

**Bank Alfalah Limited**

**Islamic Banking Group**

**PROFIT DISTRIBUTION RATIO AND WEIGHTAGES OF POOL (USD)**

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for Nov 2018 and two previous periods which are applicable on its Savings / Term deposits Accounts. These Weightages are used to calculate the distribution of profit as per the requirements of Shariah on the basis of Modarabah model.

The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

ISLAMIC DEPOSIT PRODUCTS		Nov 2018	Oct 2018	Sep 2018
	PROFIT SHARING RATIO			
	Share of Mudarib	85%	85%	85%
	Share of Rabbul Maal	15%	15%	15%

Islamic Deposit Products	Weightages	Weightages	Weightages
Savings Deposits-USD	0.9953	0.9356	0.9325
Term Deposits - FCY 1Month	0.4976	1.1695	1.1657
Term Deposit - FCY 3Months	0.5972	1.4034	1.3988
Fixed Deposits USD F.E.25 3 Months (1m	0.6967	1.6374	1.6319
Term Deposit - FCY 6Mths	2.9858	1.8713	1.8650
Term Deposit - FCY 1Year	0.8957	2.1052	2.0982

Handwritten signatures and initials are present over the bottom part of the table, including a large signature on the left and several smaller ones on the right.

**Bank Alfalah Limited**

Islamic Banking Group

**PROFIT DISTRIBUTION RATIO AND WEIGHTAGES OF POOL (GBP)**

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for Nov 2018 and two previous periods which are applicable on its Savings / Term deposits Accounts. These Weightages are used to calculate the distribution of profit as per the requirements of Shariah on the basis of Modarabah model.

The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

ISLAMIC DEPOSIT PRODUCTS		Nov 2018	Oct 2018	Sep 2018
	PROFIT SHARING RATIO			
	Share of Mudarib	85%	85%	85%
	Share of Rabbul Maal	15%	15%	15%

Islamic Deposit Products	Weightages	Weightages	Weightages
Savings Deposits -GBP	0.9971	0.9969	0.9969
Term Deposits - FCY 1 Month	1.2464	1.2461	1.2461
Term Deposit - FCY 3 Months	1.2713	1.2710	1.2710
Term Deposit - FCY 6 Mths	1.2962	1.2959	1.2959
Term Deposit - FCY 1 Year	1.3212	1.3210	1.3208

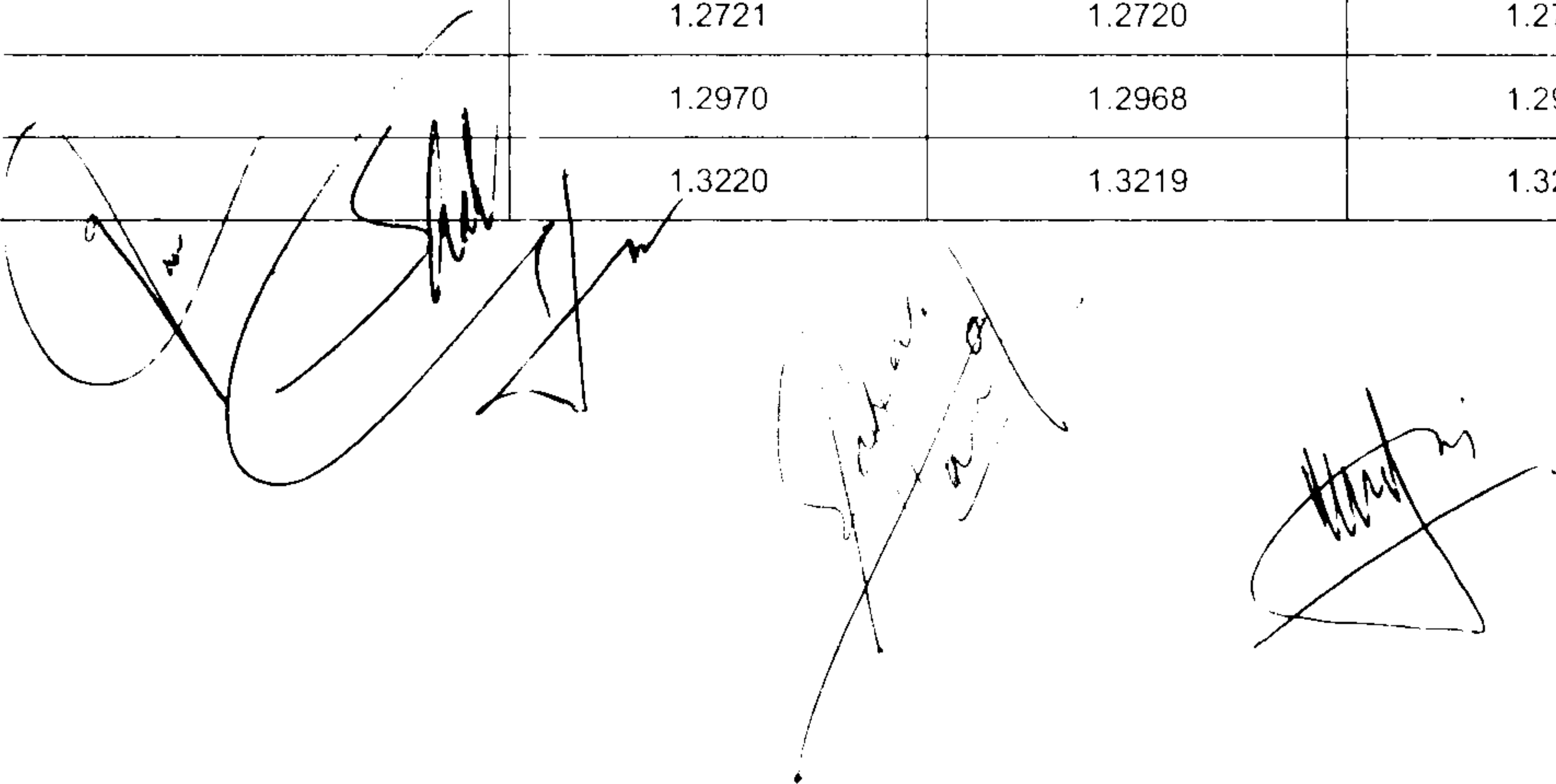
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES OF POOL (EUR)

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for Nov 2018 and two previous periods which are applicable on its Savings / Term deposits Accounts. These Weightages are used to calculate the distribution of profit as per the requirements of Shariah on the basis of Modarabah model.

The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

ISLAMIC DEPOSIT PRODUCTS		Nov 2018	Oct 2018	Sep 2018
	PROFIT SHARING RATIO			
	Share of Mudarib	85%	85%	85%
	Share of Rabbul Maal	15%	15%	15%

Islamic Deposit Products	Weightages	Weightages	Weightages
Savings Deposits -EUR	0.9977	0.9976	0.9976
Term Deposits - FCY 1 Month	1.2471	1.2470	1.2470
Term Deposit - FCY 3 Months	1.2721	1.2720	1.2719
Term Deposit - FCY 6 Mths	1.2970	1.2968	1.2969
Term Deposit - FCY 1 Year	1.3220	1.3219	1.3218

The image shows several handwritten signatures and initials in black ink. There are three distinct signatures: a large, stylized one on the left, a more compact one in the middle, and a third one on the right that appears to be a name followed by 'is'. There are also some smaller initials and marks scattered around these signatures.