

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 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		
		Mar-2022	Feb-2022	Jan-2022
		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	0.8930	0.8910	0.8790
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.8930	0.8910	0.8790
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.8929	0.8910	0.8790
Islamic Roshan Digital Saving Account - USD 0 to 9,999K	Monthly	0.8930	0.8910	0.8790
Islamic Roshan Digital Saving Account - USD 10K to 49,999K	Monthly	0.8930	0.8910	0.8790
Islamic Roshan Digital Saving Account - USD 50K to 99,999K	Monthly	0.9192	0.9172	0.9048
Islamic Roshan Digital Saving Account - USD 100K and Above	Monthly	1.0505	1.0482	1.0341
Alfalah Islamic Profex Account USD - 0 to 4,999K	Monthly	1.3132	1.3103	1.2926
Alfalah Islamic Profex Account USD - 5K to 9,999K	Monthly	1.7071	1.7033	1.6804
Alfalah Islamic Profex Account USD - 10K to 24,999K	Monthly	1.9698	1.9654	1.9389
Alfalah Islamic Profex Account USD - 25K to 99,999K	Monthly	2.2324	2.2274	2.1974
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	2.6264	2.6205	2.5852
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.7692	0.7630	0.7745
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.7692	0.7630	0.7745
Islamic Roshan Digital Saving Account - GBP 0 to 9,999K	Monthly	0.7692	0.7630	0.7745
Islamic Roshan Digital Saving Account - GBP 10K to 49,999K	Monthly	0.7692	0.7630	0.7745
Islamic Roshan Digital Saving Account - GBP 50K to 99,999K	Monthly	0.7691	0.7630	0.7745
Islamic Roshan Digital Saving Account - GBP 100K and Above	Monthly	0.7692	0.7630	0.7745
Alfalah Islamic Profex Account GBP - 0 to 4,999K	Monthly	1.3240	1.3217	1.3347
Alfalah Islamic Profex Account GBP - 5K to 9,999K	Monthly	1.7240	1.7102	1.7361
Alfalah Islamic Profex Account GBP - 10K to 24,999K	Monthly	1.9892	1.9733	2.0031
Alfalah Islamic Profex Account GBP - 25K to 99,999K	Monthly	2.2544	2.2364	2.2702
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	2.2544	2.2364	2.2702
EURO				
Saving Deposit EURO F.E.25	Semi Annually	0.8503	0.8384	0.8389
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	0.8503	0.8384	0.8389
Islamic Roshan Digital Saving Account - EUR 0 to 9,999K	Monthly	0.8503	0.8384	0.8389
Islamic Roshan Digital Saving Account - EUR 10K to 49,999K	Monthly	0.8503	0.8384	0.8389
Islamic Roshan Digital Saving Account - EUR 50K to 99,999K	Monthly	0.8503	0.8384	0.8389
Islamic Roshan Digital Saving Account - EUR 100K and Above	Monthly	0.8503	0.8384	0.8389
Alfalah Islamic Profex Account EURO - 0 to 4,999K	Monthly	0.8500	0.8386	0.8389
Alfalah Islamic Profex Account EURO - 5K to 9,999K	Monthly	1.4172	1.3974	1.3981
Alfalah Islamic Profex Account EURO - 10K to 24,999K	Monthly	2.3620	2.3290	2.3302
Alfalah Islamic Profex Account EURO - 25K to 99,999K	Monthly	2.3620	2.3290	2.3302
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	2.3620	2.3290	2.3302
AED				
Islamic Roshan Digital Saving Account - AED 0 to 9,999K	Monthly	0.4091	0.4092	0.4092
Islamic Roshan Digital Saving Account - AED 10K to 49,999K	Monthly	1.0227	1.0229	1.0229
Islamic Roshan Digital Saving Account - AED 50K to 99,999K	Monthly	1.0227	1.0230	1.0229
Islamic Roshan Digital Saving Account - AED 100K and Above	Monthly	1.0227	1.0230	1.0229
SAR				
Islamic Roshan Digital Saving Account - SAR 0 to 9,999K	Monthly	0.4025	0.4026	0.4024
Islamic Roshan Digital Saving Account - SAR 10K to 49,999K	Monthly	1.0066	1.0065	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
CAD				
Islamic Roshan Digital Saving Account - CAD 0 to 9,999K	Monthly	0.5332	0.5544	0.5152
Islamic Roshan Digital Saving Account - CAD 10K to 49,999K	Monthly	1.3329	1.3859	1.2880
Islamic Roshan Digital Saving Account - CAD 50K to 99,999K	Monthly	1.3330	1.3860	1.2880
Islamic Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.3329	1.3860	1.2880

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EURO	EURO				
	Share of Mudarib	85%	85%	85%	
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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	0.9192	0.9172	0.9048
	Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	0.8930	0.8910	0.8790
	Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	0.8930	0.8910	0.8790
	Fixed Deposits USD F.E.25 6 Months	At Maturity	0.9192	0.9172	0.9048
	Fixed Deposits USD F.E.25 1 Year	At Maturity	1.0505	1.0482	1.0341
	GBP	Fixed Deposits GBP F.E.25 1 Month	At Maturity	0.7691	0.7630
Fixed Deposits GBP F.E.25 3 Months		At Maturity	0.7691	0.763	0.7745
Fixed Deposits GBP F.E.25 6 Months		At Maturity	0.7691	0.763	0.7746
Fixed Deposits GBP F.E.25 1 Year		At Maturity	0.7692	0.763	0.7745
EURO		Fixed Deposits EURO F.E.25 1 Month	At Maturity	0.8503	0.8384
	Fixed Deposits EURO F.E.25 3 Months	At Maturity	0.8503	0.8384	0.8389
	Fixed Deposits EURO F.E.25 6 Months	At Maturity	0.8504	0.8384	0.8389
	Fixed Deposits EURO F.E.25 1 Year	At Maturity	0.8504	0.8384	0.8389


