

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for JULY 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	JULY 2014	JUNE 2014	MAY 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	0.7206	0.7207	0.7387
	Saving Musharikah 10 K to 99,999.99	Monthly	0.7250	0.7251	0.7432
	Saving Musharikah 100 K to 499,999.99	Monthly	0.7280	0.7281	0.7462
	Saving Musharikah 500 K to 999,999.99	Monthly	0.7309	0.7310	0.7492
	Saving Musharikah 1 M to 4,999,999.99	Monthly	0.7339	0.7340	0.7522
	Saving Musharikah 5 M to 9,999,999.99	Monthly	0.7471	0.7472	0.7658
	Saving Musharikah 10 M to 24,999,999.99	Monthly	0.7619	0.7620	0.7809
	Saving Musharikah 25 M to 49,999,999.99	Monthly	0.8031	0.8033	0.8232
	Saving Musharikah 50 M to 99,999,999.99	Monthly	0.9063	0.9064	0.8519
	Saving Musharikah 100 M & 499,999,999.99	Monthly	0.9137	0.9138	0.9365
Saving Musharikah 500 M & Above	Monthly	0.4716	0.4716	0.4834	
FMA	Falah Mahana Amdani (1 To 499.99K)	Monthly	0.6263	0.6264	0.6042
	Falah Mahana Amdani (500K To 24.99M)	Monthly	1.0684	1.0685	1.0951
	FALAH CLASSIC SAVINGS ACCOUNT	Six Monthly	0.7412	0.7414	0.7598
Falah Business Account	Falah Business Account - 1 to 999,999	Monthly	0.7442	0.7443	0.7628
	Falah Business Account - 1,000,000 to 4,999,999	Monthly	0.7516	0.7517	0.7704
	Falah Business Account - 5,000,000 to 9,999,999	Monthly	0.7737	0.7738	0.7930
	Falah Business Account - 10 M to 24,999,999	Monthly	0.8105	0.8106	0.8308
	Falah Business Account - 25 M to 49,999,999	Monthly	1.0610	1.0612	1.0876
	Falah Business Account - 50 M to 99,999,999	Monthly	1.0757	1.0759	1.1027
	Falah Business Account - 100 M to 149,999,999	Monthly	0.9166	0.9167	0.9396
	Falah Business Account - 150 M to 199,999,999	Monthly	0.9210	0.9212	0.9441
	Falah Business Account - 200 M to 499,999,999	Monthly	0.4789	0.4790	0.4909
	Falah Business Account - 500 M to Above	Monthly	0.4716	0.4716	0.4834

OTHER REMUNERATIVE

Falah Margin Accounts	Monthly	0.0074	0.0074	0.0076
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ALFALAH TERM DEPOSITS

	Payment Frequency	Weightage	Weightage	Weightage	
Seven-Days Notice Period Deposit	At Maturity	0.7357	0.7352	0.7541	
Thirty-Days Notice Period Deposit	At Maturity	0.9579	0.9596	0.9819	
Falah One Month TDR	Falah One Month Term Deposit (100K TO 499.99K)	At Maturity	1.1948	1.1996	0.9090
	Falah One Month Term Deposit (500K TO 999.99K)	At Maturity	1.2011	1.2013	1.0952
	Falah One Month Term Deposit (1M TO 4.99M)	At Maturity	1.2084	1.2085	1.1027
	Falah One Month Term Deposit (5M TO 9.99M)	At Maturity	1.2157	1.2159	1.1102
	Falah One Month Term Deposit (10M TO 24.99M)	At Maturity	1.2231	1.2233	1.1178
	Falah One Month Term Deposit (25M TO 49.99M)	At Maturity	1.2305	1.2307	1.1782
	Falah One Month Term Deposit (50M TO 74.99M)	At Maturity	1.2378	1.2381	1.1933
	Falah One Month Term Deposit (75M TO 99.99M)	At Maturity	1.2452	1.2454	1.2009
	Falah One Month Term Deposit (100M TO 149.99M)	At Maturity	1.2526	1.2528	1.2084
	Falah One Month Term Deposit (150M TO 199.99M)	At Maturity	1.2600	1.2602	1.2160
	Falah One Month Term Deposit (200M TO 499.99M)	At Maturity	1.0684	1.0685	1.0951
	Falah One Month Term Deposit (500M & ABOVE)	At Maturity	0.9579	0.9580	0.9819
	TDR 3 Months Tier-wise - 100,000 to 499,999	At Maturity	1.2094	1.2058	1.1400
	TDR 3 Months Tier-wise - 500,000 to 999,999	At Maturity	1.2162	1.2158	1.1651
TDR 3 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.2231	1.2233	1.1728	
TDR 3 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.2305	1.2307	1.1801	
TDR 3 Months Tier-wise - 10 M to 24,999,999	At Maturity	1.2379	1.2380	1.1873	

