

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for July 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			
	July 22	June 2022	27-Jun-22 MAY 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	0.9940	0.8808	0.8804
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.9940	0.8808	0.8804
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.9934	0.8807	0.8802
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.9940	0.8808	NA
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.9940	0.8808	NA
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.9940	0.9067	NA
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	0.9940	1.0363	NA
Islamic Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.9940	0.8808	0.8804
Islamic Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.9940	0.8808	0.8804
Islamic Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.9940	0.9067	0.9063
Islamic Roshan Digital Saving Account - USD 100K and Above	Monthly	0.9940	1.0363	1.0358
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.9940	1.2954	1.2947
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	0.9940	1.6840	1.6832
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	0.9940	1.9430	1.9421
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	0.9940	2.2021	2.2011
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.2425	2.5907	2.5895
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.9065	0.7697	0.7791
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.9065	0.7697	0.7791
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	0.9065	0.7697	NA
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	0.9065	0.7697	NA
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	0.9065	0.7697	NA
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	0.9065	0.7697	NA
Islamic Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	0.9065	0.7697	0.7791
Islamic Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	0.9065	0.7697	0.7791
Islamic Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	0.9065	0.7697	0.7791
Islamic Roshan Digital Saving Account - GBP 100K and Above	Monthly	0.9065	0.7697	0.7791
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.9065	1.3271	1.3433
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	1.1785	1.7253	1.7462
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.3598	1.9907	2.0149
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.5411	2.2561	2.2835
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.5411	2.2561	2.2835
EURO				
Saving Deposit EURO F.E.25	Semi Annually	0.8597	0.8521	0.8508
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	0.8597	0.8521	0.8508
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	0.8597	0.8521	NA
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	0.8597	0.8521	NA
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	0.8597	0.8521	NA
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	0.8597	0.8521	NA
Islamic Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	0.8597	0.8521	0.8508
Islamic Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	0.8597	0.8521	0.8508
Islamic Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	0.8597	0.8521	0.8508
Islamic Roshan Digital Saving Account - EUR 100K and Above	Monthly	0.8597	0.8521	0.8508
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	0.8594	0.8523	0.8509
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	1.4328	1.4202	1.4180
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	2.3880	2.3670	2.3633
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	2.3881	2.3670	2.3633
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	2.3881	2.3670	2.3633

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	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%	
AED	Islamic Asaan Roshan Digital Saving Account - AED 0 to 9.999K	Monthly	0.4042	0.4039	NA
	Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	1.0106	1.0097	NA
	Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	1.0106	1.0097	NA
	Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.0106	1.0097	NA
	Islamic Roshan Digital Saving Account - AED 0 to 9.999K	Monthly	0.4043	0.4040	0.4034
	Islamic Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	1.0106	1.0097	1.0087
	Islamic Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	1.0106	1.0097	1.0087
	Islamic Roshan Digital Saving Account - AED 100K and Above	Monthly	1.0106	1.0097	1.0087
SAR	Islamic Asaan Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.4120	0.4118	NA
	Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	1.0299	1.0296	NA
	Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	1.0299	1.0296	NA
	Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.0299	1.0296	NA
	Islamic Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.4120	0.4118	0.4111
	Islamic Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	1.0299	1.0296	1.0277
	Islamic Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	1.0299	1.0296	1.0277
	Islamic Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.0299	1.0296	1.0277
CAD	Islamic Asaan Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.4240	0.4212	NA
	Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	1.0601	1.0529	NA
	Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	1.0601	1.0529	NA
	Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.0601	1.0529	NA
	Islamic Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.4240	0.4212	0.4178
	Islamic Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	1.0601	1.0529	1.0447
	Islamic Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	1.0601	1.0529	1.0447
	Islamic Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.0601	1.0529	1.0447
ALFALAH TERM DEPOSITS					
	Payment Frequency	Weightage	Weightage	Weightage	
USD	Fixed Deposits USD F.E.25 1 Month	At Maturity	0.9940	0.9067	0.9063
	Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	0.9940	0.8808	0.8804
	Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	0.9940	0.8808	0.8804
	Fixed Deposits USD F.E.25 6 Months	At Maturity	0.9940	0.9067	0.9063
	Fixed Deposits USD F.E.25 1 Year	At Maturity	0.9940	1.0363	1.0358
GBP	Fixed Deposits GBP F.E.25 1 Month	At Maturity	0.9065	0.7698	0.7791
	Fixed Deposits GBP F.E.25 3 Months	At Maturity	0.9065	0.7697	0.7791
	Fixed Deposits GBP F.E.25 6 Months	At Maturity	0.9066	0.7698	0.7791
	Fixed Deposits GBP F.E.25 1 Year	At Maturity	0.9066	0.7698	0.7791
EURO	Fixed Deposits EURO F.E.25 1 Month	At Maturity	0.8597	0.8521	0.8508
	Fixed Deposits EURO F.E.25 3 Months	At Maturity	0.8597	0.8521	0.8508
	Fixed Deposits EURO F.E.25 6 Months	At Maturity	0.8597	0.8521	0.8508
	Fixed Deposits EURO F.E.25 1 Year	At Maturity	0.8597	0.8521	0.8508

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