

# 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 2014 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	NOVEMBER 2014	OCTOBER 2014	SEPTEMBER 2014
	PROFIT SHARING RATIO		
	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	0.7058	0.6984	0.7135
	Saving Musharikah 10 K to 99,999.99	Monthly	0.7101	0.7027	0.7179
	Saving Musharikah 100 K to 499,999.99	Monthly	0.7130	0.7056	0.7208
	Saving Musharikah 500 K to 999,999.99	Monthly	0.7159	0.7084	0.7237
	Saving Musharikah 1 M to 4,999,999.99	Monthly	0.7187	0.7113	0.7266
	Saving Musharikah 5 M to 9,999,999.99	Monthly	0.7317	0.7241	0.7398
	Saving Musharikah 10 M to 24,999,999.99	Monthly	0.7462	0.7384	0.7544
	Saving Musharikah 25 M to 49,999,999.99	Monthly	0.7866	0.7784	0.7952
	Saving Musharikah 50 M to 99,999,999.99	Monthly	0.8140	0.8056	0.8229
	Saving Musharikah 100 M & 499,999,999.99	Monthly	0.8948	0.8855	0.9046
	Saving Musharikah 500 M & Above	Monthly	0.4763	0.4713	0.4771
FMA	Falah Mahana Amdani (1 To 499.99K)	Monthly	0.5773	0.5713	0.5836
	Falah Mahana Amdani ( 500K To 24.99M)	Monthly	1.0464	1.0355	1.0578
	FALAH CLASSIC SAVINGS ACCOUNT	Six Monthly	0.7260	0.7184	0.7339
Falah Business Account	Falah Business Account - 1 to 999,999	Monthly	0.7289	0.7213	0.7369
	Falah Business Account - 1,000,000 to 4,999,999	Monthly	0.7361	0.7284	0.7441
	Falah Business Account - 5,000,000 to 9,999,999	Monthly	0.7577	0.7498	0.7660
	Falah Business Account - 10 M to 24,999,999	Monthly	0.7938	0.7855	0.8025
	Falah Business Account - 25 M to 49,999,999	Monthly	1.0391	1.0284	1.0505
	Falah Business Account - 50 M to 99,999,999	Monthly	1.0536	1.0426	1.0651
	Falah Business Account - 100 M to 149,999,999	Monthly	0.8977	0.8855	0.9046
	Falah Business Account - 150 M to 199,999,999	Monthly	0.9020	0.8927	0.9119
	Falah Business Account - 200 M to 499,999,999	Monthly	0.4835	0.4785	0.4888
	Falah Business Account - 500 M to Above	Monthly	0.4763	0.4713	0.4771

#### OTHER REMUNERATIVE

Falah Margin Accounts	Monthly	0.0072	0.0071	0.0073
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#### ALFALAH TERM DEPOSITS

	Payment Frequency	Weightage	Weightage	Weightage		
Seven-Days Notice Period Deposit	At Maturity	0.7413	0.7219	0.7352		
Thirty-Days Notice Period Deposit	At Maturity	0.9396	0.9284	0.9500		
Falah One Month TDR	Falah One Month Term Deposit (100K TO 499.99K)	At Maturity	1.1693	1.1571	1.1818	
	Falah One Month Term Deposit (500K TO 999.99K)	At Maturity	1.1763	1.1640	1.1894	
	Falah One Month Term Deposit (1M TO 4.99M)	At Maturity	1.1835	1.1712	1.1965	
	Falah One Month Term Deposit (5M TO 9.99M)	At Maturity	1.1907	1.1783	1.2038	
	Falah One Month Term Deposit (10M TO 24.99M)	At Maturity	1.1979	1.1855	1.2111	
	Falah One Month Term Deposit (25M TO 49.99M)	At Maturity	1.2051	1.1926	1.2183	
	Falah One Month Term Deposit (50M TO 74.99M)	At Maturity	1.2123	1.1998	1.2256	
	Falah One Month Term Deposit (75M TO 99.99M)	At Maturity	1.2195	1.2069	1.2329	
	Falah One Month Term Deposit (100M TO 149.99M)	At Maturity	1.2268	1.2140	1.2402	
	Falah One Month Term Deposit (150M TO 199.99M)	At Maturity	1.2340	1.2212	1.2475	
	Falah One Month Term Deposit (200M TO 499.99M)	At Maturity	1.2989	1.2855	1.0578	
	Falah One Month Term Deposit (500M & ABOVE)	At Maturity	1.3066	1.2926	0.9484	
	TDR	TDR 3 Months Tier-wise - 100,000 to 499,999	At Maturity	1.1833	1.1709	1.1962
		TDR 3 Months Tier-wise - 500,000 to 999,999	At Maturity	1.1903	1.1782	1.2042
TDR 3 Months Tier-wise - 1,000,000 to 4,999,999		At Maturity	1.1979	1.1855	1.2183	
TDR 3 Months Tier-wise - 5,000,000 to 9,999,999		At Maturity	1.2051	1.1926	1.2183	
TDR 3 Months Tier-wise - 10 M to 24,999,999		At Maturity	1.2123	1.1998	1.2256	

