

# Bank Alfalah Limited

## Islamic Banking Group

### PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for JUNE 2015 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	JUN 2015	MAY 2015	APRIL 2015
	<b>PROFIT SHARING RATIO</b>		
	Share of Mudarib	35%	35%
Share of Rabbul Maal	65%	65%	65%

#### ALFALAH SAVINGS DEPOSITS

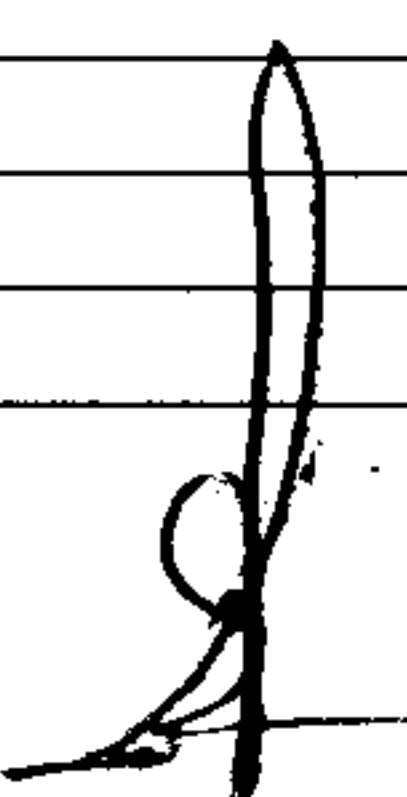
	Payment Frequency	Weightage	Weightage	Weightage	
Saving Musharikah	Saving Musharikah 0 to 9,999.99	Monthly	0.6796	0.6617	0.6659
	Saving Musharikah 10 K to 99,999.99	Monthly	0.6863	0.6696	0.6736
	Saving Musharikah 100 K to 499,999.99	Monthly	0.6948	0.6775	0.6814
	Saving Musharikah 500 K to 999,999.99	Monthly	0.7033	0.6853	0.6891
	Saving Musharikah 1 M to 4,999,999.99	Monthly	0.7203	0.7011	0.7046
	Saving Musharikah 5 M to 9,999,999.99	Monthly	0.7271	0.7090	0.7123
	Saving Musharikah 10 M to 24,999,999.99	Monthly	0.7356	0.7168	0.7201
	Saving Musharikah 25 M to 49,999,999.99	Monthly	0.7764	0.7562	0.7588
	Saving Musharikah 50 M to 99,999,999.99	Monthly	0.7934	0.7799	0.7743
	Saving Musharikah 100 M & 499,999,999.99	Monthly	0.8596	0.8192	0.8362
	Saving Musharikah 500 M & Above	Monthly	0.4995	0.5041	0.4956
FMA	Falah Mahana Amdani (1 To 499.99K)	Monthly	0.6116	0.5908	0.5807
	Falah Mahana Amdani ( 500K To 24.99M)	Monthly	1.0788	1.0713	1.0530
	FALAH CLASSIC SAVINGS ACCOUNT	Six Monthly	0.4927	0.4805	0.4723
Falah Business Account	Falah Business Account - 1 to 999,999	Monthly	0.6982	0.7484	0.7355
	Falah Business Account - 1,000,000 to 4,999,999	Monthly	0.7390	0.7720	0.7588
	Falah Business Account - 5,000,000 to 9,999,999	Monthly	0.7815	0.7877	0.7743
	Falah Business Account - 10 M to 24,999,999	Monthly	0.8494	0.8508	0.8362
	Falah Business Account - 25 M to 49,999,999	Monthly	0.8834	0.9295	0.9136
	Falah Business Account - 50 M to 99,999,999	Monthly	0.9089	0.9453	0.9291
	Falah Business Account - 100 M to 149,999,999	Monthly	0.9514	0.9532	0.9524
	Falah Business Account - 150 M to 199,999,999	Monthly	0.9768	0.9847	0.9833
	Falah Business Account - 200 M to 499,999,999	Monthly	1.0533	1.0477	1.0453
	Falah Business Account - 500 M to Above	Monthly	0.5062	0.5199	0.4955

#### OTHER REMUNERATIVE

Falah Margin Accounts	Monthly	0.0085	0.0079	0.0077
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#### ALFALAH TERM DEPOSITS

