

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for June 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			
	June 2022	MAY 2022	Apr 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	0.8808	0.8804	0.8867
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.8808	0.8804	0.8867
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.8807	0.8802	0.8868
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9,999K	Monthly	0.8808	NA	NA
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49,999K	Monthly	0.8808	NA	NA
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99,999K	Monthly	0.9067	NA	NA
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	1.0363	NA	NA
Islamic Roshan Digital Saving Account - USD 0 to 9,999K	Monthly	0.8808	0.8804	0.8867
Islamic Roshan Digital Saving Account - USD 10K to 49,999K	Monthly	0.8808	0.8804	0.8867
Islamic Roshan Digital Saving Account - USD 50K to 99,999K	Monthly	0.9067	0.9063	0.9128
Islamic Roshan Digital Saving Account - USD 100K and Above	Monthly	1.0363	1.0358	1.0432
Alfalah Islamic Profex Account USD - 0 to 4,999K	Monthly	1.2954	1.2947	1.3039
Alfalah Islamic Profex Account USD - 5K to 9,999K	Monthly	1.6840	1.6832	1.6951
Alfalah Islamic Profex Account USD - 10K to 24,999K	Monthly	1.9430	1.9421	1.9559
Alfalah Islamic Profex Account USD - 25K to 99,999K	Monthly	2.2021	2.2011	2.2167
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	2.5907	2.5895	2.6079
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.7697	0.7791	0.7599
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.7697	0.7791	0.7599
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9,999K	Monthly	0.7697	NA	NA
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49,999K	Monthly	0.7697	NA	NA
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99,999K	Monthly	0.7697	NA	NA
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	0.7697	NA	NA
Islamic Roshan Digital Saving Account - GBP 0 to 9,999K	Monthly	0.7697	0.7791	0.7599
Islamic Roshan Digital Saving Account - GBP 10K to 49,999K	Monthly	0.7697	0.7791	0.7599
Islamic Roshan Digital Saving Account - GBP 50K to 99,999K	Monthly	0.7697	0.7791	0.7599
Islamic Roshan Digital Saving Account - GBP 100K and Above	Monthly	0.7697	0.7791	0.7599
Alfalah Islamic Profex Account GBP - 0 to 4,999K	Monthly	1.3271	1.3433	1.3108
Alfalah Islamic Profex Account GBP - 5K to 9,999K	Monthly	1.7253	1.7462	1.7032
Alfalah Islamic Profex Account GBP - 10K to 24,999K	Monthly	1.9907	2.0149	1.9653
Alfalah Islamic Profex Account GBP - 25K to 99,999K	Monthly	2.2561	2.2835	2.2273
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	2.2561	2.2835	2.2273
EURO				
Saving Deposit EURO F.E.25	Semi Annually	0.8521	0.8508	0.8483
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	0.8521	0.8508	0.8483
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9,999K	Monthly	0.8521	NA	NA
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49,999K	Monthly	0.8521	NA	NA
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99,999K	Monthly	0.8521	NA	NA
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	0.8521	NA	NA
Islamic Roshan Digital Saving Account - EUR 0 to 9,999K	Monthly	0.8521	0.8508	0.8483
Islamic Roshan Digital Saving Account - EUR 10K to 49,999K	Monthly	0.8521	0.8508	0.8483
Islamic Roshan Digital Saving Account - EUR 50K to 99,999K	Monthly	0.8521	0.8508	0.8483
Islamic Roshan Digital Saving Account - EUR 100K and Above	Monthly	0.8521	0.8508	0.8483
Alfalah Islamic Profex Account EURO - 0 to 4,999K	Monthly	0.8523	0.8509	0.8478
Alfalah Islamic Profex Account EURO - 5K to 9,999K	Monthly	1.4202	1.4180	1.4138
Alfalah Islamic Profex Account EURO - 10K to 24,999K	Monthly	2.3670	2.3633	2.3563
Alfalah Islamic Profex Account EURO - 25K to 99,999K	Monthly	2.3670	2.3633	2.3563
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	2.3670	2.3633	2.3563
AED				
Islamic Asaan Roshan Digital Saving Account - AED 0 to 9,999K	Monthly	0.4039	NA	NA
Islamic Asaan Roshan Digital Saving Account - AED 10K to 49,999K	Monthly	1.0097	NA	NA
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99,999K	Monthly	1.0097	NA	NA
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.0097	NA	NA
Islamic Roshan Digital Saving Account - AED 0 to 9,999K	Monthly	0.4040	0.4034	0.4093
Islamic Roshan Digital Saving Account - AED 10K to 49,999K	Monthly	1.0097	1.0087	1.0230
Islamic Roshan Digital Saving Account - AED 50K to 99,999K	Monthly	1.0097	1.0087	1.0230
Islamic Roshan Digital Saving Account - AED 100K and Above	Monthly	1.0097	1.0087	1.0230
SAR				
Islamic Asaan Roshan Digital Saving Account - SAR 0 to 9,999K	Monthly	0.4118	NA	NA
Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49,999K	Monthly	1.0296	NA	NA
Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99,999K	Monthly	1.0296	NA	NA

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GBP	GBP			
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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%
Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.0296	NA	NA
Islamic Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.4118	0.4111	0.4025
Islamic Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	1.0296	1.0277	1.0065
Islamic Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	1.0296	1.0277	1.0066
Islamic Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.0296	1.0277	1.0066
CAD				
Islamic Asaan Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.4212	NA	NA
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	1.0529	NA	NA
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	1.0529	NA	NA
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.0529	NA	NA
Islamic Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.4212	0.4178	0.5427
Islamic Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	1.0529	1.0447	1.3567
Islamic Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	1.0529	1.0447	1.3567
Islamic Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.0529	1.0447	1.3567

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EURO	EURO			
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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	0.9067	0.9063	0.9128
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	0.8808	0.8804	0.8867
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	0.8808	0.8804	0.8867
Fixed Deposits USD F.E.25 6 Months	At Maturity	0.9067	0.9063	0.9128
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.0363	1.0358	1.0432
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	0.7698	0.7791	0.7599
Fixed Deposits GBP F.E.25 3 Months	At Maturity	0.7697	0.7791	0.7599
Fixed Deposits GBP F.E.25 6 Months	At Maturity	0.7698	0.7791	0.7599
Fixed Deposits GBP F.E.25 1 Year	At Maturity	0.7698	0.7791	0.7599
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	0.8521	0.8508	0.8483
Fixed Deposits EURO F.E.25 3 Months	At Maturity	0.8521	0.8508	0.8483
Fixed Deposits EURO F.E.25 6 Months	At Maturity	0.8521	0.8508	0.8483
Fixed Deposits EURO F.E.25 1 Year	At Maturity	0.8521	0.8508	0.8483