

# Bank Alfalah Limited

## Islamic Banking Group

### PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **May 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			
		May 2020	Apr 2020	Mar 2020
USD	<b>USD</b>			
	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
GBP	<b>GBP</b>			
	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%
EURO	<b>EURO</b>			
	Share of Mudarib	85%	85%	85%
	Rabb ul Maal	15%	15%	15%

ALFALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
<b>USD</b>				
Saving Deposit USD F.E.25	Semi Annually	0.7832	0.8542	0.8510
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.7832	0.8542	NA
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.7832	0.8542	0.8510
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	0.8767	0.9562	0.9526
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	1.4612	1.5936	1.5877
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.7535	1.9124	1.9053
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	2.0457	2.2311	2.2228
<b>GBP</b>				
Saving Deposit GBP F.E.25	Semi Annually	0.6114	0.6058	0.5952
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.6114	0.6058	NA
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.6114	0.6058	0.5952
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	0.8202	0.8126	0.7984
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.5658	1.5514	1.5242
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.6403	1.6253	1.5968
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.7894	1.7730	1.7420
<b>EURO</b>				
Saving Deposit EURO F.E.25	Semi Annually	0.8902	0.8876	0.8865
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	0.8902	0.8876	NA
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	0.8902	0.8876	0.8865
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	0.8903	0.8876	0.8865
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	1.1573	1.1539	1.1525
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	1.2463	1.2427	1.2411
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.3353	1.3314	1.3298

ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
<b>USD</b>				
Fixed Deposits USD F.E.25 1 Month	At Maturity	2.1626	2.3586	2.3498
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	0.7014	0.7649	0.7621
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	0.7014	0.7650	0.7621
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.5781	1.7211	1.7147
Fixed Deposits USD F.E.25 1 Year	At Maturity	0.9352	1.0199	1.0161
<b>GBP</b>				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	0.4474	0.4433	0.4355
Fixed Deposits GBP F.E.25 3 Months	At Maturity	0.4623	0.458	0.45
Fixed Deposits GBP F.E.25 6 Months	At Maturity	0.4772	0.4728	0.4645
Fixed Deposits GBP F.E.25 1 Year	At Maturity	0.4921	0.4876	0.4791
<b>EURO</b>				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	2.4036	2.3966	2.3935
Fixed Deposits EURO F.E.25 3 Months	At Maturity	2.4926	2.4854	2.4822
Fixed Deposits EURO F.E.25 6 Months	At Maturity	2.5813	2.5737	2.5709
Fixed Deposits EURO F.E.25 1 Year	At Maturity	2.5820	2.5746	2.5707