

**PROFIT DISTRIBUTION RATIO AND WEIGHTAGES**

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for NOV 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 PRODUCT	Date		
	Nov 2021	Oct 2021	Sep 2021
USD	<b>USD</b>		
	Share of Mudarib	85%	85%
Rabb ul Maal	15%	15%	15%
GBP	<b>GBP</b>		
	Share of Mudarib	85%	85%
Rabb ul Maal	15%	15%	15%
EURO	<b>EURO</b>		
	Share of Mudarib	85%	85%
Rabb ul Maal	15%	15%	15%
AED	<b>AED</b>		
	Share of Mudarib	85%	85%
Rabb ul Maal	15%	15%	15%
SAR	<b>SAR</b>		
	Share of Mudarib	85%	85%
Rabb ul Maal	15%	15%	15%
CAD	<b>CAD</b>		
	Share of Mudarib	85%	85%
Rabb ul Maal	15%	15%	15%

ALFALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
<b>USD</b>				
Saving Deposit USD F.E.25	Semi Annually	0.9091 ✓	0.9346	0.7651
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.9091 ✓	0.9346	0.7651
Islamic Roshan Digital Saving Account - USD 0 to 9,999K	Monthly	0.9091 ✓	0.9346	0.7651
Islamic Roshan Digital Saving Account - USD 10K to 49,999K	Monthly	0.9091 ✓	0.9346	1.2752
Islamic Roshan Digital Saving Account - USD 50K to 99,999K	Monthly	0.9358 ✓	0.9620	1.7853
Islamic Roshan Digital Saving Account - USD 100K and Above	Monthly	1.0695 ✓	1.0995	2.0403
Alfalah Islamic Profex Account USD - 0 to 4,999K	Monthly	1.3369 ✓	1.3743	0.7651
Alfalah Islamic Profex Account USD - 5K to 9,999K	Monthly	1.7380 ✓	1.7867	1.0202
Alfalah Islamic Profex Account USD - 10K to 24,999K	Monthly	2.0054 ✓	2.0615	1.2752
Alfalah Islamic Profex Account USD - 25K to 99,999K	Monthly	2.2728 ✓	2.3364	1.7853
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	2.6738 ✓	2.7487	2.0403
<b>GBP</b>				
Saving Deposit GBP F.E.25	Semi Annually	0.7778 ✓	0.7904	0.7167
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.7778 ✓	0.7904	0.7167
Islamic Roshan Digital Saving Account - GBP 0 to 9,999K	Monthly	0.7778 ✓	0.7904	0.7167
Islamic Roshan Digital Saving Account - GBP 10K to 49,999K	Monthly	0.7778 ✓	0.7904	1.6722
Islamic Roshan Digital Saving Account - GBP 50K to 99,999K	Monthly	0.7778 ✓	0.7904	1.6723
Islamic Roshan Digital Saving Account - GBP 100K and Above	Monthly	0.7778 ✓	0.7904	1.6722
Alfalah Islamic Profex Account GBP - 0 to 4,999K	Monthly	1.3345 ✓	1.3635	0.7189
Alfalah Islamic Profex Account GBP - 5K to 9,999K	Monthly	1.7433 ✓	1.7716	1.7917
Alfalah Islamic Profex Account GBP - 10K to 24,999K	Monthly	2.0115 ✓	2.0441	1.6722
Alfalah Islamic Profex Account GBP - 25K to 99,999K	Monthly	2.2797 ✓	2.3167	1.6722
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	2.2797 ✓	2.3167	1.6722
<b>EURO</b>				
Saving Deposit EURO F.E.25	Semi Annually	0.8284 ✓	0.8223	1.0000
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	0.8284 ✓	0.8223	1.0000
Islamic Roshan Digital Saving Account - EUR 0 to 9,999K	Monthly	0.8284 ✓	0.8223	1.0001
Islamic Roshan Digital Saving Account - EUR 10K to 49,999K	Monthly	0.8284 ✓	0.8223	1.0000
Islamic Roshan Digital Saving Account - EUR 50K to 99,999K	Monthly	0.8284 ✓	0.8223	1.0000
Islamic Roshan Digital Saving Account - EUR 100K and Above	Monthly	0.8284 ✓	0.8223	1.0000
Alfalah Islamic Profex Account EURO - 0 to 4,999K	Monthly	0.8304 ✓	0.8181	1.0098
Alfalah Islamic Profex Account EURO - 5K to 9,999K	Monthly	1.3806 ✓	1.3706	1.0003
Alfalah Islamic Profex Account EURO - 10K to 24,999K	Monthly	2.3011 ✓	2.2842	1.0002
Alfalah Islamic Profex Account EURO - 25K to 99,999K	Monthly	2.3011 ✓	2.2842	1.0000
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	2.3011 ✓	2.2842	1.0000
<b>AED</b>				
Islamic Roshan Digital Saving Account - AED 0 to 9,999K	Monthly	0.4036 ✓	0.3366	0.3365
Islamic Roshan Digital Saving Account - AED 10K to 49,999K	Monthly	1.0085 ✓	1.0097	1.0094
Islamic Roshan Digital Saving Account - AED 50K to 99,999K	Monthly	1.0085 ✓	1.0097	1.0094
Islamic Roshan Digital Saving Account - AED 100K and Above	Monthly	1.0085 ✓	1.0097	1.0094
<b>SAR</b>				
Islamic Roshan Digital Saving Account - SAR 0 to 9,999K	Monthly	0.4011 ✓	0.4013	0.4018
Islamic Roshan Digital Saving Account - SAR 10K to 49,999K	Monthly	1.0027 ✓	1.0028	1.0030
Islamic Roshan Digital Saving Account - SAR 50K to 99,999K	Monthly	1.0028 ✓	1.0027	1.0030
Islamic Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.0028 ✓	1.0027	1.0030
<b>CAD</b>				
Islamic Roshan Digital Saving Account - CAD 0 to 9,999K	Monthly	0.4730 ✓	0.5077	0.4713
Islamic Roshan Digital Saving Account - CAD 10K to 49,999K	Monthly	1.1824 ✓	1.2693	1.1782
Islamic Roshan Digital Saving Account - CAD 50K to 99,999K	Monthly	1.1824 ✓	1.2693	1.1782
Islamic Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.1824 ✓	1.2692	1.1782

