

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOREIGN CURRENCY (USD, GBP & EURO)

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **JANUARY 2014** 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 Mudarib	Rabb ul Maal
USD	50%	50%
GBP	40%	60%
EURO	40%	60%

ALFALAH SAVINGS DEPOSITS

	Payment Frequency	Weightage
Saving Deposit USD F.E.25	Semi Annually	0.9184
Saving Deposit GBP F.E.25	Semi Annually	0.9664
Saving Deposit EURO F.E.25	Semi Annually	0.9868

ALFALAH TERM DEPOSITS

	Payment Frequency	Weightage
USD		
Fixed Deposits USD F.E.25 1 Month	At Maturity	0.9796
Fixed Deposits USD F.E.25 3 Months	At Maturity	1.1021
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.2240
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.4695
GBP		
Fixed Deposits GBP F.E.25 1 Month	At Maturity	1.1608
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.3564
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.5476
Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.7296
EURO		
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.1542
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.3168
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.4718
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.6267


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

PLS Ratio

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

ALFALAH SAVINGS DEPOSITS

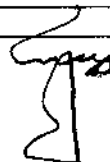
	Payment Frequency	Weightage
Saving Musharikah 0 to 9,999.99	Monthly	0.6600
Saving Musharikah 10 K to 99,999.99	Monthly	0.6650
Saving Musharikah 100 K to 499,999.99	Monthly	0.6716
Saving Musharikah 500 K to 999,999.99	Monthly	0.6848
Saving Musharikah 1 M to 4,999,999.99	Monthly	0.6979
Saving Musharikah 5 M to 9,999,999.99	Monthly	0.7111
Saving Musharikah 10 M to 24,999,999.99	Monthly	0.7243
Saving Musharikah 25 M to 49,999,999.99	Monthly	0.7638
Saving Musharikah 50 M to 99,999,999.99	Monthly	0.7901
Saving Musharikah 100 M & 499,999,999.99	Monthly	0.9086
Saving Musharikah 500 M & Above	Monthly	1.1062
FALAH MAHANA AMDANI	Monthly	0.9811
FALAH CLASSIC SAVINGS ACCOUNT	Six Monthly	0.7045
Falah Business Account - 100 to 999,999	Monthly	0.6716
Falah Business Account - 1,000,000 to 4,999,999	Monthly	0.6848
Falah Business Account - 5,000,000 to 9,999,999	Monthly	0.6979
Falah Business Account - 10 M to 24,999,999	Monthly	0.7111
Falah Business Account - 25 M to 49,999,999	Monthly	0.7375
Falah Business Account - 50 M to 99,999,999	Monthly	0.7770
Falah Business Account - 100 M to 149,999,999	Monthly	0.9877
Falah Business Account - 150 M to 199,999,999	Monthly	1.0140
Falah Business Account - 200 M to 499,999,999	Monthly	1.0403
Falah Business Account - 500 M to Above	Monthly	1.1984

OTHER REMUNERATIVE

Falah Margin Accounts	Monthly	0.0066
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ALFALAH TERM DEPOSITS

	Payment Frequency	Weightage
Seven-Days Notice Period Deposit	At Maturity	0.8164
Thirty-Days Notice Period Deposit	At Maturity	0.8889
Falah One Month Term Deposit (100K TO 499.99K)	At Maturity	0.7670
Falah One Month Term Deposit (500K TO 999.99K)	At Maturity	0.7753
Falah One Month Term Deposit (1M TO 4.99M)	At Maturity	0.9548
Falah One Month Term Deposit (5M TO 9.99M)	At Maturity	0.9613
Falah One Month Term Deposit (10M TO 24.99M)	At Maturity	0.9745
Falah One Month Term Deposit (25M TO 49.99M)	At Maturity	0.9877
Falah One Month Term Deposit (50M TO 74.99M)	At Maturity	1.0008
Falah One Month Term Deposit (75M TO 99.99M)	At Maturity	1.0272
Falah One Month Term Deposit (100M TO 149.99M)	At Maturity	1.0667
Falah One Month Term Deposit (150M TO 199.99M)	At Maturity	1.1259
Falah One Month Term Deposit (200M TO 499.99M)	At Maturity	1.1391
Falah One Month Term Deposit (500M & ABOVE)	At Maturity	1.1918
TDR 3 Months Tier-wise - 100,000 to 499,999	At Maturity	0.7753
TDR 3 Months Tier-wise - 500,000 to 999,999	At Maturity	0.7926
TDR 3 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	0.9613
TDR 3 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	0.9745
TDR 3 Months Tier-wise - 10 M to 24,999,999	At Maturity	0.9877


