

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for June 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			
	June 23	May 23	April 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	0.4327	0.4685	0.9685
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.4327	0.4134	0.9685
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.5769	0.5511	0.9685
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.4327	0.4134	0.9685
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.4327	0.4409	0.9798
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.4327	0.5512	0.9912
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	0.4327	1.1574	1.4242
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K	Monthly	0.4327	0.4134	0.5127
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.5769	0.4409	0.5811
Islamic Roshan Digital Saving Account & FCVA - USD 50K to 99.999K	Monthly	0.8653	1.1023	0.7748
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.1537	1.1850	1.4242
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K Busi	Monthly	0.4327	0.4133	0.5127
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.5768	0.4409	0.5811
Islamic Roshan Digital Saving Account & FCVA - USD 50K to 99.999K	Monthly	0.8653	1.1023	0.7747
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.1538	1.1850	1.4241
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.4327	0.4134	0.5127
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	0.4327	0.4409	0.5241
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	0.5769	0.4960	0.5811
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.0095	1.1023	0.7748
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.1537	1.1850	1.4242
Alfalah Islamic Business Way (FCY) USD	Monthly	0.0006	0.0011	
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.8159	0.5790	0.5509
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.8160	0.5790	0.5509
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	0.8160	0.5791	0.5509
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	1.2238	0.8687	0.8263
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.6315	1.1579	1.1015
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	2.0399	1.4476	1.3772
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K	Monthly	0.8159	0.5790	0.5508
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K	Monthly	1.2238	0.8685	0.8263
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K	Monthly	1.6318	1.1579	1.1017
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	2.0397	1.4474	1.3771
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K Busi	Monthly	0.8160	0.5789	0.5509
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K	Monthly	1.2239	0.8685	0.8263
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K	Monthly	1.6318	1.1579	1.1017
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	2.0396	1.4474	1.3771
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.8159	0.5790	0.5508
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	0.8159	0.5790	0.5508
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.2238	0.8685	0.8263
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.6318	1.1579	1.1017
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	2.0397	1.4474	1.3771
Alfalah Islamic Business Way (FCY) GBP	Monthly	0.0163	0.0116	
EURO				
Saving Deposit EURO F.E.25	Semi Annually	1.0053	1.0064	1.0000
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	1.0053	1.0070	1.0000
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	1.0081	1.0101	1.0029
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	1.0081	1.0101	1.0029
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	1.0081	1.0101	1.0029
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	1.0081	1.0101	1.0029
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K	Monthly	1.0053	1.0064	1.0001
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K	Monthly	1.0053	1.0064	1.0000
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K	Monthly	1.0053	1.0061	1.0000
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	1.0053	1.0064	1.0000
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K Busi	Monthly	1.0047	1.0068	0.9994
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K	Monthly	1.0047	1.0068	0.9994
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K	Monthly	1.0047	1.0068	0.9994
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	1.0047	1.0068	0.9994
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	1.0052	1.0059	0.9994
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	1.0053	1.0064	0.9999
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	1.0053	1.0064	0.9999
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	1.0055	1.0063	1.0002
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0053	1.0064	1.0000
Alfalah Islamic Business Way (FCY) EUR	Monthly	0.2009	0.2014	

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GBP	Share of Mudarib	85%	85%	85%	
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		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	0.4966	0.4834	0.4496
	Islamic Asaan Roshan Digital Saving Account - AED 10K to 49,999K	Monthly	0.7449	0.7247	0.6744
	Islamic Asaan Roshan Digital Saving Account - AED 50K to 99,999K	Monthly	0.9932	0.9659	0.8992
	Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.2415	1.2081	1.1239
	Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9,999K	Monthly	0.4965	0.4831	0.4496
	Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49,999K	Monthly	0.7449	0.7247	0.6744
	Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99,999K	Monthly	0.9932	0.9662	0.8992
	Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.2415	1.2078	1.1239
	Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9,999K Busi	Monthly	0.4965	0.4831	0.4496
	Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49,999K B	Monthly	0.7449	0.7247	0.6744
	Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99,999K B	Monthly	0.9932	0.9662	0.8992
	Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.2415	1.2078	1.1239
	Alfalah Islamic Business Way (FCY) AED	Monthly	0.0099	0.0097	
SAR					
	Islamic Asaan Roshan Digital Saving Account - SAR 0 to 9,999K	Monthly	0.6365	0.5670	0.5354
	Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49,999K	Monthly	0.9547	0.8500	0.8031
	Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99,999K	Monthly	1.2729	1.1330	1.0707
	Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.5911	1.4171	1.3384
	Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9,999K	Monthly	0.6364	0.5667	0.5354
	Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49,999K	Monthly	0.9547	0.8500	0.8031
	Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99,999K	Monthly	1.2729	1.1334	1.0707
	Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above	Monthly	1.5911	1.4167	1.3384
	Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9,999K Busi	Monthly	0.6364	0.5667	0.5354
	Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49,999K B	Monthly	0.9547	0.8500	0.8031
	Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99,999K B	Monthly	1.2729	1.1334	1.0707
	Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above	Monthly	1.5911	1.4167	1.3384
	Alfalah Islamic Business Way (FCY) SAR	Monthly	0.0127	0.0113	
CAD					
	Islamic Asaan Roshan Digital Saving Account - CAD 0 to 9,999K	Monthly	0.7379	0.7132	0.5843
	Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49,999K	Monthly	1.1068	1.0691	0.8765
	Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99,999K	Monthly	1.4757	1.4250	1.1686
	Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.8447	1.7823	1.4608
	Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9,999K	Monthly	0.7384	0.7127	0.5843
	Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49,999K	Monthly	1.1069	1.0691	0.8765
	Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99,999K	Monthly	1.4757	1.4255	1.1686
	Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	Monthly	1.8447	1.7818	1.4608
	Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9,999K Busi	Monthly	0.7384	0.7127	0.5843
	Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49,999K B	Monthly	1.1069	1.0691	0.8765
	Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99,999K B	Monthly	1.4757	1.4255	1.1686
	Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	Monthly	1.8447	1.7818	1.4608
	Alfalah Islamic Business Way (FCY) CAD	Monthly	0.0147	0.0143	
ALFALAH TERM DEPOSITS					
		Payment Frequency	Weightage	Weightage	Weightage
USD					
	Fixed Deposits USD F.E.25 1 Month	At Maturity	0.7211	0.5511	0.5127
	Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	0.8942	0.6338	0.5127
	Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.0095	0.6614	0.5127
	Fixed Deposits USD F.E.25 6 Months	At Maturity	1.1537	0.6889	0.5127
	Fixed Deposits USD F.E.25 1 Year	At Maturity	1.2114	1.2395	0.9685
GBP					
	Fixed Deposits GBP F.E.25 1 Month	At Maturity	0.8159	0.5790	0.5509
	Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.0607	0.7527	0.7161
	Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.2239	0.8686	0.8263
	Fixed Deposits GBP F.E.25 1 Year	At Maturity	2.0399	1.4475	1.3772
EURO					
	Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.0043	1.0051	0.9990
	Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.0061	1.0074	1.0008
	Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.0047	1.0068	0.9994
	Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.0053	1.0064	1.0000