

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 2018** 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	JANUARY 2018			DECEMBER 2017	NOVEMBER 2017
	PROFIT SHARING RATIO				
USD	USD				
	Share of Mudarib	80%	80%	80%	80%
	Rabb ul Maal	20%	20%	20%	20%
GBP	GBP				
	Share of Mudarib	80%	80%	80%	80%
	Rabb ul Maal	20%	20%	20%	20%
EURO	EURO				
	Share of Mudarib	80%	80%	80%	80%
	Rabb ul Maal	20%	20%	20%	20%

ALFALAH SAVINGS DEPOSITS

	Payment Frequency	Weightage	Weightage	Weightage
Saving Deposit USD F.E.25	Semi Annually	0.9372	0.9371	0.9363
Saving Deposit GBP F.E.25	Semi Annually	0.9946	0.9939	0.9928
Saving Deposit EURO F.E.25	Semi Annually	0.9957	0.9952	0.9939

ALFALAH TERM DEPOSITS

	Payment Frequency	Weightage	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	1.1721	1.1710	1.1716
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	1.4051	1.4056	1.4047
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.6553	1.6550	1.6327
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.9311	1.8389	1.8226
Fixed Deposits USD F.E.25 1 Year	At Maturity	2.1087	2.1086	2.1063
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	1.2508	1.2434	1.2481
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.2728	1.2638	1.2683
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.3173	1.3002	1.2683
Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.3011	1.3165	1.3287
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.24	1.2498	1.2395
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.2743	1.2654	1.2697
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.3139	1.2693	1.2956
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.2743	1.2888	1.3100

26/12/17

Ovais Ahmed Qazi
Resident
Shariah Board Member
Bank Alfalah Limited
Islamic Banking Group