

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

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

Date 27-Apr-22

	Date			
	MAY 2022	Apr 2022	Mar 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	0.8804	0.8867	0.8930
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.8804	0.8867	0.8930
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.8802	0.8868	0.8929
Islamic Roshan Digital Saving Account - USD 0 to 9,999K	Monthly	0.8804	0.8867	0.8930
Islamic Roshan Digital Saving Account - USD 10K to 49,999K	Monthly	0.8804	0.8867	0.8930
Islamic Roshan Digital Saving Account - USD 50K to 99,999K	Monthly	0.9063	0.9128	0.9192
Islamic Roshan Digital Saving Account - USD 100K and Above	Monthly	1.0358	1.0432	1.0505
Alfalah Islamic Profex Account USD - 0 to 4,999K	Monthly	1.2947	1.3039	1.3132
Alfalah Islamic Profex Account USD - 5K to 9,999K	Monthly	1.6832	1.6951	1.7071
Alfalah Islamic Profex Account USD - 10K to 24,999K	Monthly	1.9421	1.9559	1.9698
Alfalah Islamic Profex Account USD - 25K to 99,999K	Monthly	2.2011	2.2167	2.2324
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	2.5895	2.6079	2.6264
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.7791	0.7599	0.7692
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.7791	0.7599	0.7692
Islamic Roshan Digital Saving Account - GBP 0 to 9,999K	Monthly	0.7791	0.7599	0.7692
Islamic Roshan Digital Saving Account - GBP 10K to 49,999K	Monthly	0.7791	0.7599	0.7692
Islamic Roshan Digital Saving Account - GBP 50K to 99,999K	Monthly	0.7791	0.7599	0.7691
Islamic Roshan Digital Saving Account - GBP 100K and Above	Monthly	0.7791	0.7599	0.7692
Alfalah Islamic Profex Account GBP - 0 to 4,999K	Monthly	1.3433	1.3108	1.3240
Alfalah Islamic Profex Account GBP - 5K to 9,999K	Monthly	1.7462	1.7032	1.7240
Alfalah Islamic Profex Account GBP - 10K to 24,999K	Monthly	2.0149	1.9653	1.9892
Alfalah Islamic Profex Account GBP - 25K to 99,999K	Monthly	2.2835	2.2273	2.2544
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	2.2835	2.2273	2.2544
EURO				
Saving Deposit EURO F.E.25	Semi Annually	0.8508	0.8483	0.8503
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	0.8508	0.8483	0.8503
Islamic Roshan Digital Saving Account - EUR 0 to 9,999K	Monthly	0.8508	0.8483	0.8503
Islamic Roshan Digital Saving Account - EUR 10K to 49,999K	Monthly	0.8508	0.8483	0.8503
Islamic Roshan Digital Saving Account - EUR 50K to 99,999K	Monthly	0.8508	0.8483	0.8503
Islamic Roshan Digital Saving Account - EUR 100K and Above	Monthly	0.8508	0.8483	0.8503
Alfalah Islamic Profex Account EURO - 0 to 4,999K	Monthly	0.8509	0.8478	0.8500
Alfalah Islamic Profex Account EURO - 5K to 9,999K	Monthly	1.4180	1.4138	1.4172
Alfalah Islamic Profex Account EURO - 10K to 24,999K	Monthly	2.3633	2.3563	2.3620
Alfalah Islamic Profex Account EURO - 25K to 99,999K	Monthly	2.3633	2.3563	2.3620
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	2.3633	2.3563	2.3620
AED				
Islamic Roshan Digital Saving Account - AED 0 to 9,999K	Monthly	0.4034	0.4093	0.4091
Islamic Roshan Digital Saving Account - AED 10K to 49,999K	Monthly	1.0087	1.0230	1.0227
Islamic Roshan Digital Saving Account - AED 50K to 99,999K	Monthly	1.0087	1.0230	1.0227
Islamic Roshan Digital Saving Account - AED 100K and Above	Monthly	1.0087	1.0230	1.0227
SAR				
Islamic Roshan Digital Saving Account - SAR 0 to 9,999K	Monthly	0.4111	0.4025	0.4025
Islamic Roshan Digital Saving Account - SAR 10K to 49,999K	Monthly	1.0277	1.0065	1.0066
Islamic Roshan Digital Saving Account - SAR 50K to 99,999K	Monthly	1.0277	1.0066	1.0066
Islamic Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.0277	1.0066	1.0066
CAD				
Islamic Roshan Digital Saving Account - CAD 0 to 9,999K	Monthly	0.4178	0.5427	0.5332
Islamic Roshan Digital Saving Account - CAD 10K to 49,999K	Monthly	1.0447	1.3567	1.3329
Islamic Roshan Digital Saving Account - CAD 50K to 99,999K	Monthly	1.0447	1.3567	1.3330
Islamic Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.0447	1.3567	1.3329

Bank Alfalah Limited

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ISLAMIC DEPOSIT PRODUCTS	Date			
	MAY 2022	Apr 2022	MAR 2022	
	PROFIT SHARING RATIO			
	USD			
USD	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
	GBP			
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	EURO			
EURO	Share of Mudarib	85%	85%	85%
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AED	Share of Mudarib	85%	85%	85%
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	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	0.9063	0.9128	0.9192
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	0.8804	0.8867	0.8930
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	0.8804	0.8867	0.8930
Fixed Deposits USD F.E.25 6 Months	At Maturity	0.9063	0.9128	0.9192
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.0358	1.0432	1.0505
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	0.7791	0.7599	0.7691
Fixed Deposits GBP F.E.25 3 Months	At Maturity	0.7791	0.7599	0.7691
Fixed Deposits GBP F.E.25 6 Months	At Maturity	0.7791	0.7599	0.7691
Fixed Deposits GBP F.E.25 1 Year	At Maturity	0.7791	0.7599	0.7692
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	0.8508	0.8483	0.8503
Fixed Deposits EURO F.E.25 3 Months	At Maturity	0.8508	0.8483	0.8503
Fixed Deposits EURO F.E.25 6 Months	At Maturity	0.8508	0.8483	0.8504
Fixed Deposits EURO F.E.25 1 Year	At Maturity	0.8508	0.8483	0.8504