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

3 Months	TDR 3 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.0008
	TDR 3 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.0140
	TDR 3 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.0403
	TDR 3 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.0798
	TDR 3 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.1457
	TDR 3 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.1654
	TDR 3 Months Tier-wise - 500 M & above	At Maturity	1.2115
6 Months	TDR 6 Months Tier-wise - 100,000 to 499,999	At Maturity	0.7897
	TDR 6 Months Tier-wise - 500,000 to 999,999	At Maturity	0.8035
	TDR 6 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	0.9745
	TDR 6 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	0.9877
	TDR 6 Months Tier-wise - 10 M to 24,999,999	At Maturity	1.0008
	TDR 6 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.0140
	TDR 6 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.0272
	TDR 6 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.0535
	TDR 6 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.1062
	TDR 6 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.1523
	TDR 6 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.1786
	TDR 6 Months Tier-wise - 500 M & above	At Maturity	1.2247
1 Year	TDR 1 Year Tier-wise - 100,000 to 499,999	At Maturity	0.8559
	TDR 1 Year Tier-wise - 500,000 to 999,999	At Maturity	0.8822
	TDR 1 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	0.9877
	TDR 1 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.0140
	TDR 1 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.0272
	TDR 1 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.0403
	TDR 1 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.0798
	TDR 1 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.1194
	TDR 1 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.1325
	TDR 1 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.1654
	TDR 1 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.1918
	TDR 1 Year Tier-wise - 500 M & above	At Maturity	1.2379
2 Years	TDR 2 Year Tier-wise - 100,000 to 499,999	At Maturity	0.8628
	TDR 2 Year Tier-wise - 500,000 to 999,999	At Maturity	0.8879
	TDR 2 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.0015
	TDR 2 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.0272
	TDR 2 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.0404
	TDR 2 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.0535
	TDR 2 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.0930
	TDR 2 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.1325
	TDR 2 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.1457
	TDR 2 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.1786
	TDR 2 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2049
	TDR 2 Year Tier-wise - 500 M & above	At Maturity	1.2576
3 Years	TDR 3 Year Tier-wise - 100,000 to 499,999	At Maturity	0.8692
	TDR 3 Year Tier-wise - 500,000 to 999,999	At Maturity	0.8942
	TDR 3 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.0140
	TDR 3 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.0403
	TDR 3 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.0536
	TDR 3 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.0667
	TDR 3 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.1062
	TDR 3 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.1457
	TDR 3 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.1589
	TDR 3 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.1918
	TDR 3 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2181

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ISLAMIC DEPOSIT PRODUCTS		PLS Ratio	
		Share of Mudarib	Rabbul Maal
		35%	65%
	TDR 3 Year Tier-wise - 500 M & above	At Maturity	1.2708
	FALAH TERM DEPOSIT CERTIFICATES - 3 YEARS	Monthly	1.1852
5 Years Tier	TDR 5 Year Tier-wise - 100,000 to 499,999	At Maturity	1.1991
	TDR 5 Year Tier-wise - 500,000 to 999,999	At Maturity	1.2048
	TDR 5 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.2117
	TDR 5 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.2181
	TDR 5 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.2244
	TDR 5 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.2313
	TDR 5 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.2379
	TDR 5 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.2444
	TDR 5 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.2510
	TDR 5 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2576
	TDR 5 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2642
	TDR 5 Year Tier-wise - 500 M & above	At Maturity	1.2971
Falah 1Y Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	0.8295
	TDR Falah 1Y Mahana Munafa Tierwise 500,000 to 999,999	Monthly	0.8562
	TDR Falah 1Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	0.9350
	TDR Falah 1Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	0.9745
	TDR Falah 1Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.0008
	TDR Falah 1Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.0140
	TDR Falah 1Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.0535
	TDR Falah 1Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.0930
	TDR Falah 1Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.1062
	TDR Falah 1Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.1523
	TDR Falah 1Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.1786
	TDR Falah 1Y Mahana Munafa Tierwise 500 M & above	Monthly	1.2247
Falah 5Y Mahana Munafa TDR	TDR Falah 5Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.0659
	TDR Falah 5Y Mahana Munafa Tierwise 500,000-999,999	Monthly	1.0811
	TDR Falah 5Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	1.0931
	TDR Falah 5Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	1.1062
	TDR Falah 5Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.1193
	TDR Falah 5Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.1325
	TDR Falah 5Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.1457
	TDR Falah 5Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.1589
	TDR Falah 5Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.1720
	TDR Falah 5Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.1852
	TDR Falah 5Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.2049
	TDR Falah 5Y Mahana Munafa Tierwise 500M & ABOVE	Monthly	1.2510

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