

Bank Alfalah Limited

Islamic Banking Group PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for MAY 2015 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	MAY 2015	APRIL 2015	MARCH 2015
	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	0.6617	0.6659	0.6565
	Saving Musharikah 10 K to 99,999.99	Monthly	0.6696	0.6736	0.6641
	Saving Musharikah 100 K to 499,999.99	Monthly	0.6775	0.6814	0.6716
	Saving Musharikah 500 K to 999,999.99	Monthly	0.6853	0.6891	0.6792
	Saving Musharikah 1 M to 4,999,999.99	Monthly	0.7011	0.7046	0.7018
	Saving Musharikah 5 M to 9,999,999.99	Monthly	0.7090	0.7123	0.7093
	Saving Musharikah 10 M to 24,999,999.99	Monthly	0.7168	0.7201	0.7169
	Saving Musharikah 25 M to 49,999,999.99	Monthly	0.7562	0.7588	0.7546
	Saving Musharikah 50 M to 99,999,999.99	Monthly	0.7799	0.7743	0.7697
	Saving Musharikah 100 M & 499,999,999.99	Monthly	0.8192	0.8362	0.8301
	Saving Musharikah 500 M & Above	Monthly	0.5041	0.4956	0.4830
FMA	Falah Mahana Amdani (1 To 499.99K)	Monthly	0.5908	0.5807	0.5660
	Falah Mahana Amdani (500K To 24.99M)	Monthly	1.0713	1.0530	1.0489
	FALAH CLASSIC SAVINGS ACCOUNT	Six Monthly	0.4805	0.4723	0.4603
Falah Business Account	Falah Business Account - 1 to 999,999	Monthly	0.7484	0.7355	0.7471
	Falah Business Account - 1,000,000 to 4,999,999	Monthly	0.7720	0.7588	0.7546
	Falah Business Account - 5,000,000 to 9,999,999	Monthly	0.7877	0.7743	0.7772
	Falah Business Account - 10 M to 24,999,999	Monthly	0.8508	0.8362	0.8150
	Falah Business Account - 25 M to 49,999,999	Monthly	0.9295	0.9136	0.8935
	Falah Business Account - 50 M to 99,999,999	Monthly	0.9453	0.9291	0.9659
	Falah Business Account - 100 M to 149,999,999	Monthly	0.9532	0.9524	0.9734
	Falah Business Account - 150 M to 199,999,999	Monthly	0.9347	0.9833	0.9750
	Falah Business Account - 200 M to 499,999,999	Monthly	1.0477	1.0453	1.0398
	Falah Business Account - 500 M to Above	Monthly	0.5199	0.4955	0.4830

OTHER REMUNERATIVE

Falah Margin Accounts	Monthly	0.0079	0.0077	0.0075
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ALFALAH TERM DEPOSITS

	Payment Frequency	Weightage	Weightage	Weightage		
Seven-Days Notice Period Deposit	At Maturity	0.7831	0.7536	0.7502		
Thirty-Days Notice Period Deposit	At Maturity	1.0061	0.9899	0.9638		
Falah One Month TDR	Falah One Month Term Deposit (100K TO 499.99K)	At Maturity	1.1185	1.1305	1.1168	
	Falah One Month Term Deposit (500K TO 999.99K)	At Maturity	1.1580	1.1692	1.1545	
	Falah One Month Term Deposit (1M TO 4.99M)	At Maturity	1.1659	1.1769	1.1697	
	Falah One Month Term Deposit (5M TO 9.99M)	At Maturity	1.1737	1.1846	1.1772	
	Falah One Month Term Deposit (10M TO 24.99M)	At Maturity	1.1816	1.1924	1.1847	
	Falah One Month Term Deposit (25M TO 49.99M)	At Maturity	1.1832	1.2001	1.1923	
	Falah One Month Term Deposit (50M TO 74.99M)	At Maturity	1.1989	1.2156	1.2074	
	Falah One Month Term Deposit (75M TO 99.99M)	At Maturity	1.2147	1.2311	1.2225	
	Falah One Month Term Deposit (100M TO 149.99M)	At Maturity	1.2163	1.2326	1.2255	
	Falah One Month Term Deposit (150M TO 199.99M)	At Maturity	1.2178	1.2342	1.2270	
	Falah One Month Term Deposit (200M TO 499.99M)	At Maturity	1.2194	1.2357	1.2285	
	Falah One Month Term Deposit (500M & ABOVE)	At Maturity	1.2210	1.2373	1.2300	
	TDR	TDR 3 Months Tier-wise - 100,000 to 499,999	At Maturity	1.0635	1.1290	1.1153
		TDR 3 Months Tier-wise - 500,000 to 999,999	At Maturity	1.0792	1.1675	1.1530
TDR 3 Months Tier-wise - 1,000,000 to 4,999,999		At Maturity	1.0950	1.2156	1.2059	
TDR 3 Months Tier-wise - 5,000,000 to 9,999,999		At Maturity	1.1107	1.2233	1.2285	
TDR 3 Months Tier-wise - 10 M to 24,999,999		At Maturity	1.1265	1.2311	1.2361	

