

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 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	0.6687
	Saving Musharikah 10 K to 99,999.99	Monthly	0.6755
	Saving Musharikah 100 K to 499,999.99	Monthly	0.6823
	Saving Musharikah 500 K to 999,999.99	Monthly	0.6960
	Saving Musharikah 1 M to 4,999,999.99	Monthly	0.7096
	Saving Musharikah 5 M to 9,999,999.99	Monthly	0.7233
	Saving Musharikah 10 M to 24,999,999.99	Monthly	0.7369
	Saving Musharikah 25 M to 49,999,999.99	Monthly	0.7779
	Saving Musharikah 50 M to 99,999,999.99	Monthly	0.8052
	Saving Musharikah 100 M & Above	Monthly	0.9280
FALAH MAHANA AMDANI		Monthly	0.9962
FALAH CLASSIC SAVINGS ACCOUNT		Six Monthly	0.7165
Falah Business Account	Falah Business Account - 100 to 999,999	Monthly	0.6823
	Falah Business Account - 1,000,000 to 4,999,999	Monthly	0.6960
	Falah Business Account - 5,000,000 to 9,999,999	Monthly	0.7096
	Falah Business Account - 10 M to 24,999,999	Monthly	0.7233
	Falah Business Account - 25 M to 49,999,999	Monthly	0.7506
	Falah Business Account - 50 M to 99,999,999	Monthly	0.7915
	Falah Business Account - 100 M to 149,999,999	Monthly	0.8871
	Falah Business Account - 150 M to 199,999,999	Monthly	0.9007
	Falah Business Account - 200 M to 499,999,999	Monthly	0.9280
	Falah Business Account - 500 M to Above	Monthly	1.2146

OTHER REMUNERATIVE

Falah Margin Accounts	Monthly	0.0068
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ALFALAH TERM DEPOSITS

		Payment Frequency	Weightage
Seven-Days Notice Period Deposit		At Maturity	0.8325
Thirty-Days Notice Period Deposit		At Maturity	0.9075
Falah One Month TDR	Falah One Month Term Deposit (100K TO 499.99K)	At Maturity	0.7779
	Falah One Month Term Deposit (500K TO 999.99K)	At Maturity	0.7915
	Falah One Month Term Deposit (1M TO 4.99M)	At Maturity	0.9758
	Falah One Month Term Deposit (5M TO 9.99M)	At Maturity	0.9826
	Falah One Month Term Deposit (10M TO 24.99M)	At Maturity	0.9962
	Falah One Month Term Deposit (25M TO 49.99M)	At Maturity	1.0099
	Falah One Month Term Deposit (50M TO 74.99M)	At Maturity	1.0235
	Falah One Month Term Deposit (75M TO 99.99M)	At Maturity	1.0508
	Falah One Month Term Deposit (100M TO 149.99M)	At Maturity	1.0918
	Falah One Month Term Deposit (150M TO 199.99M)	At Maturity	1.1532
Falah 3 Months TDR	Falah One Month Term Deposit (200M TO 499.99M)	At Maturity	1.1668
	Falah One Month Term Deposit (500M & ABOVE)	At Maturity	1.2214
	TDR 3 Months Tier-wise - 100,000 to 499,999	At Maturity	0.7915
	TDR 3 Months Tier-wise - 500,000 to 999,999	At Maturity	0.8052
	TDR 3 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	0.9826
	TDR 3 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	0.9962
	TDR 3 Months Tier-wise - 10 M to 24,999,999	At Maturity	1.0099
TDR 3 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.0235	
TDR 3 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.0372	

