

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

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

ALFALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Saving Deposit USD F.E.25	Semi Annually	0.6967	0.7006	0.7086
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.6958	0.7006	0.7077
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.6967	0.7006	0.7086
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.6958	0.7006	0.7077
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.6967	0.7005	0.7086
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.9278	0.9360	0.9436
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	1.3934	1.4011	1.4173
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K	Monthly	0.6967	0.7006	0.7086
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.6967	0.7006	0.7086
Islamic Roshan Digital Saving Account & FCVA - USD 50K to 99.999K	Monthly	0.9290	0.9341	0.9449
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.3934	1.4011	1.4173
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K Business	Monthly	0.6958	0.7006	0.7077
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K Business	Monthly	0.6958	0.7006	0.7077
Islamic Roshan Digital Saving Account & FCVA - USD 50K to 99.999K Business	Monthly	0.9278	0.9360	0.9436
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above Business	Monthly	1.3916	1.4012	1.4155
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.9287	0.9339	0.9446
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	1.1597	1.1676	1.1795
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	1.5096	1.5179	1.5354
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.5096	1.5179	1.5354
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.5096	1.5179	1.5354
Alfalah Islamic Business Way (FCY) USD	Monthly	0.0009	0.0009	0.0009
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.7931	0.7853	0.7662
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.7491	0.7665	0.7237
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	0.7491	0.7665	0.7237
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	1.2173	1.1497	1.1760
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.5918	1.5329	1.5378
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	1.9663	1.9161	1.8996
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K	Monthly	0.7930	0.7866	0.7669
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K	Monthly	1.1895	1.1781	1.1493
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K	Monthly	1.5860	1.5707	1.5323
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	1.9827	1.9633	1.9154
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K Business	Monthly	0.7491	0.7665	0.7237
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K Business	Monthly	1.2173	1.1497	1.1760
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K Business	Monthly	1.5918	1.5329	1.5378
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above Business	Monthly	1.9663	1.9161	1.8996
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.7990	0.7877	0.7739
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	0.7491	0.7665	0.7237
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.2173	1.1497	1.1760
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.5918	1.5329	1.5378
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.9827	1.9633	1.9154
Alfalah Islamic Business Way (FCY) GBP	Monthly	0.0159	0.0157	0.0153
EURO				
Saving Deposit EURO F.E.25	Semi Annually	1.0077	1.0079	1.0077
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	1.1702	1.2095	1.1702
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	1.1702	1.2095	1.1702
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	1.1702	1.2095	1.1702
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	1.1702	1.2095	1.1702
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	1.1702	1.2095	1.1702
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K	Monthly	1.0306	1.0126	1.0022
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K	Monthly	1.0042	1.0130	1.0046
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K	Monthly	1.0101	1.0056	1.0088
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	1.0077	1.0079	1.0076
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K Business	Monthly	1.1702	1.2095	1.1702
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K Business	Monthly	1.1702	1.2095	1.1702
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K Business	Monthly	1.1702	1.2095	1.1702
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above Business	Monthly	1.1702	1.2095	1.1702
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	1.1702	1.2095	1.9504
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	1.0608	1.2095	0.9939
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	1.1702	1.2095	1.1702
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	1.0124	1.0244	1.0051
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0077	1.0080	1.0077
Alfalah Islamic Business Way (FCY) EUR	Monthly	0.2016	0.2015	0.2016

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	PROFIT SHARING RATIO			
	USD			
USD	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
	GBP			
GBP	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
	EURO			
EURO	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
	AED			
AED	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
	SAR			
SAR	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
	CAD			
CAD	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%

AED				
Islamic Asaan Roshan Digital Saving Account - AED 0 to 9.999K	Monthly	0.4511	0.4139	0.4502
Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.6516	0.6726	0.6503
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.8521	0.8795	0.8504
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.1027	1.0864	1.1006
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	Monthly	0.4288	0.4231	0.4611
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	Monthly	0.6484	0.6464	0.6461
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	Monthly	0.8632	0.8623	0.8619
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.0790	1.0778	1.0769
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K Business	Monthly	0.4511	0.4139	0.4502
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K Business	Monthly	0.6516	0.6726	0.6503
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K Business	Monthly	0.8521	0.8795	0.8504
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above Business	Monthly	1.1027	1.0864	1.1006
Alfalah Islamic Business Way (FCY) AED	Monthly	0.0086	0.0086	0.0086
SAR				
Islamic Asaan Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.4695	0.4321	0.4698
Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.6782	0.7021	0.6786
Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	0.8868	0.9182	0.8874
Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.1476	1.1342	1.1484
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K	Monthly	0.4469	0.4500	0.4501
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K	Monthly	0.6738	0.6750	0.6745
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K	Monthly	0.8985	0.9182	0.8985
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above	Monthly	1.1230	1.1252	1.1237
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K Business	Monthly	0.4695	0.4321	0.4698
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K Business	Monthly	0.6782	0.7021	0.6786
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K Business	Monthly	0.8868	0.9182	0.8874
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above Business	Monthly	1.1476	1.1342	1.1484
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	0.5540	0.5060	0.5445
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	0.8002	0.8223	0.7865
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	1.0464	1.0753	1.0285
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.3542	1.3283	1.3310
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	Monthly	0.5313	0.5258	0.5229
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	Monthly	0.8002	0.8223	0.7865
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	Monthly	1.0600	1.0543	1.0416
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	Monthly	1.3251	1.3178	1.3025
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K Business	Monthly	0.5540	0.5060	0.5445
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K Business	Monthly	0.8002	0.8223	0.7865
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K Business	Monthly	1.0464	1.0753	1.0285
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above Business	Monthly	1.3542	1.3283	1.3310
Alfalah Islamic Business Way (FCY) CAD	Monthly	0.0106	0.0105	0.0104

ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	0.9290	0.9341	0.9449
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	0.9278	0.9360	0.9436
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.1597	1.1658	1.1795
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.1612	1.1658	1.1795
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.5328	1.5413	1.5590
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	0.7931	0.7853	0.7662
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.03	1.0539	0.995
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.2173	1.1497	1.176
Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.9663	1.9161	1.8996
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.1702	1.2095	1.0076
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.1702	1.2095	1.1702
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.1702	1.2095	1.1702
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.1702	1.2095	1.1702