

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES OF POOL (USD)

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for Feb 2019 and two previous periods which are applicable on its Savings / Term deposits Accounts. These Weightages are used to calculate the distribution of profit as per the requirements of Shariah on the basis of Modarabah model.

The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

ISLAMIC DEPOSIT PRODUCTS		Feb 2019	Jan 2019	Dec 2018
	PROFIT SHARING RATIO			
	Share of Mudarib	85%	85%	85%
	Share of Rabbul Maal	15%	15%	15%

Islamic Deposit Products	Weightages	Weightages	Weightages
Savings Deposits-USD	1.0074	0.9613	0.9569
Term Deposits - FCY 1Month	0.5037	0.4806	0.4785
Term Deposit - FCY 3Months	0.6044	0.5768	0.5742
Fixed Deposits USD F.E.25 3 Months (1m	0.7052	0.6729	0.6699
Term Deposit - FCY 6Mths	3.0221	2.8838	2.8708
Term Deposit - FCY 1Year	0.9066	0.8651	0.8613

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Bank Alfalah Limited

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PROFIT DISTRIBUTION RATIO AND WEIGHTAGES OF POOL (GBP)

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for Feb 2019 and two previous periods which are applicable on its Savings / Term deposits Accounts. These Weightages are used to calculate the distribution of profit as per the requirements of Shariah on the basis of Modarabah model.

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ISLAMIC DEPOSIT PRODUCTS	Feb 2019	Jan 2019	Dec 2018	
	PROFIT SHARING RATIO			
	Share of Mudarib	85%	85%	85%
	Share of Rabbul Maal	15%	15%	15%

Islamic Deposit Products	Weightages	Weightages	Weightages
Savings Deposits -GBP	0.9971	0.9974	0.9972
Term Deposits - FCY 1 Month	1.2464	1.2467	1.2465
Term Deposit - FCY 3 Months	1.2713	1.2717	1.2715
Term Deposit - FCY 6 Mths	1.2962	1.2965	1.2964
Term Deposit - FCY 1 Year	1.3211	1.3216	1.3214

Bank Alfalah Limited

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PROFIT DISTRIBUTION RATIO AND WEIGHTAGES OF POOL (EUR)

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for Feb 2019 and two previous periods which are applicable on its Savings / Term deposits Accounts. These Weightages are used to calculate the distribution of profit as per the requirements of Shariah on the basis of Modarabah model.

The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

ISLAMIC DEPOSIT PRODUCTS		Feb 2019	Jan 2019	Dec 2018
	PROFIT SHARING RATIO			
	Share of Mudarib	85%	85%	85%
	Share of Rabbul Maal	15%	15%	15%

Islamic Deposit Products	Weightages	Weightages	Weightages
Savings Deposits -EUR	0.9978	0.9977	0.9976
Term Deposits - FCY 1 Month	1.2472	1.2472	1.2470
Term Deposit - FCY 3 Months	1.2722	1.2721	1.2719
Term Deposit - FCY 6 Mths	1.2970	1.2970	1.2968
Term Deposit - FCY 1 Year	1.3220	1.3221	1.3219