	Payment Frequency	Weightage	Weightage	Weightage		
Seven-Days Notice Period Deposit	At Maturity	0.8267	0.7831	0.7536		
	At Maturity	1.0860	1.0061	0.9899		
Falah One Month TDR	Falah One Month Term Deposit (100K TO 499.99K)	At Maturity	1.0176	1.1185	1.1305	
	Falah One Month Term Deposit (500K TO 999.99K)	At Maturity	1.0583	1.1580	1.1692	
	Falah One Month Term Deposit (1M TO 4.99M)	At Maturity	1.0669	1.1659	1.1769	
	Falah One Month Term Deposit (5M TO 9.99M)	At Maturity	1.0754	1.1737	1.1846	
	Falah One Month Term Deposit (10M TO 24.99M)	At Maturity	1.0822	1.1816	1.1924	
	Falah One Month Term Deposit (25M TO 49.99M)	At Maturity	1.0907	1.1832	1.2001	
	Falah One Month Term Deposit (50M TO 74.99M)	At Maturity	1.1076	1.1989	1.2156	
	Falah One Month Term Deposit (75M TO 99.99M)	At Maturity	1.1229	1.2147	1.2311	
	Falah One Month Term Deposit (100M TO 149.99M)	At Maturity	1.1246	1.2163	1.2326	
	Falah One Month Term Deposit (150M TO 199.99M)	At Maturity	1.1263	1.2178	1.2342	
	Falah One Month Term Deposit (200M TO 499.99M)	At Maturity	1.1280	1.2194	1.2357	
	Falah One Month Term Deposit (500M & ABOVE)	At Maturity	1.1297	1.2210	1.2373	
	TDR 3 Months Tier-wise	TDR 3 Months Tier-wise - 100,000 to 499,999	At Maturity	1.0277	1.0635	1.1290
		TDR 3 Months Tier-wise - 500,000 to 999,999	At Maturity	1.0618	1.0792	1.1675
TDR 3 Months Tier-wise - 1,000,000 to 4,999,999		At Maturity	1.0788	1.0950	1.2156	
TDR 3 Months Tier-wise - 5,000,000 to 9,999,999		At Maturity	1.0873	1.1107	1.2233	
TDR 3 Months Tier-wise - 10 M to 24,999,999		At Maturity	1.0958	1.1265	1.2311	
TDR 3 Months Tier-wise - 25 M to 49,999,999		At Maturity	1.1042	1.1422	1.2435	


  
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29-05-2015

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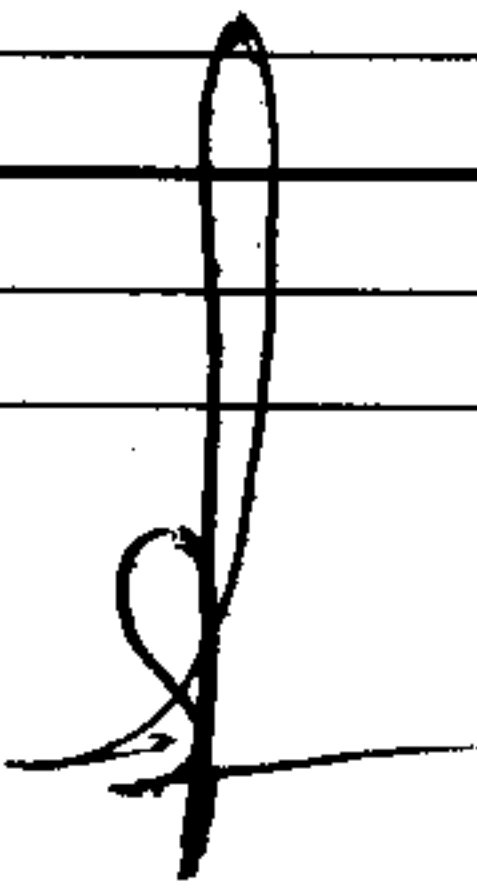
### PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

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

ISLAMIC DEPOSIT PRODUCTS		JUN 2015	MAY 2015	APRIL 2015
	<b>PROFIT SHARING RATIO</b>			
	Share of Mudarib	35%	35%	35%
Share of Rabbul Maal	65%	65%	65%	

