

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **MAY 2016** 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 Mudarabah model.

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

	MAY 2016	APR 2016	MAR 2016
ISLAMIC DEPOSIT PRODUCTS	PROFIT SHARING RATIO		
	Share of Mudarib	40%	35%
	Share of Rabbul Maal	60%	65%

ALFALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
Saving Musharikah - 0 To 9.99 K	Monthly	0.7565	0.7434	0.7134
Saving Musharikah - 10 K To 99.99 K	Monthly	0.7648	0.7515	0.7212
Saving Musharikah - 100 K To 499.99 K	Monthly	0.7752	0.7617	0.7310
Saving Musharikah - 500 K To 999.99 K	Monthly	0.7855	0.7719	0.7407
Saving Musharikah - 1 M To 4.99 M	Monthly	0.8042	0.7902	0.7583
Saving Musharikah - 5 M To 9.99 M	Monthly	0.8125	0.7983	0.7662
Saving Musharikah - 10 M To 24.99 M	Monthly	0.8228	0.8085	0.7759
Saving Musharikah - 25 M To 49.99 M	Monthly	0.8249	0.8105	0.7779
Saving Musharikah - 50 M To 99.99 M	Monthly	0.8270	0.8126	0.7798
Saving Musharikah - 100 M To 499.99 M	Monthly	0.8291	0.8146	0.7818
Saving Musharikah - 500 M & Above	Monthly	0.5182	0.5091	0.4886

Falah Mahana Amdani - 1 To 499.99 K	Monthly	0.5182	0.5091	0.4886
Falah Mahana Amdani - 500 K To 24.99 M	Monthly	0.9638	0.9674	0.9675
Falah Classic Savings Account	Six Monthly	0.5182	0.5091	0.4886
Falah Islamic Business Way	Monthly	0.0145	0.0143	0.0137
Alfalah Islamic Asaan Savings Account	Six Monthly	0.5183	0.5091	0.4889

Falah Business Account - 1 To 999.99 K	Monthly	0.7565	0.7433	0.7134
Falah Business Account - 1 M To 4.99 M	Monthly	0.8083	0.7943	0.7623
Falah Business Account - 5 M To 9.99 M	Monthly	0.8498	0.8350	0.8013
Falah Business Account - 10 M To 24.99 M	Monthly	0.8809	0.8655	0.8307
Falah Business Account - 25 M To 49.99 M	Monthly	0.8912	0.8757	0.8404
Falah Business Account - 50 M To 99.99 M	Monthly	0.9016	0.8859	0.8502
Falah Business Account - 100 M To 149.99 M	Monthly	0.9120	0.8961	0.8600
Falah Business Account - 150 M To 199.99 M	Monthly	0.9223	0.9063	0.8697
Falah Business Account - 200 M To 499.99 M	Monthly	0.9327	0.9164	0.8795
Falah Business Account - 500 M & Above	Monthly	0.5182	0.5091	0.4886

OTHER REMUNERATIVE	Payment Frequency	Weightage	Weightage	Weightage
Falah Margin Accounts	Monthly	0.0104	0.0102	0.0098

ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
Seven - Days Notice Period Deposit	At Maturity	1.0304	1.0462	1.0227
Thirty - Days Notice Period Deposit	At Maturity	1.0677	1.0679	1.0364
Falah One Month Term Deposit - 100K To 499.99 K	At Maturity	1.0797	1.0812	1.0729
Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	1.1295	1.1303	1.1199
Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	1.1400	1.1405	1.1297
Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	1.1503	1.1507	1.1395
Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	1.1586	1.1588	1.1473
Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	1.1690	1.1690	1.1571
Falah One Month Term Deposit - 50 M To 74.99 M	At Maturity	1.1793	1.1792	1.1668
Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	1.1835	1.1833	1.1707
Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	1.1856	1.1853	1.1727
Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	1.1876	1.1873	1.1746
Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.1897	1.1893	1.1766
Falah One Month Term Deposit - 500 M To 999.99 M	At Maturity	1.1918	1.1914	1.1786
Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.2001	1.1995	1.1866
Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.2021	1.2016	1.1886
TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.0903	1.0919	1.0898
TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.1399	1.1405	1.1388
TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.1503	1.1506	1.1492
TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.1607	1.1608	1.1593
TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.1690	1.1690	1.1676
TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.1793	1.1792	1.1776

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28/4/16
 Approved by
 Shariah Advisor
 Bank Alfalah Limited
 Islamic Banking Group

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

ISLAMIC DEPOSIT PRODUCTS		MAY 2016	APR 2016	MAR 2016
		PROFIT SHARING RATIO		
	Share of Mudarib	40%	35%	35%
	Share of Rabbul Maal	60%	65%	65%

