

# Bank Alfalah Limited

## Islamic Banking Group

### PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **JANUARY 2017** 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			
		JAN 2017	DEC 2016	NOV 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	0.9315	0.9312	0.9320
Saving Deposit GBP F.E.25	Semi Annually	0.9913	0.9900	0.9904
Saving Deposit EURO F.E.25	Semi Annually	0.9918	0.9936	0.9935

#### ALFALAH TERM DEPOSITS

	Payment Frequency	Weightage	Weightage	Weightage
<b>USD</b>				
Fixed Deposits USD F.E.25 1 Month	At Maturity	1.1640	1.1639	1.1663
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	1.3979	1.3978	1.3986
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.6232	1.6347	1.6402
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.8645	1.8274	1.8427
Fixed Deposits USD F.E.25 1 Year	At Maturity	2.0962	2.0950	2.0971
<b>GBP</b>				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	1.2422	1.2367	1.2413
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.2606	1.2596	1.2624
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.2839	1.2916	1.2843
Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.3423	1.3028	1.3054
<b>EURO</b>				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.2429	1.2387	1.2423
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.2612	1.2642	1.2663
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.2846	1.3028	1.2876
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.3430	1.3370	1.3296



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