

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **MARCH 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	PROFIT SHARING RATIO			
		MARCH 2018	FEBRUARY 2018	JANUARY 2018
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			
	EURO	Share of Mudarib	80%	80%
Rabb ul Maal		20%	20%	20%

ALFALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
Saving Deposit USD F.E.25	Semi Annually	0.9344	0.9403	0.9372
Saving Deposit GBP F.E.25	Semi Annually	0.9955	0.9953	0.9946
Saving Deposit EURO F.E.25	Semi Annually	0.9967	0.9966	0.9957

ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	1.1712	1.1753	1.1721
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	1.4022	1.4102	1.4051
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.6503	1.6548	1.6553
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.8637	1.8386	1.9311
Fixed Deposits USD F.E.25 1 Year	At Maturity	2.1028	2.1153	2.1087
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	1.2454	1.2326	1.2508
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.2698	1.2651	1.2728
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.3186	1.2975	1.3173
Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.4146	1.2975	1.3011
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.2536	1.2342	1.24
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.2714	1.2667	1.2743
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.3203	1.2991	1.3139
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.3692	1.2992	1.2743


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

23/2/18