

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **September 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-Aug-24			
	September 24	August 24	July 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	0.6576	0.6553	0.6748
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.6576	0.6545	0.6739
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.6576	0.6545	0.6739
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.6576	0.6545	0.6739
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.6575	0.6554	0.6748
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.8785	0.8727	0.8986
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	1.3151	1.3107	1.3496
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K	Monthly	0.6576	0.6553	0.6748
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.6576	0.6553	0.6748
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K	Monthly	0.8767	0.8738	0.8997
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.3151	1.3107	1.3496
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K Business	Monthly	0.6576	0.6545	0.6739
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K Business	Monthly	0.6576	0.6545	0.6739
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K Business	Monthly	0.8785	0.8727	0.8986
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above Business	Monthly	1.3151	1.3090	1.3478
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.8768	0.8737	0.8992
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	1.0961	1.0908	1.1247
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	1.4248	1.4199	1.4619
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.4247	1.4199	1.4620
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.4247	1.4199	1.4620
Alfalah Islamic Business Way (FCY) USD	Monthly	0.0000	0.0000	0.0009
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.6730	0.7800	0.8160
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.6733	0.7827	0.7708
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	1.0100	1.1695	0.7708
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	1.3466	1.5563	1.2525
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.6833	1.9522	1.6379
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	1.6833	1.9522	2.0232
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K	Monthly	1.0096	1.1699	0.8154
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K	Monthly	1.3461	1.5599	1.2243
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K	Monthly	1.6826	1.9499	1.6321
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	1.6826	1.9499	2.0401
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K Business	Monthly	1.0100	1.1695	0.7708
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K Business	Monthly	1.3466	1.5563	1.2525
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K Business	Monthly	1.6833	1.9522	1.6379
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above Business	Monthly	1.6833	1.9522	2.0232
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.6716	0.7799	0.7708
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	1.0100	1.1695	0.7708
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.3466	1.5563	1.2525
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.6833	1.9522	1.6379
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.6826	1.9499	2.0401
Alfalah Islamic Business Way (FCY) GBP	Monthly	0.0000	0.0000	0.0163
EURO				
Saving Deposit EURO F.E.25	Semi Annually	1.0001	1.0000	1.0077
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	0.9961	0.9988	1.1703
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	0.5040	0.4994	1.1703
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	0.9961	0.9988	1.1703
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	0.9961	0.9988	1.1703
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	0.9961	0.9988	1.1703
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K	Monthly	0.4999	0.5000	0.9362
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K	Monthly	1.0000	1.0001	0.9362
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K	Monthly	1.0000	1.0001	0.9362
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	1.0001	1.0000	1.0078
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K Business	Monthly	0.5040	0.4994	1.1703
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K Business	Monthly	0.9961	0.9988	1.1703
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K Business	Monthly	0.9961	0.9988	1.1703
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above Business	Monthly	0.9961	0.9988	1.1703
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	0.5009	0.5004	0.9362
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	0.5040	0.5009	0.9362
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	1.0001	1.0001	0.9362
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	0.9999	1.0000	1.0064
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0001	1.0000	1.0077
Alfalah Islamic Business Way (FCY) EUR	Monthly	0.0000	0.0000	0.2016

