

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **MARCH 2016 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:

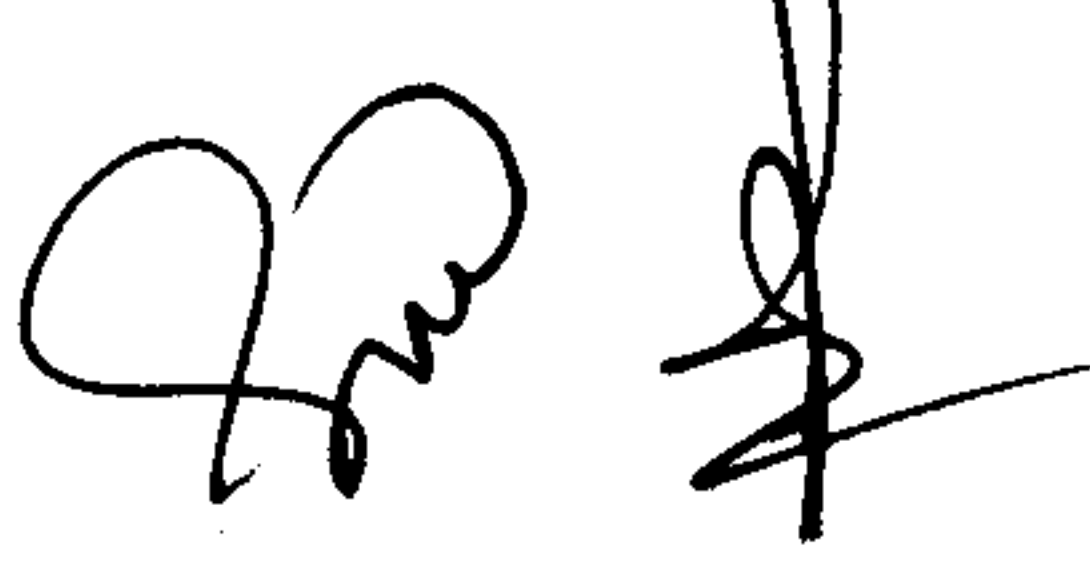
ISLAMIC DEPOSIT PRODUCTS	PROFIT SHARING RATIO			
		MAR 2016	FEB 2016	JAN 2016
USD				
	Share of Mudarib	80%	80%	80%
	Rabb ul Maal	20%	20%	20%
GBP				
	Share of Mudarib	80%	80%	80%
	Rabb ul Maal	20%	20%	20%
EURO				
	Share of Mudarib	80%	80%	80%
	Rabb ul Maal	20%	20%	20%

ALFALAH SAVINGS DEPOSITS

	Payment Frequency	Weightage	Weightage	Weightage
Saving Deposit USD F.E.25	Semi Annually	0.9406	0.9375	0.8788
Saving Deposit GBP F.E.25	Semi Annually	0.9978	0.9976	0.9979
Saving Deposit EURO F.E.25	Semi Annually	0.9984	0.9984	0.9986

ALFALAH TERM DEPOSITS

	Payment Frequency	Weightage	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	0.9523	0.9492	0.8917
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	1.2709	1.2670	1.1876
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	2.7325	2.7238	2.5532
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.3939	1.3868	1.3052
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.5253	1.5203	1.4251
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	1.0070	1.0250	1.0071
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.0406	1.0404	1.0407
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.0610	1.0570	1.0610
Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.0789	1.0762	1.0790
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.0172	1.0207	1.0174
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.0376	1.0386	1.0378
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.0556	1.0643	1.0558
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.0796	1.0771	1.0797


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