value Deposit Account

Amount – PKR	January-26
1 and above	6.73%

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

Falah Senior Citizens Saving Account

Amount - PKR	January-26
1 and above	7.51%

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

Target Savings Deposit

Amount – PKR	January-26
1 and above	6.73%

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

Falah Mahana Amdani (Savings Account)

Amount – PKR	January-26
1 and above	7.51%

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

Khayaal Rakhna Account

Amount – PKR	January-26
1 and above	7.35%

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

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

Amount – PKR	January-26
1 and above	6.73%

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

Alfalalah Asaan Remittance, Asaan Digital Remittance
Savings Account

Amount – PKR	January-26
1 and above	6.73%

Islamic HRA

Amount – PKR	January-26
1 and above	6.73%

Alfa Saving Islamic Account

Amount – PKR	January-26
Up to 9,999	6.73%
10,000 and above	6.73%

Falah Senior Citizens Term Deposit

Tenure	January-26
1 Month	7.40%
3 Months	7.25%
6 Months	7.25%
1 Year – Maturity	7.09%
1 Year – Monthly	6.99%

Alfalalah Islamic Collections Savings Account

Amount – PKR	January-26
1 and above	6.73%

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

Alfalalah Islamic Business Way

Amount – PKR	January-26
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 January, 2026

Falah Term Deposits – LCY		1/1/2026					January-26	
Amount	Tenor	Profit Payment at Monthly						
		1 Year	2 Years	3 Years	4 Years	5 Years		
100k - 25 M (Monthly Income Certificate)	6.73%							
100k – 499,999	6.52%	6.52%					No Investor	6.94%
500k – 999,999	6.52%	6.52%					No Investor	6.94%
1M – 4,999,999	6.52%	6.52%					7.04%	6.94%
5M – 9,999,999	6.52%	No Investor					No Investor	No Investor
10M – 24,999,999	6.52%	No Investor					No Investor	No Investor
25M – 49,999,999	6.52%	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

Alfalalah Islamic Premium Term Deposit – LCY
January-26

Amount	Tenor				
	1 Months *	3 Months *	6 Months *	1 Year*	1 Year**
5M – 24,999,999	6.83%	6.78%	6.78%	6.94%	6.83%
25M – 99,999,999	6.83%	6.78%	No Investor	6.94%	6.83%
100M – 199,999,999	No Investor				
200M – 299,999,999	No Investor				
300M & 499,999,999	No Investor				
500M & 999,999,999	No Investor				
1 B & Above	No Investor				

No Investor.: No deposits corresponding to these slabs

* Profit Distribution at Maturity ** Monthly Profit Distribution

Alfa Term Deposit Islamic

Amount	January-26
1 Month – Rs. 500 n above	7.40%
3 Months – Rs. 500 n above	7.25%
6 Months – Rs. 500 n above	7.25%
1 Year Maturity Rs. 500 n above	7.09%
1 Year Mmthly Rs. 500 n above	6.99%

Alfalalah Islamic Freelancer Digital Savings Account
January-26

Amount – PKR	PKR	USD
1 and above	6.73%	No Investor

Islamic Asaan Roshan Digital Saving Account PKR

Amount – PKR	January-26
1 and above	No Investor

Islamic Women Account PKR

Amount – PKR	January-26
1 and above	7.51%

Actual Returns (per annum) on Deposit Products

For the month of Ma' For the month of January, 2026

Foreign Currency Products:

January-26

Product	Profit Rate		
	USD	GBP	EURO
*Falah Saving Deposits – FCY	1.25%	0.95%	0.95%

Falah Term Deposits – FCY

1 Month	2.50%	1.96%	No Investor
3 Months (0-999,999)	2.75%	2.45%	No Investor
3 Months (1m & Above)	No Investor	2.45%	No Investor
6 Months	3.00%	No Investor	No Investor
1 Year	3.25%	No Investor	No Investor

*Bi-annual Profit Distribution

No Investor.: No deposits corresponding to these slabs

Alfalah Islamic Profex Account FCY:

January-26

Amount	USD	GBP	EURO
Below 5,000	1.00%	0.75%	0.25%
5,000 – 9,999	2.00%	1.25%	0.45%
10,000 – 24,999	2.75%	1.76%	0.55%
25,000 – 99,999	2.75%	2.25%	0.65%
100,000 n above	3.00%	2.25%	0.95%

January-26

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%	0.21%	0.47%
10,000 – 49,999	1.25%	1.65%	0.45%	0.29%	0.31%	0.68%
50,000 – 99,999	1.75%	2.10%	0.55%	0.38%	0.41%	0.90%
100,000 n above	2.75%	2.10%	0.65%	0.48%	0.52%	1.13%

Islamic Asaan Roshan Digital Saving Account FCY:

USD	GBP	EURO	AED	SAR	CAD
1.26%	0.52%	No Investor	No Investor	No Investor	No Investor
1.25%	No Investor				
0.00%	No Investor				
2.75%	No Investor				

Falah Term Deposits – LCY

January-26

Profit Payment at Maturity

Amount	1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years
100k – 499,999	6.47%	6.47%	6.47%	6.63%	6.73%	6.83%	6.83%
500k – 999,999	6.47%	No Investor	6.47%	6.63%	No Investor	6.83%	6.83%
1M – 4,999,999	6.47%	6.47%	6.47%	6.63%	6.73%	6.83%	6.83%
5M – 9,999,999	6.47%	6.47%	No Investor	6.63%	No Investor	6.83%	No Investor
10M – 24,999,999	6.47%	6.47%	6.47%	6.63%	No Investor	No Investor	No Investor
25M – 49,999,999	No Investor	No Investor	No Investor	6.63%	No Investor	No Investor	No Investor
50M – 74,999,999	No Investor	0.0647	No Investor				
75M – 99,999,999	No Investor						
100M – 149,999,999	0.0647	No Investor					
150M – 199,999,999	No Investor						
200M – 499,999,999	No Investor						
500M & 999,999,999	No Investor						
1 B – 1.999999 B	No Investor						
2 B & Above	No Investor						

No Investor.: No deposits corresponding to these slabs