

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 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	0.6684
	Saving Musharikah 10 K to 99,999.99	Monthly	0.6741
	Saving Musharikah 100 K to 499,999.99	Monthly	0.6808
	Saving Musharikah 500 K to 999,999.99	Monthly	0.6943
	Saving Musharikah 1 M to 4,999,999.99	Monthly	0.7078
	Saving Musharikah 5 M to 9,999,999.99	Monthly	0.7213
	Saving Musharikah 10 M to 24,999,999.99	Monthly	0.7347
	Saving Musharikah 25 M to 49,999,999.99	Monthly	0.7752
	Saving Musharikah 50 M to 99,999,999.99	Monthly	0.8022
	Saving Musharikah 100 M & Above	Monthly	0.9235
FALAH MAHANA AMDANI	Monthly	0.9909	
FALAH CLASSIC SAVINGS ACCOUNT	Six Monthly	0.7145	
Falalah Business Account	Falah Business Account - 100 to 999,999	Monthly	0.6808
	Falah Business Account - 1,000,000 to 4,999,999	Monthly	0.6943
	Falah Business Account - 5,000,000 to 9,999,999	Monthly	0.7078
	Falah Business Account - 10 M to 24,999,999	Monthly	0.7213
	Falah Business Account - 25 M to 49,999,999	Monthly	0.7482
	Falah Business Account - 50 M to 99,999,999	Monthly	0.7887
	Falah Business Account - 100 M to 149,999,999	Monthly	0.9976
	Falah Business Account - 150 M to 199,999,999	Monthly	1.0246
	Falah Business Account - 200 M to 499,999,999	Monthly	1.0516
	Falah Business Account - 500 M to Above	Monthly	1.1999

OTHER REMUNERATIVE

Falah Margin Accounts	Monthly	0.0067
-----------------------	---------	--------

ALFALAH TERM DEPOSITS

	Payment Frequency	Weightage	
Seven-Days Notice Period Deposit	At Maturity	0.8318	
Thirty-Days Notice Period Deposit	At Maturity	0.9033	
Falalah One Month TDR	Falah One Month Term Deposit (100K TO 499.99K)	At Maturity	0.7729
	Falah One Month Term Deposit (500K TO 999.99K)	At Maturity	0.7888
	Falah One Month Term Deposit (1M TO 4.99M)	At Maturity	0.9708
	Falah One Month Term Deposit (5M TO 9.99M)	At Maturity	0.9745
	Falah One Month Term Deposit (10M TO 24.99M)	At Maturity	0.9909
	Falah One Month Term Deposit (25M TO 49.99M)	At Maturity	1.0044
	Falah One Month Term Deposit (50M TO 74.99M)	At Maturity	1.0179
	Falah One Month Term Deposit (75M TO 99.99M)	At Maturity	1.0448
	Falah One Month Term Deposit (100M TO 149.99M)	At Maturity	1.0853
	Falah One Month Term Deposit (150M TO 199.99M)	At Maturity	1.1459
	Falah One Month Term Deposit (200M TO 499.99M)	At Maturity	1.1594
	Falah One Month Term Deposit (500M & ABOVE)	At Maturity	1.2133
	this TDR	TDR 3 Months Tier-wise - 100,000 to 499,999	At Maturity
TDR 3 Months Tier-wise - 500,000 to 999,999		At Maturity	0.8016
TDR 3 Months Tier-wise - 1,000,000 to 4,999,999		At Maturity	0.9774
TDR 3 Months Tier-wise - 5,000,000 to 9,999,999		At Maturity	0.9909
TDR 3 Months Tier-wise - 10 M to 24,999,999		At Maturity	1.0044
TDR 3 Months Tier-wise - 25 M to 49,999,999		At Maturity	1.0179

