

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **August 2020 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 | Aug 2020 | | | July 2020 | | | June 2020 | | |
|--------------------------|----------------------|-----|--|-----------|--|-----|-----------|--|--|
| | PROFIT SHARING RATIO | | | | | | | | |
| USD | | | | | | | | | |
| USD | Share of Mudarib | 85% | | 85% | | 85% | | | |
| | Rabb ul Maal | 15% | | 15% | | 15% | | | |
| GBP | | | | | | | | | |
| GBP | Share of Mudarib | 85% | | 85% | | 85% | | | |
| | Rabb ul Maal | 15% | | 15% | | 15% | | | |
| EURO | | | | | | | | | |
| EURO | Share of Mudarib | 85% | | 85% | | 85% | | | |
| | Rabb ul Maal | 15% | | 15% | | 15% | | | |

| ALFALAH SAVINGS DEPOSITS | Payment Frequency | Weightage | Weightage | Weightage |
|---|-------------------|-----------|-----------|-----------|
| USD | | | | |
| Saving Deposit USD F.E.25 | Semi Annually | 0.7720 | 0.7720 | 0.7822 |
| Alfalah Islamic Special Foreign Currency Savings Account USD | Semi Annually | 0.7720 | 0.7720 | 0.7822 |
| Alfalah Islamic Profex Account USD - 0 to 4.999K | Monthly | 0.7720 | 0.7720 | 0.7822 |
| Alfalah Islamic Profex Account USD - 5K to 9.999K | Monthly | 0.8642 | 0.8642 | 0.8756 |
| Alfalah Islamic Profex Account USD - 10K to 24.999K | Monthly | 1.4403 | 1.4403 | 1.4593 |
| Alfalah Islamic Profex Account USD - 25K to 99.999K | Monthly | 1.7283 | 1.7284 | 1.7511 |
| Alfalah Islamic Profex Account USD - 100K and Above | Monthly | 2.0164 | 2.0165 | 2.0430 |
| GBP | | | | |
| Saving Deposit GBP F.E.25 | Semi Annually | 0.6457 | 0.6459 | 0.6025 |
| Alfalah Islamic Special Foreign Currency Savings Account GBP | Semi Annually | 0.6457 | 0.6459 | 0.6025 |
| Alfalah Islamic Profex Account GBP - 0 to 4.999K | Monthly | 0.6457 | 0.6459 | 0.6025 |
| Alfalah Islamic Profex Account GBP - 5K to 9.999K | Monthly | 1.7304 | 0.8665 | 0.8082 |
| Alfalah Islamic Profex Account GBP - 10K to 24.999K | Monthly | 1.7562 | 1.6542 | 1.5429 |
| Alfalah Islamic Profex Account GBP - 25K to 99.999K | Monthly | 1.7820 | 1.7330 | 1.6164 |
| Alfalah Islamic Profex Account GBP - 100K and Above | Monthly | 1.8078 | 1.8905 | 1.7633 |
| EURO | | | | |
| Saving Deposit EURO F.E.25 | Semi Annually | 0.8458 | 0.8865 | 0.8889 |
| Alfalah Islamic Special Foreign Currency Savings Account EURO | Semi Annually | 0.8458 | 0.8864 | 0.8889 |
| Alfalah Islamic Profex Account EURO - 0 to 4.999K | Monthly | 0.8457 | 0.8865 | 0.8889 |
| Alfalah Islamic Profex Account EURO - 5K to 9.999K | Monthly | 1.0149 | 0.8865 | 0.8890 |
| Alfalah Islamic Profex Account EURO - 10K to 24.999K | Monthly | 1.1841 | 1.1524 | 1.1556 |
| Alfalah Islamic Profex Account EURO - 25K to 99.999K | Monthly | 1.3532 | 1.2411 | 1.2445 |
| Alfalah Islamic Profex Account EURO - 100K and Above | Monthly | 1.5224 | 1.3297 | 1.3334 |

| ALFALAH TERM DEPOSITS | Payment Frequency | Weightage | Weightage | Weightage |
|---|-------------------|-----------|-----------|-----------|
| USD | | | | |
| Fixed Deposits USD F.E.25 1 Month | At Maturity | 2.1316 | 2.1317 | 2.1598 |
| Fixed Deposits USD F.E.25 3 Months (0-999,999) | At Maturity | 0.7720 | 0.7720 | 0.7822 |
| Fixed Deposits USD F.E.25 3 Months (1m & Above) | At Maturity | 0.7720 | 0.7720 | 0.7822 |
| Fixed Deposits USD F.E.25 6 Months | At Maturity | 1.5555 | 1.5556 | 1.5760 |
| Fixed Deposits USD F.E.25 1 Year | At Maturity | 0.9218 | 0.9218 | 0.9340 |
| GBP | | | | |
| Fixed Deposits GBP F.E.25 1 Month | At Maturity | 0.7748 | 0.6459 | 0.6025 |
| Fixed Deposits GBP F.E.25 3 Months | At Maturity | 0.8006 | 0.6617 | 0.6172 |
| Fixed Deposits GBP F.E.25 6 Months | At Maturity | 0.8264 | 0.6774 | 0.6318 |
| Fixed Deposits GBP F.E.25 1 Year | At Maturity | 0.8523 | 0.6932 | 0.6465 |
| EURO | | | | |
| Fixed Deposits EURO F.E.25 1 Month | At Maturity | 1.8607 | 2.3935 | 2.4001 |
| Fixed Deposits EURO F.E.25 3 Months | At Maturity | 2.0298 | 2.4821 | 2.4889 |
| Fixed Deposits EURO F.E.25 6 Months | At Maturity | 2.1987 | 2.5708 | 2.5779 |
| Fixed Deposits EURO F.E.25 1 Year | At Maturity | 2.3690 | 2.5706 | 2.5784 |