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PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

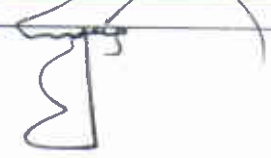
Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **MAY 2015** and two previous periods which are applicable on its Savings / Term deposits Accounts. These Weightages are used to calculate the distribution of profit as per the requirements of Shariah on the basis of Modarabah model.

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

ISLAMIC DEPOSIT PRODUCTS	MAY 2015	APRIL 2015	MARCH 2015
	PROFIT SHARING RATIO		
	Share of Mudarib	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	1.1422	1.2435	1.2421
	TDR 3 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.1580	1.2450	1.2436
	TDR 3 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.1737	1.2466	1.2406
	TDR 3 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.1895	1.2419	1.2391
	TDR 3 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.2052	1.2404	1.2376
	TDR 3 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.2210	1.2388	1.2345
6 Months TDR	TDR 3 Months Tier-wise - 500 M & above	At Maturity	1.2368	1.2311	1.2330
	TDR 6 Months Tier-wise - 100,000 to 499,999	At Maturity	1.0650	1.1305	1.1168
	TDR 6 Months Tier-wise - 500,000 to 999,999	At Maturity	1.0807	1.1692	1.1545
	TDR 6 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.0965	1.2172	1.2074
	TDR 6 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1123	1.2249	1.2300
	TDR 6 Months Tier-wise - 10 M to 24,999,999	At Maturity	1.1280	1.2326	1.2376
	TDR 6 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.1438	1.2450	1.2436
	TDR 6 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.1596	1.2466	1.2451
	TDR 6 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.1753	1.2481	1.2421
	TDR 6 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.1910	1.2435	1.2406
	TDR 6 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.2068	1.2419	1.2391
	TDR 6 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.2225	1.2404	1.2361
	TDR 6 Months Tier-wise - 500 M & above	At Maturity	1.2383	1.2326	1.2345
	1 Year TDR	TDR 1 Year Tier-wise - 100,000 to 499,999	At Maturity	1.0949	1.2095
TDR 1 Year Tier-wise - 500,000 to 999,999		At Maturity	1.1107	1.2110	1.2557
TDR 1 Year Tier-wise - 1,000,000 to 4,999,999		At Maturity	1.1265	1.2125	1.2572
TDR 1 Year Tier-wise - 5,000,000 to 9,999,999		At Maturity	1.1422	1.2140	1.2587
TDR 1 Year Tier-wise - 10 M to 24,999,999		At Maturity	1.1580	1.2156	1.2602
TDR 1 Year Tier-wise - 25 M to 49,999,999		At Maturity	1.1737	1.2233	1.2677
TDR 1 Year Tier-wise - 50 M to 74,999,999		At Maturity	1.1895	1.2311	1.2753
TDR 1 Year Tier-wise - 75 M to 99,999,999		At Maturity	1.2052	1.2388	1.2828
TDR 1 Year Tier-wise - 100 M to 149,999,999		At Maturity	1.2210	1.2512	1.2904
TDR 1 Year Tier-wise - 150 M to 199,999,999		At Maturity	1.2367	1.2528	1.2949
TDR 1 Year Tier-wise - 200 M to 499,999,999		At Maturity	1.2525	1.2543	1.2964
TDR 1 Year Tier-wise - 500 M & above		At Maturity	1.2683	1.2621	1.2979
2 Years TDR	TDR 2 Year Tier-wise - 100,000 to 499,999	At Maturity	1.1023	1.2168	1.2614
	TDR 2 Year Tier-wise - 500,000 to 999,999	At Maturity	1.1204	1.2171	1.2617
	TDR 2 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.1339	1.2201	1.2647
	TDR 2 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1503	1.2218	1.2662
	TDR 2 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.1659	1.2233	1.2677
	TDR 2 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.1816	1.2311	1.2753
	TDR 2 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.1974	1.2388	1.2828
	TDR 2 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.2131	1.2466	1.2904
	TDR 2 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.2289	1.2590	1.2979
	TDR 2 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2446	1.2605	1.3025
	TDR 2 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2604	1.2621	1.3040
	TDR 2 Year Tier-wise - 500 M & above	At Maturity	1.2761	1.2698	1.3055
3 Years TDR	TDR 3 Year Tier-wise - 100,000 to 499,999	At Maturity	1.1108	1.2248	1.2695
	TDR 3 Year Tier-wise - 500,000 to 999,999	At Maturity	1.1263	1.2263	1.2708
	TDR 3 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.1422	1.2280	1.2723
	TDR 3 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1580	1.2294	1.2738
	TDR 3 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.1737	1.2311	1.2753
	TDR 3 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.1895	1.2388	1.2828
	TDR 3 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.2052	1.2466	1.2904
	TDR 3 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.2210	1.2543	1.2979
	TDR 3 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.2367	1.2667	1.3055
	TDR 3 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2525	1.2683	1.3100
	TDR 3 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2683	1.2698	1.3115
	TDR 3 Year Tier-wise - 500 M & above	At Maturity	1.2840	1.2775	1.3130

