

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

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for JANUARY 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 Mudarabah model.

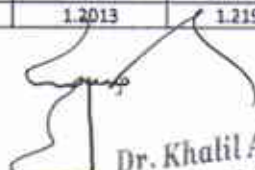
The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

| ISLAMIC DEPOSIT PRODUCTS | JANUARY 2015         | DECEMBER 2014 | NOVEMBER 2014 |
|--------------------------|----------------------|---------------|---------------|
|                          | PROFIT SHARING RATIO |               |               |
|                          | Share of Mudarib     | 35%           | 35%           |
| Share of Rabbul Maal     | 65%                  | 65%           | 65%           |

| ALFALAH SAVINGS DEPOSITS                               | Payment Frequency | Weightage | Weightage | Weightage |
|--|-------------------|-----------|-----------|-----------|
| <b>Saving Musharikah 0 to 9,999.99</b>                 | Monthly           | 0.6756    | 0.6842    | 0.7058    |
| <b>Saving Musharikah 10 K to 99,999.99</b>             | Monthly           | 0.6785    | 0.6871    | 0.7101    |
| <b>Saving Musharikah 100 K to 499,999.99</b>           | Monthly           | 0.6814    | 0.6900    | 0.7130    |
| <b>Saving Musharikah 500 K to 999,999.99</b>           | Monthly           | 0.6843    | 0.6974    | 0.7159    |
| <b>Saving Musharikah 1 M to 4,999,999.99</b>           | Monthly           | 0.6974    | 0.7032    | 0.7187    |
| <b>Saving Musharikah 5 M to 9,999,999.99</b>           | Monthly           | 0.7105    | 0.7164    | 0.7317    |
| <b>Saving Musharikah 10 M to 24,999,999.99</b>         | Monthly           | 0.7250    | 0.7311    | 0.7462    |
| <b>Saving Musharikah 25 M to 49,999,999.99</b>         | Monthly           | 0.7657    | 0.7721    | 0.7866    |
| <b>Saving Musharikah 50 M to 99,999,999.99</b>         | Monthly           | 0.7933    | 0.7999    | 0.8140    |
| <b>Saving Musharikah 100 M &amp; 499,999,999.99</b>    | Monthly           | 0.8747    | 0.8819    | 0.8948    |
| <b>Saving Musharikah 500 M &amp; Above</b>             | Monthly           | 0.4650    | 0.4761    | 0.4763    |
| <b>Falah Mahana Amdani (1 To 499.99K)</b>              | Monthly           | 0.5449    | 0.5494    | 0.5773    |
| <b>Falah Mahana Amdani ( 500K To 24.99M)</b>           | Monthly           | 1.0389    | 1.0475    | 1.0464    |
| <b>FALAH CLASSIC SAVINGS ACCOUNT</b>                   | Six Monthly       | 0.5855    | 0.7369    | 0.7260    |
| <b>Falah Business Account - 1 to 999,999</b>           | Monthly           | 0.7337    | 0.7399    | 0.7289    |
| <b>Falah Business Account - 1,000,000 to 4,999,999</b> | Monthly           | 0.7410    | 0.7472    | 0.7361    |
| <b>Falah Business Account - 5,000,000 to 9,999,999</b> | Monthly           | 0.7628    | 0.7691    | 0.7577    |
| <b>Falah Business Account - 10 M to 24,999,999</b>     | Monthly           | 0.7991    | 0.8058    | 0.7938    |
| <b>Falah Business Account - 25 M to 49,999,999</b>     | Monthly           | 0.8747    | 0.8819    | 1.0391    |
| <b>Falah Business Account - 50 M to 99,999,999</b>     | Monthly           | 1.0534    | 0.8834    | 1.0536    |
| <b>Falah Business Account - 100 M to 149,999,999</b>   | Monthly           | 1.0607    | 0.8849    | 0.8977    |
| <b>Falah Business Account - 150 M to 199,999,999</b>   | Monthly           | 1.0752    | 0.8863    | 0.9020    |
| <b>Falah Business Account - 200 M to 499,999,999</b>   | Monthly           | 0.8805    | 0.8878    | 0.4835    |
| <b>Falah Business Account - 500 M to Above</b>         | Monthly           | 0.4795    | 0.4835    | 0.4763    |

