

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **SEPTEMBER 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	0.6655
	Saving Musharikah 10 K to 99,999.99	Monthly	0.6746
	Saving Musharikah 100 K to 499,999.99	Monthly	0.6815
	Saving Musharikah 500 K to 999,999.99	Monthly	0.6951
	Saving Musharikah 1 M to 4,999,999.99	Monthly	0.7087
	Saving Musharikah 5 M to 9,999,999.99	Monthly	0.7223
	Saving Musharikah 10 M to 24,999,999.99	Monthly	0.7360
	Saving Musharikah 25 M to 49,999,999.99	Monthly	0.7769
	Saving Musharikah 50 M to 99,999,999.99	Monthly	0.8041
	Saving Musharikah 100 M & Above	Monthly	0.9268
FALAH MAHANA AMDANI	Monthly	0.9949	
FALAH CLASSIC SAVINGS ACCOUNT	Six Monthly	0.7155	
Falah Business Account	Falah Business Account - 100 to 999,999	Monthly	0.6815
	Falah Business Account - 1,000,000 to 4,999,999	Monthly	0.6951
	Falah Business Account - 5,000,000 to 9,999,999	Monthly	0.7087
	Falah Business Account - 10 M to 24,999,999	Monthly	0.7223
	Falah Business Account - 25 M to 49,999,999	Monthly	0.7496
	Falah Business Account - 50 M to 99,999,999	Monthly	0.7905
	Falah Business Account - 100 M to 149,999,999	Monthly	0.8859
	Falah Business Account - 150 M to 199,999,999	Monthly	0.8995
	Falah Business Account - 200 M to 499,999,999	Monthly	0.9268
	Falah Business Account - 500 M to Above	Monthly	1.1925

OTHER REMUNERATIVE

Falah Margin Accounts	Monthly	0.0068
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ALFALAH TERM DEPOSITS

	Payment Frequency	Weightage	
Seven-Days Notice Period Deposit	At Maturity	0.8313	
Thirty-Days Notice Period Deposit	At Maturity	0.9063	
Falah One Month TDR	Falah One Month Term Deposit (100K TO 499.99K)	At Maturity	0.7749
	Falah One Month Term Deposit (500K TO 999.99K)	At Maturity	0.7899
	Falah One Month Term Deposit (1M TO 4.99M)	At Maturity	0.9750
	Falah One Month Term Deposit (5M TO 9.99M)	At Maturity	0.9796
	Falah One Month Term Deposit (10M TO 24.99M)	At Maturity	0.9950
	Falah One Month Term Deposit (25M TO 49.99M)	At Maturity	1.0086
	Falah One Month Term Deposit (50M TO 74.99M)	At Maturity	1.0222
	Falah One Month Term Deposit (75M TO 99.99M)	At Maturity	1.0495
	Falah One Month Term Deposit (100M TO 149.99M)	At Maturity	1.0903
	Falah One Month Term Deposit (150M TO 199.99M)	At Maturity	1.1517
	Falah One Month Term Deposit (200M TO 499.99M)	At Maturity	1.1653
	Falah One Month Term Deposit (500M & ABOVE)	At Maturity	1.2198
	TDR 3 Months Tier-wise - 100,000 to 499,999	At Maturity	0.7966