Khaliq Ahmad  
Shariah Advisor  
Bank Alfalah Limited  
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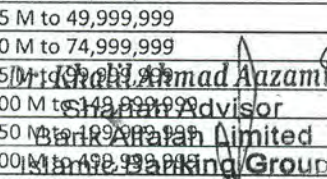
## Islamic Banking Group PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

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

ISLAMIC DEPOSIT PRODUCTS	NOVEMBER 2014	OCTOBER 2014	SEPTEMBER 2014
	PROFIT SHARING RATIO		
	Share of Mudarib	35%	35%
Share of Rabbul Maal	65%	65%	65%

		NOVEMBER 2014	OCTOBER 2014	SEPTEMBER 2014	
3 Months TDR	TDR 3 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.2195	1.2069	1.2329
	TDR 3 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.2268	1.2140	1.2402
	TDR 3 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.2340	1.2212	1.2475
	TDR 3 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.2412	1.2283	1.2548
	TDR 3 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.2484	1.2355	1.2621
	TDR 3 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.3134	1.2997	1.0943
	TDR 3 Months Tier-wise - 500 M & above	At Maturity	1.3206	1.3069	1.0214
6 Months TDR	TDR 6 Months Tier-wise - 100,000 to 499,999	At Maturity	1.1979	1.1857	1.2115
	TDR 6 Months Tier-wise - 500,000 to 999,999	At Maturity	1.2051	1.1925	1.2184
	TDR 6 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.2123	1.1998	1.2256
	TDR 6 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.2195	1.2069	1.2329
	TDR 6 Months Tier-wise - 10 M to 24,999,999	At Maturity	1.2268	1.2140	1.2402
	TDR 6 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.2340	1.2212	1.2475
	TDR 6 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.2412	1.2283	1.2548
	TDR 6 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.2484	1.2355	1.2621
	TDR 6 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.2556	1.2426	1.2694
	TDR 6 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.2628	1.2497	1.2767
	TDR 6 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.3350	1.3212	1.1673
TDR 6 Months Tier-wise - 500 M & above	At Maturity	1.3422	1.3283	1.0578	
1 Year TDR	TDR 1 Year Tier-wise - 100,000 to 499,999	At Maturity	1.2988	1.2854	1.3130
	TDR 1 Year Tier-wise - 500,000 to 999,999	At Maturity	1.3061	1.2926	1.3205
	TDR 1 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.3134	1.2997	1.3278
	TDR 1 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.3206	1.3069	1.3351
	TDR 1 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.3278	1.3140	1.3424
	TDR 1 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.3350	1.3212	1.3497
	TDR 1 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.3422	1.3283	1.3570
	TDR 1 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.3567	1.3426	1.3716
	TDR 1 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.3639	1.3497	1.3789
	TDR 1 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.3711	1.3569	1.3861
	TDR 1 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.3725	1.3583	1.3643
	TDR 1 Year Tier-wise - 500 M & above	At Maturity	1.3740	1.3597	1.3497
	2 Years TDR	TDR 2 Year Tier-wise - 100,000 to 499,999	At Maturity	1.3139	1.2988
TDR 2 Year Tier-wise - 500,000 to 999,999		At Maturity	1.3215	1.3064	1.3360
TDR 2 Year Tier-wise - 1,000,000 to 4,999,999		At Maturity	1.3272	1.3133	1.3418
TDR 2 Year Tier-wise - 5,000,000 to 9,999,999		At Maturity	1.3351	1.3212	1.3498
TDR 2 Year Tier-wise - 10 M to 24,999,999		At Maturity	1.3422	1.3284	1.3570
TDR 2 Year Tier-wise - 25 M to 49,999,999		At Maturity	1.3495	1.3355	1.3643
TDR 2 Year Tier-wise - 50 M to 74,999,999		At Maturity	1.3566	1.3426	1.3715
TDR 2 Year Tier-wise - 75 M to 99,999,999		At Maturity	1.3711	1.3569	1.3861
TDR 2 Year Tier-wise - 100 M to 149,999,999		At Maturity	1.3783	1.3640	1.3934
TDR 2 Year Tier-wise - 150 M to 199,999,999		At Maturity	1.3855	1.3711	1.4007
TDR 2 Year Tier-wise - 200 M to 499,999,999		At Maturity	1.3870	1.3726	1.3789
TDR 2 Year Tier-wise - 500 M & above		At Maturity	1.3884	1.3740	1.3643
3 Years TDR		TDR 3 Year Tier-wise - 100,000 to 499,999	At Maturity	1.3277	1.3138
	TDR 3 Year Tier-wise - 500,000 to 999,999	At Maturity	1.3348	1.3209	1.3488
	TDR 3 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.3423	1.3283	1.3570
	TDR 3 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.3495	1.3354	1.3643
	TDR 3 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.3566	1.3425	1.3715
	TDR 3 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.3639	1.3497	1.3789
	TDR 3 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.3711	1.3569	1.3862
	TDR 3 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.3855	1.3711	1.4007
	TDR 3 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.3927	1.3783	1.4080
	TDR 3 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.4000	1.3854	1.4153
	TDR 3 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.4014	1.3869	1.3934
TDR 3 Year Tier-wise - 500 M & above	At Maturity	1.4028	1.3883	1.3788	