		JUN 2015	MAY 2015	APRIL 2015		
3 Months TDR	TDR 3 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.1127	1.1580	1.2450	
	TDR 3 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.1298	1.1737	1.2466	
	TDR 3 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.1314	1.1895	1.2419	
	TDR 3 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.1331	1.2052	1.2404	
	TDR 3 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.1348	1.2210	1.2388	
	TDR 3 Months Tier-wise - 500 M & above	At Maturity	1.1382	1.2368	1.2311	
6 Months TDR	TDR 6 Months Tier-wise - 100,000 to 499,999	At Maturity	1.0448	1.0650	1.1305	
	TDR 6 Months Tier-wise - 500,000 to 999,999	At Maturity	1.0788	1.0807	1.1692	
	TDR 6 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.0957	1.0965	1.2172	
	TDR 6 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1042	1.1123	1.2249	
	TDR 6 Months Tier-wise - 10 M to 24,999,999	At Maturity	1.1127	1.1280	1.2326	
	TDR 6 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.1212	1.1438	1.2450	
	TDR 6 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.1382	1.1596	1.2466	
	TDR 6 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.1552	1.1753	1.2481	
	TDR 6 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.1569	1.1910	1.2435	
	TDR 6 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.1586	1.2068	1.2419	
	TDR 6 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.1603	1.2225	1.2404	
	TDR 6 Months Tier-wise - 500 M & above	At Maturity	1.1637	1.2383	1.2326	
	1 Year TDR	TDR 1 Year Tier-wise - 100,000 to 499,999	At Maturity	1.0617	1.0949	1.2095
		TDR 1 Year Tier-wise - 500,000 to 999,999	At Maturity	1.0873	1.1107	1.2110
TDR 1 Year Tier-wise - 1,000,000 to 4,999,999		At Maturity	1.1042	1.1265	1.2125	
TDR 1 Year Tier-wise - 5,000,000 to 9,999,999		At Maturity	1.1212	1.1422	1.2140	
TDR 1 Year Tier-wise - 10 M to 24,999,999		At Maturity	1.1382	1.1580	1.2156	
TDR 1 Year Tier-wise - 25 M to 49,999,999		At Maturity	1.1552	1.1737	1.2233	
TDR 1 Year Tier-wise - 50 M to 74,999,999		At Maturity	1.1722	1.1895	1.2311	
TDR 1 Year Tier-wise - 75 M to 99,999,999		At Maturity	1.1807	1.2052	1.2388	
TDR 1 Year Tier-wise - 100 M to 149,999,999		At Maturity	1.1892	1.2210	1.2512	
TDR 1 Year Tier-wise - 150 M to 199,999,999		At Maturity	1.1977	1.2367	1.2528	
TDR 1 Year Tier-wise - 200 M to 499,999,999		At Maturity	1.2062	1.2525	1.2543	
TDR 1 Year Tier-wise - 500 M & above		At Maturity	1.2147	1.2683	1.2621	
2 Years TDR		TDR 2 Year Tier-wise - 100,000 to 499,999	At Maturity	1.0705	1.1023	1.2168
		TDR 2 Year Tier-wise - 500,000 to 999,999	At Maturity	1.0945	1.1204	1.2171
	TDR 2 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.1125	1.1339	1.2201	
	TDR 2 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1296	1.1503	1.2218	
	TDR 2 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.1467	1.1659	1.2233	
	TDR 2 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.1637	1.1816	1.2311	
	TDR 2 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.1807	1.1974	1.2388	
	TDR 2 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.1892	1.2131	1.2466	
	TDR 2 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.1977	1.2289	1.2590	
	TDR 2 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2062	1.2446	1.2605	
	TDR 2 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2147	1.2604	1.2621	
	TDR 2 Year Tier-wise - 500 M & above	At Maturity	1.2232	1.2761	1.2698	
	3 Years TDR	TDR 3 Year Tier-wise - 100,000 to 499,999	At Maturity	1.0785	1.1108	1.2248
		TDR 3 Year Tier-wise - 500,000 to 999,999	At Maturity	1.1042	1.1263	1.2263
TDR 3 Year Tier-wise - 1,000,000 to 4,999,999		At Maturity	1.1212	1.1422	1.2280	
TDR 3 Year Tier-wise - 5,000,000 to 9,999,999		At Maturity	1.1383	1.1580	1.2294	
TDR 3 Year Tier-wise - 10 M to 24,999,999		At Maturity	1.1552	1.1737	1.2311	
TDR 3 Year Tier-wise - 25 M to 49,999,999		At Maturity	1.1722	1.1895	1.2388	
TDR 3 Year Tier-wise - 50 M to 74,999,999		At Maturity	1.1892	1.2052	1.2466	
TDR 3 Year Tier-wise - 75 M to 99,999,999		At Maturity	1.1977	1.2210	1.2543	
TDR 3 Year Tier-wise - 100 M to 149,999,999		At Maturity	1.2062	1.2367	1.2667	
TDR 3 Year Tier-wise - 150 M to 199,999,999		At Maturity	1.2147	1.2525	1.2683	
TDR 3 Year Tier-wise - 200 M to 499,999,999		At Maturity	1.2232	1.2683	1.2698	
TDR 3 Year Tier-wise - 500 M & above		At Maturity	1.2317	1.2840	1.2775	
FALAH TERM DEPOSIT CERTIFICATES - 3 YEARS		Monthly	1.2996	1.2761	1.2775	
TDR 5 Year Tier-wise - 100,000 to 499,999		At Maturity	1.0956	1.1183	1.2327	

