

# Profit Rates on Deposits - Effective from Aug 01, 2026

| Savings Deposit Schemes                                                                                                                                                                                                                              | Profit Rate (Per Annum)                                |                                |                                                      |             |            |            |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|--------------------------------|------------------------------------------------------|-------------|------------|------------|
|                                                                                                                                                                                                                                                      | Monthly Average Balance of PKR<br>10.0 million & Below |                                | Monthly Average Balance of Above PKR<br>10.0 million |             |            |            |
| AL Habib PLS Savings Account                                                                                                                                                                                                                         | 10.00%                                                 |                                | 9.50%                                                |             |            |            |
| Monthly Profit Plan Account                                                                                                                                                                                                                          | 10.00%                                                 |                                | 9.50%                                                |             |            |            |
| AL Habib Enhanced Savings Account                                                                                                                                                                                                                    | 10.00%                                                 |                                | 9.50%                                                |             |            |            |
| AL Habib Monthly Saver Account                                                                                                                                                                                                                       | 10.00%                                                 |                                | 9.50%                                                |             |            |            |
| AL Habib Woman Savings Account                                                                                                                                                                                                                       | 10.00%                                                 |                                | 9.50%                                                |             |            |            |
| AL Habib Woman Digital Savings Account                                                                                                                                                                                                               | 10.00%                                                 |                                | 9.50%                                                |             |            |            |
| AL Habib Senior Citizens' Account                                                                                                                                                                                                                    | 10.00%                                                 |                                | 9.50%                                                |             |            |            |
| AL Habib Pensioner's Savings Account                                                                                                                                                                                                                 | 10.00%                                                 |                                | 9.50%                                                |             |            |            |
| AL Habib Armed Forces Pensioner's Savings Account                                                                                                                                                                                                    | 10.00%                                                 |                                | 9.50%                                                |             |            |            |
| AL Habib Asaan Savings Account                                                                                                                                                                                                                       | 10.00%                                                 |                                | 9.50%                                                |             |            |            |
| AL Habib Asaan Digital Savings Account                                                                                                                                                                                                               | 10.00%                                                 |                                | 9.50%                                                |             |            |            |
| AL Habib Woman Asaan Savings Account                                                                                                                                                                                                                 | 10.00%                                                 |                                | 9.50%                                                |             |            |            |
| AL Habib Woman Digital Asaan Savings Account                                                                                                                                                                                                         | 10.00%                                                 |                                | 9.50%                                                |             |            |            |
| AL Habib Remit Savings Account                                                                                                                                                                                                                       | 10.00%                                                 |                                | 9.50%                                                |             |            |            |
| AL Habib Remit Digital Savings Account                                                                                                                                                                                                               | 10.00%                                                 |                                | 9.50%                                                |             |            |            |
| AL Habib Freelancer Savings Account                                                                                                                                                                                                                  | 10.00%                                                 |                                | 9.50%                                                |             |            |            |
| AL Habib Freelancer Digital Savings Account                                                                                                                                                                                                          | 10.00%                                                 |                                | 9.50%                                                |             |            |            |
| AL Habib Asaan Remittance Savings Account                                                                                                                                                                                                            | 10.00%                                                 |                                | 9.50%                                                |             |            |            |
| AL Habib Digital Savings Account                                                                                                                                                                                                                     | 10.00%                                                 |                                | 9.50%                                                |             |            |            |
| AL Habib Roshan Digital Savings Account                                                                                                                                                                                                              | 10.00%                                                 |                                | 9.50%                                                |             |            |            |
| <b><u>AL Habib Young Savers Account:</u></b>                                                                                                                                                                                                         |                                                        |                                |                                                      |             |            |            |
| Upto Rs. 500,000                                                                                                                                                                                                                                     | 10.00%                                                 |                                |                                                      |             |            |            |
| Over Rs. 500,000                                                                                                                                                                                                                                     | 10.00%                                                 |                                | 9.50%                                                |             |            |            |
| <b>Fixed Deposit Schemes (w.e.f. August 11, 2026)</b>                                                                                                                                                                                                |                                                        | <b>Profit Rate (Per Annum)</b> |                                                      |             |            |            |
