

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **May 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		
	May 23	April 23	March 23
PROFIT SHARING RATIO			
USD	USD		
	Share of Mudarib	85%	85%
GBP	GBP		
	Share of Mudarib	85%	85%
EURO	EURO		
	Share of Mudarib	85%	85%
AED	AED		
	Share of Mudarib	85%	85%
SAR	SAR		
	Share of Mudarib	85%	85%
CAD	CAD		
	Share of Mudarib	85%	85%

ALFALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Saving Deposit USD F.E.25	Semi Annually	0.4685	0.9685	0.5024
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.4134	0.9685	0.5018
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.5511	0.9685	0.5018
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9,999K	Monthly	0.4134	0.9685	0.5020
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49,999K	Monthly	0.4409	0.9798	0.7530
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99,999K	Monthly	0.5512	0.9912	1.0036
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	1.1574	1.4242	1.2544
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9,999K	Monthly	0.4134	0.5127	0.5018
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49,999K	Monthly	0.4409	0.5811	0.7528
Islamic Roshan Digital Saving Account & FCVA - USD 50K to 99,999K	Monthly	1.1023	0.7748	1.0037
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.1850	1.4242	1.2546
Alfalah Islamic Profex Account USD - 0 to 4,999K	Monthly	0.4134	0.5127	0.5018
Alfalah Islamic Profex Account USD - 5K to 9,999K	Monthly	0.4409	0.5241	0.5018
Alfalah Islamic Profex Account USD - 10K to 24,999K	Monthly	0.4960	0.5811	0.7528
Alfalah Islamic Profex Account USD - 25K to 99,999K	Monthly	1.1023	0.7748	1.0037
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.1850	1.4242	1.2546
Alfalah Islamic Business Way (FCY) USD	Monthly	0.0011		
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.5790	0.5509	0.5632
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.5790	0.5509	0.5632
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9,999K	Monthly	0.5791	0.5509	0.5633
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49,999K	Monthly	0.8687	0.8263	0.8450
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99,999K	Monthly	1.1579	1.1015	1.1263
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	1.4476	1.3772	1.4081
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9,999K	Monthly	0.5790	0.5508	0.5632
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49,999K	Monthly	0.8685	0.8263	0.8448
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99,999K	Monthly	1.1579	1.1017	1.1263
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	1.4474	1.3771	1.4079
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9,999K Busi	Monthly	0.5789	0.5509	
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49,999K B	Monthly	0.8685	0.8263	
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99,999K B	Monthly	1.1579	1.1017	
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	1.4474	1.3771	
Alfalah Islamic Profex Account GBP - 0 to 4,999K	Monthly	0.5790	0.5508	0.5632
Alfalah Islamic Profex Account GBP - 5K to 9,999K	Monthly	0.5790	0.5508	0.5632
Alfalah Islamic Profex Account GBP - 10K to 24,999K	Monthly	0.8685	0.8263	0.8448
Alfalah Islamic Profex Account GBP - 25K to 99,999K	Monthly	1.1579	1.1017	1.1263
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.4474	1.3771	1.4079
Alfalah Islamic Business Way (FCY) GBP	Monthly	0.0116		
EURO				
Saving Deposit EURO F.E.25	Semi Annually	1.0064	1.0000	1.0000
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	1.0070	1.0000	1.0006
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9,999K	Monthly	1.0101	1.0029	1.0037
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49,999K	Monthly	1.0101	1.0029	1.0037
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99,999K	Monthly	1.0101	1.0029	1.0037
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	1.0101	1.0029	1.0037
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9,999K	Monthly	1.0064	1.0001	0.9999
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49,999K	Monthly	1.0064	1.0000	0.9999
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99,999K	Monthly	1.0061	1.0000	0.9997
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	1.0064	1.0000	1.0000
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9,999K Busi	Monthly	1.0068	0.9994	
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49,999K B	Monthly	1.0068	0.9994	
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99,999K B	Monthly	1.0068	0.9994	
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	1.0068	0.9994	
Alfalah Islamic Profex Account EURO - 0 to 4,999K	Monthly	1.0059	0.9994	1.0004
Alfalah Islamic Profex Account EURO - 5K to 9,999K	Monthly	1.0064	0.9999	1.0000
Alfalah Islamic Profex Account EURO - 10K to 24,999K	Monthly	1.0064	0.9999	1.0000
Alfalah Islamic Profex Account EURO - 25K to 99,999K	Monthly	1.0063	1.0002	0.9999
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0064	1.0000	1.0000
Alfalah Islamic Business Way (FCY) EUR	Monthly	0.2014		

