

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **July 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			
	July 24	June 24	May 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	0.6748	0.6967	0.6967
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.6739	0.6967	0.6958
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.6739	0.6967	0.6967
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.6739	0.6967	0.6958
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.6748	0.6967	0.6967
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.8986	0.9308	0.9278
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	1.3496	1.3934	1.3934
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K	Monthly	0.6748	0.6967	0.6967
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.6748	0.6967	0.6967
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K	Monthly	0.8997	0.9290	0.9290
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.3496	1.3934	1.3934
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K Business	Monthly	0.6739	0.6967	0.6958
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K Business	Monthly	0.6739	0.6967	0.6958
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K Business	Monthly	0.8986	0.9308	0.9278
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above Business	Monthly	1.3478	1.3934	1.3916
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.8992	0.9288	0.9287
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	1.1247	1.1593	1.1597
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	1.4619	1.5096	1.5096
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.4620	1.5096	1.5096
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.4620	1.5096	1.5096
Alfalah Islamic Business Way (FCY) USD	Monthly	0.0009	0.0009	0.0009
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.8160	0.7996	0.7931
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.7708	0.7804	0.7491
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	0.7708	0.7804	0.7491
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	1.2525	1.1706	1.2173
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.6379	1.5608	1.5918
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	2.0232	1.9510	1.9663
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K	Monthly	0.8154	0.7984	0.7930
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K	Monthly	1.2243	1.1994	1.1895
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K	Monthly	1.6321	1.5990	1.5860
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	2.0401	1.9989	1.9827
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K Business	Monthly	0.7708	0.7804	0.7491
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K Business	Monthly	1.2525	1.1706	1.2173
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K Business	Monthly	1.6379	1.5608	1.5918
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above Business	Monthly	2.0232	1.9510	1.9663
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.7708	0.7974	0.7990
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	0.7708	0.8129	0.7491
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.2525	1.1706	1.2173
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.6379	1.5608	1.5918
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	2.0401	1.9989	1.9827
Alfalah Islamic Business Way (FCY) GBP	Monthly	0.0163	0.0160	0.0159
EURO				
Saving Deposit EURO F.E.25	Semi Annually	1.0077	1.0072	1.0077
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	1.1703	1.2087	1.1702
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	1.1703	1.2087	1.1702
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	1.1703	1.2087	1.1702
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	1.1703	1.2087	1.1702
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	1.1703	1.2087	1.1702
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K	Monthly	0.9362	0.9947	1.0306
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K	Monthly	0.9362	1.0015	1.0042
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K	Monthly	0.9362	1.0058	1.0101
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	1.0078	1.0073	1.0077
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K Business	Monthly	1.1703	1.2087	1.1702
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K Business	Monthly	1.1703	1.2087	1.1702
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K Business	Monthly	1.1703	1.2087	1.1702
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above Business	Monthly	1.1703	1.2087	1.1702
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	0.9362	0.9669	1.1702
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	0.9362	0.9669	1.0608
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	0.9362	0.9669	1.1702
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	1.0064	1.0007	1.0124
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0077	1.0072	1.0077
Alfalah Islamic Business Way (FCY) EUR	Monthly	0.2016	0.2013	0.2016

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	25-Jun-24			
	July 24	June 24	May 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
AED				
Islamic Asaan Roshan Digital Saving Account - AED 0 to 9.999K	Monthly	0.4524	0.4150	0.4511
Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.6535	0.6744	0.6516
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.8546	0.8819	0.8521
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.1059	1.0894	1.1027
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	Monthly	0.4346	0.4291	0.4288
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	Monthly	0.6497	0.6483	0.6484
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	Monthly	0.8657	0.8819	0.8632
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.0822	1.0808	1.0790
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K Business	Monthly	0.4524	0.4150	0.4511
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K Business	Monthly	0.6535	0.6744	0.6516
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K Business	Monthly	0.8546	0.8819	0.8521
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above Business	Monthly	1.1059	1.0894	1.1027
Alfalah Islamic Business Way (FCY) AED	Monthly	0.0087	0.0086	0.0086
SAR				
Islamic Asaan Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.4700	0.4298	0.4695
Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.6789	0.6985	0.6782
Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	0.8878	0.9134	0.8868
Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.1490	1.1283	1.1476
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K	Monthly	0.4490	0.4488	0.4469
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K	Monthly	0.6745	0.6717	0.6738
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K	Monthly	0.8991	0.8939	0.8985
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above	Monthly	1.1243	1.1193	1.1230
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K Business	Monthly	0.4700	0.4298	0.4695
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K Business	Monthly	0.6789	0.6985	0.6782
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K Business	Monthly	0.8878	0.9134	0.8868
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above Business	Monthly	1.1490	1.1283	1.1476
Alfalah Islamic Business Way (FCY) SAR	Monthly	0.0090	0.0089	0.0090
CAD				
Islamic Asaan Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.5526	0.5089	0.5540
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	0.7983	0.8269	0.8002
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	1.0439	1.0814	1.0464
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.3509	1.3358	1.3542
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	Monthly	0.5271	0.5283	0.5313
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	Monthly	0.7983	0.8269	0.8002
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	Monthly	1.0574	1.0602	1.0600
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	Monthly	1.3219	1.3252	1.3251
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K Business	Monthly	0.5526	0.5089	0.5540
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K Business	Monthly	0.7983	0.8269	0.8002
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K Business	Monthly	1.0439	1.0814	1.0464
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above Business	Monthly	1.3509	1.3358	1.3542
Alfalah Islamic Business Way (FCY) CAD	Monthly	0.0106	0.0106	0.0106

ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	0.8997	0.9290	0.9290
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	0.8986	0.9308	0.9278
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.1232	1.1593	1.1597
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.1246	1.1612	1.1612
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.4845	1.5328	1.5328
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	0.8160	0.7996	0.7931
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.0598	1.0730	1.03
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.2525	1.1706	1.2173
Fixed Deposits GBP F.E.25 1 Year	At Maturity	2.0232	1.9510	1.9663
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.1703	1.2087	1.1702
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.1703	1.2087	1.1702
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.1703	1.2087	1.1702
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.1703	1.2087	1.1702