

# Bank Alfalah Limited

## Islamic Banking Group

### PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **OCTOBER 2017 and the two previous periods** which are applicable on 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			
	OCTOBER 2017	SEPTEMBER 2017	AUGUST 2017	
USD	USD			
	Share of Mudarib	80%	80%	80%
	Rabb ul Maal	20%	20%	20%
GBP	GBP			
	Share of Mudarib	80%	80%	80%
	Rabb ul Maal	20%	20%	20%
EURO	EURO			
	Share of Mudarib	80%	80%	80%
	Rabb ul Maal	20%	20%	20%

ALFALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
Saving Deposit USD F.E.25	Semi Annually	0.9377	0.9415	0.9632
Saving Deposit GBP F.E.25	Semi Annually	0.9909	0.9898	0.9909
Saving Deposit EURO F.E.25	Semi Annually	0.9927	0.9921	1.2029

ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	1.1722	1.1785	1.2049
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	1.4071	1.4129	1.4460
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.6285	1.6495	1.6822
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.9070	1.9092	1.9441
Fixed Deposits USD F.E.25 1 Year	At Maturity	2.1096	2.1182	2.1671
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	1.2368	1.2343	1.2397
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.2668	1.2597	1.2664
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.2729	1.3046	1.2918
Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.3613	1.2902	1.2964
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.2389	1.2373	1.5048
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.2690	1.2627	1.5372
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.2987	1.2674	1.5343
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.3358	1.3412	1.6094

26/9/17

**Ovais Ahmed Qazi**  
 Resident  
 Shariah Board Member  
 Bank Alfalah Limited  
 Islamic Banking Group