

# Bank Alfalah Limited

## Islamic Banking Group

### PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for AUGUST 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	AUGUST 2014	JULY 2014	JUNE 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	0.7140	0.7206	0.7207
	Saving Musharikah 10 K to 99,999.99	Monthly	0.7183	0.7250	0.7251
	Saving Musharikah 100 K to 499,999.99	Monthly	0.7213	0.7280	0.7281
	Saving Musharikah 500 K to 999,999.99	Monthly	0.7242	0.7309	0.7310
	Saving Musharikah 1 M to 4,999,999.99	Monthly	0.7271	0.7339	0.7340
	Saving Musharikah 5 M to 9,999,999.99	Monthly	0.7402	0.7471	0.7472
	Saving Musharikah 10 M to 24,999,999.99	Monthly	0.7548	0.7619	0.7620
	Saving Musharikah 25 M to 49,999,999.99	Monthly	0.7957	0.8031	0.8033
	Saving Musharikah 50 M to 99,999,999.99	Monthly	0.8235	0.9063	0.9064
	Saving Musharikah 100 M & 499,999,999.99	Monthly	0.9052	0.9137	0.9138
Saving Musharikah 500 M & Above	Monthly	0.4774	0.4716	0.4716	
FMA	Falah Mahana Amdani (1 To 499.99K)	Monthly	0.5840	0.6263	0.6264
	Falah Mahana Amdani ( 500K To 24.99M)	Monthly	1.0585	1.0684	1.0685
	FALAH CLASSIC SAVINGS ACCOUNT	Six Monthly	0.7344	0.7412	0.7414
Falah Business Account	Falah Business Account - 1 to 999,999	Monthly	0.7373	0.7442	0.7443
	Falah Business Account - 1,000,000 to 4,999,999	Monthly	0.7446	0.7516	0.7517
	Falah Business Account - 5,000,000 to 9,999,999	Monthly	0.7665	0.7737	0.7738
	Falah Business Account - 10 M to 24,999,999	Monthly	0.8030	0.8105	0.8106
	Falah Business Account - 25 M to 49,999,999	Monthly	1.0512	1.0610	1.0612
	Falah Business Account - 50 M to 99,999,999	Monthly	1.0658	1.0757	1.0759
	Falah Business Account - 100 M to 149,999,999	Monthly	0.9081	0.9166	0.9167
	Falah Business Account - 150 M to 199,999,999	Monthly	0.9125	0.9210	0.9212
	Falah Business Account - 200 M to 499,999,999	Monthly	0.4891	0.4789	0.4790
	Falah Business Account - 500 M to Above	Monthly	0.4774	0.4716	0.4716

#### OTHER REMUNERATIVE

Falah Margin Accounts	Monthly	0.0073	0.0074	0.0074
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#### ALFALAH TERM DEPOSITS

ALFALAH TERM DEPOSITS		Payment Frequency	Weightage	Weightage	Weightage
TDR	Seven-Days Notice Period Deposit	At Maturity	0.7293	0.7357	0.7352
	Thirty-Days Notice Period Deposit	At Maturity	0.9490	0.9579	0.9596
Falah One Month TDR	Falah One Month Term Deposit (100K TO 499.99K)	At Maturity	1.1840	1.1948	1.1996
	Falah One Month Term Deposit (500K TO 999.99K)	At Maturity	1.1900	1.2011	1.2013
	Falah One Month Term Deposit (1M TO 4.99M)	At Maturity	1.1972	1.2084	1.2085
	Falah One Month Term Deposit (5M TO 9.99M)	At Maturity	1.2045	1.2157	1.2159
	Falah One Month Term Deposit (10M TO 24.99M)	At Maturity	1.2118	1.2231	1.2233
	Falah One Month Term Deposit (25M TO 49.99M)	At Maturity	1.2191	1.2305	1.2307
	Falah One Month Term Deposit (50M TO 74.99M)	At Maturity	1.2264	1.2378	1.2381
	Falah One Month Term Deposit (75M TO 99.99M)	At Maturity	1.2337	1.2452	1.2454
	Falah One Month Term Deposit (100M TO 149.99M)	At Maturity	1.2410	1.2526	1.2528
	Falah One Month Term Deposit (150M TO 199.99M)	At Maturity	1.2483	1.2600	1.2602
	Falah One Month Term Deposit (200M TO 499.99M)	At Maturity	1.0585	1.0684	1.0685
	Falah One Month Term Deposit (500M & ABOVE)	At Maturity	0.9490	0.9579	0.9580
TDR	TDR 3 Months Tier-wise - 100,000 to 499,999	At Maturity	1.1971	1.2094	1.2058
	TDR 3 Months Tier-wise - 500,000 to 999,999	At Maturity	1.2047	1.2162	1.2158
	TDR 3 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.2118	1.2231	1.2233
	TDR 3 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.2191	1.2305	1.2307
	TDR 3 Months Tier-wise - 10 M to 24,999,999	At Maturity	1.2264	1.2379	1.2380

