

# Bank Alfalah Limited

Islamic Banking Group

## PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for FEBRUARY 2015 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	FEBRUARY 2015	JANUARY 2015	DECEMBER 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 Musharikhah	Saving Musharikhah 0 to 9,999.99	Monthly	0.6512	0.6756	0.6842
	Saving Musharikhah 10 K to 99,999.99	Monthly	0.6586	0.6785	0.6871
	Saving Musharikhah 100 K to 499,999.99	Monthly	0.6661	0.6814	0.6900
	Saving Musharikhah 500 K to 999,999.99	Monthly	0.6736	0.6843	0.6974
	Saving Musharikhah 1 M to 4,999,999.99	Monthly	0.6961	0.6974	0.7032
	Saving Musharikhah 5 M to 9,999,999.99	Monthly	0.7035	0.7105	0.7164
	Saving Musharikhah 10 M to 24,999,999.99	Monthly	0.7110	0.7250	0.7311
	Saving Musharikhah 25 M to 49,999,999.99	Monthly	0.7485	0.7657	0.7721
	Saving Musharikhah 50 M to 99,999,999.99	Monthly	0.7634	0.7933	0.7999
	Saving Musharikhah 100 M & 499,999,999.99	Monthly	0.8233	0.8747	0.8819
Saving Musharikhah 500 M & Above	Monthly	0.4790	0.4650	0.4761	
F.M.A	Falah Mahana Amdani (1 To 499.99K)	Monthly	0.4865	0.5449	0.5494
	Falah Mahana Amdani ( 500K To 24.99M)	Monthly	1.0553	1.0389	1.0475
	FALAH CLASSIC SAVINGS ACCOUNT	Six Monthly	0.4640	0.5855	0.7369
Falah Business Account	Falah Business Account - 1 to 999,999	Monthly	0.7559	0.7337	0.7399
	Falah Business Account - 1,000,000 to 4,999,999	Monthly	0.7634	0.7410	0.7472
	Falah Business Account - 5,000,000 to 9,999,999	Monthly	0.7859	0.7628	0.7691
	Falah Business Account - 10 M to 24,999,999	Monthly	0.8233	0.7991	0.8058
	Falah Business Account - 25 M to 49,999,999	Monthly	0.9011	0.8747	0.8819
	Falah Business Account - 50 M to 99,999,999	Monthly	0.9730	1.0534	0.8834
	Falah Business Account - 100 M to 149,999,999	Monthly	0.9805	1.0607	0.8849
	Falah Business Account - 150 M to 199,999,999	Monthly	0.9820	1.0752	0.8863
	Falah Business Account - 200 M to 499,999,999	Monthly	1.0464	0.8805	0.8878
	Falah Business Account - 500 M to Above	Monthly	0.4940	0.4795	0.4835

### OTHER REMUNERATIVE

Falah Margin Accounts	Monthly	0.0075	0.0073	0.0073
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### ALFALAH TERM DEPOSITS

	Payment Frequency	Weightage	Weightage	Weightage		
Seven-Days Notice Period Deposit	At Maturity	0.7371	0.7222	0.7282		
Thirty-Days Notice Period Deposit	At Maturity	0.9733	0.9444	0.9523		
Falah One Month TDR	Falah One Month Term Deposit (100K TO 499.99K)	At Maturity	1.1227	1.0898	1.0989	
	Falah One Month Term Deposit (500K TO 999.99K)	At Maturity	1.1601	1.1260	1.1355	
	Falah One Month Term Deposit (1M TO 4.99M)	At Maturity	1.1751	1.1551	1.1647	
	Falah One Month Term Deposit (5M TO 9.99M)	At Maturity	1.1826	1.1609	1.1706	
	Falah One Month Term Deposit (10M TO 24.99M)	At Maturity	1.1900	1.1624	1.1720	
	Falah One Month Term Deposit (25M TO 49.99M)	At Maturity	1.1975	1.1769	1.1867	
	Falah One Month Term Deposit (50M TO 74.99M)	At Maturity	1.2125	1.1914	1.2013	
	Falah One Month Term Deposit (75M TO 99.99M)	At Maturity	1.2275	1.2059	1.2160	
	Falah One Month Term Deposit (100M TO 149.99M)	At Maturity	1.2305	1.2205	1.2306	
	Falah One Month Term Deposit (150M TO 199.99M)	At Maturity	1.2318	1.2351	1.2453	
	Falah One Month Term Deposit (200M TO 499.99M)	At Maturity	1.2334	1.2699	1.2804	
	Falah One Month Term Deposit (500M & ABOVE)	At Maturity	1.2349	1.2713	1.2819	
	TDR	TDR 3 Months Tier-wise - 100,000 to 499,999	At Maturity	1.2355	1.2259	1.1136
		TDR 3 Months Tier-wise - 500,000 to 999,999	At Maturity	1.2355	1.1624	1.1503
TDR 3 Months Tier-wise - 1,000,000 to 4,999,999		At Maturity	1.2355	1.1842	1.1794	
TDR 3 Months Tier-wise - 5,000,000 to 9,999,999		At Maturity	1.2355	1.1987	1.1852	
TDR 3 Months Tier-wise - 10 M to 24,999,999		At Maturity	1.2409	1.2205	1.1867	

