

**Bank Alfalah Limited**

**Islamic Banking Group**

**PROFIT DISTRIBUTION RATIO AND WEIGHTAGES**

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **March 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-Feb-24			
	March 24	February 24	January 24	
	<b>PROFIT SHARING RATIO</b>			
	<b>USD</b>			
USD	Share of Mudarib	90%	85%	85%
	Rabb ul Maal	10%	15%	15%
	<b>GBP</b>			
GBP	Share of Mudarib	90%	85%	85%
	Rabb ul Maal	10%	15%	15%
	<b>EURO</b>			
EURO	Share of Mudarib	90%	85%	85%
	Rabb ul Maal	10%	15%	15%
	<b>AED</b>			
AED	Share of Mudarib	90%	85%	85%
	Rabb ul Maal	10%	15%	15%
	<b>SAR</b>			
SAR	Share of Mudarib	90%	85%	85%
	Rabb ul Maal	10%	15%	15%
	<b>CAD</b>			
CAD	Share of Mudarib	90%	85%	85%
	Rabb ul Maal	10%	15%	15%

ALFALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
<b>USD</b>				
Saving Deposit USD F.E.25	Semi Annually	0.7086	0.7128	0.7003
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.7077	0.7119	0.7023
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.7086	0.7128	0.7003
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.7077	0.7134	0.7002
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.7086	0.7128	0.7002
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.9436	0.9492	0.9364
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	1.4173	1.4256	1.4005
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K	Monthly	0.7086	0.7128	0.7003
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.7086	0.7128	0.7003
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K	Monthly	0.9449	0.9504	0.9337
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.4173	1.4256	1.4005
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K Business	Monthly	0.7077	0.7119	0.7023
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K Business	Monthly	0.7077	0.7119	0.7023
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K Business	Monthly	0.9436	0.9492	0.9364
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above Business	Monthly	1.4155	1.4238	1.3985
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.9446	0.9498	0.9332
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	1.1795	1.1880	1.1645
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	1.5354	1.5445	1.5174
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.5354	1.5444	1.5173
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.5354	1.5444	1.5173
Alfalah Islamic Business Way (FCY) USD	Monthly	0.0009	0.0010	0.0009
<b>GBP</b>				
Saving Deposit GBP F.E.25	Semi Annually	0.7662	0.8126	0.7294
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.7237	0.7675	0.7628
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	0.7237	0.7675	0.7628
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	1.1760	1.2472	1.0488
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.5378	1.6310	1.4302
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	1.8996	2.0148	1.8116
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K	Monthly	0.7669	0.8136	0.7283
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K	Monthly	1.1493	1.2190	1.0941
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K	Monthly	1.5323	1.6252	1.4588
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	1.9154	2.0316	1.8236
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K Business	Monthly	0.7237	0.7675	0.7628
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K Business	Monthly	1.1760	1.2472	1.0488
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K Business	Monthly	1.5378	1.6310	1.4302
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above Business	Monthly	1.8996	2.0148	1.8116
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.7739	0.8126	0.7226
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	0.7237	0.7675	0.7628
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.1760	1.2472	1.0488
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.5378	1.6310	1.4302
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.9154	2.0316	1.8236
Alfalah Islamic Business Way (FCY) GBP	Monthly	0.0153	0.0163	0.0146
<b>EURO</b>				
Saving Deposit EURO F.E.25	Semi Annually	1.0077	1.0077	1.0074
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	1.1702	1.1702	1.2952
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	1.1702	1.1702	1.2952
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	1.1702	1.1702	1.2952
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	1.1702	1.1702	1.2952
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	1.1702	1.1702	1.2952
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K	Monthly	1.0022	0.9632	1.0441
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K	Monthly	1.0046	1.0118	1.0046
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K	Monthly	1.0088	1.0094	1.0057
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	1.0076	1.0077	1.0073
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K Business	Monthly	1.1702	1.1702	1.2952
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K Business	Monthly	1.1702	1.1702	1.2952
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K Business	Monthly	1.1702	1.1702	1.2952
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above Business	Monthly	1.1702	1.1702	1.2952
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	1.9504	1.8003	0.0000
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	0.9939	0.9465	1.2952
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	1.1702	0.9109	1.2952
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	1.0051	1.0173	1.0055
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0077	1.0077	1.0074
Alfalah Islamic Business Way (FCY) EUR	Monthly	0.2016	0.2016	0.2013

