

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **January 2025 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:

		Date			26-Dec-24
ISLAMIC DEPOSIT PRODUCTS		January 2025	December 2024	November 2024	
	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	0.6572
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.6563	0.6563	0.6572
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.6563	0.6563	0.6572
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.6563	0.6563	0.6572
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.6572	0.6572	0.6572
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.8751	0.8751	0.8780
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	1.3144	1.3144	1.3144
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K	Monthly	0.6572	0.6572	0.6572
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.6572	0.6572	0.6572
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K	Monthly	0.8762	0.8762	0.8762
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.3144	1.3144	1.3144
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K Business	Monthly	0.6563	0.6563	0.6572
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K Business	Monthly	0.6563	0.6563	0.6572
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K Business	Monthly	0.8751	0.8751	0.8780
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above Business	Monthly	1.3127	1.3127	1.3144
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.8760	0.8760	0.8765
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	1.0953	1.0953	1.0952
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	1.4239	1.4239	1.4239
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.4239	1.4239	1.4239
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.4239	1.4239	1.4239
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	0.6526
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.6549	0.6549	0.6529
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	0.9786	0.9786	0.9793
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	1.3022	1.3022	1.3058
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.6335	1.6335	1.6322
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	1.6335	1.6335	1.6322
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K	Monthly	0.9789	0.9789	0.9790
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K	Monthly	1.3052	1.3052	1.3052
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K	Monthly	1.6316	1.6316	1.6315
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	1.6316	1.6316	1.6316
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K Business	Monthly	0.9786	0.9786	0.9793
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K Business	Monthly	1.3022	1.3022	1.3058
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K Business	Monthly	1.6335	1.6335	1.6322
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above Business	Monthly	1.6335	1.6335	1.6322
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.6514	0.6514	0.6533
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	0.9786	0.9786	0.9793
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.3022	1.3022	1.3058
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.6335	1.6335	1.6322
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.6316	1.6316	1.6316
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	0.9988	0.9988	0.9961
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	0.4994	0.4994	0.5040
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	0.9988	0.9988	0.9961
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	0.9988	0.9988	0.9961
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	0.9988	0.9988	0.9961
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	1.0001
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K Business	Monthly	0.4994	0.4994	0.5040
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K Business	Monthly	0.9988	0.9988	0.9961
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K Business	Monthly	0.9988	0.9988	0.9961
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above Business	Monthly	0.9988	0.9988	0.9961
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	0.5006	0.5006	0.5003
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	0.4994	0.4994	0.5040
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	0.9997	0.9997	0.9997
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	1.0001	1.0001	1.0001
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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		Date		
		26-Dec-24		
ISLAMIC DEPOSIT PRODUCTS		January 2025	December 2024	November 2024
		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	0.4184	0.4184	0.3843
Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.6043	0.6043	0.6244
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.7902	0.7902	0.8166
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.0226	1.0226	1.0087
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	Monthly	0.4027	0.4027	0.4010
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	Monthly	0.6000	0.6000	0.6001
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	Monthly	0.8038	0.8038	0.7960
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.0007	1.0007	1.0007
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K Business	Monthly	0.4184	0.4184	0.3843
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K Business	Monthly	0.6043	0.6043	0.6244
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K Business	Monthly	0.7902	0.7902	0.8166
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above Business	Monthly	1.0226	1.0226	1.0087
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	0.4195	0.3853
Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.6059	0.6059	0.6261
Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	0.7923	0.7923	0.8187
Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.0253	1.0253	1.0114
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K	Monthly	0.4005	0.4005	0.4019
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K	Monthly	0.6020	0.6020	0.6019
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K	Monthly	0.8020	0.8020	0.8022
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above	Monthly	1.0033	1.0033	1.0033
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K Business	Monthly	0.4195	0.4195	0.3853
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K Business	Monthly	0.6059	0.6059	0.6261
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K Business	Monthly	0.7923	0.7923	0.8187
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above Business	Monthly	1.0253	1.0253	1.0114
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	0.4190	0.3849
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	0.6053	0.6053	0.6254
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	0.7915	0.7915	0.8179
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.0243	1.0243	1.0103
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	Monthly	0.4031	0.4031	0.3998
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	Monthly	0.6051	0.6051	0.5955
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	Monthly	0.8018	0.8018	0.8019
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	0.4190	0.3849
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K Business	Monthly	0.6053	0.6053	0.6254
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K Business	Monthly	0.7915	0.7915	0.8179
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above Business	Monthly	1.0243	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
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	1.3144	1.3144	1.3144
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	1.5314	1.5314	1.5352
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.5314	1.5314	1.5352
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.7525	1.7525	1.7525
Fixed Deposits USD F.E.25 1 Year	At Maturity	2.1906	2.1906	2.1906
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	1.3052	1.3052	1.3052
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.6316	1.6316	1.6316
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.9571	1.9571	1.9587
Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.9571	1.9571	1.9587

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