

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **DECEMBER 2016** 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			
	DEC 2016	NOV 2016	OCT 2016	
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	0.9312	0.9320	0.9334
Saving Deposit GBP F.E.25	Semi Annually	0.9900	0.9904	0.9906
Saving Deposit EURO F.E.25	Semi Annually	0.9936	0.9935	0.9938

ALFALAH TERM DEPOSITS

	Payment Frequency	Weightage	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	1.1639	1.1663	1.1689
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	1.3978	1.3986	1.4008
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.6347	1.6402	1.6302
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.8274	1.8427	1.8386
Fixed Deposits USD F.E.25 1 Year	At Maturity	2.095	2.0971	2.1001
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	1.2367	1.2413	1.2349
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.2596	1.2624	1.2650
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.2916	1.2843	1.2829
Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.3028	1.3054	1.3137
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.2387	1.2423	1.2536
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.2642	1.2663	1.2691
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.3028	1.2876	1.2871
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.337	1.3296	1.3372

Handwritten signature
25/11/16

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