

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **August 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			
	August 23	July 23	June 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	0.7134	0.7463	0.4327
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.7136	0.7463	0.4327
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.9512	0.9950	0.5769
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.7135	0.7463	0.4327
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.7125	0.7463	0.4327
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.7125	0.7463	0.4327
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	0.7134	0.7463	0.4327
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K	Monthly	0.7134	0.7463	0.4327
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.9512	0.9950	0.5769
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K	Monthly	1.1890	1.2438	0.8653
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.4268	1.4925	1.1537
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K Busir	Monthly	0.7125	0.7463	0.4327
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K B	Monthly	0.9500	0.9950	0.5768
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.9	Monthly	1.1875	1.2438	0.8653
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.4250	1.4925	1.1538
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.7132	0.7463	0.4327
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	0.7125	0.7463	0.4327
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	0.9513	0.9950	0.5769
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.1890	1.2438	1.0095
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.4268	1.4925	1.1537
Alfalah Islamic Business Way (FCY) USD	Monthly	0.0010	0.0010	0.0006
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.7438	0.8168	0.8159
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.7444	0.8169	0.8160
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	0.7444	0.8169	0.8160
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	1.1122	1.2251	1.2238
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.4888	1.6333	1.6315
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	1.8566	2.0421	2.0399
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K	Monthly	0.7446	0.8168	0.8159
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K	Monthly	1.1157	1.2252	1.2238
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K	Monthly	1.4877	1.6335	1.6318
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	1.8595	2.0419	2.0397
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K Busin	Monthly	0.7444	0.8169	0.8160
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K B	Monthly	1.1122	1.2252	1.2239
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K B	Monthly	1.4888	1.6335	1.6318
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above B	Monthly	1.8566	2.0419	2.0396
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.7476	0.8168	0.8159
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	0.7006	0.8168	0.8159
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.1105	1.2252	1.2238
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.4888	1.6335	1.6318
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.8595	2.0419	2.0397
Alfalah Islamic Business Way (FCY) GBP	Monthly	0.0149	0.0163	0.0163
EURO				
Saving Deposit EURO F.E.25	Semi Annually	1.0070	1.0053	1.0053
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	1.0525	1.0053	1.0053
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	1.0525	1.0082	1.0081
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	1.0525	1.0082	1.0081
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	1.0525	1.0082	1.0081
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	1.0525	1.0082	1.0081
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K	Monthly	1.0256	1.0053	1.0053
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K	Monthly	1.0149	1.0053	1.0053
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K	Monthly	1.0053	1.0053	1.0053
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	1.0070	1.0053	1.0053
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K Busin	Monthly	1.0525	1.0047	1.0047
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K B	Monthly	1.0525	1.0047	1.0047
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K B	Monthly	1.0525	1.0047	1.0047
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above B	Monthly	1.0525	1.0047	1.0047
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	1.0951	1.0057	1.0052
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	1.1694	1.0053	1.0053
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	1.1694	1.0053	1.0053
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	1.0080	1.0055	1.0055
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0070	1.0053	1.0053
Alfalah Islamic Business Way (FCY) EUR	Monthly	0.2015	0.2009	0.2009

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		Date			
		August 23	July 23	June 23	
ISLAMIC DEPOSIT PRODUCTS		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%	
AED					
	Islamic Asaan Roshan Digital Saving Account - AED 0 to 9.999K	Monthly	0.4609	0.4830	0.4966
	Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.6913	0.7245	0.7449
	Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.9217	0.9660	0.9932
	Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.1522	1.2075	1.2415
	Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	Monthly	0.4889	0.4830	0.4965
	Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	Monthly	0.6923	0.7245	0.7449
	Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	Monthly	0.9233	0.9660	0.9932
	Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.1537	1.2075	1.2415
	Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K Business	Monthly	0.4823	0.4830	0.4965
	Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K Business	Monthly	0.6967	0.7245	0.7449
	Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K Business	Monthly	0.9110	0.9660	0.9932
	Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above Business	Monthly	1.1790	1.2075	1.2415
	Alfalah Islamic Business Way (FCY) AED	Monthly	0.0092	0.0097	0.0099
SAR					
	Islamic Asaan Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.4518	0.5663	0.6365
	Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.6776	0.8495	0.9547
	Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	0.9035	1.1326	1.2729
	Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.1294	1.4158	1.5911
	Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K	Monthly	0.4557	0.5663	0.6364
	Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K	Monthly	0.6783	0.8495	0.9547
	Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K	Monthly	0.8930	1.1326	1.2729
	Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above	Monthly	1.1309	1.4158	1.5911
	Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K Business	Monthly	0.4728	0.5663	0.6364
	Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K Business	Monthly	0.6829	0.8495	0.9547
	Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K Business	Monthly	0.8930	1.1326	1.2729
	Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above Business	Monthly	1.1557	1.4158	1.5911
	Alfalah Islamic Business Way (FCY) SAR	Monthly	0.0091	0.0113	0.0127
CAD					
	Islamic Asaan Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.6135	0.7126	0.7379
	Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	0.9203	1.0690	1.1068
	Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	1.2270	1.4253	1.4757
	Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.5338	1.7816	1.8447
	Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	Monthly	0.6102	0.7126	0.7384
	Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	Monthly	0.9274	1.0690	1.1069
	Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	Monthly	1.2288	1.4253	1.4757
	Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	Monthly	1.5358	1.7816	1.8447
	Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K Business	Monthly	0.6135	0.7126	0.7384
	Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K Business	Monthly	0.9203	1.0690	1.1069
	Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K Business	Monthly	1.2270	1.4253	1.4757
	Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above Business	Monthly	1.5338	1.7816	1.8447
	Alfalah Islamic Business Way (FCY) CAD	Monthly	0.0123	0.0142	0.0147
ALFALAH TERM DEPOSITS					
		Payment Frequency	Weightage	Weightage	Weightage
USD					
	Fixed Deposits USD F.E.25 1 Month	At Maturity	1.1890	1.2438	0.7211
	Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	1.4267	1.4925	0.8942
	Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.4742	1.5423	1.0095
	Fixed Deposits USD F.E.25 6 Months	At Maturity	1.5222	1.5920	1.1537
	Fixed Deposits USD F.E.25 1 Year	At Maturity	1.6646	1.7413	1.2114
GBP					
	Fixed Deposits GBP F.E.25 1 Month	At Maturity	0.7438	0.8168	0.8159
	Fixed Deposits GBP F.E.25 3 Months	At Maturity	0.9633	1.0618	1.0607
	Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.1122	1.2252	1.2239
	Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.8566	2.0421	2.0399
EURO					
	Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.0070	1.0043	1.0043
	Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.0525	1.0061	1.0061
	Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.0525	1.0047	1.0047
	Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.0525	1.0053	1.0053