3 Months	TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.1897	1.1893	1.1766
	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.1939	1.1935	1.1805
	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.1959	1.1955	1.1825
	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.1980	1.1975	1.1844
	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.2001	1.1995	1.1864
	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.3224	1.3197	1.2665
	TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3244	1.3217	1.2685
	TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.3265	1.3238	1.2704
	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.0966	1.0978	1.0926
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.1461	1.1466	1.1394
6 Months	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.1565	1.1567	1.1492
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.1669	1.1669	1.1590
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.1752	1.1751	1.1668
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.1856	1.1853	1.1766
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.1959	1.1955	1.1864
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.2001	1.1995	1.1903
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.2021	1.2015	1.1922
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.2042	1.2036	1.1942
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.2063	1.2057	1.1962
	TDR 6 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.3244	1.3217	1.2685
1 Year	TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3286	1.3258	1.2724
	TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.3327	1.3299	1.2763
	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1759	1.1758	1.1598
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2284	1.2273	1.2092
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2392	1.2380	1.2195
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2501	1.2487	1.2298
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2589	1.2573	1.2380
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2698	1.2680	1.2483
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2807	1.2787	1.2586
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2850	1.2830	1.2627
2 Years	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2872	1.2852	1.2648
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2894	1.2873	1.2668
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2916	1.2895	1.2689
	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.3638	1.3604	1.2709
	TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3659	1.3624	1.2792
	TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	1.3680	1.3645	1.2812
	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1772	1.1783	1.1619
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2300	1.2290	1.2105
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2422	1.2389	1.2217
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2524	1.2504	1.2317
3 Years	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2609	1.2594	1.2400
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2719	1.2701	1.2503
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2828	1.2808	1.2605
	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2871	1.2851	1.2647
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2893	1.2872	1.2667
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2915	1.2894	1.2688
	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2937	1.2915	1.2708
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.3659	1.3624	1.2729
	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1843	1.1839	1.1668
	TDR 3 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2365	1.2353	1.2177
	TDR 3 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2475	1.2461	1.2274
	TDR 3 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2585	1.2566	1.2369
	TDR 3 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2671	1.2654	1.2450
	TDR 3 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2781	1.2762	1.2567
	TDR 3 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2890	1.2869	1.2665
	TDR 3 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2933	1.2912	1.2704
	TDR 3 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2955	1.2933	1.2900
	TDR 3 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2977	1.2954	1.2997
	TDR 3 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2999	1.2976	1.3095
	TDR 3 Year Tier-Wise - 500 M & Above	At Maturity	1.3721	1.3686	1.3095

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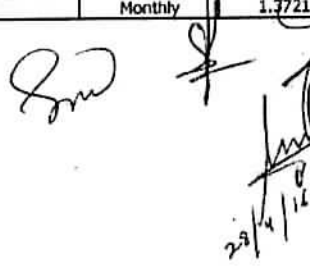
Dr. Ahmed Qazi
Resident
Shariah Board Member
Bank Alfalah Limited
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		Share of Mudarib	40%	35%	35%
		Share of Rabbul Maal	60%	65%	65%
5 Years TDR	Falah Term Deposit Certificates - 3 Years	Monthly	1.3369	1.3339	1.3193
	TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1950	1.1945	1.1792
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2468	1.2455	1.2291
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2580	1.2562	1.2392
	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2690	1.2672	1.2489
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2775	1.2756	1.2567
	TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2885	1.2863	1.2684
	TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2994	1.2971	1.2782
	TDR 5 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3037	1.3014	1.2821
	TDR 5 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3059	1.3035	1.2997
	TDR 5 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3081	1.3056	1.3095
	TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3103	1.3078	1.3193
TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.3825	1.3787	1.3291	
Falah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1656	1.1656	1.1500
	TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2179	1.2171	1.1994
	TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.2289	1.2278	1.2097
	TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2398	1.2385	1.2200
	TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.2485	1.2471	1.2282
	TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.2594	1.2578	1.2385
	TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.2703	1.2686	1.2488
	TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.2746	1.2729	1.2529
	TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.2769	1.2750	1.2550
	TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.2790	1.2771	1.2570
	TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.2812	1.2793	1.2591
	TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	1.3534	1.3502	1.2612
TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	1.3555	1.3523	1.2694	
TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.3576	1.3543	1.2714	
Falah 5 Years Mahana Munafa TDR	TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1841	1.1843	1.1697
	TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2366	1.2354	1.2190
	TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.2475	1.2462	1.2293
	TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2584	1.2569	1.2395
	TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.2671	1.2654	1.2477
	TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.2780	1.2761	1.2581
	TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.2890	1.2869	1.2684
	TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.2933	1.2912	1.2725
	TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.2955	1.2933	1.2900
	TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.2977	1.2954	1.2997
	TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.2999	1.2976	1.3095
	TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.3721	1.3686	1.3193


Ovais Ahmed Qazi
 Resident
 Shariah Board Member
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