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		Date		
		May 23	April 23	March 23
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USD	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
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	0.4834	0.4496	0.4503
Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.7247	0.6744	0.6750
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.9659	0.8992	0.8997
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.2081	1.1239	1.1253
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	Monthly	0.4831	0.4496	0.4500
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	Monthly	0.7247	0.6744	0.6750
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	Monthly	0.9662	0.8992	0.9000
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.2078	1.1239	1.1250
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K Busi	Monthly	0.4831	0.4496	
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K B	Monthly	0.7247	0.6744	
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K B	Monthly	0.9662	0.8992	
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.2078	1.1239	
Alfalah Islamic Business Way (FCY) AED	Monthly	0.0097		
SAR				
Islamic Asaan Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.5670	0.5354	0.5364
Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.8500	0.8031	0.8041
Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	1.1330	1.0707	1.0718
Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.4171	1.3384	1.3405
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K	Monthly	0.5667	0.5354	0.5360
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K	Monthly	0.8500	0.8031	0.8041
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K	Monthly	1.1334	1.0707	1.0721
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above	Monthly	1.4167	1.3384	1.3402
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K Busi	Monthly	0.5667	0.5354	
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K B	Monthly	0.8500	0.8031	
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K B	Monthly	1.1334	1.0707	
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above	Monthly	1.4167	1.3384	
Alfalah Islamic Business Way (FCY) SAR	Monthly	0.0113		
CAD				
Islamic Asaan Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.7132	0.5843	0.5956
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	1.0691	0.8765	0.8928
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	1.4250	1.1686	1.1900
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.7823	1.4608	1.4883
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	Monthly	0.7127	0.5843	0.5952
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	Monthly	1.0691	0.8765	0.8928
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	Monthly	1.4255	1.1686	1.1904
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	Monthly	1.7818	1.4608	1.4879
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K Busi	Monthly	0.7127	0.5843	
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K B	Monthly	1.0691	0.8765	
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K B	Monthly	1.4255	1.1686	
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	Monthly	1.7818	1.4608	
Alfalah Islamic Business Way (FCY) CAD	Monthly	0.0143		
ALFALAH TERM DEPOSITS		Payment Frequency	Weightage	Weightage
USD	Fixed Deposits USD F.E.25 1 Month	At Maturity	0.5511	0.5127
	Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	0.6338	0.5127
	Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	0.6614	0.5127
	Fixed Deposits USD F.E.25 6 Months	At Maturity	0.6889	0.5127
	Fixed Deposits USD F.E.25 1 Year	At Maturity	1.2395	0.9685
GBP	Fixed Deposits GBP F.E.25 1 Month	At Maturity	0.5790	0.5509
	Fixed Deposits GBP F.E.25 3 Months	At Maturity	0.7527	0.7161
	Fixed Deposits GBP F.E.25 6 Months	At Maturity	0.8686	0.8263
	Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.4475	1.3772
	EURO	Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.0051
Fixed Deposits EURO F.E.25 3 Months		At Maturity	1.0074	1.0008
Fixed Deposits EURO F.E.25 6 Months		At Maturity	1.0068	0.9994
Fixed Deposits EURO F.E.25 1 Year		At Maturity	1.0064	1.0000