

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 Jun 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		Jun 2018	May 2018	Apr 2018
	PROFIT SHARING RATIO			
	Share of Mudarib	80%	80%	80%
	Share of Rabbul Maal	20%	20%	20%

Islamic Deposit Products	Weightages	Weightages	Weightages
Savings Deposits-USD	0.9304	0.9308	0.934
Term Deposits - FCY 1Month	1.1629	1.1635	1.1675
Term Deposit - FCY 3Months	1.3955	1.3962	1.401
Fixed Deposits USD F.E.25 3 Months (1m	1.6281	1.6289	1.6345
Term Deposit - FCY 6Mths	1.8607	1.8616	1.868
Term Deposit - FCY 1Year	2.0933	2.0943	2.1015

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28/5/18  
 Credit Approval Case  
 Shariah Board Member  
 Bank Alfalah Limited  
 Islamic Banking Group

**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 Jun 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		Jun 2018	May 2018	Apr 2018
	PROFIT SHARING RATIO			
	Share of Mudarib	80%	80%	80%
	Share of Rabbul Maal	20%	20%	20%

Islamic Deposit Products	Weightages	Weightages	Weightages
Savings Deposits -GBP	0.9968	0.9967	0.996
Term Deposits - FCY 1 Month	1.246	1.2459	1.245
Term Deposit - FCY 3 Months	1.2709	1.2708	1.2699
Term Deposit - FCY 6 Mths	1.2957	1.2957	1.2949
Term Deposit - FCY 1 Year	1.3207	1.3207	1.3198

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*Stamp: Ovais Ahmad Qazi, Shariah Supervisor, Islamic Banking Group*

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES OF POOL (EUR)

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for Jun 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		Jun 2018	May 2018	Apr 2018
	PROFIT SHARING RATIO			
	Share of Mudarib	80%	80%	80%
	Share of Rabbul Maal	20%	20%	20%

Islamic Deposit Products	Weightages	Weightages	Weightages
Savings Deposits -EUR	0.9975	0.9975	0.997
Term Deposits - FCY 1 Month	1.2469	1.2468	1.2463
Term Deposit - FCY 3 Months	1.2718	1.2718	1.2712
Term Deposit - FCY 6 Mths	1.2967	1.2967	1.2961
Term Deposit - FCY 1 Year	1.3216	1.3217	1.3211

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22/5/18

*Stamp: State of Kuwait, Shariah Department, Islamic Banking Group*