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

ISLAMIC DEPOSIT PRODUCTS		FEBRUARY 2015	JANUARY 2015	DECEMBER 2014
	PROFIT SHARING RATIO			
	Share of Mudarib	35%	35%	35%
Share of Rabbul Maal	65%	65%	65%	

3 Months	TDR 3 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.2469	1.2350	1.2013
	TDR 3 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.2484	1.2713	1.2160
	TDR 3 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.2454	1.2786	1.2306
	TDR 3 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.2439	1.2859	1.2453
	TDR 3 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.2424	1.2931	1.2599
	TDR 3 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.2395	1.3004	1.2951
	TDR 3 Months Tier-wise - 500 M & above	At Maturity	1.2380	1.3077	1.2966
6 Months TDR	TDR 6 Months Tier-wise - 100,000 to 499,999	At Maturity	1.1225	1.1277	1.1283
	TDR 6 Months Tier-wise - 500,000 to 999,999	At Maturity	1.1601	1.1639	1.1648
	TDR 6 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.2125	1.1856	1.1940
	TDR 6 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.2350	1.2001	1.1999
	TDR 6 Months Tier-wise - 10 M to 24,999,999	At Maturity	1.2424	1.2219	1.2013
	TDR 6 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.2484	1.2365	1.2160
	TDR 6 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.2499	1.2728	1.2306
	TDR 6 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.2469	1.2800	1.2453
	TDR 6 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.2454	1.2873	1.2599
	TDR 6 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.2439	1.2946	1.2746
	TDR 6 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.2409	1.3019	1.3097
	TDR 6 Months Tier-wise - 500 M & above	At Maturity	1.2394	1.3091	1.3112
	1 Year TDR	TDR 1 Year Tier-wise - 100,000 to 499,999	At Maturity	1.2589	1.2713
TDR 1 Year Tier-wise - 500,000 to 999,999		At Maturity	1.2604	1.2859	1.2745
TDR 1 Year Tier-wise - 1,000,000 to 4,999,999		At Maturity	1.2619	1.2931	1.2819
TDR 1 Year Tier-wise - 5,000,000 to 9,999,999		At Maturity	1.2634	1.3077	1.2892
TDR 1 Year Tier-wise - 10 M to 24,999,999		At Maturity	1.2649	1.3149	1.2966
TDR 1 Year Tier-wise - 25 M to 49,999,999		At Maturity	1.2724	1.3222	1.3039
TDR 1 Year Tier-wise - 50 M to 74,999,999		At Maturity	1.2799	1.3294	1.3112
TDR 1 Year Tier-wise - 75 M to 99,999,999		At Maturity	1.2873	1.3440	1.3185
TDR 1 Year Tier-wise - 100 M to 149,999,999		At Maturity	1.2948	1.3512	1.3332
TDR 1 Year Tier-wise - 150 M to 199,999,999		At Maturity	1.2993	1.3585	1.3405
TDR 1 Year Tier-wise - 200 M to 499,999,999		At Maturity	1.3008	1.3658	1.3478
TDR 1 Year Tier-wise - 500 M & above		At Maturity	1.3023	1.3803	1.3552
2 Years TDR		TDR 2 Year Tier-wise - 100,000 to 499,999	At Maturity	1.2653	1.2778
	TDR 2 Year Tier-wise - 500,000 to 999,999	At Maturity	1.2684	1.2924	1.2892
	TDR 2 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.2688	1.3005	1.2963
	TDR 2 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.2708	1.3150	1.3038
	TDR 2 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.2725	1.3222	1.3111
	TDR 2 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.2798	1.3295	1.3186
	TDR 2 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.2873	1.3367	1.3258
	TDR 2 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.2948	1.3513	1.3332
	TDR 2 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.3023	1.3585	1.3478
	TDR 2 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.3068	1.3658	1.3552
	TDR 2 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.3083	1.3730	1.3625
	TDR 2 Year Tier-wise - 500 M & above	At Maturity	1.3098	1.3876	1.3698
	3 Years TDR	TDR 3 Year Tier-wise - 100,000 to 499,999	At Maturity	1.2740	1.2857
TDR 3 Year Tier-wise - 500,000 to 999,999		At Maturity	1.2755	1.3006	1.3039
TDR 3 Year Tier-wise - 1,000,000 to 4,999,999		At Maturity	1.2768	1.3076	1.3112
TDR 3 Year Tier-wise - 5,000,000 to 9,999,999		At Maturity	1.2784	1.3221	1.3185
TDR 3 Year Tier-wise - 10 M to 24,999,999		At Maturity	1.2799	1.3294	1.3259
TDR 3 Year Tier-wise - 25 M to 49,999,999		At Maturity	1.2873	1.3367	1.3332
TDR 3 Year Tier-wise - 50 M to 74,999,999		At Maturity	1.2948	1.3440	1.3405
TDR 3 Year Tier-wise - 75 M to 99,999,999		At Maturity	1.3023	1.3585	1.3478
TDR 3 Year Tier-wise - 100 M to 149,999,999		At Maturity	1.3068	1.3658	1.3552
TDR 3 Year Tier-wise - 150 M to 199,999,999		At Maturity	1.3083	1.3730	1.3625
TDR 3 Year Tier-wise - 200 M to 499,999,999		At Maturity	1.3098	1.3876	1.3698
TDR 3 Year Tier-wise - 500 M & above		At Maturity	1.3173	1.3890	1.3845

