

Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **JANUARY 2012** which will be 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:

PLS Ratio

Share of Mudarib	Rabb ul Maal
60%	40%

ALFALAH SAVINGS DEPOSITS

	Payment Frequency	Weightage
Saving Musharikhah 0 to 9,999.99	Monthly	0.5965
Saving Musharikhah 10 K to 99,999.99	Monthly	0.6019
Saving Musharikhah 100 K to 499,999.99	Monthly	0.6073
Saving Musharikhah 500 K to 999,999.99	Monthly	0.6126
Saving Musharikhah 1 M to 4,999,999.99	Monthly	0.6180
Saving Musharikhah 5 M to 9,999,999.99	Monthly	0.6298
Saving Musharikhah 10 M to 24,999,999.99	Monthly	0.6449
Saving Musharikhah 25 M to 49,999,999.99	Monthly	0.6836
Saving Musharikhah 50 M to 99,999,999.99	Monthly	0.7846
Saving Musharikhah 100 M & Above	Monthly	0.8598
FALAH MAHANA AMDANI	Monthly	1.0264
FALAH CLASSIC SAVINGS ACCOUNT	Six Monthly	0.5664
Falah Business Account - 100 to 999,999	Monthly	0.5922
Falah Business Account - 1,000,000 to 4,999,999	Monthly	0.6137
Falah Business Account - 5,000,000 to 9,999,999	Monthly	0.6298
Falah Business Account - 10 M to 24,999,999	Monthly	0.6417
Falah Business Account - 25 M to 49,999,999	Monthly	0.6728
Falah Business Account - 50 M to 99,999,999	Monthly	0.7362
Falah Business Account - 100 M to 149,999,999	Monthly	0.8330
Falah Business Account - 150 M to 199,999,999	Monthly	0.8652
Falah Business Account - 200 M to 499,999,999	Monthly	0.9136
Falah Business Account - 500 M to Above	Monthly	0.9996

OTHER REMUNERATIVE

Falah Margin Accounts	Monthly	0.0107
-----------------------	---------	--------

ALFALAH MUSHARAKA TERM DEPOSITS

	Payment Frequency	Weightage
TDR 07 days New	At Maturity	0.5858
TDR 01 month New	At Maturity	0.5965
Falah One Month Term Deposit (100K TO 499.99K)	At Maturity	0.6234
Falah One Month Term Deposit (500K TO 999.99K)	At Maturity	0.6341
Falah One Month Term Deposit (1M TO 4.99M)	At Maturity	0.6417
Falah One Month Term Deposit (5M TO 9.99M)	At Maturity	0.6406
Falah One Month Term Deposit (10M TO 24.99M)	At Maturity	0.6632
Falah One Month Term Deposit (25M TO 49.99M)	At Maturity	0.7019
Falah One Month Term Deposit (50M TO 74.99M)	At Maturity	0.7986
Falah One Month Term Deposit (75M TO 99.99M)	At Maturity	0.8115
Falah One Month Term Deposit (100M TO 149.99M)	At Maturity	1.0103
Falah One Month Term Deposit (150M TO 199.99M)	At Maturity	1.0264
Falah One Month Term Deposit (200M TO 499.99M)	At Maturity	1.0533
Falah One Month Term Deposit (500M & ABOVE)	At Maturity	1.3220
TDR 3 months New	At Maturity	0.6083
TDR 3 Months Tier-wise - 100,000 to 499,999	At Maturity	0.6298
TDR 3 Months Tier-wise - 500,000 to 999,999	At Maturity	0.6417
TDR 3 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	0.6664
TDR 3 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	0.7448
TDR 3 Months Tier-wise - 10 M to 24,999,999	At Maturity	0.7610
TDR 3 Months Tier-wise - 25 M to 49,999,999	At Maturity	0.7889
TDR 3 Months Tier-wise - 50 M to 74,999,999	At Maturity	0.8384

Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

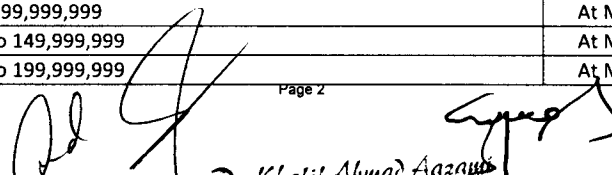
Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **JANUARY 2012** which will be applicable on its Savings / Term deposits Accounts. These Weightages are used to calculate the distribution of profit as per the requirements of Shariah on the basis of Modarabah model.