| OTHER REMUNERATIVE           | Payment Frequency | Weightage | Weightage | Weightage |
|------------------------------|-------------------|-----------|-----------|-----------|
| <b>Falah Margin Accounts</b> | Monthly           | 0.0073    | 0.0073    | 0.0072    |

| ALFALAH TERM DEPOSITS                                  | Payment Frequency | Weightage | Weightage | Weightage |
|--|-------------------|-----------|-----------|-----------|
| <b>Seven-Days Notice Period Deposit</b>                | At Maturity       | 0.7222    | 0.7282    | 0.7413    |
| <b>Thirty-Days Notice Period Deposit</b>               | At Maturity       | 0.9444    | 0.9523    | 0.9396    |
| <b>Falah One Month Term Deposit (100K TO 499.99K)</b>  | At Maturity       | 1.0898    | 1.0989    | 1.1693    |
| <b>Falah One Month Term Deposit (500K TO 999.99K)</b>  | At Maturity       | 1.1260    | 1.1355    | 1.1763    |
| <b>Falah One Month Term Deposit (1M TO 4.99M)</b>      | At Maturity       | 1.1551    | 1.1647    | 1.1835    |
| <b>Falah One Month Term Deposit (5M TO 9.99M)</b>      | At Maturity       | 1.1609    | 1.1706    | 1.1907    |
| <b>Falah One Month Term Deposit (10M TO 24.99M)</b>    | At Maturity       | 1.1624    | 1.1720    | 1.1979    |
| <b>Falah One Month Term Deposit (25M TO 49.99M)</b>    | At Maturity       | 1.1769    | 1.1867    | 1.2051    |
| <b>Falah One Month Term Deposit (50M TO 74.99M)</b>    | At Maturity       | 1.1914    | 1.2013    | 1.2123    |
| <b>Falah One Month Term Deposit (75M TO 99.99M)</b>    | At Maturity       | 1.2059    | 1.2160    | 1.2195    |
| <b>Falah One Month Term Deposit (100M TO 149.99M)</b>  | At Maturity       | 1.2205    | 1.2306    | 1.2268    |
| <b>Falah One Month Term Deposit (150M TO 199.99M)</b>  | At Maturity       | 1.2351    | 1.2453    | 1.2340    |
| <b>Falah One Month Term Deposit (200M TO 499.99M)</b>  | At Maturity       | 1.2699    | 1.2804    | 1.2989    |
| <b>Falah One Month Term Deposit (500M &amp; ABOVE)</b> | At Maturity       | 1.2713    | 1.2819    | 1.3066    |
| <b>TDR 3 Months Tier-wise - 100,000 to 499,999</b>     | At Maturity       | 1.1259    | 1.1136    | 1.1833    |
| <b>TDR 3 Months Tier-wise - 500,000 to 999,999</b>     | At Maturity       | 1.1624    | 1.1503    | 1.1903    |
| <b>TDR 3 Months Tier-wise - 1,000,000 to 4,999,999</b> | At Maturity       | 1.1842    | 1.1794    | 1.1979    |
| <b>TDR 3 Months Tier-wise - 5,000,000 to 9,999,999</b> | At Maturity       | 1.1987    | 1.1852    | 1.2051    |
| <b>TDR 3 Months Tier-wise - 10 M to 24,999,999</b>     | At Maturity       | 1.2205    | 1.1867    | 1.2123    |
| <b>TDR 3 Months Tier-wise - 25 M to 49,999,999</b>     | At Maturity       | 1.2350    | 1.2013    | 1.2195    |

