

**Bank Alfalah Limited**  
Islamic Banking Group  
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **OCTOBER 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	OCTOBER 2014	SEPTEMBER 2014	AUGUST 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 Musharikhah	Saving Musharikhah 0 to 9,999.99	Monthly	0.6984	0.7135	0.7140
	Saving Musharikhah 10 K to 99,999.99	Monthly	0.7027	0.7179	0.7183
	Saving Musharikhah 100 K to 499,999.99	Monthly	0.7056	0.7208	0.7213
	Saving Musharikhah 500 K to 999,999.99	Monthly	0.7084	0.7237	0.7242
	Saving Musharikhah 1 M to 4,999,999.99	Monthly	0.7113	0.7266	0.7271
	Saving Musharikhah 5 M to 9,999,999.99	Monthly	0.7241	0.7398	0.7402
	Saving Musharikhah 10 M to 24,999,999.99	Monthly	0.7384	0.7544	0.7548
	Saving Musharikhah 25 M to 49,999,999.99	Monthly	0.7784	0.7952	0.7957
	Saving Musharikhah 50 M to 99,999,999.99	Monthly	0.8056	0.8229	0.8235
	Saving Musharikhah 100 M & 499,999,999.99	Monthly	0.8855	0.9046	0.9052
Saving Musharikhah 500 M & Above	Monthly	0.4713	0.4771	0.4774	
TMA	Falah Mahana Amdani (1 To 499.99K)	Monthly	0.5713	0.5836	0.5840
	Falah Mahana Amdani ( 500K To 24.99M)	Monthly	1.0355	1.0578	1.0585
	FALAH CLASSIC SAVINGS ACCOUNT	Six Monthly	0.7184	0.7339	0.7344
Falah Business Account	Falah Business Account - 1 to 999,999	Monthly	0.7213	0.7369	0.7373
	Falah Business Account - 1,000,000 to 4,999,999	Monthly	0.7284	0.7441	0.7446
	Falah Business Account - 5,000,000 to 9,999,999	Monthly	0.7498	0.7660	0.7665
	Falah Business Account - 10 M to 24,999,999	Monthly	0.7855	0.8025	0.8030
	Falah Business Account - 25 M to 49,999,999	Monthly	1.0284	1.0505	1.0512
	Falah Business Account - 50 M to 99,999,999	Monthly	1.0426	1.0651	1.0658
	Falah Business Account - 100 M to 149,999,999	Monthly	0.8855	0.9046	0.9081
	Falah Business Account - 150 M to 199,999,999	Monthly	0.8927	0.9119	0.9125
	Falah Business Account - 200 M to 499,999,999	Monthly	0.4785	0.4888	0.4891
	Falah Business Account - 500 M to Above	Monthly	0.4713	0.4771	0.4774

**OTHER REMUNERATIVE**

Falah Margin Accounts	Monthly	0.0071	0.0073	0.0073
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**ALFALAH TERM DEPOSITS**

	Payment Frequency	Weightage	Weightage	Weightage	
Seven-Days Notice Period Deposit	At Maturity	0.7219	0.7352	0.7293	
Thirty-Days Notice Period Deposit	At Maturity	0.9284	0.9500	0.9490	
Falah One Month Term	Falah One Month Term Deposit (100K TO 499.99K)	At Maturity	1.1571	1.1818	1.1840
	Falah One Month Term Deposit (500K TO 999.99K)	At Maturity	1.1640	1.1894	1.1900
	Falah One Month Term Deposit (1M TO 4.99M)	At Maturity	1.1712	1.1965	1.1972
	Falah One Month Term Deposit (5M TO 9.99M)	At Maturity	1.1783	1.2038	1.2045
	Falah One Month Term Deposit (10M TO 24.99M)	At Maturity	1.1855	1.2111	1.2118
	Falah One Month Term Deposit (25M TO 49.99M)	At Maturity	1.1926	1.2183	1.2191
	Falah One Month Term Deposit (50M TO 74.99M)	At Maturity	1.1998	1.2256	1.2264
	Falah One Month Term Deposit (75M TO 99.99M)	At Maturity	1.2069	1.2329	1.2337
	Falah One Month Term Deposit (100M TO 149.99M)	At Maturity	1.2140	1.2402	1.2410
	Falah One Month Term Deposit (150M TO 199.99M)	At Maturity	1.2212	1.2475	1.2483
	Falah One Month Term Deposit (200M TO 499.99M)	At Maturity	1.2855	1.0578	1.0585
	Falah One Month Term Deposit (500M & ABOVE)	At Maturity	1.2926	0.9484	0.9490
	TDR	TDR 3 Months Tier-wise - 100,000 to 499,999	At Maturity	1.1709	1.1962
TDR 3 Months Tier-wise - 500,000 to 999,999		At Maturity	1.1782	1.2042	1.2047
TDR 3 Months Tier-wise - 1,000,000 to 4,999,999		At Maturity	1.1855	1.2111	1.2118
TDR 3 Months Tier-wise - 5,000,000 to 9,999,999		At Maturity	1.1926	1.2183	1.2191
TDR 3 Months Tier-wise - 10 M to 24,999,999		At Maturity	1.1998	1.2256	1.2264

