

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **January 2024 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			
	26-Dec-23			
	January 24	December 23	November 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	0.7003	0.6837	0.7943
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.6994	0.6828	0.7931
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.7003	0.6837	0.7943
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.7000	0.6837	0.7947
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.7003	0.6836	0.7944
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.9325	0.9104	0.9532
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	1.4005	1.3673	1.2710
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K	Monthly	0.7003	0.6837	0.7943
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.7003	0.6837	0.7943
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K	Monthly	0.9337	0.9115	0.9532
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.4005	1.3673	1.2710
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K Business	Monthly	0.6994	0.6828	0.7931
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K Business	Monthly	0.6994	0.6828	0.7931
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K Business	Monthly	0.9325	0.9104	0.9532
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above Business	Monthly	1.3987	1.3656	1.2697
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.9336	0.9115	0.9533
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	1.1656	1.1380	1.2697
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	1.5171	1.4813	1.3505
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.5172	1.4812	1.3504
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.5173	1.4813	1.3504
Alfalah Islamic Business Way (FCY) USD	Monthly	0.0009	0.0009	0.0006
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.7294	0.7275	0.7461
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.6871	0.6853	0.7262
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	0.6871	0.6853	0.7262
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	1.1165	1.1136	1.0893
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.4601	1.4562	1.4524
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	1.8036	1.7988	1.9063
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K	Monthly	0.7301	0.7272	0.7464
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K	Monthly	1.0941	1.0912	1.1193
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K	Monthly	1.4589	1.4551	1.4923
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	1.8236	1.8188	1.8653
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K Business	Monthly	0.6871	0.6853	0.7262
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K Business	Monthly	1.1165	1.1136	1.0893
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K Business	Monthly	1.4601	1.4562	1.4524
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above Business	Monthly	1.8036	1.7988	1.9063
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.7232	0.7318	0.7429
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	0.6871	0.6853	0.7262
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.1165	1.1136	1.0893
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.4601	1.4562	1.4524
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.8236	1.8188	1.8653
Alfalah Islamic Business Way (FCY) GBP	Monthly	0.0146	0.0146	0.0149
EURO				
Saving Deposit EURO F.E.25	Semi Annually	1.0074	1.0075	1.0077
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	1.1699	1.1701	1.2092
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	1.1699	1.1701	1.2092
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	1.1699	1.1701	1.2092
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	1.1699	1.1701	1.2092
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	1.1699	1.1701	1.2092
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K	Monthly	1.0156	1.0055	0.9772
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K	Monthly	1.0060	1.0036	1.0094
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K	Monthly	1.0055	1.0055	1.0069
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	1.0074	1.0075	1.0077
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K Business	Monthly	1.1699	1.1701	1.2092
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K Business	Monthly	1.1699	1.1701	1.2092
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K Business	Monthly	1.1699	1.1701	1.2092
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above Business	Monthly	1.1699	1.1701	1.2092
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	1.9498	1.9831	2.0154
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	1.1699	1.1701	1.2092
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	1.1699	1.1701	1.2092
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	1.0120	1.0048	1.0012
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0074	1.0075	1.0077
Alfalah Islamic Business Way (FCY) EUR	Monthly	0.2015	0.2016	0.2014

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	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	0.4784	0.4814	0.4458
Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.6911	0.6954	0.7244
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.9037	0.9094	0.9473
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.1695	1.1768	1.1703
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	Monthly	0.4236	0.4896	0.4377
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	Monthly	0.6868	0.6915	0.6964
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	Monthly	0.9153	0.9213	0.9286
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.1444	1.1516	1.1610
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K Business	Monthly	0.4784	0.4814	0.4458
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K Business	Monthly	0.6911	0.6954	0.7244
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K Business	Monthly	0.9037	0.9094	0.9473
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above Business	Monthly	1.1695	1.1768	1.1703
Alfalah Islamic Business Way (FCY) AED	Monthly	0.0092	0.0092	0.0093
SAR				
Islamic Asaan Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.4675	0.4668	0.4325
Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.6752	0.6743	0.7027
Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	0.8830	0.8818	0.9190
Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.1427	1.1411	1.1352
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K	Monthly	0.4451	0.4487	0.4515
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K	Monthly	0.6710	0.6700	0.6755
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K	Monthly	0.8945	0.8818	0.9190
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above	Monthly	1.1182	1.1166	1.1262
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K Business	Monthly	0.4675	0.4668	0.4325
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K Business	Monthly	0.6752	0.6743	0.7027
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K Business	Monthly	0.8830	0.8818	0.9190
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above Business	Monthly	1.1427	1.1411	1.1352
Alfalah Islamic Business Way (FCY) SAR	Monthly	0.0089	0.0089	0.0090
CAD				
Islamic Asaan Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.5380	0.5075	0.4956
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	0.7772	0.7330	0.8054
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	1.0163	0.9585	1.0532
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.3152	1.2404	1.3010
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	Monthly	0.5174	0.4867	0.5134
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	Monthly	0.7772	0.7330	0.8054
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	Monthly	1.0296	0.9707	1.0325
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	Monthly	1.2870	1.2138	1.2907
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K Business	Monthly	0.5380	0.5075	0.4956
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K Business	Monthly	0.7772	0.7330	0.8054
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K Business	Monthly	1.0163	0.9585	1.0532
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above Business	Monthly	1.3152	1.2404	1.3010
Alfalah Islamic Business Way (FCY) CAD	Monthly	0.0103	0.0097	0.0103

ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	0.9337	0.9115	0.9532
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	0.9325	0.9104	1.2697
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.1656	1.1380	1.3498
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.1656	1.1380	1.3650
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.5406	1.5041	1.3663
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	0.7294	0.7275	0.7461
Fixed Deposits GBP F.E.25 3 Months	At Maturity	0.9448	0.9422	0.9985
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.1165	1.1136	1.0893
Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.8036	1.7988	1.9063
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.0074	1.0075	1.0077
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.1699	1.1701	1.2092
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.1699	1.1701	1.2092
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.1699	1.1701	1.2092