

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for February 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			
	Feb 2021	Jan 2021	Dec 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	0.7866	0.8321	0.8319
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.7866	0.8321	0.8319
Islamic Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.9177	0.8321	0.8319
Islamic Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	1.0488	0.8321	0.8319
Islamic Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	1.3110	0.8321	0.8319
Islamic Roshan Digital Saving Account - USD 100K and Above	Monthly	1.9665	0.8321	0.8319
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.7866	0.8321	0.8319
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	0.9177	0.9707	0.9706
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	1.0488	1.1094	1.1093
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.3110	1.3868	1.3866
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.9665	2.0802	2.0799
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.7520	0.7483	0.7392
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.7520	0.7483	0.7391
Islamic Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	1.5039	1.1224	1.1087
Islamic Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	1.5039	1.1224	1.1088
Islamic Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.5039	1.4966	1.4783
Islamic Roshan Digital Saving Account - GBP 100K and Above	Monthly	2.1807	1.8707	1.8479
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.7629	0.7295	0.7533
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	1.5040	1.4966	1.4783
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.5039	1.4966	1.4783
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.5039	1.4966	1.4783
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	2.1807	2.1700	2.1436
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	1.0009	1.0004	1.0000
Islamic Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	1.0002	1.0004	0.9978
Islamic Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	1.0001	1.0003	1.0004
Islamic Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	1.0003	1.0002	1.0003
Islamic Roshan Digital Saving Account - EUR 100K and Above	Monthly	0.9996	1.0001	1.0002
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	1.0982	0.9233	1.3552
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	1.0001	1.0000	1.0000
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	1.0001	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	0.5048	0.4973	0.4989
Islamic Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.7571	0.7445	0.7442
Islamic Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	1.0095	0.9926	0.9923
Islamic Roshan Digital Saving Account - AED 100K and Above	Monthly	1.2619	1.2408	1.2404
SAR				
Islamic Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.4418	0.4896	0.5107
Islamic Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.6628	0.7343	0.7663
Islamic Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	0.8839	0.9791	1.0217
Islamic Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.1048	1.2239	1.2771
CAD				
Islamic Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.5481	0.5481	0.5501
Islamic Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	0.8221	0.8221	0.8252
Islamic Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	1.0962	1.0961	1.1002
Islamic Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.3702	1.3701	1.3753

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

ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	1.5732	1.6641	1.6639
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	0.7866	0.8321	0.8319
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	0.7866	0.8321	0.8319
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.3110	1.3868	1.3866
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.7043	1.8028	1.8025
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	1.5040	1.4966	1.4783
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.504	1.4966	1.4783
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.8799	1.8708	1.848
Fixed Deposits GBP F.E.25 1 Year	At Maturity	2.1807	2.1699	2.1435
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.0000	0.9998	1.0005
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.0004	0.9997	1.0002
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.0007	0.9995	1.0001
Fixed Deposits EURO F.E.25 1 Year	At Maturity	0.9995	0.9995	0.9999