

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **February 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			
		February 24	January 24	December 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	0.7077	0.7003	0.6837
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.7087	0.7023	0.6828
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.7077	0.7003	0.6837
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.7064	0.7002	0.6837
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.7076	0.7002	0.6836
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.9430	0.9364	0.9104
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	1.4154	1.4005	1.3673
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K	Monthly	0.7077	0.7003	0.6837
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.7077	0.7003	0.6837
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K	Monthly	0.9436	0.9337	0.9115
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.4154	1.4005	1.3673
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K Business	Monthly	0.7087	0.7023	0.6828
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K Business	Monthly	0.7087	0.7023	0.6828
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K Business	Monthly	0.9430	0.9364	0.9104
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above Business	Monthly	1.4174	1.3985	1.3656
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.9438	0.9332	0.9115
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	1.1772	1.1645	1.1380
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	1.5332	1.5174	1.4813
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.5334	1.5173	1.4812
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.5333	1.5173	1.4813
Alfalah Islamic Business Way (FCY) USD	Monthly	0.0009	0.0009	0.0009
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.7533	0.7294	0.7275
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.7606	0.7628	0.6853
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	0.7606	0.7628	0.6853
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	1.1409	1.0488	1.1136
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.5212	1.4302	1.4562
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	1.9015	1.8116	1.7988
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K	Monthly	0.7519	0.7283	0.7272
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K	Monthly	1.1299	1.0941	1.0912
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K	Monthly	1.5066	1.4588	1.4551
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	1.8833	1.8236	1.8188
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K Business	Monthly	0.7606	0.7628	0.6853
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K Business	Monthly	1.1409	1.0488	1.1136
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K Business	Monthly	1.5212	1.4302	1.4562
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above Business	Monthly	1.9015	1.8116	1.7988
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.7448	0.7226	0.7318
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	0.7606	0.7628	0.6853
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.1409	1.0488	1.1136
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.5212	1.4302	1.4562
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.8833	1.8236	1.8188
Alfalah Islamic Business Way (FCY) GBP	Monthly	0.0151	0.0146	0.0146
EURO				
Saving Deposit EURO F.E.25	Semi Annually	1.0076	1.0074	1.0075
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	1.2508	1.2952	1.1701
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	1.2508	1.2952	1.1701
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	1.2508	1.2952	1.1701
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	1.2508	1.2952	1.1701
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	1.2508	1.2952	1.1701
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K	Monthly	1.0143	1.0441	1.0055
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K	Monthly	1.0117	1.0046	1.0036
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K	Monthly	1.0052	1.0057	1.0055
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	1.0076	1.0073	1.0075
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K Business	Monthly	1.2508	1.2952	1.1701
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K Business	Monthly	1.2508	1.2952	1.1701
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K Business	Monthly	1.2508	1.2952	1.1701
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above Business	Monthly	1.2508	1.2952	1.1701
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	1.9244	0.0000	1.9831
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	1.0117	1.2952	1.1701
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	0.9736	1.2952	1.1701
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	1.0085	1.0055	1.0048
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0076	1.0074	1.0075
Alfalah Islamic Business Way (FCY) EUR	Monthly	0.2016	0.2013	0.2016

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		Date		
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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	0.4552	0.4708	0.4814
Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.6828	0.7063	0.6954
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.9104	0.9417	0.9094
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.1380	1.1182	1.1768
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	Monthly	0.4179	0.4690	0.4896
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	Monthly	0.6873	0.6864	0.6915
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	Monthly	0.9169	0.9153	0.9213
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.1459	1.1444	1.1516
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K Business	Monthly	0.4552	0.4708	0.4814
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K Business	Monthly	0.6828	0.7063	0.6954
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K Business	Monthly	0.9104	0.9417	0.9094
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above Business	Monthly	1.1380	1.1182	1.1768
Alfalah Islamic Business Way (FCY) AED	Monthly	0.0092	0.0091	0.0092
SAR				
Islamic Asaan Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.4458	0.4601	0.4668
Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.6687	0.6901	0.6743
Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	0.8916	0.9201	0.8818
Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.1145	1.0926	1.1411
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K	Monthly	0.4501	0.4480	0.4487
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K	Monthly	0.6735	0.6709	0.6700
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K	Monthly	0.8981	0.8941	0.8818
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above	Monthly	1.1222	1.1182	1.1166
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K Business	Monthly	0.4458	0.4601	0.4668
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K Business	Monthly	0.6687	0.6901	0.6743
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K Business	Monthly	0.8916	0.9201	0.8818
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above Business	Monthly	1.1145	1.0926	1.1411
Alfalah Islamic Business Way (FCY) SAR	Monthly	0.0090	0.0089	0.0089
CAD				
Islamic Asaan Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.5124	0.5295	0.5075
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	0.7686	0.7942	0.7330
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	1.0248	1.0590	0.9585
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.2809	1.2575	1.2404
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	Monthly	0.5171	0.5198	0.4867
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	Monthly	0.7686	0.7942	0.7330
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	Monthly	1.0317	1.0293	0.9707
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	Monthly	1.2898	1.2870	1.2138
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K Business	Monthly	0.5124	0.5295	0.5075
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K Business	Monthly	0.7686	0.7942	0.7330
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K Business	Monthly	1.0248	1.0590	0.9585
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above Business	Monthly	1.2809	1.2575	1.2404
Alfalah Islamic Business Way (FCY) CAD	Monthly	0.0103	0.0103	0.0097
ALFALAH TERM DEPOSITS		Payment Frequency	Weightage	Weightage
USD				
	Fixed Deposits USD F.E.25 1 Month	At Maturity	0.9436	0.9337
	Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	0.9430	0.9364
	Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.1772	1.1645
	Fixed Deposits USD F.E.25 6 Months	At Maturity	1.1772	1.1645
GBP				
	Fixed Deposits GBP F.E.25 1 Month	At Maturity	1.5569	1.5406
	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 EURO F.E.25 1 Month	At Maturity	0.7533	0.7294
	Fixed Deposits EURO F.E.25 3 Months	At Maturity	0.9508	0.9535
	Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.1409	1.0488
	Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.9015	1.8116
EURO				
	Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.0076	1.0074
	Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.2508	1.2952
	Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.2508	1.2952
	Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.2508	1.2952