

# Bank Alfalah Limited

## Islamic Banking Group

### PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for NOVEMBER 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			
	NOVEMBER 2017	OCTOBER 2017	SEPTEMBER 2017	
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	0.9363	0.9377	0.9415
Saving Deposit GBP F.E.25	Semi Annually	0.9928	0.9909	0.9898
Saving Deposit EURO F.E.25	Semi Annually	0.9939	0.9927	0.9921

ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	1.1716	1.1722	1.1785
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	1.4047	1.4071	1.4129
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.6327	1.6285	1.6495
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.8226	1.9070	1.9092
Fixed Deposits USD F.E.25 1 Year	At Maturity	2.1063	2.1096	2.1182
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	1.2481	1.2368	1.2343
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.2683	1.2668	1.2597
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.2683	1.2729	1.3046
Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.3287	1.3613	1.2902
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.2395	1.2389	1.2373
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.2697	1.2690	1.2627
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.2956	1.2987	1.2674
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.3100	1.3358	1.3412

*[Handwritten signatures and date]*  
26/10/17

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