

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **SEPTEMBER 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	SEPTEMBER 2014	AUGUST 2014	JULY 2014
	PROFIT SHARING RATIO		
	Share of Mudarib	35%	35%
Share of Rabbul Maal	65%	65%	65%

ALFALAH SAVINGS DEPOSITS

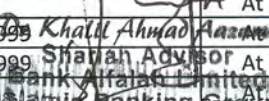
	Payment Frequency	Weightage	Weightage	Weightage	
Saving Musharikah	Saving Musharikah 0 to 9,999.99	Monthly	0.7135	0.7140	0.7206
	Saving Musharikah 10 K to 99,999.99	Monthly	0.7179	0.7183	0.7250
	Saving Musharikah 100 K to 499,999.99	Monthly	0.7208	0.7213	0.7280
	Saving Musharikah 500 K to 999,999.99	Monthly	0.7237	0.7242	0.7309
	Saving Musharikah 1 M to 4,999,999.99	Monthly	0.7266	0.7271	0.7339
	Saving Musharikah 5 M to 9,999,999.99	Monthly	0.7398	0.7402	0.7471
	Saving Musharikah 10 M to 24,999,999.99	Monthly	0.7544	0.7548	0.7619
	Saving Musharikah 25 M to 49,999,999.99	Monthly	0.7952	0.7957	0.8031
	Saving Musharikah 50 M to 99,999,999.99	Monthly	0.8229	0.8235	0.9063
	Saving Musharikah 100 M & 499,999,999.99	Monthly	0.9046	0.9052	0.9137
	Saving Musharikah 500 M & Above	Monthly	0.4771	0.4774	0.4716
FMA	Falah Mahana Amdani (1 To 499.99K)	Monthly	0.5836	0.5840	0.6263
	Falah Mahana Amdani (500K To 24.99M)	Monthly	1.0578	1.0585	1.0684
	FALAH CLASSIC SAVINGS ACCOUNT	Six Monthly	0.7339	0.7344	0.7412
Falah Business Account	Falah Business Account - 1 to 999,999	Monthly	0.7369	0.7373	0.7442
	Falah Business Account - 1,000,000 to 4,999,999	Monthly	0.7441	0.7446	0.7516
	Falah Business Account - 5,000,000 to 9,999,999	Monthly	0.7660	0.7665	0.7737
	Falah Business Account - 10 M to 24,999,999	Monthly	0.8025	0.8030	0.8105
	Falah Business Account - 25 M to 49,999,999	Monthly	1.0505	1.0512	1.0610
	Falah Business Account - 50 M to 99,999,999	Monthly	1.0651	1.0658	1.0757
	Falah Business Account - 100 M to 149,999,999	Monthly	0.9046	0.9081	0.9166
	Falah Business Account - 150 M to 199,999,999	Monthly	0.9119	0.9125	0.9210
	Falah Business Account - 200 M to 499,999,999	Monthly	0.4888	0.4891	0.4789
	Falah Business Account - 500 M to Above	Monthly	0.4771	0.4774	0.4716

OTHER REMUNERATIVE

Falah Margin Accounts	Monthly	0.0073	0.0073	0.0074
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ALFALAH TERM DEPOSITS

	Payment Frequency	Weightage	Weightage	Weightage	
Seven-Days Notice Period Deposit	At Maturity	0.7352	0.7293	0.7357	
Thirty-Days Notice Period Deposit	At Maturity	0.9500	0.9490	0.9579	
Falah One Month TDR	Falah One Month Term Deposit (100K TO 499.99K)	At Maturity	1.1818	1.1840	1.1948
	Falah One Month Term Deposit (500K TO 999.99K)	At Maturity	1.1894	1.1900	1.2011
	Falah One Month Term Deposit (1M TO 4.99M)	At Maturity	1.1965	1.1972	1.2084
	Falah One Month Term Deposit (5M TO 9.99M)	At Maturity	1.2038	1.2045	1.2157
	Falah One Month Term Deposit (10M TO 24.99M)	At Maturity	1.2111	1.2118	1.2231
	Falah One Month Term Deposit (25M TO 49.99M)	At Maturity	1.2183	1.2191	1.2305
	Falah One Month Term Deposit (50M TO 74.99M)	At Maturity	1.2256	1.2264	1.2378
	Falah One Month Term Deposit (75M TO 99.99M)	At Maturity	1.2329	1.2337	1.2452
	Falah One Month Term Deposit (100M TO 149.99M)	At Maturity	1.2402	1.2410	1.2526
	Falah One Month Term Deposit (150M TO 199.99M)	At Maturity	1.2475	1.2483	1.2600
	Falah One Month Term Deposit (200M TO 499.99M)	At Maturity	1.0578	1.0585	1.0684
	Falah One Month Term Deposit (500M & ABOVE)	At Maturity	0.9484	0.9490	0.9579
	TDR	TDR 3 Months Tier-wise - 100,000 to 499,999	At Maturity	1.1962	1.1971
TDR 3 Months Tier-wise - 500,000 to 999,999		At Maturity	1.2042	1.2047	1.2162
TDR 3 Months Tier-wise - 1,000,000 to 4,999,999		At Maturity	1.2111	1.2118	1.2231
TDR 3 Months Tier-wise - 5,000,000 to 9,999,999		At Maturity	1.2183	1.2191	1.2305
TDR 3 Months Tier-wise - 10 M to 24,999,999		At Maturity	1.2256	1.2264	1.2379