Dr. Khalil 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		JULY 2014	JUNE 2014	MAY 2014
	PROFIT SHARING RATIO			
	Share of Mudarib	35%	35%	35%
Share of Rabbul Maal	65%	65%	65%	

3 Months TDR	TDR 3 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.2452	1.2454	1.1945
	TDR 3 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.2526	1.2528	1.2016
	TDR 3 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.2599	1.2602	1.2088
	TDR 3 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.2673	1.2675	1.2160
	TDR 3 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.2747	1.2749	1.2303
	TDR 3 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.1052	1.1054	1.1329
	TDR 3 Months Tier-wise - 500 M & above	At Maturity	1.0315	1.0317	1.0574
6 Months TDR	TDR 6 Months Tier-wise - 100,000 to 499,999	At Maturity	1.2231	1.2228	1.2325
	TDR 6 Months Tier-wise - 500,000 to 999,999	At Maturity	1.2302	1.2305	1.2411
	TDR 6 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.2379	1.2381	1.2485
	TDR 6 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.2452	1.2454	1.2556
	TDR 6 Months Tier-wise - 10 M to 24,999,999	At Maturity	1.2526	1.2528	1.2628
	TDR 6 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.2600	1.2601	1.2700
	TDR 6 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.2673	1.2675	1.2772
	TDR 6 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.2673	1.2675	1.2844
	TDR 6 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.2821	1.2823	1.2915
	TDR 6 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.2894	1.2896	1.3059
	TDR 6 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.1789	1.1791	1.2084
TDR 6 Months Tier-wise - 500 M & above	At Maturity	1.0684	1.0685	1.0951	
1 Year TDR	TDR 1 Year Tier-wise - 100,000 to 499,999	At Maturity	1.2674	1.2675	1.2988
	TDR 1 Year Tier-wise - 500,000 to 999,999	At Maturity	1.2748	1.2748	1.3065
	TDR 1 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.2821	1.2823	1.3142
	TDR 1 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.2894	1.2896	1.3217
	TDR 1 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.2968	1.2970	1.3293
	TDR 1 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.3042	1.3044	1.3368
	TDR 1 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.3115	1.3117	1.3444
	TDR 1 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.3189	1.3191	1.3519
	TDR 1 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.3263	1.3265	1.3595
	TDR 1 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.3410	1.3412	1.3746
	TDR 1 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.3631	1.3633	1.3972
TDR 1 Year Tier-wise - 500 M & above	At Maturity	1.3557	1.3559	1.3897	
2 Years TDR	TDR 2 Year Tier-wise - 100,000 to 499,999	At Maturity	1.2828	1.2809	1.3147
	TDR 2 Year Tier-wise - 500,000 to 999,999	At Maturity	1.2908	1.2906	1.3231
	TDR 2 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.2964	1.2964	1.3289
	TDR 2 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.3042	1.3045	1.3369
	TDR 2 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.3116	1.3118	1.3445
	TDR 2 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.3189	1.3191	1.3519
	TDR 2 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.3263	1.3265	1.3595
	TDR 2 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.3336	1.3339	1.3670
	TDR 2 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.3410	1.3412	1.3746
	TDR 2 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.3557	1.3560	1.3897
	TDR 2 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.3778	1.3781	1.4124
TDR 2 Year Tier-wise - 500 M & above	At Maturity	1.3705	1.3707	1.4048	
3 Years TDR	TDR 3 Year Tier-wise - 100,000 to 499,999	At Maturity	1.2968	1.2976	1.3287
	TDR 3 Year Tier-wise - 500,000 to 999,999	At Maturity	1.3038	1.3057	1.3365
	TDR 3 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.3116	1.3117	1.3444
	TDR 3 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.3190	1.3192	1.3520
	TDR 3 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.3263	1.3265	1.3595
	TDR 3 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.3336	1.3338	1.3670
	TDR 3 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.3410	1.3412	1.3746
	TDR 3 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.3484	1.3486	1.3821
	TDR 3 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.3558	1.3560	1.3897
	TDR 3 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.3705	1.3707	1.4048
	TDR 3 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.3926	1.3928	1.4275
TDR 3 Year Tier-wise - 500 M & above	At Maturity	1.3852	1.3854	1.4199	

