

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **November 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		
		November 24	October 24	September 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	0.6572	0.6572	0.6576
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.6572	0.6563	0.6576
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.6572	0.6563	0.6576
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.6572	0.6563	0.6576
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.6572	0.6572	0.6575
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.8780	0.8751	0.8785
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	1.3144	1.3144	1.3151
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K	Monthly	0.6572	0.6572	0.6576
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.6572	0.6572	0.6576
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K	Monthly	0.8762	0.8762	0.8767
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.3144	1.3144	1.3151
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K Business	Monthly	0.6572	0.6563	0.6576
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K Business	Monthly	0.6572	0.6563	0.6576
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K Business	Monthly	0.8780	0.8751	0.8785
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above Business	Monthly	1.3144	1.3127	1.3151
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.8765	0.8760	0.8768
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	1.0952	1.0953	1.0961
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	1.4239	1.4239	1.4248
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.4239	1.4239	1.4247
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.4239	1.4239	1.4247
Alfalah Islamic Business Way (FCY) USD	Monthly	0.0000	0.0000	0.0000
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.6526	0.6526	0.6730
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.6529	0.6549	0.6733
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	0.9793	0.9786	1.0100
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	1.3058	1.3022	1.3466
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.6322	1.6335	1.6833
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	1.6322	1.6335	1.6833
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K	Monthly	0.9790	0.9789	1.0096
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K	Monthly	1.3052	1.3052	1.3461
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K	Monthly	1.6315	1.6316	1.6826
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	1.6316	1.6316	1.6826
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K Business	Monthly	0.9793	0.9786	1.0100
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K Business	Monthly	1.3058	1.3022	1.3466
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K Business	Monthly	1.6322	1.6335	1.6833
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above Business	Monthly	1.6322	1.6335	1.6833
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.6533	0.6514	0.6716
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	0.9793	0.9786	1.0100
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.3058	1.3022	1.3466
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.6322	1.6335	1.6833
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.6316	1.6316	1.6826
Alfalah Islamic Business Way (FCY) GBP	Monthly	0.0000	0.0000	0.0000
EURO				
Saving Deposit EURO F.E.25	Semi Annually	1.0001	1.0001	1.0001
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	0.9961	0.9988	0.9961
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	0.5040	0.4994	0.5040
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	0.9961	0.9988	0.9961
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	0.9961	0.9988	0.9961
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	0.9961	0.9988	0.9961
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K	Monthly	0.5000	0.4999	0.4999
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K	Monthly	1.0001	1.0000	1.0000
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K	Monthly	1.0001	1.0000	1.0000
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	1.0001	1.0001	1.0001
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K Business	Monthly	0.5040	0.4994	0.5040
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K Business	Monthly	0.9961	0.9988	0.9961
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K Business	Monthly	0.9961	0.9988	0.9961
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above Business	Monthly	0.9961	0.9988	0.9961
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	0.5003	0.5006	0.5009
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	0.5040	0.4994	0.5040
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	0.9997	0.9997	1.0001
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	1.0001	1.0001	0.9999
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0001	1.0001	1.0001
Alfalah Islamic Business Way (FCY) EUR	Monthly	0.0000	0.0000	0.0000

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

ISLAMIC DEPOSIT PRODUCTS		Date		
		November 24	October 24	September 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%

AED				
Islamic Asaan Roshan Digital Saving Account - AED 0 to 9.999K	Monthly	0.3843	0.4184	0.3843
Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.6244	0.6043	0.6245
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.8166	0.7902	0.8166
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.0087	1.0226	1.0088
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	Monthly	0.4010	0.4027	0.4009
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	Monthly	0.6001	0.6000	0.6001
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	Monthly	0.7960	0.8038	0.8009
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.0007	1.0007	1.0008
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K Business	Monthly	0.3843	0.4184	0.3843
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K Business	Monthly	0.6244	0.6043	0.6245
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K Business	Monthly	0.8166	0.7902	0.8166
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above Business	Monthly	1.0087	1.0226	1.0088
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	0.3853	0.4195	0.3852
Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.6261	0.6059	0.6260
Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	0.8187	0.7923	0.8186
Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.0114	1.0253	1.0112
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K	Monthly	0.4019	0.4005	0.4007
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K	Monthly	0.6019	0.6020	0.6019
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K	Monthly	0.8022	0.8020	0.8029
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above	Monthly	1.0033	1.0033	1.0032
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K Business	Monthly	0.3853	0.4195	0.3852
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K Business	Monthly	0.6261	0.6059	0.6260
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K Business	Monthly	0.8187	0.7923	0.8186
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above Business	Monthly	1.0114	1.0253	1.0112
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	0.3849	0.4190	0.3849
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	0.6254	0.6053	0.6254
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	0.8179	0.7915	0.8179
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.0103	1.0243	1.0103
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	Monthly	0.3998	0.4031	0.3991
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	Monthly	0.5955	0.6051	0.6254
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	Monthly	0.8019	0.8018	0.8017
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	0.3849	0.4190	0.3849
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K Business	Monthly	0.6254	0.6053	0.6254
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K Business	Monthly	0.8179	0.7915	0.8179
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above Business	Monthly	1.0103	1.0243	1.0103
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
USD					
Fixed Deposits USD F.E.25 1 Month		At Maturity	1.3144	1.3144	1.3151
Fixed Deposits USD F.E.25 3 Months (0-999,999)		At Maturity	1.5352	1.5314	1.5361
Fixed Deposits USD F.E.25 3 Months (1m & Above)		At Maturity	1.5352	1.5314	1.5361
Fixed Deposits USD F.E.25 6 Months		At Maturity	1.7525	1.7525	1.7535
Fixed Deposits USD F.E.25 1 Year		At Maturity	2.1906	2.1906	2.1919
GBP					
Fixed Deposits GBP F.E.25 1 Month		At Maturity	1.3052	1.3052	1.3461
Fixed Deposits GBP F.E.25 3 Months		At Maturity	1.6316	1.6316	1.6833
Fixed Deposits GBP F.E.25 6 Months		At Maturity	1.9587	1.9571	2.0199
Fixed Deposits GBP F.E.25 1 Year		At Maturity	1.9587	1.9571	2.0191

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

		Date		
		28-Oct-24		
ISLAMIC DEPOSIT PRODUCTS		November 24	October 24	September 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%
EURO				
Fixed Deposits EURO F.E.25 1 Month		At Maturity	1.2481	1.2543
Fixed Deposits EURO F.E.25 3 Months		At Maturity	1.5001	1.5001
Fixed Deposits EURO F.E.25 6 Months		At Maturity	1.7521	1.7521
Fixed Deposits EURO F.E.25 1 Year		At Maturity	2.0041	1.9975
				2.0041