

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **March 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			
	23-Feb-23			
	March 23	February 23	January 23	
	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	0.5024	1.2504	0.9771
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.5018	1.2507	0.9770
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.5018	1.2507	0.9770
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.5020	0.5004	0.9771
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.7530	0.7504	0.9771
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	1.0036	1.0004	0.9771
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	1.2544	1.2506	0.9771
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K	Monthly	0.5018	0.5003	0.9770
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.7528	0.7504	0.9770
Islamic Roshan Digital Saving Account & FCVA - USD 50K to 99.999K	Monthly	1.0037	1.0005	0.9770
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.2546	1.2507	0.9770
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.5018	0.5003	0.9771
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	0.5018	0.5003	0.9770
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	0.7528	0.7504	0.9770
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.0037	1.0005	0.9770
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.2546	1.2507	1.2213
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.5632	1.4037	0.7792
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.5632	1.4036	0.7791
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	0.5633	0.5614	0.7791
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	0.8450	0.8422	0.7791
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.1263	1.1229	0.7791
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	1.4081	1.4037	0.7791
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K	Monthly	0.5632	0.5615	0.7791
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K	Monthly	0.8448	0.8422	0.7791
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K	Monthly	1.1263	1.1229	0.7791
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	1.4079	1.4036	0.7791
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.5632	0.5615	0.7791
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	0.5632	0.5614	1.0129
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	0.8448	0.8422	1.1687
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.1263	1.1229	1.3245
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.4079	1.4036	1.3245
EURO				
Saving Deposit EURO F.E.25	Semi Annually	1.0000	1.0000	0.8575
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	1.0006	1.0007	0.8575
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	1.0037	1.0010	0.8575
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	1.0037	1.0010	0.8575
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	1.0037	1.0010	0.8575
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	1.0037	1.0010	0.8575
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K	Monthly	0.9999	1.0000	0.8575
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K	Monthly	0.9999	1.0001	0.8574
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K	Monthly	0.9997	0.9996	0.8575
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	1.0000	1.0000	0.8575
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	1.0004	1.0005	0.8574
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	1.0000	0.9999	1.4291
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	1.0000	1.0001	2.3818
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	0.9999	1.0003	2.3818
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0000	1.0000	2.3818

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	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	0.4503	0.4505	0.4042
Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.6750	0.6753	1.0104
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.8997	0.9001	1.0104
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.1253	1.1258	1.0104
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	Monthly	0.4500	0.4502	0.4041
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	Monthly	0.6750	0.6753	1.0104
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	Monthly	0.9000	0.9004	1.0104
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.1250	1.1255	1.0104
SAR				
Islamic Asaan Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.5364	0.5358	0.4120
Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.8041	0.8032	1.0299
Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	1.0718	1.0705	1.0299
Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.3405	1.3390	1.0299
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K	Monthly	0.5360	0.5355	0.4120
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K	Monthly	0.8041	0.8032	1.0299
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K	Monthly	1.0721	1.0709	1.0299
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above	Monthly	1.3402	1.3386	1.0300
CAD				
Islamic Asaan Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.5956	0.5862	0.4221
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	0.8928	0.8787	1.0553
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	1.1900	1.1712	1.0553
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.4883	1.4649	1.0553
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	Monthly	0.5952	0.5858	0.4221
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	Monthly	0.8928	0.8787	1.0553
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	Monthly	1.1904	1.1716	1.0553
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	Monthly	1.4879	1.4645	1.0553
ALFALAH TERM DEPOSITS				
	Payment Frequency	Weightage	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	0.5018	0.5003	0.9770
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	0.6524	0.6504	0.9770
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.5055	1.5008	0.9770
Fixed Deposits USD F.E.25 6 Months	At Maturity	0.7528	0.7504	0.9770
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.2546	1.2507	0.9770
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	0.5632	0.5614	0.7791
Fixed Deposits GBP F.E.25 3 Months	At Maturity	0.7321	0.7298	0.7791
Fixed Deposits GBP F.E.25 6 Months	At Maturity	0.8449	0.8423	0.7791
Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.408	1.4037	0.7791
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	0.9987	0.9996	0.8575
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.0010	1.0003	0.8575
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.0004	0.9992	0.8575
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.0000	1.0000	0.8575