Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOREIGN CURRENCY (USD, GBP & EURO)

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for MARCH 2014 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	PLS Ratio USD				
USD					
	Rabb ul Maal	50%	50%	60%	
GBP	GBP				
	Share of Mudarib	40%	40%	40%	
	Rabb ul Maal	60%	60%	60%	
EURO	EURO				
	Share of Mudarib	40%	40%	40%	
	Rabb ul Maal	60%	60%	60%	

FALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	Weightage	Welghtage
Saving Deposit USD F.E.25	Semi Annually	0.9279	0.9228	0.9184
Saving Deposit GBP F.E.25	Semi Annually	0.9693 <	0.9679	0.9664
Saving Deposit EURO F.E.25	. Semi Annually	0.9868 -	0.9866	0.9868

ALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Welghtage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	0.9897 <	0.9843	0.9796
Fixed Deposits USD F.E.25 3 Months	At Maturity	1.1135	1.1073	1.1021
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.2374	1.2309	1.2240
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.4846	1.4764	1.4695
GBP				1
Fixed Deposits GBP F.E.25 1 Month	At Maturity	1.1619	1.1620	1.1608
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.3603	1.3526	1.3564
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.5521	1.5520	1.5476
Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.7347	1.7413	1.7296
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.1542	1.1489	1.1542
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.3168	1.3182	1.3168
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.4718	1.4790	1.4718
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.6267	1.6290	1.6267

Dr. Khalil Ahmad Aazami

Shariah Advisor Hank Alfalah Limited Hamle Banking Group