

**Bank Alfalah Limited**  
**Islamic Banking Group**

**PROFIT DISTRIBUTION RATIO AND WEIGHTAGES**

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **January 2021 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			
	Jan 2021	Dec 2020	Nov 2020	
	<b>PROFIT SHARING RATIO</b>			
	<b>USD</b>			
USD	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
	<b>GBP</b>			
GBP	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
	<b>EURO</b>			
EURO	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
	<b>AED</b>			
AED	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
	<b>SAR</b>			
SAR	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
	<b>CAD</b>			
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
<b>USD</b>				
Saving Deposit USD F.E.25	Semi Annually	0.8321	0.8319	0.7638
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.8321	0.8319	0.7638
Islamic Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.8321	0.8319	0.7638
Islamic Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.8321	0.8319	0.7638
Islamic Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.8321	0.8319	0.7638
Islamic Roshan Digital Saving Account - USD 100K and Above	Monthly	0.8321	0.8319	0.7638
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.8321	0.8319	0.7638
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	0.9707	0.9706	0.8550
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	1.1094	1.1093	1.4250
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.3868	1.3866	1.7100
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	2.0802	2.0799	1.9949
<b>GBP</b>				
Saving Deposit GBP F.E.25	Semi Annually	0.7483	0.7392	0.7382
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.7483	0.7391	0.7382
Islamic Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	1.1224	1.1087	1.1071
Islamic Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	1.1224	1.1088	1.1073
Islamic Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.4966	1.4783	1.4763
Islamic Roshan Digital Saving Account - GBP 100K and Above	Monthly	1.8707	1.8479	1.8454
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.7295	0.7533	0.7381
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	1.4966	1.4783	1.4763
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.4966	1.4783	1.4763
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.4966	1.4783	1.4763
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	2.1700	2.1436	2.1407
<b>EURO</b>				
Saving Deposit EURO F.E.25	Semi Annually	1.0000	1.0000	1.0000
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	1.0004	1.0000	0.9994
Islamic Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	1.0004	0.9978	1.0012
Islamic Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	1.0003	1.0004	0.9997
Islamic Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	1.0002	1.0003	1.0003
Islamic Roshan Digital Saving Account - EUR 100K and Above	Monthly	1.0001	1.0002	0.9997
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	0.9233	1.3552	1.0002
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	1.0000	1.0000	1.0000
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
<b>AED</b>				
Islamic Roshan Digital Saving Account - AED 0 to 9.999K	Monthly	0.4973	0.4989	0.4954
Islamic Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.7445	0.7442	0.7446
Islamic Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.9926	0.9923	0.9928
Islamic Roshan Digital Saving Account - AED 100K and Above	Monthly	1.2408	1.2404	1.2410
<b>SAR</b>				
Islamic Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.4896	0.5107	0.4986
Islamic Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.7343	0.7663	0.7469
Islamic Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	0.9791	1.0217	0.9553
Islamic Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.2239	1.2771	1.2447
<b>CAD</b>				
Islamic Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.5481	0.5501	N/A
Islamic Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	0.8221	0.8252	N/A
Islamic Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	1.0961	1.1002	N/A
Islamic Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.3704	1.3753	N/A

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SAR	<b>SAR</b>			
	Share of Mudarib	85%	85%	85%
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CAD	<b>CAD</b>			
	Share of Mudarib	85%	N/A	N/A
	Rabb ul Maal	15%	N/A	N/A

ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
<b>USD</b>				
Fixed Deposits USD F.E.25 1 Month	At Maturity	1.6641	1.6639	2.1089
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	0.8321	0.8319	0.7638
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	0.8321	0.8319	0.7638
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.3868	1.3866	1.5390
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.8028	1.8025	0.9120
<b>GBP</b>				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	1.4966	1.4783	1.4763
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.4966	1.4783	1.4763
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.8708	1.848	1.8453
Fixed Deposits GBP F.E.25 1 Year	At Maturity	2.1699	2.1435	2.1405
<b>EURO</b>				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	0.9998	1.0005	1.0000
Fixed Deposits EURO F.E.25 3 Months	At Maturity	0.9997	1.0002	0.9994
Fixed Deposits EURO F.E.25 6 Months	At Maturity	0.9995	1.0001	1.0005
Fixed Deposits EURO F.E.25 1 Year	At Maturity	0.9995	0.9999	1.0000