

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **September 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			
	25-Aug-22			
	September 22	August 22	July 22	
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	0.4042
Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	1.0105	1.0105	1.0106
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	1.0105	1.0105	1.0106
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.0105	1.0105	1.0106
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	Monthly	0.4041	0.4042	0.4043
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	Monthly	1.0105	1.0105	1.0106
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	Monthly	1.0105	1.0105	1.0106
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.0105	1.0105	1.0106
SAR				
Islamic Asaan Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.4120	0.4120	0.4120
Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	1.0299	1.0299	1.0299
Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	1.0299	1.0299	1.0299
Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.0299	1.0299	1.0299
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K	Monthly	0.4120	0.4120	0.4120
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K	Monthly	1.0299	1.0299	1.0299
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K	Monthly	1.0299	1.0299	1.0299
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above	Monthly	1.0299	1.0299	1.0299
CAD				
Islamic Asaan Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.4213	0.4228	0.4240
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	1.0534	1.0570	1.0601
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	1.0534	1.0570	1.0601
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.0534	1.0570	1.0601
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	Monthly	0.4213	0.4229	0.4240
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	Monthly	1.0534	1.0570	1.0601
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	Monthly	1.0534	1.0570	1.0601
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	Monthly	1.0534	1.0571	1.0601

ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	0.9753	0.9868	0.9940
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	0.9753	0.9868	0.9940
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	0.9753	0.9868	0.9940
Fixed Deposits USD F.E.25 6 Months	At Maturity	0.9753	0.9868	0.9940
Fixed Deposits USD F.E.25 1 Year	At Maturity	0.9753	0.9868	0.9940
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	0.8033	0.9238	0.9065
Fixed Deposits GBP F.E.25 3 Months	At Maturity	0.8033	0.9238	0.9065
Fixed Deposits GBP F.E.25 6 Months	At Maturity	0.8033	0.9238	0.9066
Fixed Deposits GBP F.E.25 1 Year	At Maturity	0.8033	0.9238	0.9066
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	0.8617	0.8617	0.8597
Fixed Deposits EURO F.E.25 3 Months	At Maturity	0.8617	0.8617	0.8597
Fixed Deposits EURO F.E.25 6 Months	At Maturity	0.8617	0.8617	0.8597
Fixed Deposits EURO F.E.25 1 Year	At Maturity	0.8617	0.8617	0.8597

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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	0.9754	0.9869	0.9940
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.9753	0.9868	0.9940
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.9754	0.9868	0.9934
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.9753	0.9868	0.9940
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.9753	0.9868	0.9940
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.9753	0.9868	0.9940
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	0.9753	0.9868	0.9940
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K	Monthly	0.9753	0.9868	0.9940
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.9753	0.9868	0.9940
Islamic Roshan Digital Saving Account & FCVA - USD 50K to 99.999K	Monthly	0.9753	0.9868	0.9940
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	0.9753	0.9868	0.9940
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.9753	0.9868	0.9940
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	0.9753	0.9868	0.9940
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	0.9753	0.9868	0.9940
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	0.9753	0.9868	0.9940
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.2191	1.2335	1.2425
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.8033	0.9238	0.9065
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.8033	0.9238	0.9065
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	0.8033	0.9238	0.9065
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	0.8032	0.9238	0.9065
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	0.8032	0.9238	0.9065
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	0.8032	0.9238	0.9065
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K	Monthly	0.8033	0.9238	0.9065
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K	Monthly	0.8033	0.9238	0.9065
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K	Monthly	0.8033	0.9238	0.9065
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	0.8033	0.9238	0.9065
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.8033	0.9238	0.9065
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	1.0443	1.2010	1.1785
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.2050	1.3857	1.3598
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.3656	1.5705	1.5411
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.3656	1.5705	1.5411
EURO				
Saving Deposit EURO F.E.25	Semi Annually	0.8617	0.8617	0.8597
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	0.8617	0.8617	0.8597
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	0.8617	0.8617	0.8597
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	0.8617	0.8617	0.8597
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	0.8617	0.8617	0.8597
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	0.8617	0.8617	0.8597
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K	Monthly	0.8617	0.8617	0.8597
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K	Monthly	0.8617	0.8617	0.8597
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K	Monthly	0.8617	0.8617	0.8597
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	0.8617	0.8617	0.8597
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	0.8616	0.8621	0.8594
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	1.4361	1.4362	1.4328
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	2.3936	2.3937	2.3880
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	2.3936	2.3937	2.3881
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	2.3935	2.3937	2.3881