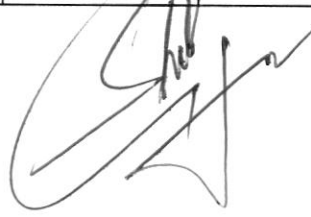


Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **January 2022 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 2022	Dec 2021	Nov 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	0.8790	0.8954	0.9091
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.8790	0.8954	0.9091
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.8790	0.8954	NA
Islamic Roshan Digital Saving Account - USD 0 to 9,999K	Monthly	0.8790	0.8954	0.9021
Islamic Roshan Digital Saving Account - USD 10K to 49,999K	Monthly	0.8790	0.8954	0.9091
Islamic Roshan Digital Saving Account - USD 50K to 99,999K	Monthly	0.9048	0.9218	0.9358
Islamic Roshan Digital Saving Account - USD 100K and Above	Monthly	1.0341	1.0534	1.0695
Alfalah Islamic Profex Account USD - 0 to 4,999K	Monthly	1.2926	1.3168	1.3369
Alfalah Islamic Profex Account USD - 5K to 9,999K	Monthly	1.6804	1.7118	1.7380
Alfalah Islamic Profex Account USD - 10K to 24,999K	Monthly	1.9389	1.9752	2.0054
Alfalah Islamic Profex Account USD - 25K to 99,999K	Monthly	2.1974	2.2386	2.2728
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	2.5852	2.6336	2.6738
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.7745	0.7725	0.7778
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.7745	0.7725	0.7778
Islamic Roshan Digital Saving Account - GBP 0 to 9,999K	Monthly	0.7745	0.7725	0.7778
Islamic Roshan Digital Saving Account - GBP 10K to 49,999K	Monthly	0.7745	0.7725	0.7778
Islamic Roshan Digital Saving Account - GBP 50K to 99,999K	Monthly	0.7745	0.7725	0.7778
Islamic Roshan Digital Saving Account - GBP 100K and Above	Monthly	0.7745	0.7725	0.7778
Alfalah Islamic Profex Account GBP - 0 to 4,999K	Monthly	1.3347	1.3291	1.3345
Alfalah Islamic Profex Account GBP - 5K to 9,999K	Monthly	1.7361	1.7315	1.7433
Alfalah Islamic Profex Account GBP - 10K to 24,999K	Monthly	2.0031	1.9979	2.0115
Alfalah Islamic Profex Account GBP - 25K to 99,999K	Monthly	2.2702	2.2642	2.2797
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	2.2702	2.2642	2.2797
EURO				
Saving Deposit EURO F.E.25	Semi Annually	0.8389	0.8315	0.8284
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	0.8389	0.8315	0.8284
Islamic Roshan Digital Saving Account - EUR 0 to 9,999K	Monthly	0.8389	0.8315	0.8284
Islamic Roshan Digital Saving Account - EUR 10K to 49,999K	Monthly	0.8389	0.8315	0.8284
Islamic Roshan Digital Saving Account - EUR 50K to 99,999K	Monthly	0.8389	0.8315	0.8284
Islamic Roshan Digital Saving Account - EUR 100K and Above	Monthly	0.8389	0.8315	0.8284
Alfalah Islamic Profex Account EURO - 0 to 4,999K	Monthly	0.8389	0.8319	0.8304
Alfalah Islamic Profex Account EURO - 5K to 9,999K	Monthly	1.3981	1.3859	1.3806
Alfalah Islamic Profex Account EURO - 10K to 24,999K	Monthly	2.3302	2.3098	2.3011
Alfalah Islamic Profex Account EURO - 25K to 99,999K	Monthly	2.3302	2.3098	2.3011
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	2.3302	2.3098	2.3011
AED				
Islamic Roshan Digital Saving Account - AED 0 to 9,999K	Monthly	0.4092	0.4090	0.4036
Islamic Roshan Digital Saving Account - AED 10K to 49,999K	Monthly	1.0229	1.0225	1.0085
Islamic Roshan Digital Saving Account - AED 50K to 99,999K	Monthly	1.0229	1.0225	1.0085
Islamic Roshan Digital Saving Account - AED 100K and Above	Monthly	1.0229	1.0225	1.0085
SAR				
Islamic Roshan Digital Saving Account - SAR 0 to 9,999K	Monthly	0.4024	0.4024	0.4011
Islamic Roshan Digital Saving Account - SAR 10K to 49,999K	Monthly	1.0066	1.0066	1.0027
Islamic Roshan Digital Saving Account - SAR 50K to 99,999K	Monthly	1.0066	1.0066	1.0028
Islamic Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.0066	1.0066	1.0028
CAD				
Islamic Roshan Digital Saving Account - CAD 0 to 9,999K	Monthly	0.5152	0.4736	0.4730
Islamic Roshan Digital Saving Account - CAD 10K to 49,999K	Monthly	1.2880	1.1840	1.1824
Islamic Roshan Digital Saving Account - CAD 50K to 99,999K	Monthly	1.2880	1.1840	1.1824
Islamic Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.2880	1.1840	1.1824

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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	0.9048	0.9218	0.9358
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	0.8790	0.8951	0.9091
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	0.8790	0.8954	0.9091
Fixed Deposits USD F.E.25 6 Months	At Maturity	0.9048	0.9218	0.9358
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.0341	1.0534	1.0695
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	0.7746	0.7725	0.7778
Fixed Deposits GBP F.E.25 3 Months	At Maturity	0.7745	0.7725	0.7778
Fixed Deposits GBP F.E.25 6 Months	At Maturity	0.7746	0.7725	0.7777
Fixed Deposits GBP F.E.25 1 Year	At Maturity	0.7745	0.7725	0.7778
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	0.8389	0.8315	0.8284
Fixed Deposits EURO F.E.25 3 Months	At Maturity	0.8389	0.8315	0.8285
Fixed Deposits EURO F.E.25 6 Months	At Maturity	0.8389	0.8315	0.8285
Fixed Deposits EURO F.E.25 1 Year	At Maturity	0.8389	0.8316	0.8284