

**Bank Alfalah Limited**

**Islamic Banking Group**

**PROFIT DISTRIBUTION RATIO AND WEIGHTAGES**

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **July 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			
	July 23	June 23	May 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
<b>USD</b>				
Saving Deposit USD F.E.25	Semi Annually	0.7463	0.4327	0.4685
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.7463	0.4327	0.4134
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.9950	0.5769	0.5511
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.7463	0.4327	0.4134
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.7463	0.4327	0.4409
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.7463	0.4327	0.5512
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	0.7463	0.4327	1.1574
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K	Monthly	0.7463	0.4327	0.4134
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.9950	0.5769	0.4409
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K	Monthly	1.2438	0.8653	1.1023
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.4925	1.1537	1.1850
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K Busin	Monthly	0.7463	0.4327	0.4133
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K B	Monthly	0.9950	0.5768	0.4409
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.9	Monthly	1.2438	0.8653	1.1023
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.4925	1.1538	1.1850
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.7463	0.4327	0.4134
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	0.7463	0.4327	0.4409
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	0.9950	0.5769	0.4960
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.2438	1.0095	1.1023
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.4925	1.1537	1.1850
Alfalah Islamic Business Way (FCY) USD	Monthly	0.0010	0.0006	0.0011
<b>GBP</b>				
Saving Deposit GBP F.E.25	Semi Annually	0.8168	0.8159	0.5790
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.8169	0.8160	0.5790
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	0.8169	0.8160	0.5791
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	1.2251	1.2238	0.8687
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.6333	1.6315	1.1579
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	2.0421	2.0399	1.4476
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K	Monthly	0.8168	0.8159	0.5790
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K	Monthly	1.2252	1.2238	0.8685
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K	Monthly	1.6335	1.6318	1.1579
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	2.0419	2.0397	1.4474
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K Busin	Monthly	0.8169	0.8160	0.5789
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K B	Monthly	1.2252	1.2239	0.8685
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K B	Monthly	1.6335	1.6318	1.1579
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above B	Monthly	2.0419	2.0396	1.4474
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.8168	0.8159	0.5790
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	0.8168	0.8159	0.5790
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.2252	1.2238	0.8685
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.6335	1.6318	1.1579
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	2.0419	2.0397	1.4474
Alfalah Islamic Business Way (FCY) GBP	Monthly	0.0163	0.0163	0.0116
<b>EURO</b>				
Saving Deposit EURO F.E.25	Semi Annually	1.0053	1.0053	1.0064
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	1.0053	1.0053	1.0070
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	1.0082	1.0081	1.0101
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	1.0082	1.0081	1.0101
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	1.0082	1.0081	1.0101
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	1.0082	1.0081	1.0101
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K	Monthly	1.0053	1.0053	1.0064
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K	Monthly	1.0053	1.0053	1.0064
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K	Monthly	1.0053	1.0053	1.0061
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	1.0053	1.0053	1.0064
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K Busin	Monthly	1.0047	1.0047	1.0068
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K B	Monthly	1.0047	1.0047	1.0068
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K B	Monthly	1.0047	1.0047	1.0068
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above B	Monthly	1.0047	1.0047	1.0068
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	1.0057	1.0052	1.0059
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	1.0053	1.0053	1.0064
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	1.0053	1.0053	1.0064
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	1.0055	1.0055	1.0063
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0053	1.0053	1.0064
Alfalah Islamic Business Way (FCY) EUR	Monthly	0.2009	0.2009	0.2014

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The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

		Date			
		July 23	June 23	May 23	
ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO			
		<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%	
<b>AED</b>					
	Islamic Asaan Roshan Digital Saving Account - AED 0 to 9.999K	Monthly	0.4830	0.4966	0.4834
	Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.7245	0.7449	0.7247
	Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.9660	0.9932	0.9659
	Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.2075	1.2415	1.2081
	Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	Monthly	0.4830	0.4965	0.4831
	Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	Monthly	0.7245	0.7449	0.7247
	Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	Monthly	0.9660	0.9932	0.9662
	Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.2075	1.2415	1.2078
	Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K Business	Monthly	0.4830	0.4965	0.4831
	Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K Business	Monthly	0.7245	0.7449	0.7247
	Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K Business	Monthly	0.9660	0.9932	0.9662
	Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above Business	Monthly	1.2075	1.2415	1.2078
	Alfalah Islamic Business Way (FCY) AED	Monthly	0.0097	0.0099	0.0097
<b>SAR</b>					
	Islamic Asaan Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.5663	0.6365	0.5670
	Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.8495	0.9547	0.8500
	Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	1.1326	1.2729	1.1330
	Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.4158	1.5911	1.4171
	Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K	Monthly	0.5663	0.6364	0.5667
	Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K	Monthly	0.8495	0.9547	0.8500
	Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K	Monthly	1.1326	1.2729	1.1334
	Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above	Monthly	1.4158	1.5911	1.4167
	Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K Business	Monthly	0.5663	0.6364	0.5667
	Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K Business	Monthly	0.8495	0.9547	0.8500
	Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K Business	Monthly	1.1326	1.2729	1.1334
	Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above Business	Monthly	1.4158	1.5911	1.4167
	Alfalah Islamic Business Way (FCY) SAR	Monthly	0.0113	0.0127	0.0113
<b>CAD</b>					
	Islamic Asaan Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.7126	0.7379	0.7132
	Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	1.0690	1.1068	1.0691
	Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	1.4253	1.4757	1.4250
	Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.7816	1.8447	1.7823
	Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	Monthly	0.7126	0.7384	0.7127
	Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	Monthly	1.0690	1.1069	1.0691
	Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	Monthly	1.4253	1.4757	1.4255
	Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	Monthly	1.7816	1.8447	1.7818
	Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K Business	Monthly	0.7126	0.7384	0.7127
	Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K Business	Monthly	1.0690	1.1069	1.0691
	Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K Business	Monthly	1.4253	1.4757	1.4255
	Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above Business	Monthly	1.7816	1.8447	1.7818
	Alfalah Islamic Business Way (FCY) CAD	Monthly	0.0142	0.0147	0.0143
<b>ALFALAH TERM DEPOSITS</b>		<b>Payment Frequency</b>	<b>Weightage</b>	<b>Weightage</b>	<b>Weightage</b>
<b>USD</b>					
	Fixed Deposits USD F.E.25 1 Month	At Maturity	1.2438	0.7211	0.5511
	Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	1.4925	0.8942	0.6338
	Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.5423	1.0095	0.6614
	Fixed Deposits USD F.E.25 6 Months	At Maturity	1.5920	1.1537	0.6889
	Fixed Deposits USD F.E.25 1 Year	At Maturity	1.7413	1.2114	1.2395
<b>GBP</b>					
	Fixed Deposits GBP F.E.25 1 Month	At Maturity	0.8168	0.8159	0.5790
	Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.0618	1.0607	0.7527
	Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.2252	1.2239	0.8686
	Fixed Deposits GBP F.E.25 1 Year	At Maturity	2.0421	2.0399	1.4475
<b>EURO</b>					
	Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.0043	1.0043	1.0051
	Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.0061	1.0061	1.0074
	Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.0047	1.0047	1.0068
	Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.0053	1.0053	1.0064