

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **DECEMBER 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

ALFALAH SAVINGS DEPOSITS		Payment Frequency	Weightage
Saving Musharika	Saving Musharika 0 to 9,999.99	Monthly	0.6531
	Saving Musharika 10 K to 99,999.99	Monthly	0.6594
	Saving Musharika 100 K to 499,999.99	Monthly	0.6659
	Saving Musharika 500 K to 999,999.99	Monthly	0.6790
	Saving Musharika 1 M to 4,999,999.99	Monthly	0.6920
	Saving Musharika 5 M to 9,999,999.99	Monthly	0.7051
	Saving Musharika 10 M to 24,999,999.99	Monthly	0.7182
	Saving Musharika 25 M to 49,999,999.99	Monthly	0.7573
	Saving Musharika 50 M to 99,999,999.99	Monthly	0.7834
	Saving Musharika 100 M & 499,999,999.99	Monthly	0.9010
	Saving Musharika 500 M & Above	Monthly	1.0968
FALAH MAHANA AMDANI		Monthly	0.9728
FALAH CLASSIC SAVINGS ACCOUNT		Six Monthly	0.6986
Falah Business Account	Falah Business Account - 100 to 999,999	Monthly	0.6659
	Falah Business Account - 1,000,000 to 4,999,999	Monthly	0.6790
	Falah Business Account - 5,000,000 to 9,999,999	Monthly	0.6920
	Falah Business Account - 10 M to 24,999,999	Monthly	0.7051
	Falah Business Account - 25 M to 49,999,999	Monthly	0.7312
	Falah Business Account - 50 M to 99,999,999	Monthly	0.7704
	Falah Business Account - 100 M to 149,999,999	Monthly	0.9793
	Falah Business Account - 150 M to 199,999,999	Monthly	1.0054
	Falah Business Account - 200 M to 499,999,999	Monthly	1.0315
	Falah Business Account - 500 M to Above	Monthly	1.1882

OTHER REMUNERATIVE

Falah Margin Accounts	Monthly	0.0065
-----------------------	---------	--------

ALFALAH TERM DEPOSITS

ALFALAH TERM DEPOSITS		Payment Frequency	Weightage
	Seven-Days Notice Period Deposit	At Maturity	0.8082
	Thirty-Days Notice Period Deposit	At Maturity	0.8813
Falah One Month TDR	Falah One Month Term Deposit (100K TO 499.99K)	At Maturity	0.7599
	Falah One Month Term Deposit (500K TO 999.99K)	At Maturity	0.7687
	Falah One Month Term Deposit (1M TO 4.99M)	At Maturity	0.9466
	Falah One Month Term Deposit (5M TO 9.99M)	At Maturity	0.9531
	Falah One Month Term Deposit (10M TO 24.99M)	At Maturity	0.9662
	Falah One Month Term Deposit (25M TO 49.99M)	At Maturity	0.9793
	Falah One Month Term Deposit (50M TO 74.99M)	At Maturity	0.9924
	Falah One Month Term Deposit (75M TO 99.99M)	At Maturity	1.0185
	Falah One Month Term Deposit (100M TO 149.99M)	At Maturity	1.0577
	Falah One Month Term Deposit (150M TO 199.99M)	At Maturity	1.1164
	Falah One Month Term Deposit (200M TO 499.99M)	At Maturity	1.1295
	Falah One Month Term Deposit (500M & ABOVE)	At Maturity	1.1817
TDR	TDR 3 Months Tier-wise - 100,000 to 499,999	At Maturity	0.7687
	TDR 3 Months Tier-wise - 500,000 to 999,999	At Maturity	0.7859
	TDR 3 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	0.9532
	TDR 3 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	0.9663
	TDR 3 Months Tier-wise - 10 M to 24,999,999	At Maturity	0.9793

