

# Bank Alfalah Limited

## Islamic Banking Group

### PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **JULY 2013** 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:

ISLAMIC DEPOSIT PRODUCTS	PLS Ratio	
	Share of Mudarib	Rabb ul Maal
	35%	65%

ALFALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	
Saving Musharikah	Saving Musharikah 0 to 9,999.99	Monthly	0.6892
	Saving Musharikah 10 K to 99,999.99	Monthly	0.6961
	Saving Musharikah 100 K to 499,999.99	Monthly	0.7030
	Saving Musharikah 500 K to 999,999.99	Monthly	0.7168
	Saving Musharikah 1 M to 4,999,999.99	Monthly	0.7306
	Saving Musharikah 5 M to 9,999,999.99	Monthly	0.7444
	Saving Musharikah 10 M to 24,999,999.99	Monthly	0.7582
	Saving Musharikah 25 M to 49,999,999.99	Monthly	0.7995
	Saving Musharikah 50 M to 99,999,999.99	Monthly	0.8271
	Saving Musharikah 100 M & Above	Monthly	0.9511
FALAH MAHANA AMDANI	Monthly	1.0063	
FALAH CLASSIC SAVINGS ACCOUNT	Six Monthly	0.7375	
Falah Business Account	Falah Business Account - 100 to 999,999	Monthly	0.7030
	Falah Business Account - 1,000,000 to 4,999,999	Monthly	0.7168
	Falah Business Account - 5,000,000 to 9,999,999	Monthly	0.7306
	Falah Business Account - 10 M to 24,999,999	Monthly	0.7444
	Falah Business Account - 25 M to 49,999,999	Monthly	0.7719
	Falah Business Account - 50 M to 99,999,999	Monthly	0.8133
	Falah Business Account - 100 M to 149,999,999	Monthly	0.9098
	Falah Business Account - 150 M to 199,999,999	Monthly	0.9236
	Falah Business Account - 200 M to 499,999,999	Monthly	0.9511
	Falah Business Account - 500 M to Above	Monthly	1.0959

#### OTHER REMUNERATIVE

Falah Margin Accounts	Monthly	0.0142
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ALFALAH TERM DEPOSITS	Payment Frequency	Weightage		
Seven-Days Notice Period Deposit	At Maturity	0.9511		
Thirty-Days Notice Period Deposit	At Maturity	1.0270		
Falah One Month TDR	Falah One Month Term Deposit (100K TO 499.99K)	At Maturity	0.7857	
	Falah One Month Term Deposit (500K TO 999.99K)	At Maturity	0.7995	
	Falah One Month Term Deposit (1M TO 4.99M)	At Maturity	0.9856	
	Falah One Month Term Deposit (5M TO 9.99M)	At Maturity	0.9925	
	Falah One Month Term Deposit (10M TO 24.99M)	At Maturity	1.0063	
	Falah One Month Term Deposit (25M TO 49.99M)	At Maturity	1.0201	
	Falah One Month Term Deposit (50M TO 74.99M)	At Maturity	1.0338	
	Falah One Month Term Deposit (75M TO 99.99M)	At Maturity	1.0614	
	Falah One Month Term Deposit (100M TO 149.99M)	At Maturity	1.1028	
	Falah One Month Term Deposit (150M TO 199.99M)	At Maturity	1.1855	
	Falah One Month Term Deposit (200M TO 499.99M)	At Maturity	1.1993	
	Falah One Month Term Deposit (500M & ABOVE)	At Maturity	1.2268	
	TDR 3 Months Tier-wise	TDR 3 Months Tier-wise - 100,000 to 499,999	At Maturity	0.7995
		TDR 3 Months Tier-wise - 500,000 to 999,999	At Maturity	0.8133
		TDR 3 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	0.9925
		TDR 3 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.0063
		TDR 3 Months Tier-wise - 10 M to 24,999,999	At Maturity	1.0201
		TDR 3 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.0338

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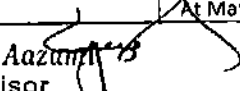
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The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

