

**Bank Alfalah Limited**  
**Islamic Banking Group**  
**PROFIT DISTRIBUTION RATIO AND WEIGHTAGES**

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **October 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-Sep-24			
	October 24	September 24	August 24	
<b>PROFIT SHARING RATIO</b>				
USD	<b>USD</b>			
	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
GBP	<b>GBP</b>			
	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
EURO	<b>EURO</b>			
	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
AED	<b>AED</b>			
	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
SAR	<b>SAR</b>			
	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
CAD	<b>CAD</b>			
	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%

ALFALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
<b>USD</b>				
Saving Deposit USD F.E.25	Semi Annually	0.6572	0.6576	0.6553
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.6563	0.6576	0.6545
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.6563	0.6576	0.6545
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.6563	0.6576	0.6545
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.6572	0.6575	0.6554
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.8751	0.8785	0.8727
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	1.3144	1.3151	1.3107
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K	Monthly	0.6572	0.6576	0.6553
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.6572	0.6576	0.6553
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K	Monthly	0.8762	0.8767	0.8738
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.3144	1.3151	1.3107
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K Business	Monthly	0.6563	0.6576	0.6545
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K Business	Monthly	0.6563	0.6576	0.6545
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K Business	Monthly	0.8751	0.8785	0.8727
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above Business	Monthly	1.3127	1.3151	1.3090
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.8760	0.8768	0.8737
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	1.0953	1.0961	1.0908
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	1.4239	1.4248	1.4199
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.4239	1.4247	1.4199
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.4239	1.4247	1.4199
Alfalah Islamic Business Way (FCY) USD	Monthly	0.0000	0.0000	0.0000
<b>GBP</b>				
Saving Deposit GBP F.E.25	Semi Annually	0.6526	0.6730	0.7800
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.6549	0.6733	0.7827
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	0.9786	1.0100	1.1695
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	1.3022	1.3466	1.5563
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.6335	1.6833	1.9522
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	1.6335	1.6833	1.9522
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K	Monthly	0.9789	1.0096	1.1699
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K	Monthly	1.3052	1.3461	1.5599
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K	Monthly	1.6316	1.6826	1.9499
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	1.6316	1.6826	1.9499
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K Business	Monthly	0.9786	1.0100	1.1695
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K Business	Monthly	1.3022	1.3466	1.5563
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K Business	Monthly	1.6335	1.6833	1.9522
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above Business	Monthly	1.6335	1.6833	1.9522
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.6514	0.6716	0.7799
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	0.9786	1.0100	1.1695
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.3022	1.3466	1.5563
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.6335	1.6833	1.9522
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.6316	1.6826	1.9499
Alfalah Islamic Business Way (FCY) GBP	Monthly	0.0000	0.0000	0.0000
<b>EURO</b>				
Saving Deposit EURO F.E.25	Semi Annually	1.0001	1.0001	1.0000
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	0.9988	0.9961	0.9988
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	0.4994	0.5040	0.4994
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	0.9988	0.9961	0.9988
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	0.9988	0.9961	0.9988
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	0.9988	0.9961	0.9988
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K	Monthly	0.4999	0.4999	0.5000
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K	Monthly	1.0000	1.0000	1.0001
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K	Monthly	1.0000	1.0000	1.0001
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	1.0001	1.0001	1.0000
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K Business	Monthly	0.4994	0.5040	0.4994
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K Business	Monthly	0.9988	0.9961	0.9988
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K Business	Monthly	0.9988	0.9961	0.9988
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above Business	Monthly	0.9988	0.9961	0.9988
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	0.5006	0.5009	0.5004
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	0.4994	0.5040	0.5009
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	0.9997	1.0001	1.0001
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	1.0001	0.9999	1.0000
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0001	1.0001	1.0000
Alfalah Islamic Business Way (FCY) EUR	Monthly	0.0000	0.0000	0.0000

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	25-Sep-24			
	October 24	September 24	August 24	
	<b>PROFIT SHARING RATIO</b>			
	<b>USD</b>			
USD	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
	<b>GBP</b>			
GBP	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
	<b>EURO</b>			
EURO	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
	<b>AED</b>			
AED	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
	<b>SAR</b>			
SAR	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
	<b>CAD</b>			
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	0.4184	0.3843	0.4183
Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.6043	0.6245	0.6041
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.7902	0.8166	0.7900
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.0226	1.0088	1.0224
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	Monthly	0.4027	0.4009	0.3977
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	Monthly	0.6000	0.6001	0.6008
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	Monthly	0.8038	0.8009	0.8005
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.0007	1.0008	1.0004
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K Business	Monthly	0.4184	0.3843	0.4183
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K Business	Monthly	0.6043	0.6245	0.6041
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K Business	Monthly	0.7902	0.8166	0.7900
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above Business	Monthly	1.0226	1.0088	1.0224
Alfalah Islamic Business Way (FCY) AED	Monthly	0.0000	0.0000	0.0000

