

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 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			
	Feb 2022	Jan 2022	Dec 2021	
	<b>PROFIT SHARING RATIO</b>			
	<b>USD</b>			
USD	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
	<b>GBP</b>			
GBP	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
	<b>EURO</b>			
EURO	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
	<b>AED</b>			
AED	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
	<b>SAR</b>			
SAR	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
	<b>CAD</b>			
CAD	Share of Mudarib	85%	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	0.8910	0.8790	0.8954
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.8910	0.8790	0.8954
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.8910	0.8790	0.8954
Islamic Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.8910	0.8790	0.8954
Islamic Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.8910	0.8790	0.8954
Islamic Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.9172	0.9048	0.9218
Islamic Roshan Digital Saving Account - USD 100K and Above	Monthly	1.0482	1.0341	1.0534
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	1.3103	1.2926	1.3168
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	1.7033	1.6804	1.7118
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	1.9654	1.9389	1.9752
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	2.2274	2.1974	2.2386
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	2.6205	2.5852	2.6336
<b>GBP</b>				
Saving Deposit GBP F.E.25	Semi Annually	0.7630	0.7745	0.7725
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.7630	0.7745	0.7725
Islamic Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	0.7630	0.7745	0.7725
Islamic Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	0.7630	0.7745	0.7725
Islamic Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	0.7630	0.7745	0.7725
Islamic Roshan Digital Saving Account - GBP 100K and Above	Monthly	0.7630	0.7745	0.7725
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	1.3217	1.3347	1.3291
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	1.7102	1.7361	1.7315
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.9733	2.0031	1.9979
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	2.2364	2.2702	2.2642
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	2.2364	2.2702	2.2642
<b>EURO</b>				
Saving Deposit EURO F.E.25	Semi Annually	0.8384	0.8389	0.8315
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	0.8384	0.8389	0.8315
Islamic Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	0.8384	0.8389	0.8315
Islamic Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	0.8384	0.8389	0.8315
Islamic Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	0.8384	0.8389	0.8315
Islamic Roshan Digital Saving Account - EUR 100K and Above	Monthly	0.8384	0.8389	0.8315
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	0.8386	0.8389	0.8319
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	1.3974	1.3981	1.3859
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	2.3290	2.3302	2.3098
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	2.3290	2.3302	2.3098
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	2.3290	2.3302	2.3098
<b>AED</b>				
Islamic Roshan Digital Saving Account - AED 0 to 9.999K	Monthly	0.4092	0.4092	0.4090
Islamic Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	1.0229	1.0229	1.0225
Islamic Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	1.0230	1.0229	1.0225
Islamic Roshan Digital Saving Account - AED 100K and Above	Monthly	1.0230	1.0229	1.0225
<b>SAR</b>				
Islamic Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.4026	0.4024	0.4024
Islamic Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	1.0065	1.0066	1.0066
Islamic Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	1.0066	1.0066	1.0066
Islamic Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.0066	1.0066	1.0066
<b>CAD</b>				
Islamic Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.5544	0.5152	0.4736
Islamic Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	1.3859	1.2880	1.1840
Islamic Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	1.3860	1.2880	1.1840
Islamic Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.3860	1.2880	1.1840

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ISLAMIC DEPOSIT PRODUCTS	Date				
	Feb 2022	Jan 2022	26-Jan-22		
<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%	
<b>ALFALAH TERM DEPOSITS</b>					
	<b>Payment Frequency</b>	<b>Weightage</b>	<b>Weightage</b>	<b>Weightage</b>	
<b>USD</b>					
	Fixed Deposits USD F.E.25 1 Month	At Maturity	0.9172	0.9048	0.9218
	Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	0.8910	0.8790	0.8951
	Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	0.8910	0.8790	0.8954
	Fixed Deposits USD F.E.25 6 Months	At Maturity	0.9172	0.9048	0.9218
	Fixed Deposits USD F.E.25 1 Year	At Maturity	1.0482	1.0341	1.0534
<b>GBP</b>					
	Fixed Deposits GBP F.E.25 1 Month	At Maturity	0.7630	0.7746	0.7725
	Fixed Deposits GBP F.E.25 3 Months	At Maturity	0.763	0.7745	0.7725
	Fixed Deposits GBP F.E.25 6 Months	At Maturity	0.763	0.7746	0.7725
	Fixed Deposits GBP F.E.25 1 Year	At Maturity	0.763	0.7745	0.7725
<b>EURO</b>					
	Fixed Deposits EURO F.E.25 1 Month	At Maturity	0.8384	0.8389	0.8315
	Fixed Deposits EURO F.E.25 3 Months	At Maturity	0.8384	0.8389	0.8315
	Fixed Deposits EURO F.E.25 6 Months	At Maturity	0.8384	0.8389	0.8315
	Fixed Deposits EURO F.E.25 1 Year	At Maturity	0.8384	0.8389	0.8316


