

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **September 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			
	September 23		August 23	July 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	0.7905	0.7134	0.7463
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.7892	0.7136	0.7463
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.7905	0.9512	0.9950
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.7908	0.7135	0.7463
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.7905	0.7125	0.7463
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.9486	0.7125	0.7463
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	1.2648	0.7134	0.7463
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K	Monthly	0.7905	0.7134	0.7463
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.7905	0.9512	0.9950
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K	Monthly	0.9486	1.1890	1.2438
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.2648	1.4268	1.4925
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K Business	Monthly	0.7892	0.7125	0.7463
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K Business	Monthly	0.7892	0.9500	0.9950
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K Business	Monthly	0.9486	1.1875	1.2438
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above Business	Monthly	1.2635	1.4250	1.4925
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.9487	0.7132	0.7463
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	1.2635	0.7125	0.7463
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	1.3440	0.9513	0.9950
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.3438	1.1890	1.2438
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.3438	1.4268	1.4925
Alfalah Islamic Business Way (FCY) USD	Monthly	0.0006	0.0010	0.0010
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.7439	0.7438	0.8168
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.7241	0.7444	0.8169
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	0.7241	0.7444	0.8169
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	1.0861	1.1122	1.2251
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.4481	1.4888	1.6333
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	1.9007	1.8566	2.0421
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K	Monthly	0.7448	0.7446	0.8168
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K	Monthly	1.1158	1.1157	1.2252
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K	Monthly	1.4877	1.4877	1.6335
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	1.8598	1.8595	2.0419
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K Business	Monthly	0.7241	0.7444	0.8169
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K Business	Monthly	1.0861	1.1122	1.2252
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K Business	Monthly	1.4481	1.4888	1.6335
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above Business	Monthly	1.9007	1.8566	2.0419
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.7520	0.7476	0.8168
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	0.7241	0.7006	0.8168
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.0861	1.1105	1.2252
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.4481	1.4888	1.6335
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.8598	1.8595	2.0419
Alfalah Islamic Business Way (FCY) GBP	Monthly	0.0149	0.0149	0.0163
EURO				
Saving Deposit EURO F.E.25	Semi Annually	1.0073	1.0070	1.0053
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	1.2088	1.0525	1.0053
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	1.2088	1.0525	1.0082
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	1.2088	1.0525	1.0082
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	1.2088	1.0525	1.0082
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	1.2088	1.0525	1.0082
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K	Monthly	0.9891	1.0256	1.0053
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K	Monthly	1.0054	1.0149	1.0053
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K	Monthly	1.0102	1.0053	1.0053
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	1.0073	1.0070	1.0053
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K Business	Monthly	1.2088	1.0525	1.0047
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K Business	Monthly	1.2088	1.0525	1.0047
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K Business	Monthly	1.2088	1.0525	1.0047
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above Business	Monthly	1.2088	1.0525	1.0047
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	0.8658	1.0951	1.0057
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	1.2088	1.1694	1.0053
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	1.2088	1.1694	1.0053
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	1.0115	1.0080	1.0055
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0073	1.0070	1.0053
Alfalah Islamic Business Way (FCY) EUR	Monthly	0.2013	0.2015	0.2009

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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	0.4421	0.4609	0.4830
Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.7185	0.6913	0.7245
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.9396	0.9217	0.9660
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.1606	1.1522	1.2075
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	Monthly	0.4511	0.4889	0.4830
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	Monthly	0.6915	0.6923	0.7245
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	Monthly	0.9211	0.9233	0.9660
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.1514	1.1537	1.2075
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K Business	Monthly	0.4421	0.4823	0.4830
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K Business	Monthly	0.7185	0.6967	0.7245
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K Business	Monthly	0.9396	0.9110	0.9660
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above Business	Monthly	1.1606	1.1790	1.2075
Alfalah Islamic Business Way (FCY) AED	Monthly	0.0092	0.0092	0.0097
SAR				
Islamic Asaan Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.4301	0.4518	0.5663
Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.6989	0.6776	0.8495
Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	0.9140	0.9035	1.1326
Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.1290	1.1294	1.4158
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K	Monthly	0.4483	0.4557	0.5663
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K	Monthly	0.6719	0.6783	0.8495
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K	Monthly	0.9140	0.8930	1.1326
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above	Monthly	1.1201	1.1309	1.4158
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K Business	Monthly	0.4301	0.4728	0.5663
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K Business	Monthly	0.6989	0.6829	0.8495
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K Business	Monthly	0.9140	0.8930	1.1326
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above Business	Monthly	1.1290	1.1557	1.4158
Alfalah Islamic Business Way (FCY) SAR	Monthly	0.0090	0.0091	0.0113
CAD				
Islamic Asaan Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.5864	0.6135	0.7126
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	0.9529	0.9203	1.0690
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	1.2462	1.2270	1.4253
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.5394	1.5338	1.7816
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	Monthly	0.6064	0.6102	0.7126
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	Monthly	0.9529	0.9274	1.0690
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	Monthly	1.2218	1.2288	1.4253
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	Monthly	1.5271	1.5358	1.7816
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K Business	Monthly	0.5864	0.6135	0.7126
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K Business	Monthly	0.9529	0.9203	1.0690
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K Business	Monthly	1.2462	1.2270	1.4253
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above Business	Monthly	1.5394	1.5338	1.7816
Alfalah Islamic Business Way (FCY) CAD	Monthly	0.0122	0.0123	0.0142

ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	0.9486	1.1890	1.2438
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	1.2635	1.4267	1.4925
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.3432	1.4742	1.5423
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.3584	1.5222	1.5920
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.3596	1.6646	1.7413
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	0.7439	0.7438	0.8168
Fixed Deposits GBP F.E.25 3 Months	At Maturity	0.9956	0.9633	1.0618
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.0861	1.1122	1.2252
Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.9007	1.8566	2.0421
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.0073	1.0070	1.0043
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.2088	1.0525	1.0061
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.2088	1.0525	1.0047
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.2088	1.0525	1.0053