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **DECEMBER 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	TDR 3 Months Tier-wise - 25 M to 49,999,999	At Maturity	0.9924
	TDR 3 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.0054
	TDR 3 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.0315
	TDR 3 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.0707
	TDR 3 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.1360
	TDR 3 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.1556
	TDR 3 Months Tier-wise - 500 M & above	At Maturity	1.2013
6 Months TDR	TDR 6 Months Tier-wise - 100,000 to 499,999	At Maturity	0.7830
	TDR 6 Months Tier-wise - 500,000 to 999,999	At Maturity	0.7967
	TDR 6 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	0.9662
	TDR 6 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	0.9793
	TDR 6 Months Tier-wise - 10 M to 24,999,999	At Maturity	0.9924
	TDR 6 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.0054
	TDR 6 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.0185
	TDR 6 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.0446
	TDR 6 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.0968
	TDR 6 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.1425
	TDR 6 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.1686
	TDR 6 Months Tier-wise - 500 M & above	At Maturity	1.2143
1 Year TDR	TDR 1 Year Tier-wise - 100,000 to 499,999	At Maturity	0.8489
	TDR 1 Year Tier-wise - 500,000 to 999,999	At Maturity	0.8749
	TDR 1 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	0.9793
	TDR 1 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.0054
	TDR 1 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.0185
	TDR 1 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.0315
	TDR 1 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.0707
	TDR 1 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.1099
	TDR 1 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.1229
	TDR 1 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.1556
	TDR 1 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.1817
	TDR 1 Year Tier-wise - 500 M & above	At Maturity	1.2274
2 Years TDR	TDR 2 Year Tier-wise - 100,000 to 499,999	At Maturity	0.8555
	TDR 2 Year Tier-wise - 500,000 to 999,999	At Maturity	0.8804
	TDR 2 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	0.9930
	TDR 2 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.0185
	TDR 2 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.0316
	TDR 2 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.0446
	TDR 2 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.0838
	TDR 2 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.1229
	TDR 2 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.1360
	TDR 2 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.1686
	TDR 2 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.1948
	TDR 2 Year Tier-wise - 500 M & above	At Maturity	1.2470
3 Years TDR	TDR 3 Year Tier-wise - 100,000 to 499,999	At Maturity	0.8618
	TDR 3 Year Tier-wise - 500,000 to 999,999	At Maturity	0.8866
	TDR 3 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.0055
	TDR 3 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.0315
	TDR 3 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.0446
	TDR 3 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.0576
	TDR 3 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.0968
	TDR 3 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.1360
	TDR 3 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.1491
	TDR 3 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.1817
	TDR 3 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2078

Dr. Khalil Ahmad Aazami
 Shariah Advisor
 Bank Alfalah Limited
 Islamic Banking Group

