

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **August 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		
	August 22	July 22	June 2022
	PROFIT SHARING RATIO		
USD	USD		
	Share of Mudarib	85%	85%
Rabb ul Maal	15%	15%	15%
GBP	GBP		
	Share of Mudarib	85%	85%
Rabb ul Maal	15%	15%	15%
EURO	EURO		
	Share of Mudarib	85%	85%
Rabb ul Maal	15%	15%	15%
AED	AED		
	Share of Mudarib	85%	85%
Rabb ul Maal	15%	15%	15%
SAR	SAR		
	Share of Mudarib	85%	85%
Rabb ul Maal	15%	15%	15%
CAD	CAD		
	Share of Mudarib	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	0.9869	0.9940	0.8808
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.9868	0.9940	0.8808
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.9868	0.9934	0.8807
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.9868	0.9940	0.8808
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.9868	0.9940	0.8808
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.9868	0.9940	0.9067
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	0.9868	0.9940	1.0363
Islamic Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.9868	0.9940	0.8808
Islamic Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.9868	0.9940	0.8808
Islamic Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.9868	0.9940	0.9067
Islamic Roshan Digital Saving Account - USD 100K and Above	Monthly	0.9868	0.9940	1.0363
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.9868	0.9940	1.2954
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	0.9868	0.9940	1.6840
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	0.9868	0.9940	1.9430
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	0.9868	0.9940	2.2021
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.2335	1.2425	2.5907
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.9238	0.9065	0.7697
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.9238	0.9065	0.7697
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	0.9238	0.9065	0.7697
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	0.9238	0.9065	0.7697
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	0.9238	0.9065	0.7697
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	0.9238	0.9065	0.7697
Islamic Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	0.9238	0.9065	0.7697
Islamic Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	0.9238	0.9065	0.7697
Islamic Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	0.9238	0.9065	0.7697
Islamic Roshan Digital Saving Account - GBP 100K and Above	Monthly	0.9238	0.9065	0.7697
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.9238	0.9065	1.3271
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	1.2010	1.1785	1.7253
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.3857	1.3598	1.9907
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.5705	1.5411	2.2561
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.5705	1.5411	2.2561
EURO				
Saving Deposit EURO F.E.25	Semi Annually	0.8617	0.8597	0.8521
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	0.8617	0.8597	0.8521
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	0.8617	0.8597	0.8521
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	0.8617	0.8597	0.8521
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	0.8617	0.8597	0.8521
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	0.8617	0.8597	0.8521
Islamic Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	0.8617	0.8597	0.8521
Islamic Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	0.8617	0.8597	0.8521
Islamic Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	0.8617	0.8597	0.8521
Islamic Roshan Digital Saving Account - EUR 100K and Above	Monthly	0.8617	0.8597	0.8521
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	0.8621	0.8594	0.8523
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	1.4362	1.4328	1.4202
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	2.3937	2.3880	2.3670
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	2.3937	2.3881	2.3670
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	2.3937	2.3881	2.3670

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 The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

ISLAMIC DEPOSIT PRODUCTS	Date			
	27-Jun-22			
	August 22	July 22	June 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%

AED				
Islamic Asaan Roshan Digital Saving Account - AED 0 to 9,999K	Monthly	0.4042	0.4042	0.4039
Islamic Asaan Roshan Digital Saving Account - AED 10K to 49,999K	Monthly	1.0105	1.0106	1.0097
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99,999K	Monthly	1.0105	1.0106	1.0097
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.0105	1.0106	1.0097
Islamic Roshan Digital Saving Account - AED 0 to 9,999K	Monthly	0.4042	0.4043	0.4040
Islamic Roshan Digital Saving Account - AED 10K to 49,999K	Monthly	1.0105	1.0106	1.0097
Islamic Roshan Digital Saving Account - AED 50K to 99,999K	Monthly	1.0105	1.0106	1.0097
Islamic Roshan Digital Saving Account - AED 100K and Above	Monthly	1.0105	1.0106	1.0097
SAR				
Islamic Asaan Roshan Digital Saving Account - SAR 0 to 9,999K	Monthly	0.4120	0.4120	0.4118
Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49,999K	Monthly	1.0299	1.0299	1.0296
Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99,999K	Monthly	1.0299	1.0299	1.0296
Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.0299	1.0299	1.0296
Islamic Roshan Digital Saving Account - SAR 0 to 9,999K	Monthly	0.4120	0.4120	0.4118
Islamic Roshan Digital Saving Account - SAR 10K to 49,999K	Monthly	1.0299	1.0299	1.0296
Islamic Roshan Digital Saving Account - SAR 50K to 99,999K	Monthly	1.0299	1.0299	1.0296
Islamic Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.0299	1.0299	1.0296
CAD				
Islamic Asaan Roshan Digital Saving Account - CAD 0 to 9,999K	Monthly	0.4228	0.4240	0.4212
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49,999K	Monthly	1.0570	1.0601	1.0529
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99,999K	Monthly	1.0570	1.0601	1.0529
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.0570	1.0601	1.0529
Islamic Roshan Digital Saving Account - CAD 0 to 9,999K	Monthly	0.4229	0.4240	0.4212
Islamic Roshan Digital Saving Account - CAD 10K to 49,999K	Monthly	1.0570	1.0601	1.0529
Islamic Roshan Digital Saving Account - CAD 50K to 99,999K	Monthly	1.0570	1.0601	1.0529
Islamic Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.0571	1.0601	1.0529

ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	0.9868	0.9940	0.9067
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	0.9868	0.9940	0.8808
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	0.9868	0.9940	0.8808
Fixed Deposits USD F.E.25 6 Months	At Maturity	0.9868	0.9940	0.9067
Fixed Deposits USD F.E.25 1 Year	At Maturity	0.9868	0.9940	1.0363
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	0.9238	0.9065	0.7698
Fixed Deposits GBP F.E.25 3 Months	At Maturity	0.9238	0.9065	0.7697
Fixed Deposits GBP F.E.25 6 Months	At Maturity	0.9238	0.9066	0.7698
Fixed Deposits GBP F.E.25 1 Year	At Maturity	0.9238	0.9066	0.7698
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	0.8617	0.8597	0.8521
Fixed Deposits EURO F.E.25 3 Months	At Maturity	0.8617	0.8597	0.8521
Fixed Deposits EURO F.E.25 6 Months	At Maturity	0.8617	0.8597	0.8521
Fixed Deposits EURO F.E.25 1 Year	At Maturity	0.8617	0.8597	0.8521