

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **November 2020 and the two previous periods** which are applicable on

FCY Savings / Term deposits Accounts. These Weightages are used to calculate the distribution of profit as per the requirements of Shariah.

The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

ISLAMIC DEPOSIT PRODUCTS	Date			
	Nov 2020	Oct 2020	Sep 2020	26-Oct-20
	PROFIT SHARING RATIO			
USD	USD			
	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
GBP	GBP			
	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
EURO	EURO			
	Share of Mudarib	85%	85%	N/A
	Rabb ul Maal	15%	15%	N/A
AED	AED			
	Share of Mudarib	85%	85%	N/A
	Rabb ul Maal	15%	15%	N/A
SAR	SAR			
	Share of Mudarib	85%	85%	N/A
	Rabb ul Maal	15%	15%	N/A

ALFALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Saving Deposit USD F.E.25	Semi Annually	0.7638	0.7613	0.7608
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.7638	0.7613	0.7608
Islamic Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.7638	0.7613	0.7608
Islamic Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.7638	0.7613	
Islamic Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.7638	0.7613	
Islamic Roshan Digital Saving Account - USD 100K and Above	Monthly	0.7638	0.7613	
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.7638	0.7613	
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	0.8550	0.8522	0.8516
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	1.4250	1.4204	1.4194
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.7100	1.7045	1.7032
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.9949	1.9886	1.9871
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.7382	0.7284	0.6576
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.7382	0.7284	0.6576
Islamic Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	1.1071	0.7284	0.6577
Islamic Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	1.1073	0.7284	
Islamic Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.4763	0.9712	
Islamic Roshan Digital Saving Account - GBP 100K and Above	Monthly	1.8454	1.2140	
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.7381	0.7284	
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	1.4763	1.2140	1.0960
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.4763	1.2140	1.3152
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.4763	1.4568	1.7536
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	2.1407	1.9424	1.9290
EURO				
Saving Deposit EURO F.E.25	Semi Annually	1.0000	1.0000	0.7787
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	0.9994	1.0006	0.7787
Islamic Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	1.0012	0.9999	0.7787
Islamic Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	0.9997	0.9997	
Islamic Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	1.0003	0.9996	
Islamic Roshan Digital Saving Account - EUR 100K and Above	Monthly	0.9997	1.0004	
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	1.0002	1.0001	
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	1.0000	0.9999	1.0382
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	1.0000	1.0000	1.2977
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	1.0000	1.0000	1.5573
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0000	1.0000	1.8169
AED				
Islamic Roshan Digital Saving Account - AED 0 to 9.999K	Monthly	0.4954	0.5527	N/A
Islamic Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.7446	0.8291	N/A
Islamic Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.9928	1.1054	N/A
Islamic Roshan Digital Saving Account - AED 100K and Above	Monthly	1.2410	1.3818	N/A
SAR				
Islamic Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.4986	0.5527	N/A
Islamic Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.7469	0.8291	N/A
Islamic Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	0.9958	1.1054	N/A
Islamic Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.2447	1.3818	N/A

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Date **26-Oct-20**

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ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	2.1089	2.1022	2.1007
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	0.7638	0.7613	0.7608
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	0.7638	0.7613	0.7608
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.5390	1.5340	1.5329
Fixed Deposits USD F.E.25 1 Year	At Maturity	0.9120	0.9091	0.9084
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	1.4763	0.9712	0.8768
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.4763	1.214	1.096
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.8453	1.4569	1.3152
Fixed Deposits GBP F.E.25 1 Year	At Maturity	2.1405	1.9424	1.7537
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.0000	1.0010	1.0381
Fixed Deposits EURO F.E.25 3 Months	At Maturity	0.9994	1.0006	1.2977
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.0005	1.0004	1.5573
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.0000	1.0002	1.8169