

# Bank Alfalah Limited

## Islamic Banking Group

### PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

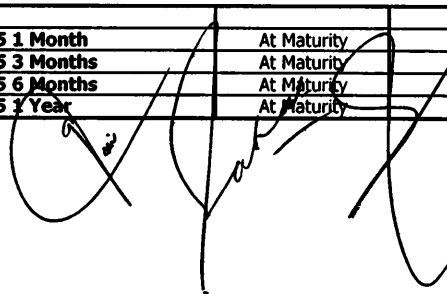
Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **FEBRUARY 2018** and the two previous periods which are applicable on FCY Savings / Term deposits Accounts. These Weightages are used to calculate the distribution of profit as per the requirements of Shariah.

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

ISLAMIC DEPOSIT PRODUCTS	PROFIT SHARING RATIO			
	FEBRUARY 2018	JANUARY 2018	DECEMBER 2017	
USD	USD			
	Share of Mudarib	80%	80%	80%
	Rabb ul Maal	20%	20%	20%
	GBP			
GBP	Share of Mudarib	80%	80%	80%
	Rabb ul Maal	20%	20%	20%
	EURO			
	Share of Mudarib	80%	80%	80%
EURO	Rabb ul Maal	20%	20%	20%

ALFALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
Saving Deposit USD F.E.25	Semi Annually	0.9403	0.9372	0.9371
Saving Deposit GBP F.E.25	Semi Annually	0.9953	0.9946	0.9939
Saving Deposit EURO F.E.25	Semi Annually	0.9966	0.9957	0.9952

ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	1.1753	1.1721	1.1710
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	1.4102	1.4051	1.4056
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.6548	1.6553	1.6550
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.8386	1.9311	1.8389
Fixed Deposits USD F.E.25 1 Year	At Maturity	2.1153	2.1087	2.1086
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	1.2326	1.2508	1.2434
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.2651	1.2728	1.2638
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.2975	1.3173	1.3002
Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.2975	1.3011	1.3165
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.2342	1.2400	1.2498
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.2667	1.2743	1.2654
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.2991	1.3139	1.2693
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.2992	1.2743	1.2888



26/1/18

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