

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **September 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			
	Sep 2020	Aug 2020	July 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	0.7608	0.7720	0.7720
Alfalah Islamic Special Foreign Currency Savings Account - USD	Semi Annually	0.7608	0.7720	0.7720
Islamic Roshan Digital Saving Account - USD	Monthly	0.7608	N/A	N/A
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.7608	0.7720	0.7720
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	0.8516	0.8642	0.8642
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	1.4194	1.4403	1.4403
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.7032	1.7283	1.7284
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.9871	2.0164	2.0165
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.6576	0.6457	0.6459
Alfalah Islamic Special Foreign Currency Savings Account - GBP	Semi Annually	0.6576	0.6457	0.6459
Islamic Roshan Digital Saving Account - GBP	Monthly	0.6577	N/A	N/A
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.6576	0.6457	0.6459
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	1.0960	1.7304	0.8665
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.3152	1.7562	1.6542
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.7536	1.7820	1.7330
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.9290	1.8078	1.8905
EURO				
Saving Deposit EURO F.E.25	Semi Annually	0.7787	0.8458	0.8865
Alfalah Islamic Special Foreign Currency Savings Account - EUR	Semi Annually	0.7787	0.8458	0.8864
Islamic Roshan Digital Saving Account - EUR	Monthly	0.7787	N/A	N/A
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	0.7787	0.8457	0.8865
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	1.0382	1.0149	0.8865
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	1.2977	1.1841	1.1524
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	1.5573	1.3532	1.2411
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.8169	1.5224	1.3297

ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	2.1007	2.1316	2.1317
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	0.7608	0.7720	0.7720
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	0.7608	0.7720	0.7720
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.5329	1.5555	1.5556
Fixed Deposits USD F.E.25 1 Year	At Maturity	0.9084	0.9218	0.9218
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	0.8768	0.7748	0.6459
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.096	0.8006	0.6617
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.3152	0.8264	0.6774
Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.7537	0.8523	0.6932
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.0381	1.8607	2.3935
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.2977	2.0298	2.4821
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.5573	2.1987	2.5708
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.8169	2.3690	2.5706