

**Bank Alfalah Limited**

**Islamic Banking Group**

**PROFIT DISTRIBUTION RATIO AND WEIGHTAGES OF POOL (USD)**

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for Dec 2018 and two previous periods which are applicable on its Savings / Term deposits Accounts. These Weightages are used to calculate the distribution of profit as per the requirements of Shariah on the basis of Modarabah model.

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

ISLAMIC DEPOSIT PRODUCTS		Dec 2018	Nov 2018	Oct 2018
	PROFIT SHARING RATIO			
	Share of Mudarib	85%	85%	85%
	Share of Rabbul Maal	15%	15%	15%

Islamic Deposit Products	Weightages	Weightages	Weightages
Savings Deposits-USD	0.9569	0.9953	0.9356
Term Deposits - FCY 1Month	0.4785	0.4976	1.1695
Term Deposit - FCY 3Months	0.5742	0.5972	1.4034
Fixed Deposits USD F.E.25 3 Months (1m	0.6699	0.6967	1.6374
Term Deposit - FCY 6Mths	2.8708	2.9858	1.8713
Term Deposit - FCY 1Year	0.8613	0.8957	2.1052

*[Handwritten signatures and date 27/11/18]*

**Bank Alfalah Limited**

Islamic Banking Group

**PROFIT DISTRIBUTION RATIO AND WEIGHTAGES OF POOL (GBP)**

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for Dec 2018 and two previous periods which are applicable on its Savings / Term deposits Accounts. These Weightages are used to calculate the distribution of profit as per the requirements of Shariah on the basis of Modarabah model.

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

ISLAMIC DEPOSIT PRODUCTS		Dec 2018	Nov 2018	Oct 2018
	PROFIT SHARING RATIO			
	Share of Mudarib	85%	85%	85%
	Share of Rabbul Maal	15%	15%	15%

Islamic Deposit Products	Weightages	Weightages	Weightages
Savings Deposits -GBP	0.9972	0.9971	0.9969
Term Deposits - FCY 1 Month	1.2465	1.2464	1.2461
Term Deposit - FCY 3 Months	1.2715	1.2713	1.2710
Term Deposit - FCY 6 Mths	1.2964	1.2962	1.2959
Term Deposit - FCY 1 Year	1.3214	1.3212	1.3210

*[Handwritten signatures and date 27/11/18]*

**Bank Alfalah Limited**

**Islamic Banking Group**

**PROFIT DISTRIBUTION RATIO AND WEIGHTAGES OF POOL (EUR)**

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for Dec 2018 and two previous periods which are applicable on its Savings / Term deposits Accounts. These Weightages are used to calculate the distribution of profit as per the requirements of Shariah on the basis of Modarabah model.

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

ISLAMIC DEPOSIT PRODUCTS		Dec 2018	Nov 2018	Oct 2018
	PROFIT SHARING RATIO			
	Share of Mudarib	85%	85%	85%
	Share of Rabbul Maal	15%	15%	15%

Islamic Deposit Products	Weightages	Weightages	Weightages
Savings Deposits -EUR	0.9976	0.9977	0.9976
Term Deposits - FCY 1 Month	1.2470	1.2471	1.2470
Term Deposit - FCY 3 Months	1.2719	1.2721	1.2720
Term Deposit - FCY 6 Mths	1.2968	1.2970	1.2968
Term Deposit - FCY 1 Year	1.3219	1.3220	1.3219

*[Handwritten signatures and date 27/11/18]*