

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 **FEBRUARY 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			
	FEBRUARY 2014	JANUARY 2014	DECEMBER 2013	
USD	USD			
	Share of Mudarib	50%	50%	40%
	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%

ALFALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
Saving Deposit USD F.E.25	Semi Annually	0.9228	0.9184	0.9166
Saving Deposit GBP F.E.25	Semi Annually	0.9679	0.9664	0.9619
Saving Deposit EURO F.E.25	Semi Annually	0.9866	0.9868	0.9853

ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	0.9843	0.9796	0.9777
Fixed Deposits USD F.E.25 3 Months	At Maturity	1.1073	1.1021	1.0999
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.2309	1.2240	1.2217
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.4764	1.4695	1.4665
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	1.1620	1.1608	1.1531
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.3526	1.3564	1.3501
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.5520	1.5476	1.5403
Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.7413	1.7296	1.7215
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.1489	1.1542	1.1524
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.3182	1.3168	1.3148
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.4790	1.4718	1.4695
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.6290	1.6267	1.6242


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