 Khalid Ahmad

 Shariah Advisor

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

TDR	At Maturity	SEPTEMBER 2014	AUGUST 2014	JULY 2014
3 Months TDR	TDR 3 Months Tier-wise - 25 M to 49,999,999	1.2329	1.2337	1.2452
	TDR 3 Months Tier-wise - 50 M to 74,999,999	1.2402	1.2410	1.2526
	TDR 3 Months Tier-wise - 75 M to 99,999,999	1.2475	1.2483	1.2599
	TDR 3 Months Tier-wise - 100 M to 149,999,999	1.2548	1.2556	1.2673
	TDR 3 Months Tier-wise - 150 M to 199,999,999	1.2621	1.2629	1.2747
	TDR 3 Months Tier-wise - 200 M to 499,999,999	1.0943	1.0950	1.1052
	TDR 3 Months Tier-wise - 500 M & above	1.0214	1.0220	1.0315
6 Months TDR	TDR 6 Months Tier-wise - 100,000 to 499,999	1.2115	1.2110	1.2231
	TDR 6 Months Tier-wise - 500,000 to 999,999	1.2184	1.2194	1.2302
	TDR 6 Months Tier-wise - 1,000,000 to 4,999,999	1.2256	1.2264	1.2379
	TDR 6 Months Tier-wise - 5,000,000 to 9,999,999	1.2329	1.2337	1.2452
	TDR 6 Months Tier-wise - 10 M to 24,999,999	1.2402	1.2410	1.2526
	TDR 6 Months Tier-wise - 25 M to 49,999,999	1.2475	1.2483	1.2600
	TDR 6 Months Tier-wise - 50 M to 74,999,999	1.2548	1.2556	1.2673
	TDR 6 Months Tier-wise - 75 M to 99,999,999	1.2621	1.2629	1.2673
	TDR 6 Months Tier-wise - 100 M to 149,999,999	1.2694	1.2702	1.2821
	TDR 6 Months Tier-wise - 150 M to 199,999,999	1.2767	1.2775	1.2894
	TDR 6 Months Tier-wise - 200 M to 499,999,999	1.1673	1.1680	1.1789
	TDR 6 Months Tier-wise - 500 M & above	1.0578	1.0585	1.0684
1 Year TDR	TDR 1 Year Tier-wise - 100,000 to 499,999	1.3130	1.3138	1.2674
	TDR 1 Year Tier-wise - 500,000 to 999,999	1.3205	1.3213	1.2748
	TDR 1 Year Tier-wise - 1,000,000 to 4,999,999	1.3278	1.3286	1.2821
	TDR 1 Year Tier-wise - 5,000,000 to 9,999,999	1.3351	1.3359	1.2894
	TDR 1 Year Tier-wise - 10 M to 24,999,999	1.3424	1.3432	1.2968
	TDR 1 Year Tier-wise - 25 M to 49,999,999	1.3497	1.3505	1.3042
	TDR 1 Year Tier-wise - 50 M to 74,999,999	1.3570	1.3578	1.3115
	TDR 1 Year Tier-wise - 75 M to 99,999,999	1.3716	1.3724	1.3189
	TDR 1 Year Tier-wise - 100 M to 149,999,999	1.3789	1.3797	1.3263
	TDR 1 Year Tier-wise - 150 M to 199,999,999	1.3861	1.3870	1.3410
	TDR 1 Year Tier-wise - 200 M to 499,999,999	1.3643	1.3651	1.3631
	TDR 1 Year Tier-wise - 500 M & above	1.3497	1.3505	1.3557
2 Years TDR	TDR 2 Year Tier-wise - 100,000 to 499,999	1.3293	1.3280	1.2828
	TDR 2 Year Tier-wise - 500,000 to 999,999	1.3360	1.3354	1.2908
	TDR 2 Year Tier-wise - 1,000,000 to 4,999,999	1.3418	1.3425	1.2964
	TDR 2 Year Tier-wise - 5,000,000 to 9,999,999	1.3498	1.3505	1.3042
	TDR 2 Year Tier-wise - 10 M to 24,999,999	1.3570	1.3579	1.3116
	TDR 2 Year Tier-wise - 25 M to 49,999,999	1.3643	1.3651	1.3189
	TDR 2 Year Tier-wise - 50 M to 74,999,999	1.3715	1.3724	1.3263
	TDR 2 Year Tier-wise - 75 M to 99,999,999	1.3861	1.3870	1.3336
	TDR 2 Year Tier-wise - 100 M to 149,999,999	1.3934	1.3943	1.3410
	TDR 2 Year Tier-wise - 150 M to 199,999,999	1.4007	1.4016	1.3557
	TDR 2 Year Tier-wise - 200 M to 499,999,999	1.3789	1.3797	1.3778
	TDR 2 Year Tier-wise - 500 M & above	1.3643	1.3651	1.3705
3 Years TDR	TDR 3 Year Tier-wise - 100,000 to 499,999	1.3423	1.3434	1.2968
	TDR 3 Year Tier-wise - 500,000 to 999,999	1.3488	1.3519	1.3038
	TDR 3 Year Tier-wise - 1,000,000 to 4,999,999	1.3570	1.3578	1.3116
	TDR 3 Year Tier-wise - 5,000,000 to 9,999,999	1.3643	1.3650	1.3190
	TDR 3 Year Tier-wise - 10 M to 24,999,999	1.3715	1.3724	1.3263
	TDR 3 Year Tier-wise - 25 M to 49,999,999	1.3789	1.3797	1.3336
	TDR 3 Year Tier-wise - 50 M to 74,999,999	1.3862	1.3870	1.3410
	TDR 3 Year Tier-wise - 75 M to 99,999,999	1.4007	1.4016	1.3484
	TDR 3 Year Tier-wise - 100 M to 149,999,999	1.4080	1.4089	1.3558
	TDR 3 Year Tier-wise - 150 M to 199,999,999	1.4153	1.4162	1.3705
	TDR 3 Year Tier-wise - 200 M to 499,999,999	1.3934	1.3943	1.3926
	TDR 3 Year Tier-wise - 500 M & above	1.3788	1.3797	1.3852