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ISLAMIC DEPOSIT PRODUCTS		PLS Ratio	
		Share of Mudarib 35%	Rabb ul Maal 65%
3 M	TDR 3 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.0645
	TDR 3 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.1054
	TDR 3 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.1736
	TDR 3 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.1941
	TDR 3 Months Tier-wise - 500 M & above	At Maturity	1.2419
6 Months TDR	TDR 6 Months Tier-wise - 100,000 to 499,999	At Maturity	0.8052
	TDR 6 Months Tier-wise - 500,000 to 999,999	At Maturity	0.8188
	TDR 6 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	0.9962
	TDR 6 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.0099
	TDR 6 Months Tier-wise - 10 M to 24,999,999	At Maturity	1.0235
	TDR 6 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.0372
	TDR 6 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.0508
	TDR 6 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.0781
	TDR 6 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.1327
	TDR 6 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.1805
	TDR 6 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.2078
	TDR 6 Months Tier-wise - 500 M & above	At Maturity	1.2555
	1 Year TDR	TDR 1 Year Tier-wise - 100,000 to 499,999	At Maturity
TDR 1 Year Tier-wise - 500,000 to 999,999		At Maturity	0.9007
TDR 1 Year Tier-wise - 1,000,000 to 4,999,999		At Maturity	1.0099
TDR 1 Year Tier-wise - 5,000,000 to 9,999,999		At Maturity	1.0372
TDR 1 Year Tier-wise - 10 M to 24,999,999		At Maturity	1.0508
TDR 1 Year Tier-wise - 25 M to 49,999,999		At Maturity	1.0645
TDR 1 Year Tier-wise - 50 M to 74,999,999		At Maturity	1.1054
TDR 1 Year Tier-wise - 75 M to 99,999,999		At Maturity	1.1463
TDR 1 Year Tier-wise - 100 M to 149,999,999		At Maturity	1.1600
TDR 1 Year Tier-wise - 150 M to 199,999,999		At Maturity	1.1941
2 Years TDR	TDR 2 Year Tier-wise - 100,000 to 499,999	At Maturity	0.8802
	TDR 2 Year Tier-wise - 500,000 to 999,999	At Maturity	0.9075
	TDR 2 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.0235
	TDR 2 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.0508
	TDR 2 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.0645
	TDR 2 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.0781
	TDR 2 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.1191
	TDR 2 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.1600
	TDR 2 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.1736
	TDR 2 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2078
	TDR 2 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2351
3 Years TDR	TDR 3 Year Tier-wise - 100,000 to 499,999	At Maturity	0.8871
	TDR 3 Year Tier-wise - 500,000 to 999,999	At Maturity	0.9143
	TDR 3 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.0372
	TDR 3 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.0645
	TDR 3 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.0781
	TDR 3 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.0918
	TDR 3 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.1327
	TDR 3 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.1736
	TDR 3 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.1873
	TDR 3 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2214
FALAH TERM DEPOSIT CERTIFICATES - 3 YEARS		Monthly	1.2146

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ISLAMIC DEPOSIT PRODUCTS		PLS Ratio	
		Share of Mudarib 35%	Rabb ul Maal 65%
5 Years TDR	TDR 5 Year Tier-wise - 100,000 to 499,999	At Maturity	1.2282
	TDR 5 Year Tier-wise - 500,000 to 999,999	At Maturity	1.2351
	TDR 5 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.2419
	TDR 5 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.2487
	TDR 5 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.2555
	TDR 5 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.2623
	TDR 5 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.2692
	TDR 5 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.2760
	TDR 5 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.2828
	TDR 5 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2896
	TDR 5 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2965
	TDR 5 Year Tier-wise - 500 M & above	At Maturity	1.3238
	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	0.8734
TDR Falah 1Y Mahana Munafa Tierwise 1,000,000-4,999		Monthly	0.9553
TDR Falah 1Y Mahana Munafa Tierwise 5,000,000-9,999		Monthly	0.9962
TDR Falah 1Y Mahana Munafa Tierwise 10M-24,999,999		Monthly	1.0235
TDR Falah 1Y Mahana Munafa Tierwise 25M-49,999,999		Monthly	1.0372
TDR Falah 1Y Mahana Munafa Tierwise 50M-74,999,999		Monthly	1.0781
TDR Falah 1Y Mahana Munafa Tierwise 75M-99,999,999		Monthly	1.1191
TDR Falah 1Y Mahana Munafa Tierwise 100M-149,999,99		Monthly	1.1327
TDR Falah 1Y Mahana Munafa Tierwise 150M-199,999,99		Monthly	1.1805
TDR Falah 1Y Mahana Munafa Tierwise 200M-499,999,99		Monthly	1.2078
TDR Falah 1Y Mahana Munafa Tierwise 500 M & above		Monthly	1.2555
Falah 5 Years Mahana Munafa TDR	TDR Falah 5Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.0918
	TDR Falah 5Y Mahana Munafa Tierwise 500,000-999,999	Monthly	1.1054
	TDR Falah 5Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	1.1191
	TDR Falah 5Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	1.1327
	TDR Falah 5Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.1463
	TDR Falah 5Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.1600
	TDR Falah 5Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.1736
	TDR Falah 5Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.1873
	TDR Falah 5Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.2009
	TDR Falah 5Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.2146
	TDR Falah 5Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.2351
	TDR Falah 5Y Mahana Munafa Tierwise 500M & ABOVE	Monthly	1.2828