Bank Alfalah Limited

Islamic Banking Group

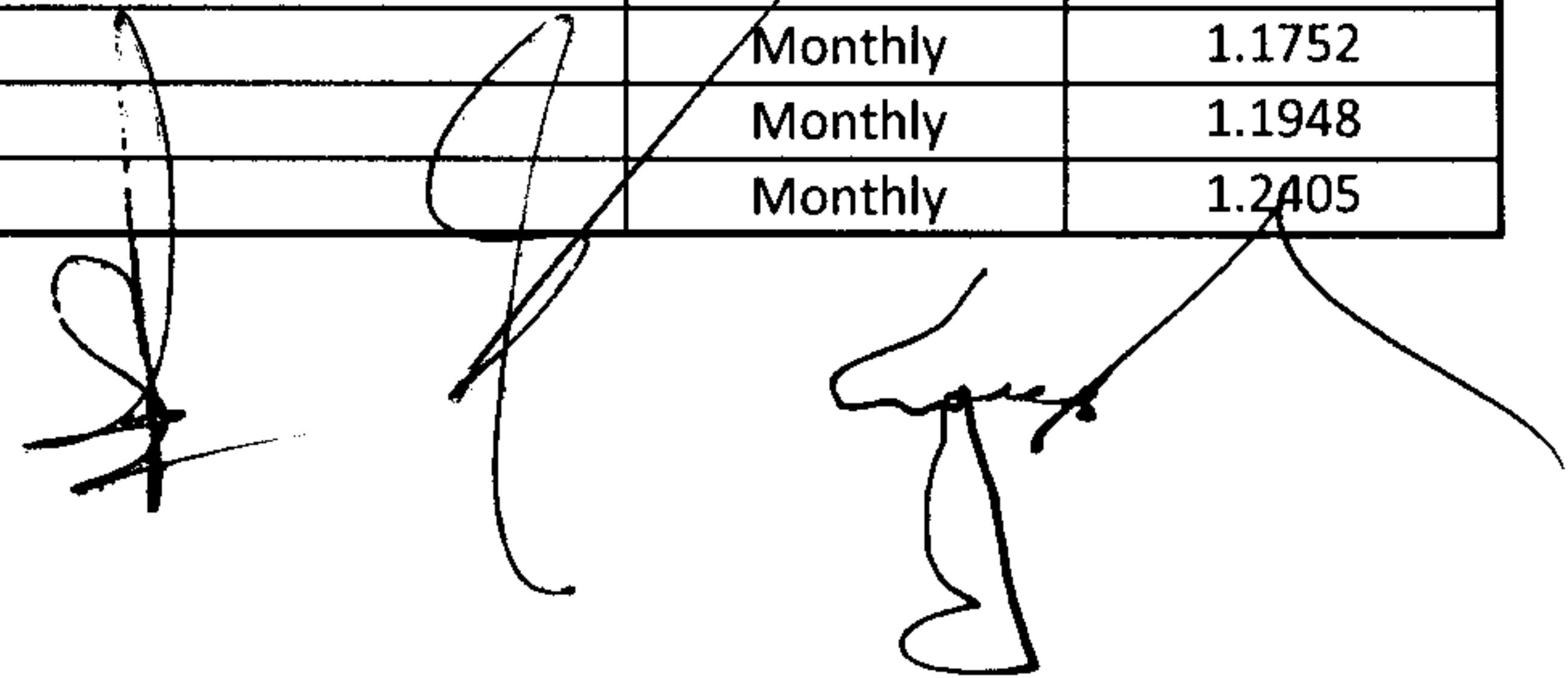
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **DECEMBER 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%

	TDR 3 Year Tier-wise - 500 M & above	At Maturity	1.2600
	FALAH TERM DEPOSIT CERTIFICATES - 3 YEARS	Monthly	1.1752
5 Years TDR	TDR 5 Year Tier-wise - 100,000 to 499,999	At Maturity	1.1890
	TDR 5 Year Tier-wise - 500,000 to 999,999	At Maturity	1.1946
	TDR 5 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.2015
	TDR 5 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.2078
	TDR 5 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.2140
	TDR 5 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.2209
	TDR 5 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.2274
	TDR 5 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.2339
	TDR 5 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.2405
	TDR 5 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2470
	TDR 5 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2535
	TDR 5 Year Tier-wise - 500 M & above	At Maturity	1.2862
Falah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	0.8225
	TDR Falah 1Y Mahana Munafa Tierwise 500,000 to 999,999	Monthly	0.8489
	TDR Falah 1Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	0.9271
	TDR Falah 1Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	0.9663
	TDR Falah 1Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	0.9924
	TDR Falah 1Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.0054
	TDR Falah 1Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.0446
	TDR Falah 1Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.0838
	TDR Falah 1Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.0968
	TDR Falah 1Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.1425
	TDR Falah 1Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.1686
	TDR Falah 1Y Mahana Munafa Tierwise 500 M & above	Monthly	1.2143
Falah 5 Years Mahana Munafa TDR	TDR Falah 5Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.0569
	TDR Falah 5Y Mahana Munafa Tierwise 500,000-999,999	Monthly	1.0719
	TDR Falah 5Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	1.0838
	TDR Falah 5Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	1.0968
	TDR Falah 5Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.1099
	TDR Falah 5Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.1230
	TDR Falah 5Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.1360
	TDR Falah 5Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.1490
	TDR Falah 5Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.1621
	TDR Falah 5Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.1752
	TDR Falah 5Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.1948
	TDR Falah 5Y Mahana Munafa Tierwise 500M & ABOVE	Monthly	1.2405



Dr. Khalil Ahmad Aazami
Shariah Advisor
Bank Alfalah Limited
Islamic Banking Group