  
**Dr. Khalil Ahmad Aazam**  
 Shariah Advisor  
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The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

| ISLAMIC DEPOSIT PRODUCTS | JANUARY 2015         | DECEMBER 2014 | NOVEMBER 2014 |
|--------------------------|----------------------|---------------|---------------|
|                          | PROFIT SHARING RATIO |               |               |
|                          | Share of Mudarib     | 35%           | 35%           |
| Share of Rabbul Maal     | 65%                  | 65%           | 65%           |

| Term  | Product Description                             | At Maturity                               | JANUARY 2015 | DECEMBER 2014 | NOVEMBER 2014 |        |
|---|---|---|--------------|---------------|---------------|--------|
| 3 Months                                      | TDR 3 Months Tier-wise - 50 M to 74,999,999     | At Maturity                               | 1.2713       | 1.2160        | 1.2268        |        |
|   | TDR 3 Months Tier-wise - 75 M to 99,999,999     | At Maturity                               | 1.2786       | 1.2306        | 1.2340        |        |
|   | TDR 3 Months Tier-wise - 100 M to 149,999,999   | At Maturity                               | 1.2859       | 1.2453        | 1.2412        |        |
|   | TDR 3 Months Tier-wise - 150 M to 199,999,999   | At Maturity                               | 1.2931       | 1.2599        | 1.2484        |        |
|   | TDR 3 Months Tier-wise - 200 M to 499,999,999   | At Maturity                               | 1.3004       | 1.2951        | 1.3134        |        |
|   | TDR 3 Months Tier-wise - 500 M & above          | At Maturity                               | 1.3077       | 1.2966        | 1.3206        |        |
| 6 Months                                      | TDR 6 Months Tier-wise - 100,000 to 499,999     | At Maturity                               | 1.1277       | 1.1283        | 1.1979        |        |
|   | TDR 6 Months Tier-wise - 500,000 to 999,999     | At Maturity                               | 1.1639       | 1.1648        | 1.2051        |        |
|   | TDR 6 Months Tier-wise - 1,000,000 to 4,999,999 | At Maturity                               | 1.1856       | 1.1940        | 1.2123        |        |
|   | TDR 6 Months Tier-wise - 5,000,000 to 9,999,999 | At Maturity                               | 1.2001       | 1.1999        | 1.2195        |        |
|   | TDR 6 Months Tier-wise - 10 M to 24,999,999     | At Maturity                               | 1.2219       | 1.2013        | 1.2268        |        |
|   | TDR 6 Months Tier-wise - 25 M to 49,999,999     | At Maturity                               | 1.2365       | 1.2160        | 1.2340        |        |
|   | TDR 6 Months Tier-wise - 50 M to 74,999,999     | At Maturity                               | 1.2728       | 1.2306        | 1.2412        |        |
|   | TDR 6 Months Tier-wise - 75 M to 99,999,999     | At Maturity                               | 1.2800       | 1.2453        | 1.2484        |        |
|   | TDR 6 Months Tier-wise - 100 M to 149,999,999   | At Maturity                               | 1.2873       | 1.2599        | 1.2556        |        |
|   | TDR 6 Months Tier-wise - 150 M to 199,999,999   | At Maturity                               | 1.2946       | 1.2746        | 1.2628        |        |
|   | TDR 6 Months Tier-wise - 200 M to 499,999,999   | At Maturity                               | 1.3019       | 1.3097        | 1.3350        |        |
|   |   | TDR 6 Months Tier-wise - 500 M & above    | At Maturity  | 1.3091        | 1.3112        | 1.3422 |
|   | 1 Year  | TDR 1 Year Tier-wise - 100,000 to 499,999 | At Maturity  | 1.2713        | 1.2671        | 1.2988 |
| TDR 1 Year Tier-wise - 500,000 to 999,999     |   | At Maturity                               | 1.2859       | 1.2745        | 1.3061        |        |
| TDR 1 Year Tier-wise - 1,000,000 to 4,999,999 |   | At Maturity                               | 1.2931       | 1.2819        | 1.3134        |        |
| TDR 1 Year Tier-wise - 5,000,000 to 9,999,999 |   | At Maturity                               | 1.3077       | 1.2892        | 1.3206        |        |
| TDR 1 Year Tier-wise - 10 M to 24,999,999     |   | At Maturity                               | 1.3149       | 1.2966        | 1.3278        |        |
| TDR 1 Year Tier-wise - 25 M to 49,999,999     |   | At Maturity                               | 1.3222       | 1.3039        | 1.3350        |        |
