

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES OF POOL (EUR)

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for Jan 2020 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 Mudarabah model.

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

ISLAMIC DEPOSIT PRODUCTS		Jan 2020	Dec 2019	Nov 2019
	PROFIT SHARING RATIO			
	Share of Mudarib	85%	85%	85%
	Share of Rabbul Maal	15%	15%	15%

Alfalah Islamic Profex Account EURO	Weightages	Weightages	Weightages
Alfalah Islamic Profex Account EURO - 0 to 4.999K	0.8943	0.8026	0.9071
Alfalah Islamic Profex Account EURO - 5000K to 9.999K	0.8943	1.2038	1.1338
Alfalah Islamic Profex Account EURO - 10K to 24.999K	1.1626	1.4446	1.2699
Alfalah Islamic Profex Account EURO - 25K to 99.999K	1.2520	1.5248	1.3153
Alfalah Islamic Profex Account EURO - 100K and Above	1.3415	1.6051	1.3606

Islamic Deposit Products	Weightages	Weightages	Weightages
Savings Deposits -EUR	0.8943	0.8025	0.9071
Term Deposits - FCY 1 Month	2.4146	2.1669	1.8141
Term Deposit - FCY 3 Months	2.5041	2.2471	1.8595
Term Deposit - FCY 6 Mths	2.5932	2.3271	1.9048
Term Deposit - FCY 1 Year	2.6377	2.3671	1.9500


 Osama Ahmed Gani
 Shariah Board Member
 Bank Alfalah Limited
 Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES OF POOL (GBP)


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	Share of Rabbul Maal	15%	15%	15%

Alfalah Islamic Profex Account GBP	Weightages	Weightages	Weightages
Alfalah Islamic Profex Account GBP - 0 to 4.999K	0.5997	0.6437	0.6948
Alfalah Islamic Profex Account GBP - 5000K to 9.999K	0.8246	0.8850	0.9554
Alfalah Islamic Profex Account GBP - 10K to 24.999K	1.5743	1.6896	1.8239
Alfalah Islamic Profex Account GBP - 25K to 99.999K	1.6493	1.7701	1.9108
Alfalah Islamic Profex Account GBP - 100K and Above	1.7917	1.9229	2.0758

Islamic Deposit Products	Weightages	Weightages	Weightages
Savings Deposits -GBP	0.5997	0.6437	0.6948
Term Deposits - FCY 1 Month	0.4498	0.4828	0.5211
Term Deposit - FCY 3 Months	0.4648	0.4988	0.5385
Term Deposit - FCY 6 Mths	0.4798	0.5149	0.5558
Term Deposit - FCY 1 Year	0.4948	0.5311	0.5732


 Abdul Qader
 Executive Director
 Islamic Banking Group

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES OF POOL (USD)

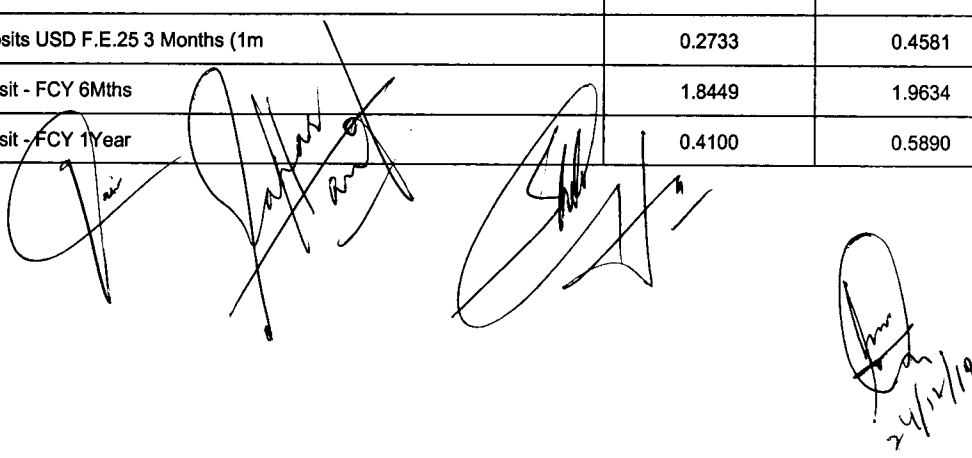
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	PROFIT SHARING RATIO			
	Share of Mudarib	85%	85%	85%
	Share of Rabbul Maal	15%	15%	15%

Alfalah Islamic Profex Account USD	Weightages	Weightages	Weightages
Alfalah Islamic Profex Account USD - 0 to 4.999K	0.8473	0.8770	0.8972
Alfalah Islamic Profex Account USD - 5000K to 9.999K	1.0249	0.9817	1.0043
Alfalah Islamic Profex Account USD - 10K to 24.999K	1.7082	1.6362	1.6739
Alfalah Islamic Profex Account USD - 25K to 99.999K	2.0499	1.9634	2.0087
Alfalah Islamic Profex Account USD - 100K and Above	2.3915	2.2907	2.3435

Islamic Deposit Products	Weightages	Weightages	Weightages
Savings Deposits-USD	0.8473	0.8770	0.8972
Term Deposits - FCY 1Month	2.5281	2.6179	2.6783
Term Deposit - FCY 3Months	0.2050	0.3927	0.4017
Fixed Deposits USD F.E.25 3 Months (1m	0.2733	0.4581	0.4687
Term Deposit - FCY 6Mths	1.8449	1.9634	2.0087
Term Deposit - FCY 1Year	0.4100	0.5890	0.6026



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