

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for JUNE 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	JUNE 2014	MAY 2014	APRIL 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	0.7207	0.7387	0.6687
	Saving Musharikah 10 K to 99,999.99	Monthly	0.7251	0.7432	0.6785
	Saving Musharikah 100 K to 499,999.99	Monthly	0.7281	0.7462	0.6941
	Saving Musharikah 500 K to 999,999.99	Monthly	0.7310	0.7492	0.7040
	Saving Musharikah 1 M to 4,999,999.99	Monthly	0.7340	0.7522	0.7069
	Saving Musharikah 5 M to 9,999,999.99	Monthly	0.7472	0.7658	0.7196
	Saving Musharikah 10 M to 24,999,999.99	Monthly	0.7620	0.7809	0.7338
	Saving Musharikah 25 M to 49,999,999.99	Monthly	0.8033	0.8232	0.7736
	Saving Musharikah 50 M to 99,999,999.99	Monthly	0.9064	0.8519	0.8758
	Saving Musharikah 100 M & 499,999,999.99	Monthly	0.9138	0.9365	0.8829
Saving Musharikah 500 M & Above	Monthly	0.4716	0.4834	0.9155	
FMA	Falah Mahana Amdani (1 To 499.99K)	Monthly	0.6264	0.6042	0.5678
	Falah Mahana Amdani (500K To 24.99M)	Monthly	1.0685	1.0951	1.0291
	FALAH CLASSIC SAVINGS ACCOUNT	Six Monthly	0.7414	0.7598	0.7140
Falah Business Account	Falah Business Account - 1 to 999,999	Monthly	0.7443	0.7628	0.7168
	Falah Business Account - 1,000,000 to 4,999,999	Monthly	0.7517	0.7704	0.7239
	Falah Business Account - 5,000,000 to 9,999,999	Monthly	0.7738	0.7930	0.7452
	Falah Business Account - 10 M to 24,999,999	Monthly	0.8106	0.8308	0.7807
	Falah Business Account - 25 M to 49,999,999	Monthly	1.0612	1.0876	1.0220
	Falah Business Account - 50 M to 99,999,999	Monthly	1.0759	1.1027	1.0362
	Falah Business Account - 100 M to 149,999,999	Monthly	0.9167	0.9396	0.8829
	Falah Business Account - 150 M to 199,999,999	Monthly	0.9212	0.9441	0.8871
	Falah Business Account - 200 M to 499,999,999	Monthly	0.4790	0.4909	0.8900
	Falah Business Account - 500 M to Above	Monthly	0.4716	0.4834	0.9226

OTHER REMUNERATIVE

Falah Margin Accounts	Monthly	0.0074	0.0076	0.0071
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ALFALAH TERM DEPOSITS

	Payment Frequency	Weightage	Weightage	Weightage		
Seven-Days Notice Period Deposit	At Maturity	0.7352	0.7541	0.8877		
Thirty-Days Notice Period Deposit	At Maturity	0.9596	0.9819	0.9659		
Falah One Month TDR	Falah One Month Term Deposit (100K TO 499.99K)	At Maturity	1.1996	0.9090	0.8549	
	Falah One Month Term Deposit (500K TO 999.99K)	At Maturity	1.2013	1.0952	1.0290	
	Falah One Month Term Deposit (1M TO 4.99M)	At Maturity	1.2085	1.1027	1.0362	
	Falah One Month Term Deposit (5M TO 9.99M)	At Maturity	1.2159	1.1102	1.0433	
	Falah One Month Term Deposit (10M TO 24.99M)	At Maturity	1.2233	1.1178	1.0504	
	Falah One Month Term Deposit (25M TO 49.99M)	At Maturity	1.2307	1.1782	1.1072	
	Falah One Month Term Deposit (50M TO 74.99M)	At Maturity	1.2381	1.1933	1.1213	
	Falah One Month Term Deposit (75M TO 99.99M)	At Maturity	1.2454	1.2009	1.1284	
	Falah One Month Term Deposit (100M TO 149.99M)	At Maturity	1.2528	1.2084	1.1355	
	Falah One Month Term Deposit (150M TO 199.99M)	At Maturity	1.2602	1.2160	1.1426	
	Falah One Month Term Deposit (200M TO 499.99M)	At Maturity	1.0685	1.0951	1.1497	
	Falah One Month Term Deposit (500M & ABOVE)	At Maturity	0.9580	0.9819	1.1710	
	TDR	TDR 3 Months Tier-wise - 100,000 to 499,999	At Maturity	1.2058	1.1400	1.0836
		TDR 3 Months Tier-wise - 500,000 to 999,999	At Maturity	1.2158	1.1651	1.0980
TDR 3 Months Tier-wise - 1,000,000 to 4,999,999		At Maturity	1.2233	1.1728	1.1022	
TDR 3 Months Tier-wise - 5,000,000 to 9,999,999		At Maturity	1.2307	1.1801	1.1089	
TDR 3 Months Tier-wise - 10 M to 24,999,999		At Maturity	1.2380	1.1873	1.1157	
TDR 3 Months Tier-wise - 25 M to 49,999,999		At Maturity	1.2454	1.1945	1.1224	