| TDR 1 Year Tier-wise - 50 M to 74,999,999     |   | At Maturity                               | 1.3294       | 1.3112        | 1.3422        |        |
| TDR 1 Year Tier-wise - 75 M to 99,999,999     |   | At Maturity                               | 1.3440       | 1.3185        | 1.3567        |        |
| TDR 1 Year Tier-wise - 100 M to 149,999,999   |   | At Maturity                               | 1.3512       | 1.3332        | 1.3639        |        |
| TDR 1 Year Tier-wise - 150 M to 199,999,999   |   | At Maturity                               | 1.3585       | 1.3405        | 1.3711        |        |
| TDR 1 Year Tier-wise - 200 M to 499,999,999   |   | At Maturity                               | 1.3658       | 1.3478        | 1.3725        |        |
|   |   | TDR 1 Year Tier-wise - 500 M & above      | At Maturity  | 1.3803        | 1.3552        | 1.3740 |
| 2 Years                                       |   | TDR 2 Year Tier-wise - 100,000 to 499,999 | At Maturity  | 1.2778        | 1.2822        | 1.3139 |
|   | TDR 2 Year Tier-wise - 500,000 to 999,999       | At Maturity                               | 1.2924       | 1.2892        | 1.3215        |        |
|   | TDR 2 Year Tier-wise - 1,000,000 to 4,999,999   | At Maturity                               | 1.3005       | 1.2963        | 1.3272        |        |
|   | TDR 2 Year Tier-wise - 5,000,000 to 9,999,999   | At Maturity                               | 1.3150       | 1.3038        | 1.3351        |        |
|   | TDR 2 Year Tier-wise - 10 M to 24,999,999       | At Maturity                               | 1.3222       | 1.3111        | 1.3422        |        |
|   | TDR 2 Year Tier-wise - 25 M to 49,999,999       | At Maturity                               | 1.3295       | 1.3186        | 1.3495        |        |
|   | TDR 2 Year Tier-wise - 50 M to 74,999,999       | At Maturity                               | 1.3367       | 1.3258        | 1.3566        |        |
|   | TDR 2 Year Tier-wise - 75 M to 99,999,999       | At Maturity                               | 1.3513       | 1.3332        | 1.3711        |        |
|   | TDR 2 Year Tier-wise - 100 M to 149,999,999     | At Maturity                               | 1.3585       | 1.3478        | 1.3783        |        |
|   | TDR 2 Year Tier-wise - 150 M to 199,999,999     | At Maturity                               | 1.3658       | 1.3552        | 1.3855        |        |
|   | TDR 2 Year Tier-wise - 200 M to 499,999,999     | At Maturity                               | 1.3730       | 1.3625        | 1.3870        |        |
|   |   | TDR 2 Year Tier-wise - 500 M & above      | At Maturity  | 1.3876        | 1.3698        | 1.3884 |
|   | 3 Years   | TDR 3 Year Tier-wise - 100,000 to 499,999 | At Maturity  | 1.2857        | 1.2965        | 1.3277 |
| TDR 3 Year Tier-wise - 500,000 to 999,999     |   | At Maturity                               | 1.3006       | 1.3039        | 1.3348        |        |
| TDR 3 Year Tier-wise - 1,000,000 to 4,999,999 |   | At Maturity                               | 1.3076       | 1.3112        | 1.3423        |        |
| TDR 3 Year Tier-wise - 5,000,000 to 9,999,999 |   | At Maturity                               | 1.3221       | 1.3185        | 1.3495        |        |
| TDR 3 Year Tier-wise - 10 M to 24,999,999     |   | At Maturity                               | 1.3294       | 1.3259        | 1.3566        |        |
| TDR 3 Year Tier-wise - 25 M to 49,999,999     |   | At Maturity                               | 1.3367       | 1.3332        | 1.3639        |        |
| TDR 3 Year Tier-wise - 50 M to 74,999,999     |   | At Maturity                               | 1.3440       | 1.3405        | 1.3711        |        |
| TDR 3 Year Tier-wise - 75 M to 99,999,999     |   | At Maturity                               | 1.3585       | 1.3478        | 1.3855        |        |
| TDR 3 Year Tier-wise - 100 M to 149,999,999   |   | At Maturity                               | 1.3658       | 1.3625        | 1.3927        |        |
| TDR 3 Year Tier-wise - 150 M to 199,999,999   |   | At Maturity                               | 1.3730       | 1.3698        | 1.4000        |        |
| TDR 3 Year Tier-wise - 200 M to 499,999,999   |   | At Maturity                               | 1.3803       | 1.3771        | 1.4014        |        |
|   |   | TDR 3 Year Tier-wise - 500 M & above      | At Maturity  | 1.4890        | 1.3845        | 1.4028 |
|   |   | FALAH TERM DEPOSIT CERTIFICATES - 3 YEARS | Monthly      | 1.2713        | 1.2819        | 1.3134 |