ISLAMIC DEPOSIT PRODUCTS		PLS Ratio	
		Share of Mudarib 35%	Rabb ul Maal 65%
3 Month	TDR 3 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.0476
	TDR 3 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.0752
	TDR 3 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.1166
	TDR 3 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.2062
	TDR 3 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.2268
	TDR 3 Months Tier-wise - 500 M & above	At Maturity	1.2544
6 Months TDR	TDR 6 Months Tier-wise - 100,000 to 499,999	At Maturity	0.8133
	TDR 6 Months Tier-wise - 500,000 to 999,999	At Maturity	0.8271
	TDR 6 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.0063
	TDR 6 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.0201
	TDR 6 Months Tier-wise - 10 M to 24,999,999	At Maturity	1.0338
	TDR 6 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.0476
	TDR 6 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.0614
	TDR 6 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.0890
	TDR 6 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.1441
	TDR 6 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.2130
	TDR 6 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.2406
	TDR 6 Months Tier-wise - 500 M & above	At Maturity	1.2682
1 Year TDR	TDR 1 Year Tier-wise - 100,000 to 499,999	At Maturity	0.8822
	TDR 1 Year Tier-wise - 500,000 to 999,999	At Maturity	0.9098
	TDR 1 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.0201
	TDR 1 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.0476
	TDR 1 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.0614
	TDR 1 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.0752
	TDR 1 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.1166
	TDR 1 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.1579
	TDR 1 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.1717
	TDR 1 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2268
	TDR 1 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2544
	TDR 1 Year Tier-wise - 500 M & above	At Maturity	1.2820
2 Years TDR	TDR 2 Year Tier-wise - 100,000 to 499,999	At Maturity	0.8891
	TDR 2 Year Tier-wise - 500,000 to 999,999	At Maturity	0.9167
	TDR 2 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.0338
	TDR 2 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.0614
	TDR 2 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.0752
	TDR 2 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.0890
	TDR 2 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.1303
	TDR 2 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.1717
	TDR 2 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.1855
	TDR 2 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2406
	TDR 2 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2682
	TDR 2 Year Tier-wise - 500 M & above	At Maturity	1.2958
3 Years TDR	TDR 3 Year Tier-wise - 100,000 to 499,999	At Maturity	0.8960
	TDR 3 Year Tier-wise - 500,000 to 999,999	At Maturity	0.9236
	TDR 3 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.0476
	TDR 3 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.0752
	TDR 3 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.0890
	TDR 3 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.1028
	TDR 3 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.1441
	TDR 3 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.1855
	TDR 3 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.1993
	TDR 3 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2544
	TDR 3 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2820

  
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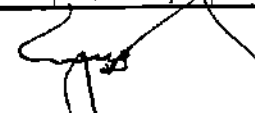
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## PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **JULY 2013** 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 Mudarabah model.

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

ISLAMIC DEPOSIT PRODUCTS		PLS Ratio	
		Share of Mudarib 35%	Rabbul Maal 65%
TDR 3 Year Tier-wise - 500 M & above		At Maturity	1.3095
	FALAH TERM DEPOSIT CERTIFICATES - 3 YEARS	Monthly	1.2268
5 Years TDR	TDR 5 Year Tier-wise - 100,000 to 499,999	At Maturity	1.2406
	TDR 5 Year Tier-wise - 500,000 to 999,999	At Maturity	1.2475
	TDR 5 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.2544
	TDR 5 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.2613
	TDR 5 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.2682
	TDR 5 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.2751
	TDR 5 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.2820
	TDR 5 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.2889
	TDR 5 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.2958
	TDR 5 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.3095
	TDR 5 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.3233
	TDR 5 Year Tier-wise - 500 M & above	At Maturity	1.3371
	Falah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly
TDR Falah 1Y Mahana Munafa Tierwise 500,000 to 999,999		Monthly	0.8822
TDR Falah 1Y Mahana Munafa Tierwise 1,000,000-4,999		Monthly	0.9649
TDR Falah 1Y Mahana Munafa Tierwise 5,000,000-9,999		Monthly	1.0063
TDR Falah 1Y Mahana Munafa Tierwise 10M-24,999,999		Monthly	1.0338
TDR Falah 1Y Mahana Munafa Tierwise 25M-49,999,999		Monthly	1.0476
TDR Falah 1Y Mahana Munafa Tierwise 50M-74,999,999		Monthly	1.0890
TDR Falah 1Y Mahana Munafa Tierwise 75M-99,999,999		Monthly	1.1303
TDR Falah 1Y Mahana Munafa Tierwise 100M-149,999,99		Monthly	1.1441
TDR Falah 1Y Mahana Munafa Tierwise 150M-199,999,99		Monthly	1.2130
TDR Falah 1Y Mahana Munafa Tierwise 200M-499,999,99		Monthly	1.2406
TDR Falah 1Y Mahana Munafa Tierwise 500 M & above	Monthly	1.2682	
Falah 5 Years Mahana Munafa TDR	TDR Falah 5Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.1028
	TDR Falah 5Y Mahana Munafa Tierwise 500,000-999,999	Monthly	1.1166
	TDR Falah 5Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	1.1303
	TDR Falah 5Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	1.1441
	TDR Falah 5Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.1579
	TDR Falah 5Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.1717
	TDR Falah 5Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.1855
	TDR Falah 5Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.1993
	TDR Falah 5Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.2130
	TDR Falah 5Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.2406
	TDR Falah 5Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.2682
	TDR Falah 5Y Mahana Munafa Tierwise 500M & ABOVE	Monthly	1.2958

  
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### PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for JULY 2013 which will be 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:

#### PLS Ratio

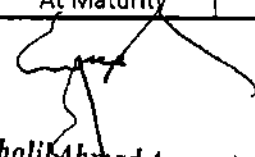
ISLAMIC DEPOSIT PRODUCTS	Share of Mudarlb	Rabb ul Maal
USD	40%	60%
GBP	40%	60%
EURO	40%	60%

#### ALFALAH SAVINGS DEPOSITS

	Payment Frequency	Weightage
USD	Semi Annually	0.8811
GBP	Semi Annually	0.9587
EURO	Semi Annually	0.9963

#### ALFALAH TERM DEPOSITS

	Payment Frequency	Weightage
USD	At Maturity	1.4098
GBP	At Maturity	1.7257
EURO	At Maturity	1.4233

  
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