

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 MAY 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	PROFIT SHARING RATIO			
		MAY 2014	APRIL 2014	MARCH 2014
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	0.9560 ✓	0.9423	0.9228
Saving Deposit GBP F.E.25	Semi Annually	0.9669 ✓	0.9682	0.9679
Saving Deposit EURO F.E.25	Semi Annually	0.9864 ✓	0.9864	0.9866

ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	1.0197 ✓	1.0052	0.9897
Fixed Deposits USD F.E.25 3 Months	At Maturity	1.1472 ✓	1.1307	1.1135
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.2744 ✓	1.2554	1.2374
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.5296 ✓	1.5077	1.4846
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	1.1589 ✓	1.1636	1.1619
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.3568 ✓	1.3570	1.3603
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.5481 ✓	1.5549	1.5521
Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.7302 ✓	1.7434	1.7347
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.1538 ✓	1.1522	1.1542
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.3164 ✓	1.3202	1.3168
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.4713 ✓	1.4802	1.4718
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.6261 ✓	1.6402	1.6267

Dr. Khalil Ahmad Aazami
Shariah Advisor
Bank Alfalah Limited
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