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|                          | PROFIT SHARING RATIO |               |               |
|                          | Share of Mudarib     | 35%           | 35%           |
| Share of Rabbul Masal    | 65%                  | 65%           | 65%           |

|   |  |  |         |        |        |        |
|---|--|--|---------|--------|--------|--------|
| 5 Years TDR   | TDR 5 Year Tier-wise - 100,000 to 499,999              | At Maturity  | 1.2980  | 1.3142 | 1.3428 |        |
|   | TDR 5 Year Tier-wise - 500,000 to 999,999              | At Maturity  | 1.3075  | 1.3180 | 1.3503 |        |
|   | TDR 5 Year Tier-wise - 1,000,000 to 4,999,999          | At Maturity  | 1.3151  | 1.3260 | 1.3565 |        |
|   | TDR 5 Year Tier-wise - 5,000,000 to 9,999,999          | At Maturity  | 1.3295  | 1.3331 | 1.3640 |        |
|   | TDR 5 Year Tier-wise - 10 M to 24,999,999              | At Maturity  | 1.3367  | 1.3405 | 1.3711 |        |
|   | TDR 5 Year Tier-wise - 25 M to 49,999,999              | At Maturity  | 1.3439  | 1.3479 | 1.3783 |        |
|   | TDR 5 Year Tier-wise - 50 M to 74,999,999              | At Maturity  | 1.3513  | 1.3551 | 1.3855 |        |
|   | TDR 5 Year Tier-wise - 75 M to 99,999,999              | At Maturity  | 1.3658  | 1.3625 | 1.4000 |        |
|   | TDR 5 Year Tier-wise - 100 M to 149,999,999            | At Maturity  | 1.3730  | 1.3771 | 1.4072 |        |
|   | TDR 5 Year Tier-wise - 150 M to 199,999,999            | At Maturity  | 1.3803  | 1.3845 | 1.4144 |        |
|   | TDR 5 Year Tier-wise - 200 M to 499,999,999            | At Maturity  | 1.3876  | 1.3918 | 1.4158 |        |
|   | TDR 5 Year Tier-wise - 500 M & above                   | At Maturity  | 1.3905  | 1.3991 | 1.4173 |        |
|   | Falah 1 Year Mahana Munafa TDR                         | TDR Falah 1Y Mahana Munafa Tierwise 100,000 to 499,999 | Monthly | 1.2422 | 1.2380 | 1.2701 |
|   |  | TDR Falah 1Y Mahana Munafa Tierwise 500,000 to 999,999 | Monthly | 1.2568 | 1.2453 | 1.2773 |
| TDR Falah 1Y Mahana Munafa Tierwise 1,000,000-4,999 |  | Monthly  | 1.2641  | 1.2526 | 1.2845 |        |
| TDR Falah 1Y Mahana Munafa Tierwise 5,000,000-9,999 |  | Monthly  | 1.2786  | 1.2599 | 1.2917 |        |