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

PLS Ratio

Share of Mudarib	Rabb ul Maal
60%	40%

TDR 3 Months Tier-wise - 75 M to 99,999,999	At Maturity	0.8652
TDR 3 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.0264
TDR 3 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.0533
TDR 3 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.0995
TDR 3 Months Tier-wise - 500 M & above	At Maturity	1.3328
TDR 6 months New	At Maturity	0.6298
TDR 6 Months Tier-wise - 100,000 to 499,999	At Maturity	0.6750
TDR 6 Months Tier-wise - 500,000 to 999,999	At Maturity	0.6847
TDR 6 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	0.7513
TDR 6 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	0.7835
TDR 6 Months Tier-wise - 10 M to 24,999,999	At Maturity	0.8491
TDR 6 Months Tier-wise - 25 M to 49,999,999	At Maturity	0.8695
TDR 6 Months Tier-wise - 50 M to 74,999,999	At Maturity	0.8878
TDR 6 Months Tier-wise - 75 M to 99,999,999	At Maturity	0.9190
TDR 6 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.0533
TDR 6 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.0802
TDR 6 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.1071
TDR 6 Months Tier-wise - 500 M & above	At Maturity	1.3435
TDR 12 months New	At Maturity	0.7330
TDR 1 Year Tier-wise - 100,000 to 499,999	At Maturity	0.8577
TDR 1 Year Tier-wise - 500,000 to 999,999	At Maturity	0.8856
TDR 1 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	0.9480
TDR 1 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	0.9641
TDR 1 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.0232
TDR 1 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.0383
TDR 1 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.0587
TDR 1 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.0802
TDR 1 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.1028
TDR 1 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.1339
TDR 1 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.1608
TDR 1 Year Tier-wise - 500 M & above	At Maturity	1.4456
TDR 2 Years	Six Monthly	0.8115
TDR 2 Year Tier-wise - 100,000 to 499,999	At Maturity	0.8695
TDR 2 Year Tier-wise - 500,000 to 999,999	At Maturity	0.8921
TDR 2 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	0.9620
TDR 2 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	0.9835
TDR 2 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.0426
TDR 2 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.0587
TDR 2 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.0802
TDR 2 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.1017
TDR 2 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.1232
TDR 2 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.1447
TDR 2 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.1662
TDR 2 Year Tier-wise - 500 M & above	At Maturity	1.4671
TDR 3 Years	Six Monthly	0.8921
TDR 3 Year Tier-wise - 100,000 to 499,999	At Maturity	0.9190
TDR 3 Year Tier-wise - 500,000 to 999,999	At Maturity	0.9415
TDR 3 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	0.9888
TDR 3 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.0264
TDR 3 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.0587
TDR 3 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.0802
TDR 3 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.1071
TDR 3 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.1339
TDR 3 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.1608
TDR 3 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.1877


Dr. Khalil Ahmad Aazam
Shariah Advisor
Bank Alfalah Limited
Islamic Banking Group

Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **JANUARY 2012** which will be 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:

PLS Ratio

Share of Mudarib	Rabb ul Maal
60%	40%

TDR 3 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2145
TDR 3 Year Tier-wise - 500 M & above	At Maturity	1.4886
FALAH TERM DEPOSIT CERTIFICATES - 3 YEARS	Monthly	1.1877
TDR 5 Years	Six Monthly	0.9190
TDR 5 Year Tier-wise - 100,000 to 499,999	At Maturity	0.9458
TDR 5 Year Tier-wise - 500,000 to 999,999	At Maturity	0.9577
TDR 5 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.0049
TDR 5 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.0426
TDR 5 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.0694
TDR 5 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.1017
TDR 5 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.1232
TDR 5 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.1447
TDR 5 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.1769
TDR 5 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.1984
TDR 5 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2307
TDR 5 Year Tier-wise - 500 M & above	At Maturity	1.5101
TDR Falah 1Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	0.8276
TDR Falah 1Y Mahana Munafa Tierwise 500,000 to 999,999	Monthly	0.8394
TDR Falah 1Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	0.9104
TDR Falah 1Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	0.9415
TDR Falah 1Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	0.9899
TDR Falah 1Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.0264
TDR Falah 1Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.0533
TDR Falah 1Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.0608
TDR Falah 1Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.0802
TDR Falah 1Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.1071
TDR Falah 1Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.1339
TDR Falah 1Y Mahana Munafa Tierwise 500 M & above	Monthly	1.2951
TDR Falah 5Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	0.8491
TDR Falah 5Y Mahana Munafa Tierwise 500,000-999,999	Monthly	0.8652
TDR Falah 5Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	0.9297
TDR Falah 5Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	0.9566
TDR Falah 5Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.0103
TDR Falah 5Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.0426
TDR Falah 5Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.0694
TDR Falah 5Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.0802
TDR Falah 5Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.0963
TDR Falah 5Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.1286
TDR Falah 5Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.1447
TDR Falah 5Y Mahana Munafa Tierwise 500M & ABOVE	Monthly	1.3489
ISLAMIC FUND		1.5101

Dr. Khalil Ahmad Aazami
Shariah Advisor
Bank Alfalah Limited
Islamic Banking Group