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ISLAMIC DEPOSIT PRODUCTS	AUGUST 2014	JULY 2014	JUNE 2014
	PROFIT SHARING RATIO		
	Share of Mudarib	35%	35%
Share of Rabbul Maal	65%	65%	65%

		AUGUST 2014	JULY 2014	JUNE 2014	
3 Months TDR	TDR 3 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.2337	1.2452	1.2454
	TDR 3 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.2410	1.2526	1.2528
	TDR 3 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.2483	1.2599	1.2602
	TDR 3 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.2556	1.2673	1.2675
	TDR 3 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.2629	1.2747	1.2749
	TDR 3 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.0950	1.1052	1.1054
	TDR 3 Months Tier-wise - 500 M & above	At Maturity	1.0220	1.0315	1.0317
6 Months TDR	TDR 6 Months Tier-wise - 100,000 to 499,999	At Maturity	1.2110	1.2231	1.2228
	TDR 6 Months Tier-wise - 500,000 to 999,999	At Maturity	1.2194	1.2302	1.2305
	TDR 6 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.2264	1.2379	1.2381
	TDR 6 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.2337	1.2452	1.2454
	TDR 6 Months Tier-wise - 10 M to 24,999,999	At Maturity	1.2410	1.2526	1.2528
	TDR 6 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.2483	1.2600	1.2601
	TDR 6 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.2556	1.2673	1.2675
	TDR 6 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.2629	1.2673	1.2675
	TDR 6 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.2702	1.2821	1.2823
	TDR 6 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.2775	1.2894	1.2896
	TDR 6 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.1680	1.1789	1.1791
	TDR 6 Months Tier-wise - 500 M & above	At Maturity	1.0585	1.0684	1.0685
	1 Year TDR	TDR 1 Year Tier-wise - 100,000 to 499,999	At Maturity	1.3138	1.2674
TDR 1 Year Tier-wise - 500,000 to 999,999		At Maturity	1.3213	1.2748	1.2748
TDR 1 Year Tier-wise - 1,000,000 to 4,999,999		At Maturity	1.3286	1.2821	1.2823
TDR 1 Year Tier-wise - 5,000,000 to 9,999,999		At Maturity	1.3359	1.2894	1.2896
TDR 1 Year Tier-wise - 10 M to 24,999,999		At Maturity	1.3432	1.2968	1.2970
TDR 1 Year Tier-wise - 25 M to 49,999,999		At Maturity	1.3505	1.3042	1.3044
TDR 1 Year Tier-wise - 50 M to 74,999,999		At Maturity	1.3578	1.3115	1.3117
TDR 1 Year Tier-wise - 75 M to 99,999,999		At Maturity	1.3724	1.3189	1.3191
TDR 1 Year Tier-wise - 100 M to 149,999,999		At Maturity	1.3797	1.3263	1.3265
TDR 1 Year Tier-wise - 150 M to 199,999,999		At Maturity	1.3870	1.3410	1.3412
TDR 1 Year Tier-wise - 200 M to 499,999,999		At Maturity	1.3651	1.3631	1.3633
TDR 1 Year Tier-wise - 500 M & above	At Maturity	1.3505	1.3557	1.3559	
2 Years TDR	TDR 2 Year Tier-wise - 100,000 to 499,999	At Maturity	1.3280	1.2828	1.2809
	TDR 2 Year Tier-wise - 500,000 to 999,999	At Maturity	1.3354	1.2908	1.2906
	TDR 2 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.3425	1.2964	1.2964
	TDR 2 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.3505	1.3042	1.3045
	TDR 2 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.3579	1.3116	1.3118
	TDR 2 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.3651	1.3189	1.3191
	TDR 2 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.3724	1.3263	1.3265
	TDR 2 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.3870	1.3336	1.3339
	TDR 2 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.3943	1.3410	1.3412
	TDR 2 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.4016	1.3557	1.3560
	TDR 2 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.3797	1.3778	1.3781
	TDR 2 Year Tier-wise - 500 M & above	At Maturity	1.3651	1.3705	1.3707
	3 Years TDR	TDR 3 Year Tier-wise - 100,000 to 499,999	At Maturity	1.3434	1.2968
TDR 3 Year Tier-wise - 500,000 to 999,999		At Maturity	1.3519	1.3038	1.3057
TDR 3 Year Tier-wise - 1,000,000 to 4,999,999		At Maturity	1.3578	1.3116	1.3117
TDR 3 Year Tier-wise - 5,000,000 to 9,999,999		At Maturity	1.3650	1.3190	1.3192
TDR 3 Year Tier-wise - 10 M to 24,999,999		At Maturity	1.3724	1.3263	1.3265
TDR 3 Year Tier-wise - 25 M to 49,999,999		At Maturity	1.3797	1.3336	1.3338
TDR 3 Year Tier-wise - 50 M to 74,999,999		At Maturity	1.3870	1.3410	1.3412
TDR 3 Year Tier-wise - 75 M to 99,999,999		At Maturity	1.4016	1.3484	1.3486
TDR 3 Year Tier-wise - 100 M to 149,999,999		At Maturity	1.4089	1.3559	1.3560
TDR 3 Year Tier-wise - 150 M to 199,999,999		At Maturity	1.4162	1.3705	1.3707
TDR 3 Year Tier-wise - 200 M to 499,999,999		At Maturity	1.3943	1.3978	1.3978
TDR 3 Year Tier-wise - 500 M & above		At Maturity	1.3797	1.3852	1.3852

