

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

jBank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **November 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-Oct-22			
	November 22	October 22	September 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%

ALFALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Saving Deposit USD F.E.25	Semi Annually	0.9755	0.9748	0.9754
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.9754	0.9747	0.9753
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.9754	0.9747	0.9754
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.9754	0.9748	0.9753
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.9754	0.9748	0.9753
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.9754	0.9748	0.9753
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	0.9754	0.9748	0.9753
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K	Monthly	0.9754	0.9747	0.9753
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.9754	0.9747	0.9753
Islamic Roshan Digital Saving Account & FCVA - USD 50K to 99.999K	Monthly	0.9754	0.9747	0.9753
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	0.9754	0.9747	0.9753
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.9754	0.9747	0.9753
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	0.9754	0.9747	0.9753
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	0.9754	0.9747	0.9753
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	0.9754	0.9747	0.9753
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.2193	1.2184	1.2191
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.7821	0.7822	0.8033
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.7821	0.7821	0.8033
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	0.7821	0.7821	0.8033
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	0.7821	0.7821	0.8032
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	0.7821	0.7821	0.8032
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	0.7821	0.7821	0.8032
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K	Monthly	0.7821	0.7821	0.8033
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K	Monthly	0.7821	0.7821	0.8033
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K	Monthly	0.7821	0.7821	0.8033
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	0.7821	0.7821	0.8033
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.7821	0.7821	0.8033
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	1.0168	1.0168	1.0443
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.1732	1.1732	1.2050
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.3296	1.3296	1.3656
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.3296	1.3296	1.3656
EURO				
Saving Deposit EURO F.E.25	Semi Annually	0.8440	0.8581	0.8617
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	0.8440	0.8581	0.8617
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	0.8440	0.8581	0.8617
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	0.8440	0.8581	0.8617
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	0.8440	0.8581	0.8617
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	0.8440	0.8581	0.8617
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K	Monthly	0.8440	0.8581	0.8617
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K	Monthly	0.8440	0.8581	0.8617
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K	Monthly	0.8440	0.8581	0.8617
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	0.8440	0.8581	0.8617
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	0.8439	0.8581	0.8616
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	1.4067	1.4302	1.4361
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	2.3444	2.3837	2.3936
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	2.3445	2.3837	2.3936
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	2.3445	2.3837	2.3935

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USD		USD			
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	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	1.0104	1.0105
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K		Monthly	1.0105	1.0104	1.0105
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above		Monthly	1.0105	1.0104	1.0105
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K		Monthly	0.4041	0.4043	0.4041
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K		Monthly	1.0105	1.0104	1.0105
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K		Monthly	1.0105	1.0104	1.0105
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above		Monthly	1.0105	1.0104	1.0105
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	0.4119	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	0.4215	0.4220	0.4213
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K		Monthly	1.0538	1.0551	1.0534
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K		Monthly	1.0538	1.0551	1.0534
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above		Monthly	1.0538	1.0551	1.0534
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K		Monthly	0.4216	0.4220	0.4213
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K		Monthly	1.0538	1.0551	1.0534
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K		Monthly	1.0538	1.0551	1.0534
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above		Monthly	1.0538	1.0551	1.0534
ALFALAH TERM DEPOSITS		Payment Frequency	Weightage	Weightage	Weightage
USD					
Fixed Deposits USD F.E.25 1 Month		At Maturity	0.9754	0.9747	0.9753
Fixed Deposits USD F.E.25 3 Months (0-999,999)		At Maturity	0.9754	0.9747	0.9753
Fixed Deposits USD F.E.25 3 Months (1m & Above)		At Maturity	0.9754	0.9747	0.9753
Fixed Deposits USD F.E.25 6 Months		At Maturity	0.9754	0.9747	0.9753
Fixed Deposits USD F.E.25 1 Year		At Maturity	0.9754	0.9747	0.9753
GBP					
Fixed Deposits GBP F.E.25 1 Month		At Maturity	0.7821	0.7821	0.8033
Fixed Deposits GBP F.E.25 3 Months		At Maturity	0.7821	0.7821	0.8033
Fixed Deposits GBP F.E.25 6 Months		At Maturity	0.7821	0.7822	0.8033
Fixed Deposits GBP F.E.25 1 Year		At Maturity	0.7821	0.7822	0.8033
EURO					
Fixed Deposits EURO F.E.25 1 Month		At Maturity	0.8440	0.8581	0.8617
Fixed Deposits EURO F.E.25 3 Months		At Maturity	0.8440	0.8581	0.8617
Fixed Deposits EURO F.E.25 6 Months		At Maturity	0.8440	0.8581	0.8617
Fixed Deposits EURO F.E.25 1 Year		At Maturity	0.8440	0.8581	0.8617