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	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	0.3843	0.4183	0.4524
Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.6245	0.6041	0.6535
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.8166	0.7900	0.8546
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.0088	1.0224	1.1059
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	Monthly	0.4009	0.3977	0.4346
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	Monthly	0.6001	0.6008	0.6497
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	Monthly	0.8009	0.8005	0.8657
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.0008	1.0004	1.0822
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K Business	Monthly	0.3843	0.4183	0.4524
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K Business	Monthly	0.6245	0.6041	0.6535
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K Business	Monthly	0.8166	0.7900	0.8546
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above Business	Monthly	1.0088	1.0224	1.1059
Alfalah Islamic Business Way (FCY) AED	Monthly	0.0000	0.0000	0.0087
SAR				
Islamic Asaan Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.3852	0.4194	0.4700
Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.6260	0.6058	0.6789
Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	0.8186	0.7922	0.8878
Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.0112	1.0252	1.1490
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K	Monthly	0.4007	0.4019	0.4490
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K	Monthly	0.6019	0.6019	0.6745
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K	Monthly	0.8029	0.8028	0.8991
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above	Monthly	1.0032	1.0032	1.1243
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K Business	Monthly	0.3852	0.4194	0.4700
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K Business	Monthly	0.6260	0.6058	0.6789
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K Business	Monthly	0.8186	0.7922	0.8878
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above Business	Monthly	1.0112	1.0252	1.1490
Alfalah Islamic Business Way (FCY) SAR	Monthly	0.0000	0.0000	0.0090
CAD				
Islamic Asaan Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.3849	0.4190	0.5526
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	0.6254	0.6052	0.7983
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	0.8179	0.7915	1.0439
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.0103	1.0243	1.3509
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	Monthly	0.3991	0.4017	0.5271
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	Monthly	0.6254	0.6052	0.7983
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	Monthly	0.8017	0.8020	1.0574
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	Monthly	1.0023	1.0023	1.3219
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K Business	Monthly	0.3849	0.4190	0.5526
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K Business	Monthly	0.6254	0.6052	0.7983
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K Business	Monthly	0.8179	0.7915	1.0439
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above Business	Monthly	1.0103	1.0243	1.3509
Alfalah Islamic Business Way (FCY) CAD	Monthly	0.0000	0.0000	0.0106
AUD				
Islamic Asaan Roshan Digital Saving Account - AUD 0 to 9.999K	Monthly	1.0000	1.0000	
Islamic Asaan Roshan Digital Saving Account - AUD 10K to 49.999K	Monthly	1.0000	1.0000	
Islamic Asaan Roshan Digital Saving Account - AUD 50K to 99.999K	Monthly	1.0000	1.0000	
Islamic Asaan Roshan Digital Saving Account - AUD 100K and Above	Monthly	1.0000	1.0000	
Islamic Roshan Digital Saving Account & FCVA - AUD 0 to 9.999K	Monthly	1.0000	1.0000	
Islamic Roshan Digital Saving Account & FCVA - AUD 10K to 49.999K	Monthly	1.0000	1.0000	
Islamic Roshan Digital Saving Account & FCVA - AUD 50K to 99.999K	Monthly	1.0000	1.0000	
Islamic Roshan Digital Saving Account & FCVA - AUD 100K and Above	Monthly	1.0000	1.0000	
ALFALAH TERM DEPOSITS				
USD		Payment Frequency	Weightage	Weightage
Fixed Deposits USD F.E.25 1 Month		At Maturity	1.3151	0.8997
Fixed Deposits USD F.E.25 3 Months (0-999,999)		At Maturity	1.5361	0.8986
Fixed Deposits USD F.E.25 3 Months (1m & Above)		At Maturity	1.5361	1.1232
Fixed Deposits USD F.E.25 6 Months		At Maturity	1.7535	1.1246
Fixed Deposits USD F.E.25 1 Year		At Maturity	2.1919	1.4845
GBP				
Fixed Deposits GBP F.E.25 1 Month		At Maturity	1.3461	0.8160
Fixed Deposits GBP F.E.25 3 Months		At Maturity	1.6833	1.0598
Fixed Deposits GBP F.E.25 6 Months		At Maturity	2.0199	1.2525
Fixed Deposits GBP F.E.25 1 Year		At Maturity	2.0191	2.0232

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	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%	
EURO					
	Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.2481	1.2543	1.1703
	Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.5001	1.4981	1.1703
	Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.7521	1.7536	1.1703
	Fixed Deposits EURO F.E.25 1 Year	At Maturity	2.0041	1.9975	1.1703