  
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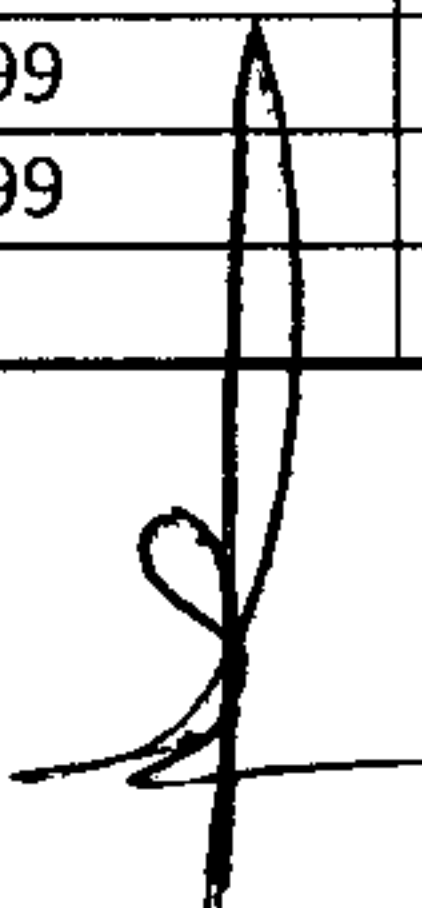
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Share of Rabbul Maal	65%	65%	65%

5 Years TDR	TDR 5 Year Tier-wise - 500,000 to 999,999	At Maturity	1.1212	1.1342	1.2339
	TDR 5 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.1382	1.1501	1.2359
	TDR 5 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1553	1.1660	1.2374
	TDR 5 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.1722	1.1816	1.2388
	TDR 5 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.1892	1.1974	1.2466
	TDR 5 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.2062	1.2131	1.2543
	TDR 5 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.2147	1.2289	1.2621
	TDR 5 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.2232	1.2446	1.2744
	TDR 5 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2317	1.2604	1.2760
	TDR 5 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2402	1.2761	1.2775
	TDR 5 Year Tier-wise - 500 M & above	At Maturity	1.2486	1.2919	1.2853
	Falah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.0448	1.0792
TDR Falah 1Y Mahana Munafa Tierwise 500,000 to 999,999		Monthly	1.0703	1.0949	1.1955
TDR Falah 1Y Mahana Munafa Tierwise 1,000,000-4,999		Monthly	1.0873	1.1107	1.1970
TDR Falah 1Y Mahana Munafa Tierwise 5,000,000-9,999		Monthly	1.1042	1.1265	1.1986
TDR Falah 1Y Mahana Munafa Tierwise 10M-24,999,999		Monthly	1.1212	1.1422	1.2001
TDR Falah 1Y Mahana Munafa Tierwise 25M-49,999,999		Monthly	1.1382	1.1580	1.2079
TDR Falah 1Y Mahana Munafa Tierwise 50M-74,999,999		Monthly	1.1552	1.1737	1.2156
TDR Falah 1Y Mahana Munafa Tierwise 75M-99,999,999		Monthly	1.1637	1.1894	1.2233
TDR Falah 1Y Mahana Munafa Tierwise 100M-149,999,99		Monthly	1.1722	1.2052	1.2357
TDR Falah 1Y Mahana Munafa Tierwise 150M-199,999,99		Monthly	1.1807	1.2210	1.2373
TDR Falah 1Y Mahana Munafa Tierwise 200M-499,999,99		Monthly	1.1892	1.2367	1.2388
TDR Falah 1Y Mahana Munafa Tierwise 500 M & above		Monthly	1.1977	1.2525	1.2466
Falah 5 Years Mahana Munafa TDR	TDR Falah 5Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.0617	1.0950	1.2093
	TDR Falah 5Y Mahana Munafa Tierwise 500,000-999,999	Monthly	1.0873	1.1107	1.2109
	TDR Falah 5Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	1.1042	1.1265	1.2125
	TDR Falah 5Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	1.1212	1.1422	1.2140
	TDR Falah 5Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.1383	1.1579	1.2156
	TDR Falah 5Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.1552	1.1737	1.2233
	TDR Falah 5Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.1722	1.1895	1.2311
	TDR Falah 5Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.1807	1.2052	1.2388
	TDR Falah 5Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.1892	1.2210	1.2512
	TDR Falah 5Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.1977	1.2367	1.2528
	TDR Falah 5Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.2062	1.2525	1.2543
	TDR Falah 5Y Mahana Munafa Tierwise 500M & ABOVE	Monthly	1.2147	1.2683	1.2621



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