

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **February 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		28-Jan-25
ISLAMIC DEPOSIT PRODUCTS		February 2025	January 2025	December 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	0.6609	0.6572	0.6572
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.6628	0.6563	0.6563
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.6628	0.6563	0.6563
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.6628	0.6563	0.6563
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.6610	0.6572	0.6572
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.8837	0.8751	0.8751
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	1.3218	1.3144	1.3144
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K	Monthly	0.6609	0.6572	0.6572
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.6609	0.6572	0.6572
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K	Monthly	0.8812	0.8762	0.8762
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.3218	1.3144	1.3144
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K Business	Monthly	0.6628	0.6563	0.6563
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K Business	Monthly	0.6628	0.6563	0.6563
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K Business	Monthly	0.8837	0.8751	0.8751
Islamic Roshan Digital Saving Account & FCVA - USD 100K and AboveBusiness	Monthly	1.3200	1.3127	1.3127
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.8814	0.8760	0.8760
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	1.1014	1.0953	1.0953
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	1.4321	1.4239	1.4239
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.4320	1.4239	1.4239
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.4320	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	0.6551	0.6549	0.6549
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	0.9784	0.9786	0.9786
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	1.3016	1.3022	1.3022
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.6334	1.6335	1.6335
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	1.6334	1.6335	1.6335
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K	Monthly	0.9790	0.9789	0.9789
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	1.6315	1.6316	1.6316
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	0.9784	0.9786	0.9786
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K Business	Monthly	1.3016	1.3022	1.3022
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K Business	Monthly	1.6334	1.6335	1.6335
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above Business	Monthly	1.6334	1.6335	1.6335
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.6527	0.6514	0.6514
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	0.9784	0.9786	0.9786
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.3016	1.3022	1.3022
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.6334	1.6335	1.6335
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	1.0029	0.9988	0.9988
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	0.5015	0.4994	0.4994
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	1.0029	0.9988	0.9988
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	1.0029	0.9988	0.9988
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	1.0029	0.9988	0.9988
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K	Monthly	0.4998	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	0.5015	0.4994	0.4994
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K Business	Monthly	1.0029	0.9988	0.9988
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K Business	Monthly	1.0029	0.9988	0.9988
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above Business	Monthly	1.0029	0.9988	0.9988
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	0.4996	0.5006	0.5006
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	0.5015	0.4994	0.4994
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	1.0004	0.9997	0.9997
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	1.0002	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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The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

		Date		
		February 2025	January 2025	December 2024
ISLAMIC DEPOSIT PRODUCTS		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	0.4117	0.4184	0.4184
Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.6176	0.6043	0.6043
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.8234	0.7902	0.7902
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	0.9778	1.0226	1.0226
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	Monthly	0.3972	0.4027	0.4027
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	Monthly	0.6001	0.6000	0.6000
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	Monthly	0.7972	0.8038	0.8038
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	0.4117	0.4184	0.4184
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K Business	Monthly	0.6176	0.6043	0.6043
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K Business	Monthly	0.8234	0.7902	0.7902
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above Business	Monthly	0.9778	1.0226	1.0226
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	0.4128	0.4195	0.4195
Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.6192	0.6059	0.6059
Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	0.8256	0.7923	0.7923
Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	0.9804	1.0253	1.0253
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K	Monthly	0.4017	0.4005	0.4005
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K	Monthly	0.6019	0.6020	0.6020
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K	Monthly	0.8026	0.8020	0.8020
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	0.4128	0.4195	0.4195
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K Business	Monthly	0.6192	0.6059	0.6059
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K Business	Monthly	0.8256	0.7923	0.7923
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above Business	Monthly	0.9804	1.0253	1.0253
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	0.4124	0.4190	0.4190
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	0.6186	0.6053	0.6053
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	0.8247	0.7915	0.7915
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	0.9794	1.0243	1.0243
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	Monthly	0.4016	0.4031	0.4031
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	Monthly	0.6062	0.6051	0.6051
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	Monthly	0.8020	0.8018	0.8018
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	0.4124	0.4190	0.4190
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K Business	Monthly	0.6186	0.6053	0.6053
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K Business	Monthly	0.8247	0.7915	0.7915
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above Business	Monthly	0.9794	1.0243	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
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	1.3218	1.3144	1.3144
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	1.5409	1.5314	1.5314
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.5409	1.5314	1.5314
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.7624	1.7525	1.7525
Fixed Deposits USD F.E.25 1 Year	At Maturity	2.0929	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	1.9567	1.9571	1.9571
Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.9567	1.9571	1.9571

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		28-Jan-25		
ISLAMIC DEPOSIT PRODUCTS		February 2025	January 2025	December 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%

EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.2472	1.2543	1.2543
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.5044	1.4981	1.4981
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.7487	1.7536	1.7536
Fixed Deposits EURO F.E.25 1 Year	At Maturity	2.0058	1.9975	1.9975