Dr. Khalid Ahmad Aazami
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The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

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

		JUNE 2014	MAY 2014	APRIL 2014	
3 Months	TDR 3 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.2528	1.2016	1.1292
	TDR 3 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.2602	1.2088	1.1359
	TDR 3 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.2675	1.2160	1.1426
	TDR 3 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.2749	1.2303	1.1561
	TDR 3 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.1054	1.1329	1.1763
	TDR 3 Months Tier-wise - 500 M & above	At Maturity	1.0317	1.0574	1.2101
6 Months	TDR 6 Months Tier-wise - 100,000 to 499,999	At Maturity	1.2228	1.2325	1.1586
	TDR 6 Months Tier-wise - 500,000 to 999,999	At Maturity	1.2305	1.2411	1.1668
	TDR 6 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.2381	1.2485	1.1731
	TDR 6 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.2454	1.2556	1.1799
	TDR 6 Months Tier-wise - 10 M to 24,999,999	At Maturity	1.2528	1.2628	1.1866
	TDR 6 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.2601	1.2700	1.1934
	TDR 6 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.2675	1.2772	1.2001
	TDR 6 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.2675	1.2844	1.2069
	TDR 6 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.2823	1.2915	1.2136
	TDR 6 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.2896	1.3059	1.2271
	TDR 6 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.1791	1.2084	1.2473
	TDR 6 Months Tier-wise - 500 M & above	At Maturity	1.0685	1.0951	1.2810
1 Year	TDR 1 Year Tier-wise - 100,000 to 499,999	At Maturity	1.2675	1.2988	1.2208
	TDR 1 Year Tier-wise - 500,000 to 999,999	At Maturity	1.2748	1.3065	1.2278
	TDR 1 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.2823	1.3142	1.2349
	TDR 1 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.2896	1.3217	1.2420
	TDR 1 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.2970	1.3293	1.2491
	TDR 1 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.3044	1.3368	1.2562
	TDR 1 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.3117	1.3444	1.2633
	TDR 1 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.3191	1.3519	1.2704
	TDR 1 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.3265	1.3595	1.2775
	TDR 1 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.3412	1.3746	1.2917
	TDR 1 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.3633	1.3972	1.3130
	TDR 1 Year Tier-wise - 500 M & above	At Maturity	1.3559	1.3897	1.3485
2 Years	TDR 2 Year Tier-wise - 100,000 to 499,999	At Maturity	1.2809	1.3147	1.2479
	TDR 2 Year Tier-wise - 500,000 to 999,999	At Maturity	1.2906	1.3231	1.2549
	TDR 2 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.2964	1.3289	1.2635
	TDR 2 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.3045	1.3369	1.2703
	TDR 2 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.3118	1.3445	1.2775
	TDR 2 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.3191	1.3519	1.2846
	TDR 2 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.3265	1.3595	1.2917
	TDR 2 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.3339	1.3670	1.2988
	TDR 2 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.3412	1.3746	1.3059
	TDR 2 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.3560	1.3897	1.3201
	TDR 2 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.3781	1.4124	1.3414
	TDR 2 Year Tier-wise - 500 M & above	At Maturity	1.3707	1.4048	1.3768
3 Years	TDR 3 Year Tier-wise - 100,000 to 499,999	At Maturity	1.2976	1.3287	1.3413
	TDR 3 Year Tier-wise - 500,000 to 999,999	At Maturity	1.3057	1.3365	1.3480
	TDR 3 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.3117	1.3444	1.3557
	TDR 3 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.3192	1.3520	1.3626
	TDR 3 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.3265	1.3595	1.3698
	TDR 3 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.3338	1.3670	1.3768
	TDR 3 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.3412	1.3746	1.3840
	TDR 3 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.3486	1.3821	1.3910
	TDR 3 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.3560	1.3897	1.3981
	TDR 3 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.3707	1.4048	1.4123
	TDR 3 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.3928	1.4275	1.4336
	TDR 3 Year Tier-wise - 500 M & above	At Maturity	1.3854	1.4199	1.4691
FALAH TERM DEPOSIT CERTIFICATES - 3 YEARS		Monthly	1.2828	1.3142	1.2349