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<b>PROFIT SHARING RATIO</b>				
USD	<b>USD</b>			
	Share of Mudarib	90%	85%	85%
	Rabb ul Maal	10%	15%	15%
GBP	<b>GBP</b>			
	Share of Mudarib	90%	85%	85%
	Rabb ul Maal	10%	15%	15%
EURO	<b>EURO</b>			
	Share of Mudarib	90%	85%	85%
	Rabb ul Maal	10%	15%	15%
AED	<b>AED</b>			
	Share of Mudarib	90%	85%	85%
	Rabb ul Maal	10%	15%	15%
SAR	<b>SAR</b>			
	Share of Mudarib	90%	85%	85%
	Rabb ul Maal	10%	15%	15%
CAD	<b>CAD</b>			
	Share of Mudarib	90%	85%	85%
	Rabb ul Maal	10%	15%	15%
<b>AED</b>				
Islamic Asaan Roshan Digital Saving Account - AED 0 to 9.999K	Monthly	0.4502	0.4506	0.4708
Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.6503	0.6508	0.7063
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.8504	0.8511	0.9417
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.1006	1.1014	1.1182
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	Monthly	0.4611	0.4501	0.4690
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	Monthly	0.6461	0.6466	0.6864
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	Monthly	0.8619	0.8622	0.9153
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.0769	1.0778	1.1444
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K Business	Monthly	0.4502	0.4506	0.4708
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K Business	Monthly	0.6503	0.6508	0.7063
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K Business	Monthly	0.8504	0.8511	0.9417
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above Business	Monthly	1.1006	1.1014	1.1182
Alfalah Islamic Business Way (FCY) AED	Monthly	0.0086	0.0086	0.0091
<b>SAR</b>				
Islamic Asaan Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.4698	0.4700	0.4601
Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.6786	0.6789	0.6901
Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	0.8874	0.8877	0.9201
Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.1484	1.1488	1.0926
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K	Monthly	0.4501	0.4488	0.4480
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K	Monthly	0.6745	0.6746	0.6709
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K	Monthly	0.8985	0.8877	0.8941
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above	Monthly	1.1237	1.1242	1.1182
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K Business	Monthly	0.4698	0.4700	0.4601
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K Business	Monthly	0.6786	0.6789	0.6901
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K Business	Monthly	0.8874	0.8877	0.9201
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above Business	Monthly	1.1484	1.1488	1.0926
Alfalah Islamic Business Way (FCY) SAR	Monthly	0.0090	0.0090	0.0089
<b>CAD</b>				
Islamic Asaan Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.5445	0.5391	0.5295
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	0.7865	0.7788	0.7942
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	1.0285	1.0184	1.0590
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.3310	1.3179	1.2575
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	Monthly	0.5229	0.5142	0.5198
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	Monthly	0.7865	0.7788	0.7942
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	Monthly	1.0416	1.0318	1.0293
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	Monthly	1.3025	1.2896	1.2870
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K Business	Monthly	0.5445	0.5391	0.5295
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K Business	Monthly	0.7865	0.7788	0.7942
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K Business	Monthly	1.0285	1.0184	1.0590
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above Business	Monthly	1.3310	1.3179	1.2575
Alfalah Islamic Business Way (FCY) CAD	Monthly	0.0104	0.0103	0.0103
<b>ALFALAH TERM DEPOSITS</b>				
	<b>Payment Frequency</b>	<b>Weightage</b>	<b>Weightage</b>	<b>Weightage</b>
<b>USD</b>				
Fixed Deposits USD F.E.25 1 Month	At Maturity	0.9449	0.9504	0.9337
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	0.9436	0.9492	0.9364
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.1795	1.1865	1.1645
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.1795	1.1865	1.1645
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.5590	1.5682	1.5406
<b>GBP</b>				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	0.7662	0.8126	0.7294
Fixed Deposits GBP F.E.25 3 Months	At Maturity	0.995	1.0554	0.9535
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.176	1.2472	1.0488
Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.8996	2.0148	1.8116
<b>EURO</b>				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.0076	1.0076	1.0074
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.1702	1.1702	1.2952
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.1702	1.1702	1.2952
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.1702	1.1702	1.2952