

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **August 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-Jun-24
	PROFIT SHARING RATIO			August 24	July 24
USD	Share of Mudarib	90%	90%	90%	90%
	Rabb ul Maal	10%	10%	10%	10%
GBP	Share of Mudarib	90%	90%	90%	90%
	Rabb ul Maal	10%	10%	10%	10%
EURO	Share of Mudarib	90%	90%	90%	90%
	Rabb ul Maal	10%	10%	10%	10%
AED	Share of Mudarib	90%	90%	90%	90%
	Rabb ul Maal	10%	10%	10%	10%
SAR	Share of Mudarib	90%	90%	90%	90%
	Rabb ul Maal	10%	10%	10%	10%
CAD	Share of Mudarib	90%	90%	90%	90%
	Rabb ul Maal	10%	10%	10%	10%
ALFALAH SAVINGS DEPOSITS		Payment Frequency	Weightage	Weightage	Weightage
USD					
Saving Deposit USD F.E.25		Semi Annually	0.6553	0.6748	0.6967
Alfalalah Islamic Special Foreign Currency Savings Account USD		Semi Annually	0.6545	0.6739	0.6967
Alfalalah Islamic Freelancer Digital Savings Account USD		Monthly	0.6545	0.6739	0.6967
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K		Monthly	0.6545	0.6739	0.6967
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K		Monthly	0.6554	0.6748	0.6967
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K		Monthly	0.8727	0.8986	0.9308
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above		Monthly	1.3107	1.3496	1.3934
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K		Monthly	0.6553	0.6748	0.6967
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K		Monthly	0.6553	0.6748	0.6967
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K		Monthly	0.8738	0.8997	0.9290
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above		Monthly	1.3107	1.3496	1.3934
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K Business		Monthly	0.6545	0.6739	0.6967
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K Business		Monthly	0.6545	0.6739	0.6967
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K Business		Monthly	0.8727	0.8986	0.9308
Islamic Roshan Digital Saving Account & FCVA - USD 100K and AboveBusiness		Monthly	1.3090	1.3478	1.3934
Alfalalah Islamic Profex Account USD - 0 to 4.999K		Monthly	0.8737	0.8992	0.9288
Alfalalah Islamic Profex Account USD - 5K to 9.999K		Monthly	1.0908	1.1247	1.1593
Alfalalah Islamic Profex Account USD - 10K to 24.999K		Monthly	1.4199	1.4619	1.5096
Alfalalah Islamic Profex Account USD - 25K to 99.999K		Monthly	1.4199	1.4620	1.5096
Alfalalah Islamic Profex Account USD - 100K and Above		Monthly	1.4199	1.4620	1.5096
Alfalalah Islamic Business Way (FCY) USD		Monthly	0.0000	0.0009	0.0009
GBP					
Saving Deposit GBP F.E.25		Semi Annually	0.7800	0.8160	0.7996
Alfalalah Islamic Special Foreign Currency Savings Account GBP		Semi Annually	0.7827	0.7708	0.7804
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K		Monthly	1.1695	0.7708	0.7804
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K		Monthly	1.5563	1.2525	1.1706
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K		Monthly	1.9522	1.6379	1.5608
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above		Monthly	1.9522	2.0232	1.9510
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K		Monthly	1.1699	0.8154	0.7984
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K		Monthly	1.5599	1.2243	1.1994
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K		Monthly	1.9499	1.6321	1.5990
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above		Monthly	1.9499	2.0401	1.9989
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K Business		Monthly	1.1695	0.7708	0.7804
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K Business		Monthly	1.5563	1.2525	1.1706
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K Business		Monthly	1.9522	1.6379	1.5608
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above Business		Monthly	1.9522	2.0232	1.9510
Alfalalah Islamic Profex Account GBP - 0 to 4.999K		Monthly	0.7799	0.7708	0.7974
Alfalalah Islamic Profex Account GBP - 5K to 9.999K		Monthly	1.1695	0.7708	0.8129
Alfalalah Islamic Profex Account GBP - 10K to 24.999K		Monthly	1.5563	1.2525	1.1706
Alfalalah Islamic Profex Account GBP - 25K to 99.999K		Monthly	1.9522	1.6379	1.5608
Alfalalah Islamic Profex Account GBP - 100K and Above		Monthly	1.9499	2.0401	1.9989
Alfalalah Islamic Business Way (FCY) GBP		Monthly	0.0000	0.0163	0.0160
Euro					
Saving Deposit EURO F.E.25		Semi Annually	1.0000	1.0077	1.0072
Alfalalah Islamic Special Foreign Currency Savings Account EUR		Semi Annually	0.9988	1.1703	1.2087
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K		Monthly	0.4994	1.1703	1.2087
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K		Monthly	0.9988	1.1703	1.2087
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K		Monthly	0.9988	1.1703	1.2087
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above		Monthly	0.9988	1.1703	1.2087
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K		Monthly	0.5000	0.9362	0.9947
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K		Monthly	1.0001	0.9362	1.0015
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K		Monthly	1.0001	0.9362	1.0058
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above		Monthly	1.0000	1.0078	1.0073
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K Business		Monthly	0.4994	1.1703	1.2087
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K Business		Monthly	0.9988	1.1703	1.2087
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K Business		Monthly	0.9988	1.1703	1.2087
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above Business		Monthly	0.9988	1.1703	1.2087
Alfalalah Islamic Profex Account EURO - 0 to 4.999K		Monthly	0.5004	0.9362	0.9669
Alfalalah Islamic Profex Account EURO - 5K to 9.999K		Monthly	0.5009	0.9362	0.9669
Alfalalah Islamic Profex Account EURO - 10K to 24.999K		Monthly	1.0001	0.9362	0.9669
Alfalalah Islamic Profex Account EURO - 25K to 99.999K		Monthly	1.0000	1.0064	1.0007
Alfalalah Islamic Profex Account EURO - 100K and Above		Monthly	1.0000	1.0077	1.0072
Alfalalah Islamic Business Way (FCY) EUR		Monthly	0.0000	0.2016	0.2013

