

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

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

ALFALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Saving Deposit USD F.E.25	Semi Annually	0.7006	0.7086	0.7077
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.7006	0.7077	0.7087
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.7006	0.7086	0.7077
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.7006	0.7077	0.7064
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.7005	0.7086	0.7076
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.9360	0.9436	0.9430
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	1.4011	1.4173	1.4154
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K	Monthly	0.7006	0.7086	0.7077
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.7006	0.7086	0.7077
Islamic Roshan Digital Saving Account & FCVA - USD 50K to 99.999K	Monthly	0.9341	0.9449	0.9436
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.4011	1.4173	1.4154
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K Business	Monthly	0.7006	0.7077	0.7087
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K Business	Monthly	0.7006	0.7077	0.7087
Islamic Roshan Digital Saving Account & FCVA - USD 50K to 99.999K Business	Monthly	0.9360	0.9436	0.9430
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above Business	Monthly	1.4012	1.4155	1.4174
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.9339	0.9446	0.9438
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	1.1676	1.1795	1.1772
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	1.5179	1.5354	1.5332
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.5179	1.5354	1.5334
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.5179	1.5354	1.5333
Alfalah Islamic Business Way (FCY) USD	Monthly	0.0009	0.0009	0.0009
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.7853	0.7662	0.7533
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.7665	0.7237	0.7606
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	0.7665	0.7237	0.7606
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	1.1497	1.1760	1.1409
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.5329	1.5378	1.5212
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	1.9161	1.8996	1.9015
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K	Monthly	0.7866	0.7669	0.7519
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K	Monthly	1.1781	1.1493	1.1299
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K	Monthly	1.5707	1.5323	1.5066
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	1.9633	1.9154	1.8833
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K Business	Monthly	0.7665	0.7237	0.7606
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K Business	Monthly	1.1497	1.1760	1.1409
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K Business	Monthly	1.5329	1.5378	1.5212
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above Business	Monthly	1.9161	1.8996	1.9015
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.7877	0.7739	0.7448
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	0.7665	0.7237	0.7606
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.1497	1.1760	1.1409
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.5329	1.5378	1.5212
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.9633	1.9154	1.8833
Alfalah Islamic Business Way (FCY) GBP	Monthly	0.0157	0.0153	0.0151
EURO				
Saving Deposit EURO F.E.25	Semi Annually	1.0079	1.0077	1.0076
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	1.2095	1.1702	1.2508
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	1.2095	1.1702	1.2508
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	1.2095	1.1702	1.2508
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	1.2095	1.1702	1.2508
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	1.2095	1.1702	1.2508
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K	Monthly	1.0126	1.0022	1.0143
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K	Monthly	1.0130	1.0046	1.0117
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K	Monthly	1.0056	1.0088	1.0052
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	1.0079	1.0076	1.0076
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K Business	Monthly	1.2095	1.1702	1.2508
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K Business	Monthly	1.2095	1.1702	1.2508
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K Business	Monthly	1.2095	1.1702	1.2508
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above Business	Monthly	1.2095	1.1702	1.2508
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	1.2095	1.9504	1.9244
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	1.2095	0.9939	1.0117
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	1.2095	1.1702	0.9736
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	1.0244	1.0051	1.0085
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0080	1.0077	1.0076
Alfalah Islamic Business Way (FCY) EUR	Monthly	0.2015	0.2016	0.2016

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GBP	GBP			
	Share of Mudarib	90%	90%	85%
	Rabb ul Maal	10%	10%	15%
EURO	EURO			
	Share of Mudarib	90%	90%	85%
	Rabb ul Maal	10%	10%	15%
AED	AED			
	Share of Mudarib	90%	90%	85%
	Rabb ul Maal	10%	10%	15%
SAR	SAR			
	Share of Mudarib	90%	90%	85%
	Rabb ul Maal	10%	10%	15%
CAD	CAD			
	Share of Mudarib	90%	90%	85%
	Rabb ul Maal	10%	10%	15%

AED				
Islamic Asaan Roshan Digital Saving Account - AED 0 to 9.999K	Monthly	0.4139	0.4502	0.4552
Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.6726	0.6503	0.6828
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.8795	0.8504	0.9104
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.0864	1.1006	1.1380
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	Monthly	0.4231	0.4611	0.4179
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	Monthly	0.6464	0.6461	0.6873
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	Monthly	0.8623	0.8619	0.9169
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.0778	1.0769	1.1459
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K Business	Monthly	0.4139	0.4502	0.4552
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K Business	Monthly	0.6726	0.6503	0.6828
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K Business	Monthly	0.8795	0.8504	0.9104
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above Business	Monthly	1.0864	1.1006	1.1380
Alfalah Islamic Business Way (FCY) AED	Monthly	0.0086	0.0086	0.0092

SAR				
Islamic Asaan Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.4321	0.4698	0.4458
Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.7021	0.6786	0.6687
Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	0.9182	0.8874	0.8916
Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.1342	1.1484	1.1145
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K	Monthly	0.4500	0.4501	0.4501
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K	Monthly	0.6750	0.6745	0.6735
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K	Monthly	0.9182	0.8985	0.8981
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above	Monthly	1.1252	1.1237	1.1222
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K Business	Monthly	0.4321	0.4698	0.4458
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K Business	Monthly	0.7021	0.6786	0.6687
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K Business	Monthly	0.9182	0.8874	0.8916
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above Business	Monthly	1.1342	1.1484	1.1145
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	0.5060	0.5445	0.5124
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	0.8223	0.7865	0.7686
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	1.0753	1.0285	1.0248
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.3283	1.3310	1.2809
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	Monthly	0.5258	0.5229	0.5171
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	Monthly	0.8223	0.7865	0.7686
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	Monthly	1.0543	1.0416	1.0317
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	Monthly	1.3178	1.3025	1.2898
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K Business	Monthly	0.5060	0.5445	0.5124
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K Business	Monthly	0.8223	0.7865	0.7686
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K Business	Monthly	1.0753	1.0285	1.0248
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above Business	Monthly	1.3283	1.3310	1.2809
Alfalah Islamic Business Way (FCY) CAD	Monthly	0.0105	0.0104	0.0103

ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	0.9341	0.9449	0.9436
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	0.9360	0.9436	0.9430
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.1658	1.1795	1.1772
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.1658	1.1795	1.1772
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.5413	1.5590	1.5569
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	0.7853	0.7662	0.7533
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.0539	0.9950	0.9508
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.1497	1.1760	1.1409
Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.9161	1.8996	1.9015
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.2095	1.0076	1.0076
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.2095	1.1702	1.2508
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.2095	1.1702	1.2508
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.2095	1.1702	1.2508