

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **October 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:

		Date		
		October 23	September 23	25-Sep-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%

ALFALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Saving Deposit USD F.E.25	Semi Annually	0.7946	0.7905	0.7134
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.7935	0.7892	0.7136
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.7946	0.7905	0.9512
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.7945	0.7908	0.7135
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.7945	0.7905	0.7125
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.9522	0.9486	0.7125
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	1.2713	1.2648	0.7134
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K	Monthly	0.7946	0.7905	0.7134
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.7946	0.7905	0.9512
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K	Monthly	0.9535	0.9486	1.1890
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.2713	1.2648	1.4268
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K Business	Monthly	0.7935	0.7892	0.7125
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K Business	Monthly	0.7935	0.7892	0.9500
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K Business	Monthly	0.9522	0.9486	1.1875
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above Business	Monthly	1.2697	1.2635	1.4250
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.9536	0.9487	0.7132
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	1.2697	1.2635	0.7125
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	1.3508	1.3440	0.9513
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.3508	1.3438	1.1890
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.3507	1.3438	1.4268
Alfalah Islamic Business Way (FCY) USD	Monthly	0.0006	0.0006	0.0010
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.7466	0.7439	0.7438
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.7032	0.7241	0.7444
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	0.7032	0.7241	0.7444
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	1.1427	1.0861	1.1122
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.4943	1.4481	1.4888
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	1.8459	1.9007	1.8566
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K	Monthly	0.7472	0.7448	0.7446
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K	Monthly	1.1199	1.1158	1.1157
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K	Monthly	1.4930	1.4877	1.4877
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	1.8664	1.8598	1.8595
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K Business	Monthly	0.7032	0.7241	0.7444
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K Business	Monthly	1.1427	1.0861	1.1122
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K Business	Monthly	1.4943	1.4481	1.4888
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above Business	Monthly	1.8459	1.9007	1.8566
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.7520	0.7520	0.7476
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	0.7032	0.7241	0.7006
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.1427	1.0861	1.1105
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.4943	1.4481	1.4888
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.8664	1.8598	1.8595
Alfalah Islamic Business Way (FCY) GBP	Monthly	0.0149	0.0149	0.0149
EURO				
Saving Deposit EURO F.E.25	Semi Annually	1.0070	1.0073	1.0070
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	1.1695	1.2088	1.0525
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	1.1695	1.2088	1.0525
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	1.1695	1.2088	1.0525
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	1.1695	1.2088	1.0525
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	1.1695	1.2088	1.0525
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K	Monthly	0.9989	0.9891	1.0256
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K	Monthly	1.0094	1.0054	1.0149
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K	Monthly	1.0073	1.0102	1.0053
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	1.0071	1.0073	1.0070
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K Business	Monthly	1.1695	1.2088	1.0525
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K Business	Monthly	1.1695	1.2088	1.0525
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K Business	Monthly	1.1695	1.2088	1.0525
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above Business	Monthly	1.1695	1.2088	1.0525
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	1.9821	0.8658	1.0951
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	1.1695	1.2088	1.1694
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	1.1695	1.2088	1.1694
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	1.0020	1.0115	1.0080
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0071	1.0073	1.0070
Alfalah Islamic Business Way (FCY) EUR	Monthly	0.2015	0.2013	0.2015

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

		Date		
		25-Sep-23		
ISLAMIC DEPOSIT PRODUCTS		October 23	September 23	August 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%
AED				
Islamic Asaan Roshan Digital Saving Account - AED 0 to 9.999K	Monthly	0.4813	0.4421	0.4609
Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.6952	0.7185	0.6913
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.9091	0.9396	0.9217
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.1764	1.1606	1.1522
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	Monthly	0.4302	0.4511	0.4889
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	Monthly	0.6905	0.6915	0.6923
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	Monthly	0.9208	0.9211	0.9233
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.1512	1.1514	1.1537
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K Business	Monthly	0.4813	0.4421	0.4823
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K Business	Monthly	0.6952	0.7185	0.6967
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K Business	Monthly	0.9091	0.9396	0.9110
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above Business	Monthly	1.1764	1.1606	1.1790
Alfalah Islamic Business Way (FCY) AED	Monthly	0.0092	0.0092	0.0092
SAR				
Islamic Asaan Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.4694	0.4301	0.4518
Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.6780	0.6989	0.6776
Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	0.8866	0.9140	0.9035
Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.1474	1.1290	1.1294
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K	Monthly	0.4482	0.4483	0.4557
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K	Monthly	0.6736	0.6719	0.6783
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K	Monthly	0.8866	0.9140	0.8930
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above	Monthly	1.1227	1.1201	1.1309
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K Business	Monthly	0.4694	0.4301	0.4728
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K Business	Monthly	0.6780	0.6989	0.6829
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K Business	Monthly	0.8866	0.9140	0.8930
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above Business	Monthly	1.1474	1.1290	1.1557
Alfalah Islamic Business Way (FCY) SAR	Monthly	0.0090	0.0090	0.0091
CAD				
Islamic Asaan Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.6357	0.5864	0.6135
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	0.9183	0.9529	0.9203
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	1.2008	1.2462	1.2270
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.5540	1.5394	1.5338
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	Monthly	0.6049	0.6064	0.6102
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	Monthly	0.9183	0.9529	0.9274
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	Monthly	1.2167	1.2218	1.2288
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	Monthly	1.5206	1.5271	1.5358
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K Business	Monthly	0.6357	0.5864	0.6135
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K Business	Monthly	0.9183	0.9529	0.9203
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K Business	Monthly	1.2008	1.2462	1.2270
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above Business	Monthly	1.5540	1.5394	1.5338
Alfalah Islamic Business Way (FCY) CAD	Monthly	0.0122	0.0122	0.0123
ALFALAH TERM DEPOSITS		Payment Frequency	Weightage	Weightage
USD				
	Fixed Deposits USD F.E.25 1 Month	At Maturity	0.9535	0.9486
	Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	1.2697	1.2635
	Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.3508	1.3432
	Fixed Deposits USD F.E.25 6 Months	At Maturity	1.3656	1.3584
GBP				
	Fixed Deposits GBP F.E.25 1 Month	At Maturity	1.3666	1.3596
	Fixed Deposits GBP F.E.25 3 Months	At Maturity		
	Fixed Deposits GBP F.E.25 6 Months	At Maturity		
	Fixed Deposits GBP F.E.25 1 Year	At Maturity		
EURO				
	Fixed Deposits EUR F.E.25 1 Month	At Maturity	0.7465	0.7439
	Fixed Deposits EUR F.E.25 3 Months	At Maturity	0.9669	0.9956
	Fixed Deposits EUR F.E.25 6 Months	At Maturity	1.1427	1.0861
	Fixed Deposits EUR F.E.25 1 Year	At Maturity	1.8459	1.9007
EURO				
	Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.0071	1.0073
	Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.1695	1.2088
	Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.1695	1.2088
	Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.1695	1.2088