

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **February 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			
	February 23	January 23	December 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	1.2504	0.9771	0.9763
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	1.2507	0.9770	0.9762
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	1.2507	0.9770	0.9762
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.5004	0.9771	0.9762
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.7504	0.9771	0.9762
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	1.0004	0.9771	0.9762
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	1.2506	0.9771	0.9762
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K	Monthly	0.5003	0.9770	0.9762
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.7504	0.9770	0.9762
Islamic Roshan Digital Saving Account & FCVA - USD 50K to 99.999K	Monthly	1.0005	0.9770	0.9762
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.2507	0.9770	0.9762
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.5003	0.9771	0.9762
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	0.5003	0.9770	0.9762
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	0.7504	0.9770	0.9762
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.0005	0.9770	0.9762
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.2507	1.2213	1.2203
GBP				
Saving Deposit GBP F.E.25	Semi Annually	1.4037	0.7792	0.7764
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	1.4036	0.7791	0.7764
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	0.5614	0.7791	0.7764
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	0.8422	0.7791	0.7763
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.1229	0.7791	0.7763
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	1.4037	0.7791	0.7763
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K	Monthly	0.5615	0.7791	0.7764
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K	Monthly	0.8422	0.7791	0.7764
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K	Monthly	1.1229	0.7791	0.7764
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	1.4036	0.7791	0.7764
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.5615	0.7791	0.7764
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	0.5614	1.0129	1.0093
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	0.8422	1.1687	1.1646
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.1229	1.3245	1.3198
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.4036	1.3245	1.3198
EURO				
Saving Deposit EURO F.E.25	Semi Annually	1.0000	0.8575	0.8460
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	1.0007	0.8575	0.8460
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	1.0010	0.8575	0.8460
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	1.0010	0.8575	0.8460
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	1.0010	0.8575	0.8460
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	1.0010	0.8575	0.8460
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K	Monthly	1.0000	0.8575	0.8460
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K	Monthly	1.0001	0.8574	0.8460
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K	Monthly	0.9996	0.8575	0.8460
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	1.0000	0.8575	0.8460
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	1.0005	0.8574	0.8461
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	0.9999	1.4291	1.4100
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	1.0001	2.3818	2.3500
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	1.0003	2.3818	2.3500
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0000	2.3818	2.3500

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GBP	Share of Mudarib	85%	85%	85%		
	Rabb ul Maal	15%	15%	15%		
EURO	Share of Mudarib	85%	85%	85%		
	Rabb ul Maal	15%	15%	15%		
AED	Share of Mudarib	85%	85%	85%		
	Rabb ul Maal	15%	15%	15%		
SAR	Share of Mudarib	85%	85%	85%		
	Rabb ul Maal	15%	15%	15%		
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	0.4505	0.4042	0.4042	
	Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.6753	1.0104	1.0104	
	Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.9001	1.0104	1.0104	
	Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.1258	1.0104	1.0104	
	Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	Monthly	0.4502	0.4041	0.4042	
	Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	Monthly	0.6753	1.0104	1.0105	
	Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	Monthly	0.9004	1.0104	1.0104	
	Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.1255	1.0104	1.0104	
	SAR	Islamic Asaan Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.5358	0.4120	0.4120
		Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.8032	1.0299	1.0299
Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K		Monthly	1.0705	1.0299	1.0299	
Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above		Monthly	1.3390	1.0299	1.0299	
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K		Monthly	0.5355	0.4120	0.4120	
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K		Monthly	0.8032	1.0299	1.0299	
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K		Monthly	1.0709	1.0299	1.0299	
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above		Monthly	1.3386	1.0300	1.0300	
CAD	Islamic Asaan Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.5862	0.4221	0.4217	
	Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	0.8787	1.0553	1.0543	
	Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	1.1712	1.0553	1.0543	
	Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.4649	1.0553	1.0543	
	Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	Monthly	0.5858	0.4221	0.4217	
	Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	Monthly	0.8787	1.0553	1.0543	
	Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	Monthly	1.1716	1.0553	1.0543	
	Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	Monthly	1.4645	1.0553	1.0543	
ALFALAH TERM DEPOSITS		Payment Frequency	Weightage	Weightage	Weightage	
USD	Fixed Deposits USD F.E.25 1 Month	At Maturity	0.5003	0.9770	0.9762	
	Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	0.6504	0.9770	0.9762	
	Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.5008	0.9770	0.9762	
	Fixed Deposits USD F.E.25 6 Months	At Maturity	0.7504	0.9770	0.9762	
	Fixed Deposits USD F.E.25 1 Year	At Maturity	1.2507	0.9770	0.9762	
GBP	Fixed Deposits GBP F.E.25 1 Month	At Maturity	0.5614	0.7791	0.7764	
	Fixed Deposits GBP F.E.25 3 Months	At Maturity	0.7298	0.7791	0.7764	
	Fixed Deposits GBP F.E.25 6 Months	At Maturity	0.8423	0.7791	0.7764	
	Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.4037	0.7791	0.7764	
EURO	Fixed Deposits EURO F.E.25 1 Month	At Maturity	0.9996	0.8575	0.8460	
	Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.0003	0.8575	0.8460	
	Fixed Deposits EURO F.E.25 6 Months	At Maturity	0.9992	0.8575	0.8460	
	Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.0000	0.8575	0.8460	