

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

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **January 2023** 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			
	26-Dec-22			
	January 23	December 22	November 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	0.9771	0.9763	0.9755
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.9770	0.9762	0.9754
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.9770	0.9762	0.9754
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.9771	0.9762	0.9754
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.9771	0.9762	0.9754
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.9771	0.9762	0.9754
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	0.9771	0.9762	0.9754
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K	Monthly	0.9770	0.9762	0.9754
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.9770	0.9762	0.9754
Islamic Roshan Digital Saving Account & FCVA - USD 50K to 99.999K	Monthly	0.9770	0.9762	0.9754
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	0.9770	0.9762	0.9754
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.9771	0.9762	0.9754
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	0.9770	0.9762	0.9754
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	0.9770	0.9762	0.9754
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	0.9770	0.9762	0.9754
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.2213	1.2203	1.2193
<b>GBP</b>				
Saving Deposit GBP F.E.25	Semi Annually	0.7792	0.7764	0.7821
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.7791	0.7764	0.7821
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	0.7791	0.7764	0.7821
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	0.7791	0.7763	0.7821
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	0.7791	0.7763	0.7821
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	0.7791	0.7763	0.7821
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K	Monthly	0.7791	0.7764	0.7821
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K	Monthly	0.7791	0.7764	0.7821
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K	Monthly	0.7791	0.7764	0.7821
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	0.7791	0.7764	0.7821
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.7791	0.7764	0.7821
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	1.0129	1.0093	1.0168
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.1687	1.1646	1.1732
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.3245	1.3198	1.3296
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.3245	1.3198	1.3296
<b>EURO</b>				
Saving Deposit EURO F.E.25	Semi Annually	0.8575	0.8460	0.8440
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	0.8575	0.8460	0.8440
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	0.8575	0.8460	0.8440
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	0.8575	0.8460	0.8440
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	0.8575	0.8460	0.8440
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	0.8575	0.8460	0.8440
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K	Monthly	0.8575	0.8460	0.8440
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K	Monthly	0.8574	0.8460	0.8440
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K	Monthly	0.8575	0.8460	0.8440
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	0.8575	0.8460	0.8440
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	0.8574	0.8461	0.8439
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	1.4291	1.4100	1.4067
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	2.3818	2.3500	2.3444
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	2.3818	2.3500	2.3445
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	2.3818	2.3500	2.3445



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	<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%

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	1.0104	1.0104	1.0105
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	1.0104	1.0104	1.0105
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.0104	1.0104	1.0105
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	Monthly	0.4041	0.4042	0.4041
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	Monthly	1.0104	1.0105	1.0105
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	Monthly	1.0104	1.0104	1.0105
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.0104	1.0104	1.0105
<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	0.4120	0.4119
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	1.0300	1.0299
<b>CAD</b>				
Islamic Asaan Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.4221	0.4217	0.4215
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	1.0553	1.0543	1.0538
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	1.0553	1.0543	1.0538
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.0553	1.0543	1.0538
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	Monthly	0.4221	0.4217	0.4216
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	Monthly	1.0553	1.0543	1.0538
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	Monthly	1.0553	1.0543	1.0538
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	Monthly	1.0553	1.0543	1.0538

ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
<b>USD</b>				
Fixed Deposits USD F.E.25 1 Month	At Maturity	0.9770	0.9762	0.9754
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	0.9770	0.9762	0.9754
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	0.9770	0.9762	0.9754
Fixed Deposits USD F.E.25 6 Months	At Maturity	0.9770	0.9762	0.9754
Fixed Deposits USD F.E.25 1 Year	At Maturity	0.9770	0.9762	0.9754
<b>GBP</b>				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	0.7791	0.7764	0.7821
Fixed Deposits GBP F.E.25 3 Months	At Maturity	0.7791	0.7764	0.7821
Fixed Deposits GBP F.E.25 6 Months	At Maturity	0.7791	0.7764	0.7821
Fixed Deposits GBP F.E.25 1 Year	At Maturity	0.7791	0.7764	0.7821
<b>EURO</b>				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	0.8575	0.8460	0.8440
Fixed Deposits EURO F.E.25 3 Months	At Maturity	0.8575	0.8460	0.8440
Fixed Deposits EURO F.E.25 6 Months	At Maturity	0.8575	0.8460	0.8440
Fixed Deposits EURO F.E.25 1 Year	At Maturity	0.8575	0.8460	0.8440