

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 Nov 2019 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		Nov 2019	Oct 2019	Sep 2019
	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	0.8972	0.8758	0.9295
Alfalah Islamic Profex Account USD - 5000K to 9.999K	1.0043	0.9804	1.0252
Alfalah Islamic Profex Account USD - 10K to 24.999K	1.6739	1.6339	1.7087
Alfalah Islamic Profex Account USD - 25K to 99.999K	2.0087	1.9607	2.0504
Alfalah Islamic Profex Account USD - 100K and Above	2.3435	2.2875	2.7339

Islamic Deposit Products	Weightages	Weightages	Weightages
Savings Deposits-USD	0.8972	0.8758	0.9158
Term Deposits - FCY 1Month	2.6783	2.6143	2.7339
Term Deposit - FCY 3Months	0.4017	0.3921	0.4101
Fixed Deposits USD F.E.25 3 Months (1m	0.4687	0.4575	0.4784
Term Deposit - FCY 6Mths	2.0087	1.9607	2.0504
Term Deposit - FCY 1Year	0.6026	0.5882	0.6151

Ovais Ahmed Ovais
Resident
Sharia Board Member
29/10/19

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

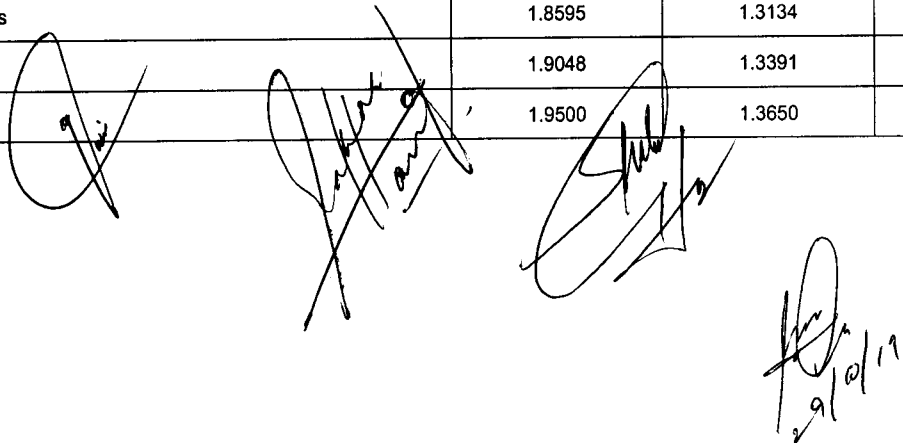
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Alfalah Islamic Profex Account EURO	Weightages	Weightages	Weightages
Alfalah Islamic Profex Account EURO - 0 to 4.999K	0.9071	0.7726	1.0477
Alfalah Islamic Profex Account EURO - 5000K to 9.999K	1.1338	1.0301	1.0477
Alfalah Islamic Profex Account EURO - 10K to 24.999K	1.2699	1.2876	1.5716
Alfalah Islamic Profex Account EURO - 25K to 99.999K	1.3153	1.9314	2.0954
Alfalah Islamic Profex Account EURO - 100K and Above	1.3606	2.3177	2.5145

Islamic Deposit Products	Weightages	Weightages	Weightages
Savings Deposits -EUR	0.9071	0.7726	0.8382
Term Deposits - FCY 1 Month	1.8141	1.2876	1.0477
Term Deposit - FCY 3 Months	1.8595	1.3134	1.0687
Term Deposit - FCY 6 Mths	1.9048	1.3391	1.0896
Term Deposit - FCY 1 Year	1.9500	1.3650	1.1105



Ghafa / Ahmed Qasbi
Sharia Board Member
Islamic Banking Group

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

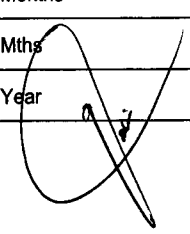
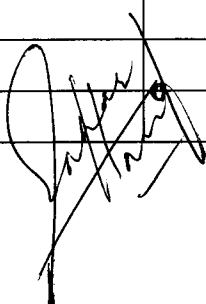
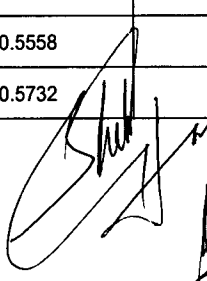
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The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

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

Alfalah Islamic Profex Account GBP	Weightages	Weightages	Weightages
Alfalah Islamic Profex Account GBP - 0 to 4.999K	0.6948	0.7543	0.8310
Alfalah Islamic Profex Account GBP - 5000K to 9.999K	0.9554	1.1314	1.2466
Alfalah Islamic Profex Account GBP - 10K to 24.999K	1.8239	1.8857	2.0776
Alfalah Islamic Profex Account GBP - 25K to 99.999K	1.9108	1.9611	2.1607
Alfalah Islamic Profex Account GBP - 100K and Above	2.0758	2.0215	2.2272

Islamic Deposit Products	Weightages	Weightages	Weightages
Savings Deposits -GBP	0.6948	0.6789	0.7479
Term Deposits - FCY 1 Month	0.5211	0.7543	0.8310
Term Deposit - FCY 3 Months	0.5385	0.7694	0.8477
Term Deposit - FCY 6 Mths	0.5558	0.7844	0.8643
Term Deposit - FCY 1 Year	0.5732	0.7996	0.8808

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

29/10/19