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

		JULY 2014	JUNE 2014	MAY 2014
FALAH TERM DEPOSIT CERTIFICATES - 3 YEARS	Monthly	1.2821	1.2823	1.3142
TDR 5 Year Tier-wise - 100,000 to 499,999	At Maturity	1.3118	1.3123	1.3447
TDR 5 Year Tier-wise - 500,000 to 999,999	At Maturity	1.3183	1.3191	1.3513
TDR 5 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.3265	1.3263	1.3598
TDR 5 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.3337	1.3340	1.3671
TDR 5 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.3407	1.3406	1.3743
TDR 5 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.3484	1.3486	1.3822
TDR 5 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.3558	1.3559	1.3897
TDR 5 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.3631	1.3633	1.3972
TDR 5 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.3705	1.3707	1.4048
TDR 5 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.3852	1.3854	1.4199
TDR 5 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.4000	1.4002	1.4350
TDR 5 Year Tier-wise - 500 M & above	At Maturity	1.3926	1.3928	1.4275
TDR Falah 1Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.2377	1.2380	1.2685
TDR Falah 1Y Mahana Munafa Tierwise 500,000 to 999,999	Monthly	1.2452	1.2455	1.2765
TDR Falah 1Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	1.2526	1.2528	1.2839
TDR Falah 1Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	1.2600	1.2601	1.2915
TDR Falah 1Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.2673	1.2675	1.2991
TDR Falah 1Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.2747	1.2749	1.3066
TDR Falah 1Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.2821	1.2823	1.3142
TDR Falah 1Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.2894	1.2896	1.3217
TDR Falah 1Y Mahana Munafa Tierwise 100M-149,999,999	Monthly	1.2968	1.2970	1.3293
TDR Falah 1Y Mahana Munafa Tierwise 150M-199,999,999	Monthly	1.3115	1.3117	1.3444
TDR Falah 1Y Mahana Munafa Tierwise 200M-499,999,999	Monthly	1.3336	1.3338	1.3670
TDR Falah 1Y Mahana Munafa Tierwise 500 M & above	Monthly	1.3263	1.3265	1.3595
TDR Falah 5Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.2822	1.2819	1.3140
TDR Falah 5Y Mahana Munafa Tierwise 500,000-999,999	Monthly	1.2897	1.2911	1.3221
TDR Falah 5Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	1.2969	1.2965	1.3286
TDR Falah 5Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	1.3042	1.3045	1.3369
TDR Falah 5Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.3116	1.3118	1.3445
TDR Falah 5Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.3189	1.3191	1.3519
TDR Falah 5Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.3263	1.3265	1.3595
TDR Falah 5Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.3336	1.3339	1.3670
TDR Falah 5Y Mahana Munafa Tierwise 100M-149,999,999	Monthly	1.3410	1.3412	1.3746
TDR Falah 5Y Mahana Munafa Tierwise 150M-199,999,999	Monthly	1.3557	1.3560	1.3897
TDR Falah 5Y Mahana Munafa Tierwise 200M-499,999,999	Monthly	1.3705	1.3707	1.4048
TDR Falah 5Y Mahana Munafa Tierwise 500M & ABOVE	Monthly	1.3631	1.3633	1.3972

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