Dr. Khalid Ahmad Amin
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	Share of Mudarib	35%	35%
Share of Rabbul Maal	65%	65%	65%

	FALAH TERM DEPOSIT CERTIFICATES - 3 YEARS	Monthly	1.3278	1.3286	1.2821
5 Years TDR	TDR 5 Year Tier-wise - 100,000 to 499,999	At Maturity	1.3575	1.3592	1.3118
	TDR 5 Year Tier-wise - 500,000 to 999,999	At Maturity	1.3651	1.3654	1.3183
	TDR 5 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.3714	1.3726	1.3265
	TDR 5 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.3790	1.3797	1.3337
	TDR 5 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.3861	1.3867	1.3407
	TDR 5 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.3934	1.3943	1.3484
	TDR 5 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.4007	1.4016	1.3558
	TDR 5 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.4153	1.4162	1.3631
	TDR 5 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.4226	1.4235	1.3705
	TDR 5 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.4299	1.4308	1.3852
	TDR 5 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.4080	1.4089	1.4000
	TDR 5 Year Tier-wise - 500 M & above	At Maturity	1.3934	1.3943	1.3926
Falah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.2840	1.2848	1.2377
	TDR Falah 1Y Mahana Munafa Tierwise 500,000 to 999,999	Monthly	1.2913	1.2921	1.2452
	TDR Falah 1Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	1.2986	1.2994	1.2526
	TDR Falah 1Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	1.3059	1.3067	1.2600
	TDR Falah 1Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.3132	1.3140	1.2673
	TDR Falah 1Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.3205	1.3213	1.2747
	TDR Falah 1Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.3278	1.3286	1.2821
	TDR Falah 1Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.3424	1.3432	1.2894
	TDR Falah 1Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.3497	1.3505	1.2968
	TDR Falah 1Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.3570	1.3578	1.3115
	TDR Falah 1Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.3351	1.3359	1.3336
	TDR Falah 1Y Mahana Munafa Tierwise 500 M & above	Monthly	1.3205	1.3213	1.3263
Falah 5 Years Mahana Munafa TDR	TDR Falah 5Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.3279	1.3285	1.2822
	TDR Falah 5Y Mahana Munafa Tierwise 500,000-999,999	Monthly	1.3349	1.3359	1.2897
	TDR Falah 5Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	1.3424	1.3432	1.2969
	TDR Falah 5Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	1.3498	1.3505	1.3042
	TDR Falah 5Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.3570	1.3578	1.3116
	TDR Falah 5Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.3643	1.3651	1.3189
	TDR Falah 5Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.3715	1.3724	1.3263
	TDR Falah 5Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.3861	1.3870	1.3336
	TDR Falah 5Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.3934	1.3943	1.3410
	TDR Falah 5Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.4007	1.4016	1.3557
	TDR Falah 5Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.3789	1.3797	1.3705
	TDR Falah 5Y Mahana Munafa Tierwise 500M & ABOVE	Monthly	1.3643	1.3651	1.3631

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