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

ISLAMIC DEPOSIT PRODUCTS	OCTOBER 2014	SEPTEMBER 2014	AUGUST 2014
	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	1.2069	1.2329	1.2337
	TDR 3 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.2140	1.2402	1.2410
	TDR 3 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.2212	1.2475	1.2483
	TDR 3 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.2283	1.2548	1.2556
	TDR 3 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.2355	1.2621	1.2629
	TDR 3 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.2997	1.0943	1.0950
6 Months TDR	TDR 3 Months Tier-wise - 500 M & above	At Maturity	1.3069	1.0214	1.0220
	TDR 6 Months Tier-wise - 100,000 to 499,999	At Maturity	1.1857	1.2115	1.2110
	TDR 6 Months Tier-wise - 500,000 to 999,999	At Maturity	1.1925	1.2184	1.2194
	TDR 6 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.1998	1.2256	1.2264
	TDR 6 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.2069	1.2329	1.2337
	TDR 6 Months Tier-wise - 10 M to 24,999,999	At Maturity	1.2140	1.2402	1.2410
	TDR 6 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.2212	1.2475	1.2483
	TDR 6 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.2283	1.2548	1.2556
	TDR 6 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.2355	1.2621	1.2629
	TDR 6 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.2426	1.2694	1.2702
	TDR 6 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.2497	1.2767	1.2775
	TDR 6 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.3212	1.1673	1.1680
	TDR 6 Months Tier-wise - 500 M & above	At Maturity	1.3283	1.0578	1.0585
	1 Year TDR	TDR 1 Year Tier-wise - 100,000 to 499,999	At Maturity	1.2854	1.3130
TDR 1 Year Tier-wise - 500,000 to 999,999		At Maturity	1.2926	1.3205	1.3213
TDR 1 Year Tier-wise - 1,000,000 to 4,999,999		At Maturity	1.2997	1.3278	1.3286
TDR 1 Year Tier-wise - 5,000,000 to 9,999,999		At Maturity	1.3069	1.3351	1.3359
TDR 1 Year Tier-wise - 10 M to 24,999,999		At Maturity	1.3140	1.3424	1.3432
TDR 1 Year Tier-wise - 25 M to 49,999,999		At Maturity	1.3212	1.3497	1.3505
TDR 1 Year Tier-wise - 50 M to 74,999,999		At Maturity	1.3283	1.3570	1.3578
TDR 1 Year Tier-wise - 75 M to 99,999,999		At Maturity	1.3426	1.3716	1.3724
TDR 1 Year Tier-wise - 100 M to 149,999,999		At Maturity	1.3497	1.3789	1.3797
TDR 1 Year Tier-wise - 150 M to 199,999,999		At Maturity	1.3569	1.3861	1.3870
TDR 1 Year Tier-wise - 200 M to 499,999,999		At Maturity	1.3583	1.3643	1.3651
TDR 1 Year Tier-wise - 500 M & above		At Maturity	1.3597	1.3497	1.3505
2 Years TDR	TDR 2 Year Tier-wise - 100,000 to 499,999	At Maturity	1.2988	1.3293	1.3280
	TDR 2 Year Tier-wise - 500,000 to 999,999	At Maturity	1.3064	1.3360	1.3354
	TDR 2 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.3133	1.3418	1.3425
	TDR 2 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.3212	1.3498	1.3505
	TDR 2 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.3284	1.3570	1.3579
	TDR 2 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.3355	1.3643	1.3651
	TDR 2 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.3426	1.3715	1.3724
	TDR 2 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.3569	1.3861	1.3870
	TDR 2 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.3640	1.3934	1.3943
	TDR 2 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.3711	1.4007	1.4016
	TDR 2 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.3726	1.3789	1.3797
	TDR 2 Year Tier-wise - 500 M & above	At Maturity	1.3740	1.3643	1.3651
3 Years TDR	TDR 3 Year Tier-wise - 100,000 to 499,999	At Maturity	1.3138	1.3423	1.3434
	TDR 3 Year Tier-wise - 500,000 to 999,999	At Maturity	1.3209	1.3488	1.3519
	TDR 3 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.3283	1.3570	1.3578
	TDR 3 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.3354	1.3643	1.3650
	TDR 3 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.3425	1.3715	1.3724
	TDR 3 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.3497	1.3789	1.3797
	TDR 3 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.3569	1.3862	1.3870
	TDR 3 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.3711	1.4007	1.4016
	TDR 3 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.3783	1.4080	1.4089
	TDR 3 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.3854	1.4153	1.4162
TDR 3 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.3869	1.3934	1.3943	
TDR 3 Year Tier-wise - 500 M & above	At Maturity	1.3883	1.3788	1.3797	

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

ISLAMIC DEPOSIT PRODUCTS		OCTOBER 2014	SEPTEMBER 2014	AUGUST 2014
	PROFIT SHARING RATIO			
	Share of Mudarib	35%	35%	35%
Share of Rabbul Maal	65%	65%	65%	

