

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **November 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			
	November 23		October 23	September 23
	PROFIT SHARING RATIO			
USD	USD			
	Share of Mudarib	90%	85%	85%
	Rabb ul Maal	10%	15%	15%
GBP	GBP			
	Share of Mudarib	90%	85%	85%
	Rabb ul Maal	10%	15%	15%
EURO	EURO			
	Share of Mudarib	90%	85%	85%
	Rabb ul Maal	10%	15%	15%
AED	AED			
	Share of Mudarib	90%	85%	85%
	Rabb ul Maal	10%	15%	15%
SAR	SAR			
	Share of Mudarib	90%	85%	85%
	Rabb ul Maal	10%	15%	15%
CAD	CAD			
	Share of Mudarib	90%	85%	85%
	Rabb ul Maal	10%	15%	15%

ALFALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Saving Deposit USD F.E.25	Semi Annually	0.7943	0.7946	0.7905
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.7931	0.7933	0.7892
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.7943	0.7946	0.7905
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.7947	0.7947	0.7908
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.7944	0.7945	0.7905
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.9532	0.9535	0.9486
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	1.2710	1.2713	1.2648
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K	Monthly	0.7943	0.7946	0.7905
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.7943	0.7946	0.7905
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K	Monthly	0.9532	0.9535	0.9486
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.2710	1.2713	1.2648
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K Business	Monthly	0.7931	0.7933	0.7892
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K Business	Monthly	0.7931	0.7933	0.7892
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K Business	Monthly	0.9532	0.9535	0.9486
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above Business	Monthly	1.2697	1.2700	1.2635
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.9533	0.9537	0.9487
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	1.2697	1.2700	1.2635
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	1.3505	1.3508	1.3440
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.3504	1.3508	1.3438
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.3504	1.3507	1.3438
Alfalah Islamic Business Way (FCY) USD	Monthly	0.0006	0.0006	0.0006
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.7461	0.7466	0.7439
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.7262	0.7266	0.7241
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	0.7262	0.7266	0.7241
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	1.0893	1.0900	1.0861
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.4524	1.4533	1.4481
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	1.9063	1.9074	1.9007
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K	Monthly	0.7464	0.7469	0.7448
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K	Monthly	1.1193	1.1199	1.1158
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K	Monthly	1.4923	1.4930	1.4877
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	1.8653	1.8664	1.8598
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K Business	Monthly	0.7262	0.7266	0.7241
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K Business	Monthly	1.0893	1.0900	1.0861
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K Business	Monthly	1.4524	1.4533	1.4481
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above Business	Monthly	1.9063	1.9074	1.9007
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.7429	0.7401	0.7520
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	0.7262	0.7266	0.7241
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.0893	1.0900	1.0861
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.4524	1.4533	1.4481
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.8653	1.8664	1.8598
Alfalah Islamic Business Way (FCY) GBP	Monthly	0.0149	0.0149	0.0149
EURO				
Saving Deposit EURO F.E.25	Semi Annually	1.0077	1.0070	1.0073
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	1.2092	1.2085	1.2088
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	1.2092	1.2085	1.2088
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	1.2092	1.2085	1.2088
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	1.2092	1.2085	1.2088
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	1.2092	1.2085	1.2088
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K	Monthly	0.9772	1.0322	0.9891
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K	Monthly	1.0094	1.0104	1.0054
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K	Monthly	1.0069	1.0063	1.0102
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	1.0077	1.0071	1.0073
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K Business	Monthly	1.2092	1.2085	1.2088
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K Business	Monthly	1.2092	1.2085	1.2088
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K Business	Monthly	1.2092	1.2085	1.2088
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above Business	Monthly	1.2092	1.2085	1.2088
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	2.0154	0.0000	0.8658
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	1.2092	1.2085	1.2088
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	0.7265	1.2085	1.2088
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	1.0012	1.0159	1.0115
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0077	1.0071	1.0073
Alfalah Islamic Business Way (FCY) EUR	Monthly	0.2014	0.2013	0.2013

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EURO	EURO			
	Share of Mudarib	90%	85%	85%
	Rabb ul Maal	10%	15%	15%
AED	AED			
	Share of Mudarib	90%	85%	85%
	Rabb ul Maal	10%	15%	15%
SAR	SAR			
	Share of Mudarib	90%	85%	85%
	Rabb ul Maal	10%	15%	15%
CAD	CAD			
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AED				
Islamic Asaan Roshan Digital Saving Account - AED 0 to 9.999K	Monthly	0.4458	0.4421	0.4421
Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.7244	0.7183	0.7185
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.9473	0.9394	0.9396
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.1703	1.1604	1.1606
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	Monthly	0.4377	0.4446	0.4511
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	Monthly	0.6964	0.6903	0.6915
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	Monthly	0.9286	0.9210	0.9211
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.1610	1.1512	1.1514
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K Business	Monthly	0.4458	0.4421	0.4421
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K Business	Monthly	0.7244	0.7183	0.7185
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K Business	Monthly	0.9473	0.9394	0.9396
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above Business	Monthly	1.1703	1.1604	1.1606
Alfalah Islamic Business Way (FCY) AED	Monthly	0.0093	0.0092	0.0092
SAR				
Islamic Asaan Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.4325	0.4311	0.4301
Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.7027	0.7006	0.6989
Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	0.9190	0.9162	0.9140
Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.1352	1.1317	1.1290
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K	Monthly	0.4515	0.4481	0.4483
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K	Monthly	0.6755	0.6735	0.6719
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K	Monthly	0.9190	0.9162	0.9140
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above	Monthly	1.1262	1.1227	1.1201
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K Business	Monthly	0.4325	0.4311	0.4301
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K Business	Monthly	0.7027	0.7006	0.6989
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K Business	Monthly	0.9190	0.9162	0.9140
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above Business	Monthly	1.1352	1.1317	1.1290
Alfalah Islamic Business Way (FCY) SAR	Monthly	0.0090	0.0090	0.0090
CAD				
Islamic Asaan Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.4956	0.5839	0.5864
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	0.8054	0.9489	0.9529
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	1.0532	1.2408	1.2462
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.3010	1.5328	1.5394
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	Monthly	0.5134	0.6058	0.6064
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	Monthly	0.8054	0.9489	0.9529
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	Monthly	1.0325	1.2168	1.2218
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	Monthly	1.2907	1.5206	1.5271
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K Business	Monthly	0.4956	0.5839	0.5864
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K Business	Monthly	0.8054	0.9489	0.9529
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K Business	Monthly	1.0532	1.2408	1.2462
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above Business	Monthly	1.3010	1.5328	1.5394
Alfalah Islamic Business Way (FCY) CAD	Monthly	0.0103	0.0122	0.0122

ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	0.9532	0.9535	0.9486
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	1.2697	1.2700	1.2635
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.3498	1.3501	1.3432
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.3650	1.3654	1.3584
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.3663	1.3666	1.3596
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	0.7461	0.7465	0.7439
Fixed Deposits GBP F.E.25 3 Months	At Maturity	0.9985	0.9991	0.9956
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.0893	1.09	1.0861
Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.9063	1.9074	1.9007
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.0077	1.0070	1.0073
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.2092	1.2085	1.2088
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.2092	1.2085	1.2088
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.2092	1.2085	1.2088