

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for March 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			
	March 2021	Feb 2021	Jan 2021	
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%	85%	85%
	Rabb ul Maal	15%	15%	15%

ALFALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Saving Deposit USD F.E.25	Semi Annually	0.8100	0.7866	0.8321
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.8100	0.7866	0.8321
Islamic Roshan Digital Saving Account - USD 0 to 9,999K	Monthly	0.8100	0.9177	0.8321
Islamic Roshan Digital Saving Account - USD 10K to 49,999K	Monthly	1.2150	1.0488	0.8321
Islamic Roshan Digital Saving Account - USD 50K to 99,999K	Monthly	1.6200	1.3110	0.8321
Islamic Roshan Digital Saving Account - USD 100K and Above	Monthly	2.0249	1.9665	0.8321
Alfalah Islamic Profex Account USD - 0 to 4,999K	Monthly	0.8100	0.7866	0.8321
Alfalah Islamic Profex Account USD - 5K to 9,999K	Monthly	1.0125	0.9177	0.9707
Alfalah Islamic Profex Account USD - 10K to 24,999K	Monthly	1.2150	1.0488	1.1094
Alfalah Islamic Profex Account USD - 25K to 99,999K	Monthly	1.6200	1.3110	1.3868
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	2.0249	1.9665	2.0802
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.7446	0.7520	0.7483
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.7446	0.7520	0.7483
Islamic Roshan Digital Saving Account - GBP 0 to 9,999K	Monthly	0.7446	1.5039	1.1224
Islamic Roshan Digital Saving Account - GBP 10K to 49,999K	Monthly	1.4892	1.5039	1.1224
Islamic Roshan Digital Saving Account - GBP 50K to 99,999K	Monthly	1.4892	1.5039	1.4966
Islamic Roshan Digital Saving Account - GBP 100K and Above	Monthly	2.1593	2.1807	1.8707
Alfalah Islamic Profex Account GBP - 0 to 4,999K	Monthly	0.7441	0.7629	0.7295
Alfalah Islamic Profex Account GBP - 5K to 9,999K	Monthly	1.4892	1.5040	1.4966
Alfalah Islamic Profex Account GBP - 10K to 24,999K	Monthly	1.4892	1.5039	1.4966
Alfalah Islamic Profex Account GBP - 25K to 99,999K	Monthly	1.4892	1.5039	1.4966
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	2.1593	2.1807	2.1700
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	1.0009	1.0004
Islamic Roshan Digital Saving Account - EUR 0 to 9,999K	Monthly	1.0000	1.0002	1.0004
Islamic Roshan Digital Saving Account - EUR 10K to 49,999K	Monthly	0.9999	1.0001	1.0003
Islamic Roshan Digital Saving Account - EUR 50K to 99,999K	Monthly	0.9999	1.0003	1.0002
Islamic Roshan Digital Saving Account - EUR 100K and Above	Monthly	0.9998	0.9996	1.0001
Alfalah Islamic Profex Account EURO - 0 to 4,999K	Monthly	0.9116	1.0982	0.9233
Alfalah Islamic Profex Account EURO - 5K to 9,999K	Monthly	1.0001	1.0001	1.0000
Alfalah Islamic Profex Account EURO - 10K to 24,999K	Monthly	0.9997	1.0001	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	0.4754	0.5048	0.4973
Islamic Roshan Digital Saving Account - AED 10K to 49,999K	Monthly	0.9508	0.7571	0.7445
Islamic Roshan Digital Saving Account - AED 50K to 99,999K	Monthly	0.9508	1.0095	0.9926
Islamic Roshan Digital Saving Account - AED 100K and Above	Monthly	1.3786	1.2619	1.2408
SAR				
Islamic Roshan Digital Saving Account - SAR 0 to 9,999K	Monthly	0.4214	0.4418	0.4896
Islamic Roshan Digital Saving Account - SAR 10K to 49,999K	Monthly	0.8428	0.6628	0.7343
Islamic Roshan Digital Saving Account - SAR 50K to 99,999K	Monthly	0.8428	0.8839	0.9791
Islamic Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.2220	1.1048	1.2239
CAD				
Islamic Roshan Digital Saving Account - CAD 0 to 9,999K	Monthly	0.4449	0.5481	0.5481
Islamic Roshan Digital Saving Account - CAD 10K to 49,999K	Monthly	0.8896	0.8221	0.8221
Islamic Roshan Digital Saving Account - CAD 50K to 99,999K	Monthly	0.8896	1.0962	1.0961
Islamic Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.2899	1.3702	1.3701

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CARRY DEPOSIT PRODUCTS	Date			
	March 2021	Feb 2021	Jan 2021	
	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%	85%	85%
	Rabb ul Maal	15%	15%	15%

ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	1.6200	1.5732	1.6641
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	0.8100	0.7866	0.8321
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	0.8100	0.7866	0.8321
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.6200	1.3110	1.3868
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.8225	1.7043	1.8028
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	1.4892	1.5040	1.4966
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.4892	1.504	1.4966
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.8616	1.8799	1.8708
Fixed Deposits GBP F.E.25 1 Year	At Maturity	2.1592	2.1807	2.1699
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.0009	1.0000	0.9998
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.0006	1.0004	0.9997
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.0004	1.0007	0.9995
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.0002	0.9995	0.9995