

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **June 2020 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			
		June 2020	May 2020	Apr 2020
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	0.7822	0.7832	0.8542
Alfalalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.7822	0.7832	0.8542
Alfalalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.7822	0.7832	0.8542
Alfalalah Islamic Profex Account USD - 5K to 9.999K	Monthly	0.8756	0.8767	0.9562
Alfalalah Islamic Profex Account USD - 10K to 24.999K	Monthly	1.4593	1.4612	1.5936
Alfalalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.7511	1.7535	1.9124
Alfalalah Islamic Profex Account USD - 100K and Above	Monthly	2.0430	2.0457	2.2311
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.6025	0.6114	0.6058
Alfalalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.6025	0.6114	0.6058
Alfalalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.6025	0.6114	0.6058
Alfalalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	0.8082	0.8202	0.8126
Alfalalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.5429	1.5658	1.5514
Alfalalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.6164	1.6403	1.6253
Alfalalah Islamic Profex Account GBP - 100K and Above	Monthly	1.7633	1.7894	1.7730
EURO				
Saving Deposit EURO F.E.25	Semi Annually	0.8889	0.8902	0.8876
Alfalalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	0.8889	0.8902	0.8876
Alfalalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	0.8889	0.8902	0.8876
Alfalalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	0.8890	0.8903	0.8876
Alfalalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	1.1556	1.1573	1.1539
Alfalalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	1.2445	1.2463	1.2427
Alfalalah Islamic Profex Account EURO - 100K and Above	Monthly	1.3334	1.3353	1.3314

ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	2.1598	2.1626	2.3586
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	0.7822	0.7014	0.7649
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	0.7822	0.7014	0.7650
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.5760	1.5781	1.7211
Fixed Deposits USD F.E.25 1 Year	At Maturity	0.9340	0.9352	1.0199
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	0.6025	0.4474	0.4433
Fixed Deposits GBP F.E.25 3 Months	At Maturity	0.6172	0.4623	0.458
Fixed Deposits GBP F.E.25 6 Months	At Maturity	0.6318	0.4772	0.4728
Fixed Deposits GBP F.E.25 1 Year	At Maturity	0.6465	0.4921	0.4876
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	2.4001	2.4036	2.3966
Fixed Deposits EURO F.E.25 3 Months	At Maturity	2.4889	2.4926	2.4854
Fixed Deposits EURO F.E.25 6 Months	At Maturity	2.5779	2.5813	2.5737
Fixed Deposits EURO F.E.25 1 Year	At Maturity	2.5784	2.5820	2.5746