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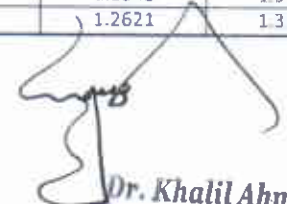
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The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

ISLAMIC DEPOSIT PRODUCTS		MAY 2015	APRIL 2015	MARCH 2015
	PROFIT SHARING RATIO			
	Share of Mudarib	35%	35%	35%
Share of Rabbul Maal	65%	65%	65%	

		Monthly	1.2761	1.2775	1.2979
5 Years TDR	FALAH TERM DEPOSIT CERTIFICATES - 3 YEARS	Monthly	1.2761	1.2775	1.2979
	TDR 5 Year Tier-wise - 100,000 to 499,999	At Maturity	1.1183	1.2327	1.2845
	TDR 5 Year Tier-wise - 500,000 to 999,999	At Maturity	1.1342	1.2339	1.2856
	TDR 5 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.1501	1.2359	1.2874
	TDR 5 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1660	1.2374	1.2890
	TDR 5 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.1816	1.2388	1.2904
	TDR 5 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.1974	1.2466	1.2980
	TDR 5 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.2131	1.2543	1.3055
	TDR 5 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.2289	1.2621	1.3130
	TDR 5 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.2446	1.2744	1.3206
	TDR 5 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2604	1.2760	1.3251
	TDR 5 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2761	1.2775	1.3266
	TDR 5 Year Tier-wise - 500 M & above	At Maturity	1.2919	1.2853	1.3281
Falalah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.0792	1.1940	1.2391
	TDR Falah 1Y Mahana Munafa Tierwise 500,000 to 999,999	Monthly	1.0949	1.1955	1.2406
	TDR Falah 1Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	1.1107	1.1970	1.2421
	TDR Falah 1Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	1.1265	1.1986	1.2436
	TDR Falah 1Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.1422	1.2001	1.2451
	TDR Falah 1Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.1580	1.2079	1.2527
	TDR Falah 1Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.1737	1.2156	1.2602
	TDR Falah 1Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.1894	1.2233	1.2677
	TDR Falah 1Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.2052	1.2357	1.2753
	TDR Falah 1Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.2210	1.2373	1.2798
	TDR Falah 1Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.2367	1.2388	1.2813
	TDR Falah 1Y Mahana Munafa Tierwise 500 M & above	Monthly	1.2525	1.2466	1.2828
	Falalah 5 Years Mahana Munafa TDR	TDR Falah 5Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.0950	1.2093
TDR Falah 5Y Mahana Munafa Tierwise 500,000-999,999		Monthly	1.1107	1.2109	1.2708
TDR Falah 5Y Mahana Munafa Tierwise 1,000,000-4,999		Monthly	1.1265	1.2125	1.2723
TDR Falah 5Y Mahana Munafa Tierwise 5,000,000-9,999		Monthly	1.1422	1.2140	1.2738
TDR Falah 5Y Mahana Munafa Tierwise 10M-24,999,999		Monthly	1.1579	1.2156	1.2753
TDR Falah 5Y Mahana Munafa Tierwise 25M-49,999,999		Monthly	1.1737	1.2233	1.2829
TDR Falah 5Y Mahana Munafa Tierwise 50M-74,999,999		Monthly	1.1895	1.2311	1.2904
TDR Falah 5Y Mahana Munafa Tierwise 75M-99,999,999		Monthly	1.2052	1.2388	1.2979
TDR Falah 5Y Mahana Munafa Tierwise 100M-149,999,99		Monthly	1.2210	1.2512	1.3055
TDR Falah 5Y Mahana Munafa Tierwise 150M-199,999,99		Monthly	1.2367	1.2528	1.3100
TDR Falah 5Y Mahana Munafa Tierwise 200M-499,999,99		Monthly	1.2525	1.2543	1.3115
TDR Falah 5Y Mahana Munafa Tierwise 500M & ABOVE		Monthly	1.2683	1.2621	1.3130

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