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The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

ISLAMIC DEPOSIT PRODUCTS	PROFIT SHARING RATIO			Date 25-Jun-24
	August 24	July 24	June 24	
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	0.4183	0.4524	0.4150
Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.6041	0.6535	0.6744
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.7900	0.8546	0.8819
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.0224	1.1059	1.0894
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	Monthly	0.3977	0.4346	0.4291
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	Monthly	0.6008	0.6497	0.6483
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	Monthly	0.8005	0.8657	0.8819
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.0004	1.0822	1.0808
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K Business	Monthly	0.4183	0.4524	0.4150
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K Business	Monthly	0.6041	0.6535	0.6744
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K Business	Monthly	0.7900	0.8546	0.8819
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above Business	Monthly	1.0224	1.1059	1.0894
Alfalal Islamic Business Way (FCY) AED	Monthly	0.0000	0.0087	0.0086
SAR				
Islamic Asaan Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.4194	0.4700	0.4298
Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.6058	0.6789	0.6985
Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	0.7922	0.8878	0.9134
Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.0252	1.1490	1.1283
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K	Monthly	0.4019	0.4490	0.4488
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K	Monthly	0.6019	0.6745	0.6717
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K	Monthly	0.8028	0.8991	0.8939
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above	Monthly	1.0032	1.1243	1.1193
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K Business	Monthly	0.4194	0.4700	0.4298
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K Business	Monthly	0.6058	0.6789	0.6985
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K Business	Monthly	0.7922	0.8878	0.9134
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above Business	Monthly	1.0252	1.1490	1.1283
Alfalal Islamic Business Way (FCY) SAR	Monthly	0.0000	0.0090	0.0089
CAD				
Islamic Asaan Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.4190	0.5526	0.5089
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	0.6052	0.7983	0.8269
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	0.7915	1.0439	1.0814
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.0243	1.3509	1.3358
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	Monthly	0.4017	0.5271	0.5283
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	Monthly	0.6052	0.7983	0.8269
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	Monthly	0.8020	1.0574	1.0602
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	Monthly	1.0023	1.3219	1.3252
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K Business	Monthly	0.4190	0.5526	0.5089
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K Business	Monthly	0.6052	0.7983	0.8269
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K Business	Monthly	0.7915	1.0439	1.0814
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above Business	Monthly	1.0243	1.3509	1.3358
Alfalal Islamic Business Way (FCY) CAD	Monthly	0.0000	0.0106	0.0106
AUD				
Islamic Asaan Roshan Digital Saving Account - AUD 0 to 9.999K	Monthly	1.0000		
Islamic Asaan Roshan Digital Saving Account - AUD 10K to 49.999K	Monthly	1.0000		
Islamic Asaan Roshan Digital Saving Account - AUD 50K to 99.999K	Monthly	1.0000		
Islamic Asaan Roshan Digital Saving Account - AUD 100K and Above	Monthly	1.0000		
Islamic Roshan Digital Saving Account & FCVA - AUD 0 to 9.999K	Monthly	1.0000		
Islamic Roshan Digital Saving Account & FCVA - AUD 10K to 49.999K	Monthly	1.0000		
Islamic Roshan Digital Saving Account & FCVA - AUD 50K to 99.999K	Monthly	1.0000		
Islamic Roshan Digital Saving Account & FCVA - AUD 100K and Above	Monthly	1.0000		
ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	1.3107	0.8997	0.9290
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	1.5272	0.8986	0.9308
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.5272	1.1232	1.1593
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.7476	1.1246	1.1612
Fixed Deposits USD F.E.25 1 Year	At Maturity	2.1845	1.4845	1.5328
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	1.5599	0.8160	0.7996
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.9522	1.0598	1.073
Fixed Deposits GBP F.E.25 6 Months	At Maturity	2.339	1.2525	1.1706
Fixed Deposits GBP F.E.25 1 Year	At Maturity	2.339	2.0232	1.951

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ISLAMIC DEPOSIT PRODUCTS		Date	25-Jun-24
		August 24	July 24
	PROFIT SHARING RATIO		
USD		USD	
	Share of Mudarib	90%	90%
GBP	Rabb ul Maal	10%	10%
		GBP	
EURO	Share of Mudarib	90%	90%
	Rabb ul Maal	10%	10%
AED		Euro	
	Share of Mudarib	90%	90%
SAR	Rabb ul Maal	10%	10%
		SAR	
CAD	Share of Mudarib	90%	90%
	Rabb ul Maal	10%	10%
CAD			
EURO			
Fixed Deposits EURO F.E.25 1 Month		At Maturity	1.2543
Fixed Deposits EURO F.E.25 3 Months		At Maturity	1.4981
Fixed Deposits EURO F.E.25 6 Months		At Maturity	1.7536
Fixed Deposits EURO F.E.25 1 Year		At Maturity	1.9975
			1.1703
			1.2087
			1.1703
			1.2087
			1.1703
			1.2087