Bank Alfalah Limited

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LAMICD	Date			
	Nov-2021	Oct-2021	Sep-2021	
	<b>PROFIT SHARING RATIO</b>			
USD	<b>USD</b>			
	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
GBP	<b>GBP</b>			
	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
EURO	<b>EURO</b>			
	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
AED	<b>AED</b>			
	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
SAR	<b>SAR</b>			
	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
CAD	<b>CAD</b>			
	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%

ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
<b>USD</b>				
Fixed Deposits USD F.E.25 1 Month	At Maturity	0.9358 ✓	0.9620	1.7853
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	0.9091 ✓	0.9346	0.7651
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	0.9091 ✓	0.9346	0.7651
Fixed Deposits USD F.E.25 6 Months	At Maturity	0.9358 ✓	0.9620	1.7853
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.0695 ✓	1.0995	2.0403
<b>GBP</b>				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	0.7778 ✓	0.7904	1.6723
Fixed Deposits GBP F.E.25 3 Months	At Maturity	0.7778 ✓	0.7904	1.6722
Fixed Deposits GBP F.E.25 6 Months	At Maturity	0.7777 ✓	0.7904	1.6722
Fixed Deposits GBP F.E.25 1 Year	At Maturity	0.7778 ✓	0.7904	1.6722
<b>EURO</b>				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	0.8284 ✓	0.8223	1.0006
Fixed Deposits EURO F.E.25 3 Months	At Maturity	0.8285 ✓	0.8224	1.0006
Fixed Deposits EURO F.E.25 6 Months	At Maturity	0.8285 ✓	0.8224	1.0000
Fixed Deposits EURO F.E.25 1 Year	At Maturity	0.8284 ✓	0.8224	1.0000