

**Bank Alfalah Limited**  
**Islamic Banking Group**  
**PROFIT DISTRIBUTION RATIO AND WEIGHTAGES**

jBank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for December 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			
	December 22	November 22	October 22	
	<b>PROFIT SHARING RATIO</b>			
	<b>USD</b>			
USD	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
	<b>GBP</b>			
GBP	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
	<b>EURO</b>			
EURO	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
	<b>AED</b>			
AED	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
	<b>SAR</b>			
SAR	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
	<b>CAD</b>			
CAD	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%

ALFALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
<b>USD</b>				
Saving Deposit USD F.E.25	Semi Annually	0.9763	0.9755	0.9748
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.9762	0.9754	0.9747
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.9762	0.9754	0.9747
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9,999K	Monthly	0.9762	0.9754	0.9748
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49,999K	Monthly	0.9762	0.9754	0.9748
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99,999K	Monthly	0.9762	0.9754	0.9748
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	0.9762	0.9754	0.9748
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9,999K	Monthly	0.9762	0.9754	0.9747
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49,999K	Monthly	0.9762	0.9754	0.9747
Islamic Roshan Digital Saving Account & FCVA - USD 50K to 99,999K	Monthly	0.9762	0.9754	0.9747
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	0.9762	0.9754	0.9747
Alfalah Islamic Profex Account USD - 0 to 4,999K	Monthly	0.9762	0.9754	0.9747
Alfalah Islamic Profex Account USD - 5K to 9,999K	Monthly	0.9762	0.9754	0.9747
Alfalah Islamic Profex Account USD - 10K to 24,999K	Monthly	0.9762	0.9754	0.9747
Alfalah Islamic Profex Account USD - 25K to 99,999K	Monthly	0.9762	0.9754	0.9747
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.2203	1.2193	1.2184
<b>GBP</b>				
Saving Deposit GBP F.E.25	Semi Annually	0.7764	0.7821	0.7822
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.7764	0.7821	0.7821
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9,999K	Monthly	0.7764	0.7821	0.7821
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49,999K	Monthly	0.7763	0.7821	0.7821
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99,999K	Monthly	0.7763	0.7821	0.7821
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	0.7763	0.7821	0.7821
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9,999K	Monthly	0.7764	0.7821	0.7821
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49,999K	Monthly	0.7764	0.7821	0.7821
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99,999K	Monthly	0.7764	0.7821	0.7821
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	0.7764	0.7821	0.7821
Alfalah Islamic Profex Account GBP - 0 to 4,999K	Monthly	0.7764	0.7821	0.7821
Alfalah Islamic Profex Account GBP - 5K to 9,999K	Monthly	1.0093	1.0168	1.0168
Alfalah Islamic Profex Account GBP - 10K to 24,999K	Monthly	1.1646	1.1732	1.1732
Alfalah Islamic Profex Account GBP - 25K to 99,999K	Monthly	1.3198	1.3296	1.3296
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.3198	1.3296	1.3296
<b>EURO</b>				
Saving Deposit EURO F.E.25	Semi Annually	0.8460	0.8440	0.8581
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	0.8460	0.8440	0.8581
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9,999K	Monthly	0.8460	0.8440	0.8581
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49,999K	Monthly	0.8460	0.8440	0.8581
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99,999K	Monthly	0.8460	0.8440	0.8581
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	0.8460	0.8440	0.8581
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9,999K	Monthly	0.8460	0.8440	0.8581
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49,999K	Monthly	0.8460	0.8440	0.8581
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99,999K	Monthly	0.8460	0.8440	0.8581
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	0.8460	0.8440	0.8581
Alfalah Islamic Profex Account EURO - 0 to 4,999K	Monthly	0.8461	0.8439	0.8581
Alfalah Islamic Profex Account EURO - 5K to 9,999K	Monthly	1.4100	1.4067	1.4302
Alfalah Islamic Profex Account EURO - 10K to 24,999K	Monthly	2.3500	2.3444	2.3837
Alfalah Islamic Profex Account EURO - 25K to 99,999K	Monthly	2.3500	2.3445	2.3837
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	2.3500	2.3445	2.3837



**Bank Alfalah Limited**  
**Islamic Banking Group**  
**PROFIT DISTRIBUTION RATIO AND WEIGHTAGES**

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **December 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			
	December 22	November 22	October 22	
<b>PROFIT SHARING RATIO</b>				
USD	<b>USD</b>			
	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
GBP	<b>GBP</b>			
	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
EURO	<b>EURO</b>			
	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
AED	<b>AED</b>			
	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
SAR	<b>SAR</b>			
	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
CAD	<b>CAD</b>			
	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
<b>AED</b>				
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	1.0104	1.0105	1.0104
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99,999K	Monthly	1.0104	1.0105	1.0104
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.0104	1.0105	1.0104
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9,999K	Monthly	0.4042	0.4041	0.4043
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49,999K	Monthly	1.0105	1.0105	1.0104
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99,999K	Monthly	1.0104	1.0105	1.0104
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.0104	1.0105	1.0104
<b>SAR</b>				
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	0.4119	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	1.0300	1.0299	1.0299
<b>CAD</b>				
Islamic Asaan Roshan Digital Saving Account - CAD 0 to 9,999K	Monthly	0.4217	0.4215	0.4220
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49,999K	Monthly	1.0543	1.0538	1.0551
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99,999K	Monthly	1.0543	1.0538	1.0551
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.0543	1.0538	1.0551
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9,999K	Monthly	0.4217	0.4216	0.4220
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49,999K	Monthly	1.0543	1.0538	1.0551
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99,999K	Monthly	1.0543	1.0538	1.0551
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	Monthly	1.0543	1.0538	1.0551
<b>ALFALAH TERM DEPOSITS</b>				
	<b>Payment Frequency</b>	<b>Weightage</b>	<b>Weightage</b>	<b>Weightage</b>
<b>USD</b>				
Fixed Deposits USD F.E.25 1 Month	At Maturity	0.9762	0.9754	0.9747
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	0.9762	0.9754	0.9747
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	0.9762	0.9754	0.9747
Fixed Deposits USD F.E.25 6 Months	At Maturity	0.9762	0.9754	0.9747
Fixed Deposits USD F.E.25 1 Year	At Maturity	0.9762	0.9754	0.9747
<b>GBP</b>				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	0.7764	0.7821	0.7821
Fixed Deposits GBP F.E.25 3 Months	At Maturity	0.7764	0.7821	0.7821
Fixed Deposits GBP F.E.25 6 Months	At Maturity	0.7764	0.7821	0.7822
Fixed Deposits GBP F.E.25 1 Year	At Maturity	0.7764	0.7821	0.7822
<b>EURO</b>				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	0.8460	0.8440	0.8581
Fixed Deposits EURO F.E.25 3 Months	At Maturity	0.8460	0.8440	0.8581
Fixed Deposits EURO F.E.25 6 Months	At Maturity	0.8460	0.8440	0.8581
Fixed Deposits EURO F.E.25 1 Year	At Maturity	0.8460	0.8440	0.8581