  
 Ahmad Azami  
 Shariah Advisor  
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	PROFIT SHARING RATIO		
	Share of Mudarib	35%	35%
Share of Rabbul Maal	65%	65%	65%

	FALAH TERM DEPOSIT CERTIFICATES - 3 YEARS	Monthly	1.3134	1.2997	1.3278
5 Years TDR	TDR 5 Year Tier-wise - 100,000 to 499,999	At Maturity	1.3428	1.3296	1.3575
	TDR 5 Year Tier-wise - 500,000 to 999,999	At Maturity	1.3503	1.3357	1.3651
	TDR 5 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.3565	1.3428	1.3714
	TDR 5 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.3640	1.3497	1.3790
	TDR 5 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.3711	1.3565	1.3861
	TDR 5 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.3783	1.3640	1.3934
	TDR 5 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.3855	1.3712	1.4007
	TDR 5 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.4000	1.3854	1.4153
	TDR 5 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.4072	1.3926	1.4226
	TDR 5 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.4144	1.3997	1.4299
	TDR 5 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.4158	1.4011	1.4080
	TDR 5 Year Tier-wise - 500 M & above	At Maturity	1.4173	1.4026	1.3934
	Falah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.2701	1.2568
TDR Falah 1Y Mahana Munafa Tierwise 500,000 to 999,999		Monthly	1.2773	1.2640	1.2913
TDR Falah 1Y Mahana Munafa Tierwise 1,000,000-4,999		Monthly	1.2845	1.2712	1.2986
TDR Falah 1Y Mahana Munafa Tierwise 5,000,000-9,999		Monthly	1.2917	1.2783	1.3059
TDR Falah 1Y Mahana Munafa Tierwise 10M-24,999,999		Monthly	1.2989	1.2855	1.3132
TDR Falah 1Y Mahana Munafa Tierwise 25M-49,999,999		Monthly	1.3061	1.2926	1.3205
TDR Falah 1Y Mahana Munafa Tierwise 50M-74,999,999		Monthly	1.3134	1.2997	1.3278
TDR Falah 1Y Mahana Munafa Tierwise 75M-99,999,999		Monthly	1.3278	1.3140	1.3424
TDR Falah 1Y Mahana Munafa Tierwise 100M-149,999,99		Monthly	1.3350	1.3212	1.3497
TDR Falah 1Y Mahana Munafa Tierwise 150M-199,999,99		Monthly	1.3422	1.3283	1.3570
TDR Falah 1Y Mahana Munafa Tierwise 200M-499,999,99		Monthly	1.3437	1.3297	1.3351
TDR Falah 1Y Mahana Munafa Tierwise 500 M & above	Monthly	1.3451	1.3312	1.3205	
Falah 5 Years Mahana Munafa TDR	TDR Falah 5Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.3132	1.2998	1.3279
	TDR Falah 5Y Mahana Munafa Tierwise 500,000-999,999	Monthly	1.3204	1.3069	1.3349
	TDR Falah 5Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	1.3278	1.3140	1.3424
	TDR Falah 5Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	1.3351	1.3212	1.3498
	TDR Falah 5Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.3422	1.3284	1.3570
	TDR Falah 5Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.3494	1.3354	1.3643
	TDR Falah 5Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.3566	1.3426	1.3715
	TDR Falah 5Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.3711	1.3569	1.3861
	TDR Falah 5Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.3783	1.3640	1.3934
	TDR Falah 5Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.3855	1.3711	1.4007
	TDR Falah 5Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.3870	1.3726	1.3789
	TDR Falah 5Y Mahana Munafa Tierwise 500M & ABOVE	Monthly	1.3884	1.3740	1.3643

*Dr. Khalil Ahmad Aazami*  
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