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	PROFIT SHARING RATIO		
	Share of Mudarib	35%	35%
Share of Rabbul Maal	65%	65%	65%

		AUGUST 2014	JULY 2014	JUNE 2014	
FALAH TERM DEPOSIT CERTIFICATES - 3 YEARS	Monthly	1.3286	1.2821	1.2823	
5 Years TDR	TDR 5 Year Tier-wise - 100,000 to 499,999	At Maturity	1.3592	1.3118	1.3123
	TDR 5 Year Tier-wise - 500,000 to 999,999	At Maturity	1.3654	1.3183	1.3191
	TDR 5 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.3726	1.3265	1.3263
	TDR 5 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.3797	1.3337	1.3340
	TDR 5 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.3867	1.3407	1.3406
	TDR 5 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.3943	1.3484	1.3486
	TDR 5 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.4016	1.3558	1.3559
	TDR 5 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.4162	1.3631	1.3633
	TDR 5 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.4235	1.3705	1.3707
	TDR 5 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.4308	1.3852	1.3854
	TDR 5 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.4089	1.4000	1.4002
	TDR 5 Year Tier-wise - 500 M & above	At Maturity	1.3943	1.3926	1.3928
Falaha 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.2848	1.2377	1.2380
	TDR Falah 1Y Mahana Munafa Tierwise 500,000 to 999,999	Monthly	1.2921	1.2452	1.2455
	TDR Falah 1Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	1.2994	1.2526	1.2528
	TDR Falah 1Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	1.3067	1.2600	1.2601
	TDR Falah 1Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.3140	1.2673	1.2675
	TDR Falah 1Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.3213	1.2747	1.2749
	TDR Falah 1Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.3286	1.2821	1.2823
	TDR Falah 1Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.3432	1.2894	1.2896
	TDR Falah 1Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.3505	1.2968	1.2970
	TDR Falah 1Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.3578	1.3115	1.3117
	TDR Falah 1Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.3359	1.3336	1.3338
	TDR Falah 1Y Mahana Munafa Tierwise 500 M & above	Monthly	1.3213	1.3263	1.3265
Falaha 5 Years Mahana Munafa TDR	TDR Falah 5Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.3285	1.2822	1.2819
	TDR Falah 5Y Mahana Munafa Tierwise 500,000-999,999	Monthly	1.3359	1.2897	1.2911
	TDR Falah 5Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	1.3432	1.2969	1.2965
	TDR Falah 5Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	1.3505	1.3042	1.3045
	TDR Falah 5Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.3578	1.3116	1.3118
	TDR Falah 5Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.3651	1.3189	1.3191
	TDR Falah 5Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.3724	1.3263	1.3265
	TDR Falah 5Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.3870	1.3336	1.3339
	TDR Falah 5Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.3943	1.3410	1.3412
	TDR Falah 5Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.4016	1.3557	1.3560
	TDR Falah 5Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.3797	1.3705	1.3707
	TDR Falah 5Y Mahana Munafa Tierwise 500M & ABOVE	Monthly	1.3651	1.3631	1.3633

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