

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

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

ALFALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Saving Deposit USD F.E.25	Semi Annually	0.6837	0.7943	0.7946
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.6828	0.7931	0.7933
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.6837	0.7943	0.7946
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.6837	0.7947	0.7947
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.6836	0.7944	0.7945
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.9104	0.9532	0.9535
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	1.3673	1.2710	1.2713
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K	Monthly	0.6837	0.7943	0.7946
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.6837	0.7943	0.7946
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K	Monthly	0.9115	0.9532	0.9535
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.3673	1.2710	1.2713
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K Business	Monthly	0.6828	0.7931	0.7933
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K Business	Monthly	0.6828	0.7931	0.7933
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K Business	Monthly	0.9104	0.9532	0.9535
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above Business	Monthly	1.3656	1.2697	1.2700
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.9115	0.9533	0.9537
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	1.1380	1.2697	1.2700
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	1.4813	1.3505	1.3508
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.4812	1.3504	1.3508
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.4813	1.3504	1.3507
Alfalah Islamic Business Way (FCY) USD	Monthly	0.0009	0.0006	0.0006
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.7275	0.7461	0.7466
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.6853	0.7262	0.7266
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	0.6853	0.7262	0.7266
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	1.1136	1.0893	1.0900
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.4562	1.4524	1.4533
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	1.7988	1.9063	1.9074
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K	Monthly	0.7272	0.7464	0.7469
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K	Monthly	1.0912	1.1193	1.1199
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K	Monthly	1.4551	1.4923	1.4930
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	1.8188	1.8653	1.8664
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K Business	Monthly	0.6853	0.7262	0.7266
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K Business	Monthly	1.1136	1.0893	1.0900
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K Business	Monthly	1.4562	1.4524	1.4533
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above Business	Monthly	1.7988	1.9063	1.9074
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.7318	0.7429	0.7401
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	0.6853	0.7262	0.7266
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.1136	1.0893	1.0900
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.4562	1.4524	1.4533
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.8188	1.8653	1.8664
Alfalah Islamic Business Way (FCY) GBP	Monthly	0.0146	0.0149	0.0149
EURO				
Saving Deposit EURO F.E.25	Semi Annually	1.0075	1.0077	1.0070
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	1.1701	1.2092	1.2085
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	1.1701	1.2092	1.2085
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	1.1701	1.2092	1.2085
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	1.1701	1.2092	1.2085
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	1.1701	1.2092	1.2085
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K	Monthly	1.0055	0.9772	1.0322
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K	Monthly	1.0036	1.0094	1.0104
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K	Monthly	1.0055	1.0069	1.0063
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	1.0075	1.0077	1.0071
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K Business	Monthly	1.1701	1.2092	1.2085
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K Business	Monthly	1.1701	1.2092	1.2085
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K Business	Monthly	1.1701	1.2092	1.2085
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above Business	Monthly	1.1701	1.2092	1.2085
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	1.9831	2.0154	0.0000
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	1.1701	1.2092	1.2085
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	1.1701	0.7265	1.2085
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	1.0048	1.0012	1.0159
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0075	1.0077	1.0071
Alfalah Islamic Business Way (FCY) EUR	Monthly	0.2016	0.2014	0.2013

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	27-Nov-23			
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	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	0.4814	0.4458	0.4421
Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.6954	0.7244	0.7183
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.9094	0.9473	0.9394
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.1768	1.1703	1.1604
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	Monthly	0.4896	0.4377	0.4446
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	Monthly	0.6915	0.6964	0.6903
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	Monthly	0.9213	0.9286	0.9210
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.1516	1.1610	1.1512
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K Business	Monthly	0.4814	0.4458	0.4421
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K Business	Monthly	0.6954	0.7244	0.7183
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K Business	Monthly	0.9094	0.9473	0.9394
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above Business	Monthly	1.1768	1.1703	1.1604
Alfalah Islamic Business Way (FCY) AED	Monthly	0.0092	0.0093	0.0092
SAR				
Islamic Asaan Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.4668	0.4325	0.4311
Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.6743	0.7027	0.7006
Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	0.8818	0.9190	0.9162
Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.1411	1.1352	1.1317
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K	Monthly	0.4487	0.4515	0.4481
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K	Monthly	0.6700	0.6755	0.6735
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K	Monthly	0.8818	0.9190	0.9162
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above	Monthly	1.1166	1.1262	1.1227
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K Business	Monthly	0.4668	0.4325	0.4311
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K Business	Monthly	0.6743	0.7027	0.7006
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K Business	Monthly	0.8818	0.9190	0.9162
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above Business	Monthly	1.1411	1.1352	1.1317
Alfalah Islamic Business Way (FCY) SAR	Monthly	0.0089	0.0090	0.0090
CAD				
Islamic Asaan Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.5075	0.4956	0.5839
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	0.7330	0.8054	0.9489
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	0.9585	1.0532	1.2408
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.2404	1.3010	1.5328
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	Monthly	0.4867	0.5134	0.6058
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	Monthly	0.7330	0.8054	0.9489
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	Monthly	0.9707	1.0325	1.2168
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	Monthly	1.2138	1.2907	1.5206
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K Business	Monthly	0.5075	0.4956	0.5839
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K Business	Monthly	0.7330	0.8054	0.9489
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K Business	Monthly	0.9585	1.0532	1.2408
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above Business	Monthly	1.2404	1.3010	1.5328
Alfalah Islamic Business Way (FCY) CAD	Monthly	0.0097	0.0103	0.0122

ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	0.9115	0.9532	0.9535
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	0.9104	1.2697	1.2700
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.1380	1.3498	1.3501
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.1380	1.3650	1.3654
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.5041	1.3663	1.3666
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	0.7275	0.7461	0.7465
Fixed Deposits GBP F.E.25 3 Months	At Maturity	0.9422	0.9985	0.9991
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.1136	1.0893	1.09
Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.7988	1.9063	1.9074
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.0075	1.0077	1.0070
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.1701	1.2092	1.2085
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.1701	1.2092	1.2085
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.1701	1.2092	1.2085