Page 1

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 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%	
3 Months	TDR 3 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.0313	
	TDR 3 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.0583	
	TDR 3 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.0988	
	TDR 3 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.1662	
	TDR 3 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.1864	
	TDR 3 Months Tier-wise - 500 M & above	At Maturity	1.2336	
6 Months TDR	TDR 6 Months Tier-wise - 100,000 to 499,999	At Maturity	0.8029	
	TDR 6 Months Tier-wise - 500,000 to 999,999	At Maturity	0.8152	
	TDR 6 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	0.9910	
	TDR 6 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.0044	
	TDR 6 Months Tier-wise - 10 M to 24,999,999	At Maturity	1.0179	
	TDR 6 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.0314	
	TDR 6 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.0448	
	TDR 6 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.0718	
	TDR 6 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.1257	
	TDR 6 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.1729	
	TDR 6 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.1999	
	TDR 6 Months Tier-wise - 500 M & above	At Maturity	1.2471	
	1 Year TDR	TDR 1 Year Tier-wise - 100,000 to 499,999	At Maturity	0.8693
		TDR 1 Year Tier-wise - 500,000 to 999,999	At Maturity	0.8967
TDR 1 Year Tier-wise - 1,000,000 to 4,999,999		At Maturity	1.0044	
TDR 1 Year Tier-wise - 5,000,000 to 9,999,999		At Maturity	1.0313	
TDR 1 Year Tier-wise - 10 M to 24,999,999		At Maturity	1.0448	
TDR 1 Year Tier-wise - 25 M to 49,999,999		At Maturity	1.0583	
TDR 1 Year Tier-wise - 50 M to 74,999,999		At Maturity	1.0987	
TDR 1 Year Tier-wise - 75 M to 99,999,999		At Maturity	1.1392	
TDR 1 Year Tier-wise - 100 M to 149,999,999		At Maturity	1.1527	
TDR 1 Year Tier-wise - 150 M to 199,999,999		At Maturity	1.1864	
TDR 1 Year Tier-wise - 200 M to 499,999,999		At Maturity	1.2133	
TDR 1 Year Tier-wise - 500 M & above		At Maturity	1.2605	
2 Years TDR	TDR 2 Year Tier-wise - 100,000 to 499,999	At Maturity	0.8754	
	TDR 2 Year Tier-wise - 500,000 to 999,999	At Maturity	0.9035	
	TDR 2 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.0184	
	TDR 2 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.0448	
	TDR 2 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.0584	
	TDR 2 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.0718	
	TDR 2 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.1122	
	TDR 2 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.1527	
	TDR 2 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.1662	
	TDR 2 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.1999	
	TDR 2 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2268	
	TDR 2 Year Tier-wise - 500 M & above	At Maturity	1.2740	
3 Years TDR	TDR 3 Year Tier-wise - 100,000 to 499,999	At Maturity	0.8843	
	TDR 3 Year Tier-wise - 500,000 to 999,999	At Maturity	0.9093	
	TDR 3 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.0318	
	TDR 3 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.0582	
	TDR 3 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.0718	
	TDR 3 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.0853	
	TDR 3 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.1257	
	TDR 3 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.1661	
	TDR 3 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.1796	
	TDR 3 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2133	
	TDR 3 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2403	
	TDR 3 Year Tier-wise - 500 M & above	At Maturity	1.2875	

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 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%

	FALAH TERM DEPOSIT CERTIFICATES - 3 YEARS	Monthly	1.2066
5 Years TDR	TDR 5 Year Tier-wise - 100,000 to 499,999	At Maturity	1.2193
	TDR 5 Year Tier-wise - 500,000 to 999,999	At Maturity	1.2261
	TDR 5 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.2334
	TDR 5 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.2402
	TDR 5 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.2476
	TDR 5 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.2538
	TDR 5 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.2605
	TDR 5 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.2673
	TDR 5 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.2740
	TDR 5 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2808
	TDR 5 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2875
	TDR 5 Year Tier-wise - 500 M & above	At Maturity	1.3145
	Falah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly
TDR Falah 1Y Mahana Munafa Tierwise 500,000 to 999,999		Monthly	0.8699
TDR Falah 1Y Mahana Munafa Tierwise 1,000,000-4,999		Monthly	0.9505
TDR Falah 1Y Mahana Munafa Tierwise 5,000,000-9,999		Monthly	0.9909
TDR Falah 1Y Mahana Munafa Tierwise 10M-24,999,999		Monthly	1.0179
TDR Falah 1Y Mahana Munafa Tierwise 25M-49,999,999		Monthly	1.0313
TDR Falah 1Y Mahana Munafa Tierwise 50M-74,999,999		Monthly	1.0718
TDR Falah 1Y Mahana Munafa Tierwise 75M-99,999,999		Monthly	1.1122
TDR Falah 1Y Mahana Munafa Tierwise 100M-149,999,99		Monthly	1.1257
TDR Falah 1Y Mahana Munafa Tierwise 150M-199,999,99		Monthly	1.1729
TDR Falah 1Y Mahana Munafa Tierwise 200M-499,999,99		Monthly	1.1999
TDR Falah 1Y Mahana Munafa Tierwise 500 M & above	Monthly	1.2470	
Falah 5 Years Mahana Munafa TDR	TDR Falah 5Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.0810
	TDR Falah 5Y Mahana Munafa Tierwise 500,000-999,999	Monthly	1.0985
	TDR Falah 5Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	1.1125
	TDR Falah 5Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	1.1259
	TDR Falah 5Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.1392
	TDR Falah 5Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.1527
	TDR Falah 5Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.1661
	TDR Falah 5Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.1796
	TDR Falah 5Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.1931
	TDR Falah 5Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.2066
	TDR Falah 5Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.2268
TDR Falah 5Y Mahana Munafa Tierwise 500M & ABOVE	Monthly	1.2740	