

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **DECEMBER 2017** 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		
	DECEMBER 2017	NOVEMBER 2017	OCTOBER 2017
USD	USD		
	Share of Mudarib	80%	80%
	Rabb ul Maal	20%	20%
GBP	GBP		
	Share of Mudarib	80%	80%
	Rabb ul Maal	20%	20%
EURO	EURO		
	Share of Mudarib	80%	80%
	Rabb ul Maal	20%	20%

ALFALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
Saving Deposit USD F.E.25	Semi Annually	0.9371	0.9363	0.9377
Saving Deposit GBP F.E.25	Semi Annually	0.9939	0.9928	0.9909
Saving Deposit EURO F.E.25	Semi Annually	0.9952	0.9939	0.9927

ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	1.1710	1.1716	1.1722
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	1.4056	1.4047	1.4071
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.6550	1.6327	1.6285
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.8389	1.8226	1.9070
Fixed Deposits USD F.E.25 1 Year	At Maturity	2.1086	2.1063	2.1096
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	1.2434	1.2481	1.2368
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.2638	1.2683	1.2668
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.3002	1.2683	1.2729
Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.3165	1.3287	1.3613
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.2498	1.2395	1.2389
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.2654	1.2697	1.269
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.2693	1.2956	1.2987
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.2888	1.3100	1.3358


 28/11/17
Ovais Ahmed Qazi
 Resident
 Shariah Board Member
 Bank Alfalah Limited
 Islamic Banking Group