SAR				
Islamic Asaan Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.4195	0.3852	0.4194
Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.6059	0.6260	0.6058
Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	0.7923	0.8186	0.7922
Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.0253	1.0112	1.0252
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K	Monthly	0.4005	0.4007	0.4019
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K	Monthly	0.6020	0.6019	0.6019
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K	Monthly	0.8020	0.8029	0.8028
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above	Monthly	1.0033	1.0032	1.0032
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K Business	Monthly	0.4195	0.3852	0.4194
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K Business	Monthly	0.6059	0.6260	0.6058
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K Business	Monthly	0.7923	0.8186	0.7922
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above Business	Monthly	1.0253	1.0112	1.0252
Alfalah Islamic Business Way (FCY) SAR	Monthly	0.0000	0.0000	0.0000

CAD				
Islamic Asaan Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.4190	0.3849	0.4190
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	0.6053	0.6254	0.6052
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	0.7915	0.8179	0.7915
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.0243	1.0103	1.0243
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	Monthly	0.4031	0.3991	0.4017
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	Monthly	0.6051	0.6254	0.6052
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	Monthly	0.8018	0.8017	0.8020
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	Monthly	1.0023	1.0023	1.0023
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K Business	Monthly	0.4190	0.3849	0.4190
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K Business	Monthly	0.6053	0.6254	0.6052
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K Business	Monthly	0.7915	0.8179	0.7915
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above Business	Monthly	1.0243	1.0103	1.0243
Alfalah Islamic Business Way (FCY) CAD	Monthly	0.0000	0.0000	0.0000

AUD				
Islamic Asaan Roshan Digital Saving Account - AUD 0 to 9.999K	Monthly	1.0000	1.0000	1.0000
Islamic Asaan Roshan Digital Saving Account - AUD 10K to 49.999K	Monthly	1.0000	1.0000	1.0000
Islamic Asaan Roshan Digital Saving Account - AUD 50K to 99.999K	Monthly	1.0000	1.0000	1.0000
Islamic Asaan Roshan Digital Saving Account - AUD 100K and Above	Monthly	1.0000	1.0000	1.0000
Islamic Roshan Digital Saving Account & FCVA - AUD 0 to 9.999K	Monthly	1.0000	1.0000	1.0000
Islamic Roshan Digital Saving Account & FCVA - AUD 10K to 49.999K	Monthly	1.0000	1.0000	1.0000
Islamic Roshan Digital Saving Account & FCVA - AUD 50K to 99.999K	Monthly	1.0000	1.0000	1.0000
Islamic Roshan Digital Saving Account & FCVA - AUD 100K and Above	Monthly	1.0000	1.0000	1.0000

ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
<b>USD</b>				
Fixed Deposits USD F.E.25 1 Month	At Maturity	1.3144	1.3151	1.3107
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	1.5314	1.5361	1.5272
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.5314	1.5361	1.5272
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.7525	1.7535	1.7476
Fixed Deposits USD F.E.25 1 Year	At Maturity	2.1906	2.1919	2.1845
<b>GBP</b>				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	1.3052	1.3461	1.5599
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.6316	1.6833	1.9522
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.9571	2.0199	2.339
Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.9571	2.0191	2.339

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		Date		
		October 24	September 24	August 24
ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO		
		<b>USD</b>		
<b>USD</b>	<b>Share of Mudarib</b>	90%	90%	90%
	<b>Rabb ul Maal</b>	10%	10%	10%
		<b>GBP</b>		
<b>GBP</b>	<b>Share of Mudarib</b>	90%	90%	90%
	<b>Rabb ul Maal</b>	10%	10%	10%
		<b>EURO</b>		
<b>EURO</b>	<b>Share of Mudarib</b>	90%	90%	90%
	<b>Rabb ul Maal</b>	10%	10%	10%
		<b>AED</b>		
<b>AED</b>	<b>Share of Mudarib</b>	90%	90%	90%
	<b>Rabb ul Maal</b>	10%	10%	10%
		<b>SAR</b>		
<b>SAR</b>	<b>Share of Mudarib</b>	90%	90%	90%
	<b>Rabb ul Maal</b>	10%	10%	10%
		<b>CAD</b>		
<b>CAD</b>	<b>Share of Mudarib</b>	90%	90%	90%
	<b>Rabb ul Maal</b>	10%	10%	10%
		<b>EURO</b>		
	<b>Fixed Deposits EURO F.E.25 1 Month</b>	At Maturity	1.2543	1.2481
	<b>Fixed Deposits EURO F.E.25 3 Months</b>	At Maturity	1.4981	1.4981
	<b>Fixed Deposits EURO F.E.25 6 Months</b>	At Maturity	1.7536	1.7536
	<b>Fixed Deposits EURO F.E.25 1 Year</b>	At Maturity	1.9975	2.0041