| AL Habib Treasures Call Account Remunerative (w.e.f. August 01, 2026)                                                                                                                                                                                |                                                        | 9.50%                          |                                                      |             |            |            |
| <b><u>Special Notice Term Deposits (SNTD)</u></b>                                                                                                                                                                                                    |                                                        |                                |                                                      |             |            |            |
| 7 Days                                                                                                                                                                                                                                               |                                                        | 9.00%                          |                                                      |             |            |            |
| 30 Days                                                                                                                                                                                                                                              |                                                        | 9.00%                          |                                                      |             |            |            |
| <b><u>AL Habib Zamanat Account</u></b>                                                                                                                                                                                                               |                                                        | 10.00%                         |                                                      |             |            |            |
| <b><u>AL Habib Salana Munafa Account</u></b>                                                                                                                                                                                                         |                                                        | 11.00%                         |                                                      |             |            |            |
| <b><u>AL Habib Mahana Munafa Account</u></b>                                                                                                                                                                                                         |                                                        |                                |                                                      |             |            |            |
| 1 Year                                                                                                                                                                                                                                               |                                                        | 10.75%                         |                                                      |             |            |            |
| 2 Years                                                                                                                                                                                                                                              |                                                        | 9.75%                          |                                                      |             |            |            |
| 3 Years                                                                                                                                                                                                                                              |                                                        | 9.75%                          |                                                      |             |            |            |
| 4 Years                                                                                                                                                                                                                                              |                                                        | 9.50%                          |                                                      |             |            |            |
| 5 Years                                                                                                                                                                                                                                              |                                                        | 9.50%                          |                                                      |             |            |            |
| <b><u>AL Habib Special Saver Certificate</u></b>                                                                                                                                                                                                     |                                                        |                                |                                                      |             |            |            |
| First Year                                                                                                                                                                                                                                           |                                                        | 9.00%                          |                                                      |             |            |            |
| Second Year                                                                                                                                                                                                                                          |                                                        | 9.00%                          |                                                      |             |            |            |
| Third Year                                                                                                                                                                                                                                           |                                                        | 9.00%                          |                                                      |             |            |            |
| <b><u>Fixed Term Deposits</u></b>                                                                                                                                                                                                                    |                                                        |                                |                                                      |             |            |            |
| 1 Month                                                                                                                                                                                                                                              |                                                        | 9.00%                          |                                                      |             |            |            |
| 3 Months                                                                                                                                                                                                                                             |                                                        | 9.00%                          |                                                      |             |            |            |
| 6 Months                                                                                                                                                                                                                                             |                                                        | 9.00%                          |                                                      |             |            |            |
| 1 Year                                                                                                                                                                                                                                               |                                                        | 10.00%                         |                                                      |             |            |            |
| 2 Years                                                                                                                                                                                                                                              |                                                        | 9.50%                          |                                                      |             |            |            |
| 3 Years                                                                                                                                                                                                                                              |                                                        | 9.50%                          |                                                      |             |            |            |
| 4 Years                                                                                                                                                                                                                                              |                                                        | 9.25%                          |                                                      |             |            |            |
| 5 Years                                                                                                                                                                                                                                              |                                                        | 9.25%                          |                                                      |             |            |            |
| <b><u>FCY Fixed Deposits</u></b>                                                                                                                                                                                                                     |                                                        | <b>USD</b>                     | <b>GBP</b>                                           | <b>EURO</b> | <b>SAR</b> | <b>AED</b> |
