

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **NOVEMBER 2013** which will be 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	PLS Ratio	
	Share of Mudarib	Rabb ul Maal
	35%	65%

ALFALAH SAVINGS DEPOSITS

	Payment Frequency	Weightage	
Saving Musharikah	Saving Musharikah 0 to 9,999.99	Monthly	0.6620
	Saving Musharikah 10 K to 99,999.99	Monthly	0.6689
	Saving Musharikah 100 K to 499,999.99	Monthly	0.6755
	Saving Musharikah 500 K to 999,999.99	Monthly	0.6887
	Saving Musharikah 1 M to 4,999,999.99	Monthly	0.7020
	Saving Musharikah 5 M to 9,999,999.99	Monthly	0.7152
	Saving Musharikah 10 M to 24,999,999.99	Monthly	0.7285
	Saving Musharikah 25 M to 49,999,999.99	Monthly	0.7682
	Saving Musharikah 50 M to 99,999,999.99	Monthly	0.7947
	Saving Musharikah 100 M & 499,999,999.99	Monthly	0.9139
	Saving Musharikah 500 M & Above	Monthly	1.1126
FALAH MAHANA AMDANI	Monthly	0.9867	
FALAH CLASSIC SAVINGS ACCOUNT	Six Monthly	0.7086	
Falalah Business Account	Falah Business Account - 100 to 999,999	Monthly	0.6755
	Falah Business Account - 1,000,000 to 4,999,999	Monthly	0.6887
	Falah Business Account - 5,000,000 to 9,999,999	Monthly	0.7020
	Falah Business Account - 10 M to 24,999,999	Monthly	0.7152
	Falah Business Account - 25 M to 49,999,999	Monthly	0.7417
	Falah Business Account - 50 M to 99,999,999	Monthly	0.7814
	Falah Business Account - 100 M to 149,999,999	Monthly	0.9934
	Falah Business Account - 150 M to 199,999,999	Monthly	1.0199
	Falah Business Account - 200 M to 499,999,999	Monthly	1.0463
	Falah Business Account - 500 M to Above	Monthly	1.2053

OTHER REMUNERATIVE

Falah Margin Accounts	Monthly	0.0066
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ALFALAH TERM DEPOSITS

	Payment Frequency	Weightage		
Seven-Days Notice Period Deposit	At Maturity	0.8212		
Thirty-Days Notice Period Deposit	At Maturity	0.8939		
Falalah One Month TDR	Falah One Month Term Deposit (100K TO 499.99K)	At Maturity	0.7641	
	Falah One Month Term Deposit (500K TO 999.99K)	At Maturity	0.7848	
	Falah One Month Term Deposit (1M TO 4.99M)	At Maturity	0.9601	
	Falah One Month Term Deposit (5M TO 9.99M)	At Maturity	0.9644	
	Falah One Month Term Deposit (10M TO 24.99M)	At Maturity	0.9801	
	Falah One Month Term Deposit (25M TO 49.99M)	At Maturity	0.9934	
	Falah One Month Term Deposit (50M TO 74.99M)	At Maturity	1.0066	
	Falah One Month Term Deposit (75M TO 99.99M)	At Maturity	1.0331	
	Falah One Month Term Deposit (100M TO 149.99M)	At Maturity	1.0728	
	Falah One Month Term Deposit (150M TO 199.99M)	At Maturity	1.1324	
	Falah One Month Term Deposit (200M TO 499.99M)	At Maturity	1.1457	
	Falah One Month Term Deposit (500M & ABOVE)	At Maturity	1.1987	
	TDR	TDR 3 Months Tier-wise - 100,000 to 499,999	At Maturity	0.7741
		TDR 3 Months Tier-wise - 500,000 to 999,999	At Maturity	0.7950
TDR 3 Months Tier-wise - 1,000,000 to 4,999,999		At Maturity	0.9669	
TDR 3 Months Tier-wise - 5,000,000 to 9,999,999		At Maturity	0.9801	
TDR 3 Months Tier-wise - 10 M to 24,999,999		At Maturity	0.9934	

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	Share of Mudarib	Rabb ul Maal
	35%	65%