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

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

5 Years TDR	TDR 5 Year Tier-wise - 100,000 to 499,999	At Maturity	1.3123	1.3447	1.3684
	TDR 5 Year Tier-wise - 500,000 to 999,999	At Maturity	1.3191	1.3513	1.3776
	TDR 5 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.3263	1.3598	1.3837
	TDR 5 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.3340	1.3671	1.3911
	TDR 5 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.3406	1.3743	1.3981
	TDR 5 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.3486	1.3822	1.4052
	TDR 5 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.3559	1.3897	1.4123
	TDR 5 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.3633	1.3972	1.4194
	TDR 5 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.3707	1.4048	1.4265
	TDR 5 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.3854	1.4199	1.4407
	TDR 5 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.4002	1.4350	1.4620
	TDR 5 Year Tier-wise - 500 M & above	At Maturity	1.3928	1.4275	1.4975
	Falah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.2380	1.2685
TDR Falah 1Y Mahana Munafa Tierwise 500,000 to 999,999		Monthly	1.2455	1.2765	1.1991
TDR Falah 1Y Mahana Munafa Tierwise 1,000,000-4,999		Monthly	1.2528	1.2839	1.2065
TDR Falah 1Y Mahana Munafa Tierwise 5,000,000-9,999		Monthly	1.2601	1.2915	1.2136
TDR Falah 1Y Mahana Munafa Tierwise 10M-24,999,999		Monthly	1.2675	1.2991	1.2207
TDR Falah 1Y Mahana Munafa Tierwise 25M-49,999,999		Monthly	1.2749	1.3066	1.2278
TDR Falah 1Y Mahana Munafa Tierwise 50M-74,999,999		Monthly	1.2823	1.3142	1.2349
TDR Falah 1Y Mahana Munafa Tierwise 75M-99,999,999		Monthly	1.2896	1.3217	1.2420
TDR Falah 1Y Mahana Munafa Tierwise 100M-149,999,99		Monthly	1.2970	1.3293	1.2491
TDR Falah 1Y Mahana Munafa Tierwise 150M-199,999,99		Monthly	1.3117	1.3444	1.2633
TDR Falah 1Y Mahana Munafa Tierwise 200M-499,999,99		Monthly	1.3338	1.3670	1.2846
TDR Falah 1Y Mahana Munafa Tierwise 500 M & above		Monthly	1.3265	1.3595	1.3201
Falah 5 Years Mahana Munafa TDR	TDR Falah 5Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.2819	1.3140	1.3491
	TDR Falah 5Y Mahana Munafa Tierwise 500,000-999,999	Monthly	1.2911	1.3221	1.3470
	TDR Falah 5Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	1.2965	1.3286	1.3556
	TDR Falah 5Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	1.3045	1.3369	1.3627
	TDR Falah 5Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.3118	1.3445	1.3698
	TDR Falah 5Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.3191	1.3519	1.3768
	TDR Falah 5Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.3265	1.3595	1.3840
	TDR Falah 5Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.3339	1.3670	1.3910
	TDR Falah 5Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.3412	1.3746	1.3981
	TDR Falah 5Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.3560	1.3897	1.4123
	TDR Falah 5Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.3707	1.4048	1.4336
	TDR Falah 5Y Mahana Munafa Tierwise 500M & ABOVE	Monthly	1.3633	1.3972	1.4691

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

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for JUNE 2014 and the two previous periods which are applicable

on its FCY Savings / Term deposits Accounts. These Weightages are used to calculate the distribution of profit as per the requirements of Shariah.

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ISLAMIC DEPOSIT PRODUCTS	PROFIT SHARING RATIO			
	JUNE 2014	MAY 2014	APRIL 2014	
USD	USD			
	Share of Mudarib	50%	50%	40%
	Rabb ul Maal	50%	50%	60%
GBP	GBP			
	Share of Mudarib	40%	40%	40%
	Rabb ul Maal	60%	60%	60%
EURO	EURO			
	Share of Mudarib	40%	40%	40%
	Rabb ul Maal	60%	60%	60%

ALFALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
Saving Deposit USD F.E.25	Semi Annually	0.9557	0.9423	0.9228
Saving Deposit GBP F.E.25	Semi Annually	0.9681	0.9682	0.9679
Saving Deposit EURO F.E.25	Semi Annually	0.9867	0.9864	0.9866

ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	1.0194	1.0197	1.0052
Fixed Deposits USD F.E.25 3 Months	At Maturity	1.1467	1.1472	1.1307
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.2743	1.2744	1.2554
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.5291	1.5296	1.5077
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	1.1636	1.1589	1.1636
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.3570	1.3568	1.3570
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.5549	1.5481	1.5549
Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.7434	1.7302	1.7434
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.1525	1.1538	1.1522
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.3206	1.3164	1.3202
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.4806	1.4713	1.4802
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.6407	1.6261	1.6402

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