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

ISLAMIC DEPOSIT PRODUCTS	FEBRUARY 2015	JANUARY 2015	DECEMBER 2014
	PROFIT SHARING RATIO		
	Share of Mudarib	35%	35%
Share of Rabbul Moal	65%	65%	65%

		FEBRUARY 2015	JANUARY 2015	DECEMBER 2014	
5 Years TDR	FALAH TERM DEPOSIT CERTIFICATES - 3 YEARS	Monthly	1.3023	1.2713	1.2819
	TDR 5 Year Tier-wise - 100,000 to 499,999	At Maturity	1.2879	1.2980	1.3142
	TDR 5 Year Tier-wise - 500,000 to 999,999	At Maturity	1.2904	1.3075	1.3180
	TDR 5 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.2920	1.3151	1.3260
	TDR 5 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.2934	1.3295	1.3331
	TDR 5 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.2948	1.3367	1.3405
	TDR 5 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.3023	1.3439	1.3479
	TDR 5 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.3098	1.3513	1.3551
	TDR 5 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.3173	1.3658	1.3625
	TDR 5 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.3248	1.3730	1.3771
	TDR 5 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.3292	1.3803	1.3845
	TDR 5 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.3308	1.3876	1.3918
	TDR 5 Year Tier-wise - 500 M & above	At Maturity	1.3322	1.3905	1.3991
Falah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.2439	1.2422	1.2380
	TDR Falah 1Y Mahana Munafa Tierwise 500,000 to 999,999	Monthly	1.2454	1.2568	1.2453
	TDR Falah 1Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	1.2469	1.2641	1.2526
	TDR Falah 1Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	1.2484	1.2786	1.2599
	TDR Falah 1Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.2499	1.2859	1.2673
	TDR Falah 1Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.2574	1.2931	1.2746
	TDR Falah 1Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.2649	1.3004	1.2819
	TDR Falah 1Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.2723	1.3149	1.2892
	TDR Falah 1Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.2799	1.3222	1.3039
	TDR Falah 1Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.2843	1.3294	1.3112
TDR Falah 1Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.2858	1.3367	1.3185	
TDR Falah 1Y Mahana Munafa Tierwise 500 M & above	Monthly	1.2873	1.3512	1.3259	
Falah 5 Years Mahana Munafa TDR	TDR Falah 5Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.2742	1.2712	1.2822
	TDR Falah 5Y Mahana Munafa Tierwise 500,000-999,999	Monthly	1.2754	1.2785	1.2891
	TDR Falah 5Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	1.2768	1.2859	1.2965
	TDR Falah 5Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	1.2784	1.3004	1.3038
	TDR Falah 5Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.2799	1.3077	1.3111
	TDR Falah 5Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.2874	1.3149	1.3186
	TDR Falah 5Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.2948	1.3222	1.3258
	TDR Falah 5Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.3023	1.3367	1.3332
	TDR Falah 5Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.3098	1.3440	1.3478
	TDR Falah 5Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.3143	1.3512	1.3552
	TDR Falah 5Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.3158	1.3685	1.3625
	TDR Falah 5Y Mahana Munafa Tierwise 500M & ABOVE	Monthly	1.3173	1.3814	1.3698

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