3 Months TDR	TDR 3 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.0066
	TDR 3 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.0199
	TDR 3 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.0463
	TDR 3 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.0861
	TDR 3 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.1523
	TDR 3 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.1722
	TDR 3 Months Tier-wise - 500 M & above	At Maturity	1.2185
6 Months TDR	TDR 6 Months Tier-wise - 100,000 to 499,999	At Maturity	0.7943
	TDR 6 Months Tier-wise - 500,000 to 999,999	At Maturity	0.8083
	TDR 6 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	0.9801
	TDR 6 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	0.9934
	TDR 6 Months Tier-wise - 10 M to 24,999,999	At Maturity	1.0066
	TDR 6 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.0198
	TDR 6 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.0331
	TDR 6 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.0596
	TDR 6 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.1126
	TDR 6 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.1589
	TDR 6 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.1854
	TDR 6 Months Tier-wise - 500 M & above	At Maturity	1.2318
	1 Year TDR	TDR 1 Year Tier-wise - 100,000 to 499,999	At Maturity
TDR 1 Year Tier-wise - 500,000 to 999,999		At Maturity	0.8875
TDR 1 Year Tier-wise - 1,000,000 to 4,999,999		At Maturity	0.9934
TDR 1 Year Tier-wise - 5,000,000 to 9,999,999		At Maturity	1.0199
TDR 1 Year Tier-wise - 10 M to 24,999,999		At Maturity	1.0331
TDR 1 Year Tier-wise - 25 M to 49,999,999		At Maturity	1.0464
TDR 1 Year Tier-wise - 50 M to 74,999,999		At Maturity	1.0861
TDR 1 Year Tier-wise - 75 M to 99,999,999		At Maturity	1.1258
TDR 1 Year Tier-wise - 100 M to 149,999,999		At Maturity	1.1391
TDR 1 Year Tier-wise - 150 M to 199,999,999		At Maturity	1.1722
TDR 1 Year Tier-wise - 200 M to 499,999,999		At Maturity	1.1987
TDR 1 Year Tier-wise - 500 M & above		At Maturity	1.2450
2 Years TDR		TDR 2 Year Tier-wise - 100,000 to 499,999	At Maturity
	TDR 2 Year Tier-wise - 500,000 to 999,999	At Maturity	0.8949
	TDR 2 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.0059
	TDR 2 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.0330
	TDR 2 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.0464
	TDR 2 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.0596
	TDR 2 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.0993
	TDR 2 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.1391
	TDR 2 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.1523
	TDR 2 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.1854
	TDR 2 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2119
	TDR 2 Year Tier-wise - 500 M & above	At Maturity	1.2649
	3 Years TDR	TDR 3 Year Tier-wise - 100,000 to 499,999	At Maturity
TDR 3 Year Tier-wise - 500,000 to 999,999		At Maturity	0.9012
TDR 3 Year Tier-wise - 1,000,000 to 4,999,999		At Maturity	1.0197
TDR 3 Year Tier-wise - 5,000,000 to 9,999,999		At Maturity	1.0462
TDR 3 Year Tier-wise - 10 M to 24,999,999		At Maturity	1.0597
TDR 3 Year Tier-wise - 25 M to 49,999,999		At Maturity	1.0728
TDR 3 Year Tier-wise - 50 M to 74,999,999		At Maturity	1.1126
TDR 3 Year Tier-wise - 75 M to 99,999,999		At Maturity	1.1523
TDR 3 Year Tier-wise - 100 M to 149,999,999		At Maturity	1.1655
TDR 3 Year Tier-wise - 150 M to 199,999,999		At Maturity	1.1987
TDR 3 Year Tier-wise - 200 M to 499,999,999		At Maturity	1.2251

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		Share of Mudarib	Rabb ul Maal	
		35%	65%	
	TDR 3 Year Tier-wise - 500 M & above	At Maturity	1.2781	
	FALAH TERM DEPOSIT CERTIFICATES - 3 YEARS	Monthly	1.1920	
5 Years TDR	TDR 5 Year Tier-wise - 100,000 to 499,999	At Maturity	1.2044	
	TDR 5 Year Tier-wise - 500,000 to 999,999	At Maturity	1.2114	
	TDR 5 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.2186	
	TDR 5 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.2253	
	TDR 5 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.2321	
	TDR 5 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.2384	
	TDR 5 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.2450	
	TDR 5 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.2516	
	TDR 5 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.2583	
	TDR 5 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2649	
	TDR 5 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2715	
	TDR 5 Year Tier-wise - 500 M & above	At Maturity	1.3046	
	Falah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	0.8343
		TDR Falah 1Y Mahana Munafa Tierwise 500,000 to 999,999	Monthly	0.8613
TDR Falah 1Y Mahana Munafa Tierwise 1,000,000-4,999		Monthly	0.9404	
TDR Falah 1Y Mahana Munafa Tierwise 5,000,000-9,999		Monthly	0.9801	
TDR Falah 1Y Mahana Munafa Tierwise 10M-24,999,999		Monthly	1.0066	
TDR Falah 1Y Mahana Munafa Tierwise 25M-49,999,999		Monthly	1.0199	
TDR Falah 1Y Mahana Munafa Tierwise 50M-74,999,999		Monthly	1.0596	
TDR Falah 1Y Mahana Munafa Tierwise 75M-99,999,999		Monthly	1.0993	
TDR Falah 1Y Mahana Munafa Tierwise 100M-149,999,99		Monthly	1.1126	
TDR Falah 1Y Mahana Munafa Tierwise 150M-199,999,99		Monthly	1.1589	
TDR Falah 1Y Mahana Munafa Tierwise 200M-499,999,99		Monthly	1.1854	
TDR Falah 1Y Mahana Munafa Tierwise 500 M & above	Monthly	1.2318		
Falah 5 Years Mahana Munafa TDR	TDR Falah 5Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.0575	
	TDR Falah 5Y Mahana Munafa Tierwise 500,000-999,999	Monthly	1.0873	
	TDR Falah 5Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	1.0992	
	TDR Falah 5Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	1.1125	
	TDR Falah 5Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.1258	
	TDR Falah 5Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.1390	
	TDR Falah 5Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.1523	
	TDR Falah 5Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.1656	
	TDR Falah 5Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.1788	
	TDR Falah 5Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.1920	
	TDR Falah 5Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.2119	
TDR Falah 5Y Mahana Munafa Tierwise 500M & ABOVE	Monthly	1.2583		