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ISLAMIC DEPOSIT PRODUCTS		PLS Ratio	
		Share of Mudarib 35%	Rabb ul Maal 65%
3 Months TDR	TDR 3 Months Tier-wise - 500,000 to 999,999	At Maturity	0.8045
	TDR 3 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	0.9813
	TDR 3 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	0.9949
	TDR 3 Months Tier-wise - 10 M to 24,999,999	At Maturity	1.0085
	TDR 3 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.0222
	TDR 3 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.0358
	TDR 3 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.0631
	TDR 3 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.1040
	TDR 3 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.1721
	TDR 3 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.1925
	TDR 3 Months Tier-wise - 500 M & above	At Maturity	1.2402
	6 Months TDR	TDR 6 Months Tier-wise - 100,000 to 499,999	At Maturity
TDR 6 Months Tier-wise - 500,000 to 999,999		At Maturity	0.8170
TDR 6 Months Tier-wise - 1,000,000 to 4,999,999		At Maturity	0.9948
TDR 6 Months Tier-wise - 5,000,000 to 9,999,999		At Maturity	1.0085
TDR 6 Months Tier-wise - 10 M to 24,999,999		At Maturity	1.0222
TDR 6 Months Tier-wise - 25 M to 49,999,999		At Maturity	1.0358
TDR 6 Months Tier-wise - 50 M to 74,999,999		At Maturity	1.0494
TDR 6 Months Tier-wise - 75 M to 99,999,999		At Maturity	1.0767
TDR 6 Months Tier-wise - 100 M to 149,999,999		At Maturity	1.1312
TDR 6 Months Tier-wise - 150 M to 199,999,999		At Maturity	1.1789
TDR 6 Months Tier-wise - 200 M to 499,999,999		At Maturity	1.2062
TDR 6 Months Tier-wise - 500 M & above		At Maturity	1.2539
1 Year TDR	TDR 1 Year Tier-wise - 100,000 to 499,999	At Maturity	0.8723
	TDR 1 Year Tier-wise - 500,000 to 999,999	At Maturity	0.8994
	TDR 1 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.0086
	TDR 1 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.0358
	TDR 1 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.0494
	TDR 1 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.0631
	TDR 1 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.1040
	TDR 1 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.1448
	TDR 1 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.1585
	TDR 1 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.1925
	TDR 1 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2198
	TDR 1 Year Tier-wise - 500 M & above	At Maturity	1.2675
2 Years TDR	TDR 2 Year Tier-wise - 100,000 to 499,999	At Maturity	0.8787
	TDR 2 Year Tier-wise - 500,000 to 999,999	At Maturity	0.9066
	TDR 2 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.0222
	TDR 2 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.0495
	TDR 2 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.0631
	TDR 2 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.0767
	TDR 2 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.1176
	TDR 2 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.1585
	TDR 2 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.1721
	TDR 2 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2062
	TDR 2 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2334
	TDR 2 Year Tier-wise - 500 M & above	At Maturity	1.2811
3 Year TDR	TDR 3 Year Tier-wise - 100,000 to 499,999	At Maturity	0.8865
	TDR 3 Year Tier-wise - 500,000 to 999,999	At Maturity	0.9144
	TDR 3 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.0364

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ISLAMIC DEPOSIT PRODUCTS		PLS Ratio	
		Share of Mudarib 35%	Rabb ul Maal 65%
3 Years TDR	TDR 3 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.0631
	TDR 3 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.0768
	TDR 3 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.0903
	TDR 3 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.1312
	TDR 3 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.1721
	TDR 3 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.1857
	TDR 3 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2198
	TDR 3 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2471
	TDR 3 Year Tier-wise - 500 M & above	At Maturity	1.2948
FALAH TERM DEPOSIT CERTIFICATES - 3 YEARS		Monthly	1.2130
5 Years TDR	TDR 5 Year Tier-wise - 100,000 to 499,999	At Maturity	1.2279
	TDR 5 Year Tier-wise - 500,000 to 999,999	At Maturity	1.2332
	TDR 5 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.2402
	TDR 5 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.2470
	TDR 5 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.2544
	TDR 5 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.2607
	TDR 5 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.2675
	TDR 5 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.2743
	TDR 5 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.2811
	TDR 5 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2879
	TDR 5 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2948
	TDR 5 Year Tier-wise - 500 M & above	At Maturity	1.3220
	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	0.8722
TDR Falah 1Y Mahana Munafa Tierwise 1,000,000-4,999		Monthly	0.9540
TDR Falah 1Y Mahana Munafa Tierwise 5,000,000-9,999		Monthly	0.9949
TDR Falah 1Y Mahana Munafa Tierwise 10M-24,999,999		Monthly	1.0222
TDR Falah 1Y Mahana Munafa Tierwise 25M-49,999,999		Monthly	1.0358
TDR Falah 1Y Mahana Munafa Tierwise 50M-74,999,999		Monthly	1.0767
TDR Falah 1Y Mahana Munafa Tierwise 75M-99,999,999		Monthly	1.1176
TDR Falah 1Y Mahana Munafa Tierwise 100M-149,999,99		Monthly	1.1312
TDR Falah 1Y Mahana Munafa Tierwise 150M-199,999,99		Monthly	1.1789
TDR Falah 1Y Mahana Munafa Tierwise 200M-499,999,99		Monthly	1.2062
TDR Falah 1Y Mahana Munafa Tierwise 500 M & above		Monthly	1.2539
Falah 5 Years Mahana Munafa TDR	TDR Falah 5Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.0864
	TDR Falah 5Y Mahana Munafa Tierwise 500,000-999,999	Monthly	1.1045
	TDR Falah 5Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	1.1173
	TDR Falah 5Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	1.1313
	TDR Falah 5Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.1448
	TDR Falah 5Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.1585
	TDR Falah 5Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.1721
	TDR Falah 5Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.1857
	TDR Falah 5Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.1994
	TDR Falah 5Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.2130
	TDR Falah 5Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.2334
	TDR Falah 5Y Mahana Munafa Tierwise 500M & ABOVE	Monthly	1.2811