| 7 days                                                                                                                                                                                                                                               |                                                        | 1.50%                          | 1.00%                                                | 1.00%       | -          | -          |
| 1 Month                                                                                                                                                                                                                                              |                                                        | 1.50%                          | 1.00%                                                | 1.00%       | -          | -          |
| 3 Months                                                                                                                                                                                                                                             |                                                        | 1.50%                          | 1.00%                                                | 1.00%       | -          | -          |
| 6 Months                                                                                                                                                                                                                                             |                                                        | 1.50%                          | 1.00%                                                | 1.00%       | -          | -          |
| 12 Months                                                                                                                                                                                                                                            |                                                        | 1.50%                          | 1.00%                                                | 1.00%       | -          | -          |
| <b>Foreign Currency Accounts</b>                                                                                                                                                                                                                     |                                                        | <b>Profit Rate (Per Annum)</b> |                                                      |             |            |            |
|                                                                                                                                                                                                                                                      |                                                        | <b>USD</b>                     | <b>GBP</b>                                           | <b>EURO</b> | <b>SAR</b> | <b>AED</b> |
| AL Habib Foreign Currency Saving Account                                                                                                                                                                                                             |                                                        | 1.00%                          | 1.00%                                                | 1.00%       | -          | -          |
| AL Habib Digital Savings Account                                                                                                                                                                                                                     |                                                        | 1.00%                          | 1.00%                                                | 1.00%       | -          | -          |
| <b><u>AL Habib Foreign Currency Saver Account</u></b>                                                                                                                                                                                                |                                                        | <b>USD</b>                     | <b>GBP</b>                                           | <b>EURO</b> | <b>SAR</b> | <b>AED</b> |
| Below 5,000.00                                                                                                                                                                                                                                       |                                                        | 1.00%                          | 0.50%                                                | 0.50%       | -          | -          |
| From 5,000 to 9,999.99                                                                                                                                                                                                                               |                                                        | 1.20%                          | 0.70%                                                | 0.70%       | -          | -          |
| From 10,000 to 24,999.99                                                                                                                                                                                                                             |                                                        | 1.30%                          | 0.80%                                                | 0.80%       | -          | -          |
| From 25,000.00 to 99,999.99                                                                                                                                                                                                                          |                                                        | 1.40%                          | 0.90%                                                | 0.90%       | -          | -          |
| 100,000 & Above                                                                                                                                                                                                                                      |                                                        | 1.50%                          | 1.00%                                                | 1.00%       | -          | -          |
| <b><u>AL Habib Roshan Digital FCY Account</u></b>                                                                                                                                                                                                    |                                                        | <b>USD</b>                     | <b>GBP</b>                                           | <b>EURO</b> | <b>SAR</b> | <b>AED</b> |
| Below 5,000.00                                                                                                                                                                                                                                       |                                                        | 1.00%                          | 0.50%                                                | 0.50%       | 0.01%      | 0.01%      |
| From 5,000 to 9,999.99                                                                                                                                                                                                                               |                                                        | 1.25%                          | 0.75%                                                | 0.75%       | 0.03%      | 0.03%      |
| From 10,000 to 24,999.99                                                                                                                                                                                                                             |                                                        | 1.35%                          | 0.85%                                                | 0.85%       | 0.05%      | 0.05%      |
| From 25,000.00 to 99,999.99                                                                                                                                                                                                                          |                                                        | 1.50%                          | 0.90%                                                | 0.90%       | 0.07%      | 0.07%      |
| 100,000 & Above                                                                                                                                                                                                                                      |                                                        | 3.00%                          | 1.00%                                                | 1.00%       | 0.09%      | 0.09%      |
| • The method of calculating return/profit under the profit/loss sharing scheme is governed by the Bank Rules under the prevailing regulations/directives of the SBP                                                                                  |                                                        |                                |                                                      |             |            |            |
| • Minimum Deposit Rate (MDR) is applicable to the individual natural persons, maintaining Monthly average balance of upto PKR 10 million; balances above PKR 10 Million will earn lower profit rate.(BPRD Circular Letter No. 15 dated July 06, 2026 |                                                        |                                |                                                      |             |            |            |
| • The profit calculated will be based on simple annualized rate of expected return.                                                                                                                                                                  |                                                        |                                |                                                      |             |            |            |
| • Profit on PKR & FCY saving accounts will be calculated on monthly average balance.                                                                                                                                                                 |                                                        |                                |                                                      |             |            |            |
| • For PKR and FCY transactional accounts, the rates will be effective for the entire calendar month.                                                                                                                                                 |                                                        |                                |                                                      |             |            |            |
| • For Term Deposit, the applicable profit rates will be the rate at which the deposit is booked. (Except Zamanat Account)                                                                                                                            |                                                        |                                |                                                      |             |            |            |