

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **June 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			
	27-May-24			
	June 24	May 24	April 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	0.6967	0.7006
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.6967	0.6958	0.7006
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.6967	0.6967	0.7006
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.6967	0.6958	0.7006
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.6967	0.6967	0.7005
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.9308	0.9278	0.9360
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	1.3934	1.3934	1.4011
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K	Monthly	0.6967	0.6967	0.7006
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.6967	0.6967	0.7006
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K	Monthly	0.9290	0.9290	0.9341
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.3934	1.3934	1.4011
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K Business	Monthly	0.6967	0.6958	0.7006
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K Business	Monthly	0.6967	0.6958	0.7006
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K Business	Monthly	0.9308	0.9278	0.9360
Islamic Roshan Digital Saving Account & FCVA - USD 100K and AboveBusiness	Monthly	1.3934	1.3916	1.4012
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.9288	0.9287	0.9339
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	1.1593	1.1597	1.1676
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	1.5096	1.5096	1.5179
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.5096	1.5096	1.5179
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.5096	1.5096	1.5179
Alfalah Islamic Business Way (FCY) USD	Monthly	0.0009	0.0009	0.0009
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.7996	0.7931	0.7853
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.7804	0.7491	0.7665
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	0.7804	0.7491	0.7665
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	1.1706	1.2173	1.1497
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.5608	1.5918	1.5329
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	1.9510	1.9663	1.9161
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K	Monthly	0.7984	0.7930	0.7866
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K	Monthly	1.1994	1.1895	1.1781
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K	Monthly	1.5990	1.5860	1.5707
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	1.9989	1.9827	1.9633
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K Business	Monthly	0.7804	0.7491	0.7665
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K Business	Monthly	1.1706	1.2173	1.1497
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K Business	Monthly	1.5608	1.5918	1.5329
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above Business	Monthly	1.9510	1.9663	1.9161
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.7974	0.7990	0.7877
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	0.8129	0.7491	0.7665
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.1706	1.2173	1.1497
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.5608	1.5918	1.5329
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.9989	1.9827	1.9633
Alfalah Islamic Business Way (FCY) GBP	Monthly	0.0160	0.0159	0.0157
EURO				
Saving Deposit EURO F.E.25	Semi Annually	1.0072	1.0077	1.0079
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	1.2087	1.1702	1.2095
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	1.2087	1.1702	1.2095
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	1.2087	1.1702	1.2095
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	1.2087	1.1702	1.2095
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	1.2087	1.1702	1.2095
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K	Monthly	0.9947	1.0306	1.0126
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K	Monthly	1.0015	1.0042	1.0130
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K	Monthly	1.0058	1.0101	1.0056
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	1.0073	1.0077	1.0079
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K Business	Monthly	1.2087	1.1702	1.2095
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K Business	Monthly	1.2087	1.1702	1.2095
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K Business	Monthly	1.2087	1.1702	1.2095
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above Business	Monthly	1.2087	1.1702	1.2095
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	0.9669	1.1702	1.2095
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	0.9669	1.0608	1.2095
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	0.9669	1.1702	1.2095
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	1.0007	1.0124	1.0244
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0072	1.0077	1.0080
Alfalah Islamic Business Way (FCY) EUR	Monthly	0.2013	0.2016	0.2015

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		Date		
		June 24	May 24	27-May-24
ISLAMIC DEPOSIT PRODUCTS		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	0.4150	0.4511	0.4139
Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.6744	0.6516	0.6726
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.8819	0.8521	0.8795
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.0894	1.1027	1.0864
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	Monthly	0.4291	0.4288	0.4231
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	Monthly	0.6483	0.6484	0.6464
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	Monthly	0.8819	0.8632	0.8623
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.0808	1.0790	1.0778
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K Business	Monthly	0.4150	0.4511	0.4139
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K Business	Monthly	0.6744	0.6516	0.6726
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K Business	Monthly	0.8819	0.8521	0.8795
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above Business	Monthly	1.0894	1.1027	1.0864
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	0.4298	0.4695	0.4321
Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.6985	0.6782	0.7021
Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	0.9134	0.8868	0.9182
Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.1283	1.1476	1.1342
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K	Monthly	0.4488	0.4469	0.4500
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K	Monthly	0.6717	0.6738	0.6750
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K	Monthly	0.8939	0.8985	0.9182
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above	Monthly	1.1193	1.1230	1.1252
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K Business	Monthly	0.4298	0.4695	0.4321
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K Business	Monthly	0.6985	0.6782	0.7021
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K Business	Monthly	0.9134	0.8868	0.9182
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above Business	Monthly	1.1283	1.1476	1.1342
Alfalah Islamic Business Way (FCY) SAR	Monthly	0.0089	0.0090	0.0090
CAD				
Islamic Asaan Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.5089	0.5540	0.5060
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	0.8269	0.8002	0.8223
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	1.0814	1.0464	1.0753
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.3358	1.3542	1.3283
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	Monthly	0.5283	0.5313	0.5258
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	Monthly	0.8269	0.8002	0.8223
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	Monthly	1.0602	1.0600	1.0543
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	Monthly	1.3252	1.3251	1.3178
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K Business	Monthly	0.5089	0.5540	0.5060
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K Business	Monthly	0.8269	0.8002	0.8223
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K Business	Monthly	1.0814	1.0464	1.0753
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above Business	Monthly	1.3358	1.3542	1.3283
Alfalah Islamic Business Way (FCY) CAD	Monthly	0.0106	0.0106	0.0105
ALFALAH TERM DEPOSITS				
	Payment Frequency	Weightage	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	0.9290	0.9290	0.9341
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	0.9308	0.9278	0.9360
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.1593	1.1597	1.1658
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.1612	1.1612	1.1658
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.5328	1.5328	1.5413
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	0.7996	0.7931	0.7853
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.073	1.0300	1.0539
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.1706	1.2173	1.1497
Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.951	1.9663	1.9161
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.2087	1.1702	1.2095
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.2087	1.1702	1.2095
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.2087	1.1702	1.2095
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.2087	1.1702	1.2095