

Bank Alfalah Limited

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for DEC 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:

CURRENCY	CURRENCY	Date		
		25-Nov-21	25-Nov-21	25-Nov-21
		PROFIT SHARING RATIO		
USD	Share of Mudarib	85%	85%	85%
	Rabb ul Haal	15%	15%	15%
GBP	Share of Mudarib	85%	85%	85%
	Rabb ul Haal	15%	15%	15%
EURO	Share of Mudarib	85%	85%	85%
	Rabb ul Haal	15%	15%	15%
AED	Share of Mudarib	85%	85%	85%
	Rabb ul Haal	15%	15%	15%
SAR	Share of Mudarib	85%	85%	85%
	Rabb ul Haal	15%	15%	15%
CAD	Share of Mudarib	85%	85%	85%
	Rabb ul Haal	15%	15%	15%

ALFALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Saving Deposit USD F.E.25	Semi Annually	0.8954	0.9091	0.9346
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.8954	0.9091	0.9346
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.8954	NA	NA
Islamic Roshan Digital Saving Account - USD 0 to 9,999K	Monthly	0.8954	0.9091	0.9346
Islamic Roshan Digital Saving Account - USD 10K to 49,999K	Monthly	0.8954	0.9091	0.9346
Islamic Roshan Digital Saving Account - USD 50K to 99,999K	Monthly	0.9218	0.9358	0.9620
Islamic Roshan Digital Saving Account - USD 100K and Above	Monthly	1.0534	1.0695	1.0995
Alfalah Islamic Profex Account USD - 0 to 4,999K	Monthly	1.3168	1.3369	1.3743
Alfalah Islamic Profex Account USD - 5K to 9,999K	Monthly	1.7118	1.7380	1.7867
Alfalah Islamic Profex Account USD - 10K to 24,999K	Monthly	1.9752	2.0054	2.0615
Alfalah Islamic Profex Account USD - 25K to 99,999K	Monthly	2.2386	2.2728	2.3364
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	2.6336	2.6738	2.7487
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.7725	0.7778	0.7904
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.7725	0.7778	0.7904
Islamic Roshan Digital Saving Account - GBP 0 to 9,999K	Monthly	0.7725	0.7778	0.7904
Islamic Roshan Digital Saving Account - GBP 10K to 49,999K	Monthly	0.7725	0.7778	0.7904
Islamic Roshan Digital Saving Account - GBP 50K to 99,999K	Monthly	0.7725	0.7778	0.7904
Islamic Roshan Digital Saving Account - GBP 100K and Above	Monthly	0.7725	0.7778	0.7904
Alfalah Islamic Profex Account GBP - 0 to 4,999K	Monthly	1.3291	1.3345	1.3635
Alfalah Islamic Profex Account GBP - 5K to 9,999K	Monthly	1.7315	1.7433	1.7716
Alfalah Islamic Profex Account GBP - 10K to 24,999K	Monthly	1.9979	2.0115	2.0441
Alfalah Islamic Profex Account GBP - 25K to 99,999K	Monthly	2.2642	2.2797	2.3167
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	2.2642	2.2797	2.3167
EURO				
Saving Deposit EURO F.E.25	Semi Annually	0.8315	0.8284	0.8223
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	0.8315	0.8284	0.8223
Islamic Roshan Digital Saving Account - EUR 0 to 9,999K	Monthly	0.8315	0.8284	0.8223
Islamic Roshan Digital Saving Account - EUR 10K to 49,999K	Monthly	0.8315	0.8284	0.8223
Islamic Roshan Digital Saving Account - EUR 50K to 99,999K	Monthly	0.8315	0.8284	0.8223
Islamic Roshan Digital Saving Account - EUR 100K and Above	Monthly	0.8315	0.8284	0.8223
Alfalah Islamic Profex Account EURO - 0 to 4,999K	Monthly	0.8319	0.8304	0.8181
Alfalah Islamic Profex Account EURO - 5K to 9,999K	Monthly	1.3859	1.3806	1.3706
Alfalah Islamic Profex Account EURO - 10K to 24,999K	Monthly	2.3098	2.3011	2.2842
Alfalah Islamic Profex Account EURO - 25K to 99,999K	Monthly	2.3098	2.3011	2.2842
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	2.3098	2.3011	2.2842
AED				
Islamic Roshan Digital Saving Account - AED 0 to 9,999K	Monthly	0.4090	0.4036	0.3366
Islamic Roshan Digital Saving Account - AED 10K to 49,999K	Monthly	1.0225	1.0085	1.0097
Islamic Roshan Digital Saving Account - AED 50K to 99,999K	Monthly	1.0225	1.0085	1.0097
Islamic Roshan Digital Saving Account - AED 100K and Above	Monthly	1.0225	1.0085	1.0097
SAR				
Islamic Roshan Digital Saving Account - SAR 0 to 9,999K	Monthly	0.4024	0.4011	0.4013
Islamic Roshan Digital Saving Account - SAR 10K to 49,999K	Monthly	1.0066	1.0027	1.0028
Islamic Roshan Digital Saving Account - SAR 50K to 99,999K	Monthly	1.0066	1.0028	1.0027
Islamic Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.0066	1.0028	1.0027
CAD				
Islamic Roshan Digital Saving Account - CAD 0 to 9,999K	Monthly	0.4736	0.4730	0.5077
Islamic Roshan Digital Saving Account - CAD 10K to 49,999K	Monthly	1.1840	1.1824	1.2693
Islamic Roshan Digital Saving Account - CAD 50K to 99,999K	Monthly	1.1840	1.1824	1.2693
Islamic Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.1840	1.1824	1.2692

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Date 25-Nov-21

ISLAMIC DEPOSIT PRODUCT	Date		
	Dec 2021	Nov 2021	Oct 2021
PROFIT SHARING RATIO			
USD	USD		
	Share of Mudarib	85%	85%
Rabb ul Maal	15%	15%	15%
GBP	GBP		
	Share of Mudarib	85%	85%
Rabb ul Maal	15%	15%	15%
EURO	EURO		
	Share of Mudarib	85%	85%
Rabb ul Maal	15%	15%	15%
AED	AED		
	Share of Mudarib	85%	85%
Rabb ul Maal	15%	15%	15%
SAR	SAR		
	Share of Mudarib	85%	85%
Rabb ul Maal	15%	15%	15%
CAD	CAD		
	Share of Mudarib	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	0.9218	0.9358	0.9620
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	0.8951	0.9091	0.9346
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	0.8954	0.9091	0.9346
Fixed Deposits USD F.E.25 6 Months	At Maturity	0.9218	0.9358	0.9620
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.0534	1.0695	1.0995
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	0.7725	0.7778	0.7904
Fixed Deposits GBP F.E.25 3 Months	At Maturity	0.7725	0.7778	0.7904
Fixed Deposits GBP F.E.25 6 Months	At Maturity	0.7725	0.7777	0.7904
Fixed Deposits GBP F.E.25 1 Year	At Maturity	0.7725	0.7778	0.7904
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	0.8315	0.8284	0.8223
Fixed Deposits EURO F.E.25 3 Months	At Maturity	0.8315	0.8285	0.8224
Fixed Deposits EURO F.E.25 6 Months	At Maturity	0.8315	0.8285	0.8224
Fixed Deposits EURO F.E.25 1 Year	At Maturity	0.8316	0.8284	0.8224