| TDR Falah 1Y Mahana Munafa Tierwise 10M-24,999,999  |  | Monthly  | 1.2859  | 1.2673 | 1.2989 |        |
| TDR Falah 1Y Mahana Munafa Tierwise 25M-49,999,999  |  | Monthly  | 1.2931  | 1.2746 | 1.3061 |        |
| TDR Falah 1Y Mahana Munafa Tierwise 50M-74,999,999  |  | Monthly  | 1.3004  | 1.2819 | 1.3134 |        |
| TDR Falah 1Y Mahana Munafa Tierwise 75M-99,999,999  |  | Monthly  | 1.3149  | 1.2892 | 1.3278 |        |
| TDR Falah 1Y Mahana Munafa Tierwise 100M-149,999,99 |  | Monthly  | 1.3222  | 1.3039 | 1.3350 |        |
| TDR Falah 1Y Mahana Munafa Tierwise 150M-199,999,99 |  | Monthly  | 1.3294  | 1.3112 | 1.3422 |        |
| TDR Falah 1Y Mahana Munafa Tierwise 200M-499,999,99 |  | Monthly  | 1.3367  | 1.3185 | 1.3497 |        |
| TDR Falah 1Y Mahana Munafa Tierwise 500 M & above   |  | Monthly  | 1.3512  | 1.3259 | 1.3451 |        |
| Falah 5 Years Mahana Munafa TDR                     | TDR Falah 5Y Mahana Munafa Tierwise 100,000 to 499,999 | Monthly  | 1.2712  | 1.2822 | 1.3132 |        |
|   | TDR Falah 5Y Mahana Munafa Tierwise 500,000-999,999    | Monthly  | 1.2785  | 1.2891 | 1.3204 |        |
|   | TDR Falah 5Y Mahana Munafa Tierwise 1,000,000-4,999    | Monthly  | 1.2859  | 1.2965 | 1.3278 |        |
|   | TDR Falah 5Y Mahana Munafa Tierwise 5,000,000-9,999    | Monthly  | 1.3004  | 1.3038 | 1.3351 |        |
|   | TDR Falah 5Y Mahana Munafa Tierwise 10M-24,999,999     | Monthly  | 1.3077  | 1.3111 | 1.3422 |        |
|   | TDR Falah 5Y Mahana Munafa Tierwise 25M-49,999,999     | Monthly  | 1.3149  | 1.3186 | 1.3494 |        |
|   | TDR Falah 5Y Mahana Munafa Tierwise 50M-74,999,999     | Monthly  | 1.3222  | 1.3258 | 1.3566 |        |
|   | TDR Falah 5Y Mahana Munafa Tierwise 75M-99,999,999     | Monthly  | 1.3367  | 1.3332 | 1.3711 |        |
|   | TDR Falah 5Y Mahana Munafa Tierwise 100M-149,999,99    | Monthly  | 1.3440  | 1.3478 | 1.3783 |        |
|   | TDR Falah 5Y Mahana Munafa Tierwise 150M-199,999,99    | Monthly  | 1.3512  | 1.3552 | 1.3855 |        |
|   | TDR Falah 5Y Mahana Munafa Tierwise 200M-499,999,99    | Monthly  | 1.3585  | 1.3625 | 1.3870 |        |
|   | TDR Falah 5Y Mahana Munafa Tierwise 500M & ABOVE       | Monthly  | 1.3614  | 1.3698 | 1.3884 |        |

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