

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **December 2020 and the two previous periods** which are applicable on its 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			
	Dec 2020	Nov 2020	Oct 2020	
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%	85%
	Rabb ul Maal	15%	15%	15%
AED				
AED	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
SAR				
SAR	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
CAD				
CAD	Share of Mudarib	85%	N/A	N/A
	Rabb ul Maal	15%	N/A	N/A

ALFALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Saving Deposit USD F.E.25	Semi Annually	0.8319	0.7638	0.7613
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.8319	0.7638	0.7613
Islamic Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.8319	0.7638	0.7613
Islamic Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.8319	0.7638	0.7613
Islamic Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.8319	0.7638	0.7613
Islamic Roshan Digital Saving Account - USD 100K and Above	Monthly	0.8319	0.7638	0.7613
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.8319	0.7638	0.7613
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	0.9706	0.8550	0.8522
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	1.1093	1.4250	1.4204
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.3866	1.7100	1.7045
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	2.0799	1.9949	1.9886
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.7392	0.7382	0.7284
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.7391	0.7382	0.7284
Islamic Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	1.1087	1.1071	0.7284
Islamic Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	1.1088	1.1073	0.7284
Islamic Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.4783	1.4763	0.9712
Islamic Roshan Digital Saving Account - GBP 100K and Above	Monthly	1.8479	1.8454	1.2140
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.7533	0.7381	0.7284
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	1.4783	1.4763	1.2140
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.4783	1.4763	1.2140
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.4783	1.4763	1.4568
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	2.1436	2.1407	1.9124
EURO				
Saving Deposit EURO F.E.25	Semi Annually	1.0000	1.0000	1.0000
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	1.0000	0.9994	1.0006
Islamic Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	0.9978	1.0012	0.9999
Islamic Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	1.0004	0.9997	0.9997
Islamic Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	1.0003	1.0003	0.9996
Islamic Roshan Digital Saving Account - EUR 100K and Above	Monthly	1.0002	0.9997	1.0004
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	1.3552	1.0002	1.0001
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	1.0000	1.0000	0.9999
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	1.0000	1.0000	1.0000
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	1.0000	1.0000	1.0000
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0000	1.0000	1.0000
AED				
Islamic Roshan Digital Saving Account - AED 0 to 9.999K	Monthly	0.4989	0.4954	0.5527
Islamic Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.7442	0.7446	0.8291
Islamic Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.9923	0.9928	1.1054
Islamic Roshan Digital Saving Account - AED 100K and Above	Monthly	1.2404	1.2410	1.3818
SAR				
Islamic Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.5107	0.4986	0.5527
Islamic Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.7663	0.7469	0.8291
Islamic Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	1.0217	0.9958	1.1054
Islamic Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.2771	1.2447	1.3818
CAD				
Islamic Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.5501	N/A	N/A
Islamic Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	0.8252	N/A	N/A
Islamic Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	1.1002	N/A	N/A
Islamic Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.3753	N/A	N/A