<b>FALAH TERM DEPOSIT CERTIFICATES - 3 YEARS</b>		Monthly	1.2997	1.3278	1.3286
5 Year TDR	TDR 5 Year Tier-wise - 100,000 to 499,999	At Maturity	1.3296	1.3575	1.3592
	TDR 5 Year Tier-wise - 500,000 to 999,999	At Maturity	1.3357	1.3651	1.3654
	TDR 5 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.3428	1.3714	1.3726
	TDR 5 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.3497	1.3790	1.3797
	TDR 5 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.3565	1.3861	1.3867
	TDR 5 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.3640	1.3934	1.3943
	TDR 5 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.3712	1.4007	1.4016
	TDR 5 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.3854	1.4153	1.4162
	TDR 5 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.3926	1.4226	1.4235
	TDR 5 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.3997	1.4299	1.4308
	TDR 5 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.4011	1.4080	1.4089
	TDR 5 Year Tier-wise - 500 M & above	At Maturity	1.4026	1.3934	1.3943
	Falaha 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.2568	1.2840
TDR Falah 1Y Mahana Munafa Tierwise 500,000 to 999,999		Monthly	1.2640	1.2913	1.2921
TDR Falah 1Y Mahana Munafa Tierwise 1,000,000-4,999		Monthly	1.2712	1.2986	1.2994
TDR Falah 1Y Mahana Munafa Tierwise 5,000,000-9,999		Monthly	1.2783	1.3059	1.3067
TDR Falah 1Y Mahana Munafa Tierwise 10M-24,999,999		Monthly	1.2855	1.3132	1.3140
TDR Falah 1Y Mahana Munafa Tierwise 25M-49,999,999		Monthly	1.2926	1.3205	1.3213
TDR Falah 1Y Mahana Munafa Tierwise 50M-74,999,999		Monthly	1.2997	1.3278	1.3286
TDR Falah 1Y Mahana Munafa Tierwise 75M-99,999,999		Monthly	1.3140	1.3424	1.3432
TDR Falah 1Y Mahana Munafa Tierwise 100M-149,999,99		Monthly	1.3212	1.3497	1.3505
TDR Falah 1Y Mahana Munafa Tierwise 150M-199,999,99		Monthly	1.3283	1.3570	1.3578
TDR Falah 1Y Mahana Munafa Tierwise 200M-499,999,99		Monthly	1.3297	1.3351	1.3359
TDR Falah 1Y Mahana Munafa Tierwise 500 M & above		Monthly	1.3312	1.3205	1.3213
Falaha 5 Years Mahana Munafa TDR		TDR Falah 5Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.2998	1.3279
	TDR Falah 5Y Mahana Munafa Tierwise 500,000-999,999	Monthly	1.3069	1.3349	1.3359
	TDR Falah 5Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	1.3140	1.3424	1.3432
	TDR Falah 5Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	1.3212	1.3498	1.3505
	TDR Falah 5Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.3284	1.3570	1.3578
	TDR Falah 5Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.3354	1.3643	1.3651
	TDR Falah 5Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.3426	1.3715	1.3724
	TDR Falah 5Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.3568	1.3861	1.3870
	TDR Falah 5Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.3640	1.3934	1.3943
	TDR Falah 5Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.3711	1.4007	1.4016
	TDR Falah 5Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.3726	1.3789	1.3797
	TDR Falah 5Y Mahana Munafa Tierwise 500M & ABOVE	Monthly	1.3740	1.3643	1.3651

# Bank Alfalah Limited

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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 OCTOBER 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.

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

ISLAMIC DEPOSIT PRODUCTS	OCTOBER 2014			SEPTEMBER 2014			AUGUST 2014		
	PROFIT SHARING RATIO								
USD	USD								
	Share of Mudarib	50%		50%		50%		40%	
	Rabb ul Maal	50%		50%		50%		60%	
GBP	GBP								
	Share of Mudarib	40%		40%		40%		40%	
	Rabb ul Maal	60%		60%		60%		60%	
EURO	EURO								
	Share of Mudarib	40%		40%		40%		40%	
	Rabb ul Maal	60%		60%		60%		60%	

ALFALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
Saving Deposit USD F.E.25	Semi Annually	0.9536	0.9583	0.9539
Saving Deposit GBP F.E.25	Semi Annually	0.9666	0.9663	0.9691
Saving Deposit EURO F.E.25	Semi Annually	0.9887	0.9883	0.9877

ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	1.0172	1.0222	1.0174
Fixed Deposits USD F.E.25 3 Months	At Maturity	1.1443	1.1499	1.1447
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.2714	1.2779	1.2718
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.5258	1.5334	1.5262
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	1.1588	1.1613	1.1638
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.3567	1.3543	1.3802
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.5479	1.5519	1.5519
Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.7300	1.7400	1.7345
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.1564	1.1544	1.1551
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.3194	1.3227	1.3179
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.4746	1.4831	1.4729
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.6299	1.6434	1.6280