

# Bank Alfalah Limited

## Islamic Banking Group

### PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for APRIL 2014 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 Modarabah model.

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

ISLAMIC DEPOSIT PRODUCTS	APRIL 2014	MARCH 2014	FEBRUARY 2014
	PLS Ratio		
	Share of Mudarib	35%	35%
Share of Rabbul Maal	65%	65%	65%

#### ALFALAH SAVINGS DEPOSITS

	Payment Frequency	Weightage	Weightage	Weightage
Saving Musharikhah 0 to 9,999.99	Monthly	0.6687	0.6641	0.6512
Saving Musharikhah 10 K to 99,999.99	Monthly	0.6785	0.6726	0.6594
Saving Musharikhah 100 K to 499,999.99	Monthly	0.6941	0.6791	0.6660
Saving Musharikhah 500 K to 999,999.99	Monthly	0.7040	0.6923	0.6790
Saving Musharikhah 1 M to 4,999,999.99	Monthly	0.7069	0.7055	0.6921
Saving Musharikhah 5 M to 9,999,999.99	Monthly	0.7196	0.7187	0.7051
Saving Musharikhah 10 M to 24,999,999.99	Monthly	0.7338	0.7319	0.7182
Saving Musharikhah 25 M to 49,999,999.99	Monthly	0.7736	0.7715	0.7574
Saving Musharikhah 50 M to 99,999,999.99	Monthly	0.8758	0.7978	0.7835
Saving Musharikhah 100 M & 499,999,999.99	Monthly	0.8829	0.9165	0.9010
Saving Musharikhah 500 M & Above	Monthly	0.9155	1.1143	1.0969
Falah Mahana Amdani (1 To 499.99K)	Monthly	0.5678	0.5473	0.5745
Falah Mahana Amdani ( 500K To 24.99M)	Monthly	1.0291	0.9495	0.9728
FALAH CLASSIC SAVINGS ACCOUNT	Six Monthly	0.7140	0.7121	0.6986
Falah Business Account - 1 to 999,999	Monthly	0.7168	0.6791	0.6660
Falah Business Account - 1,000,000 to 4,999,999	Monthly	0.7239	0.6923	0.6790
Falah Business Account - 5,000,000 to 9,999,999	Monthly	0.7452	0.7055	0.6921
Falah Business Account - 10 M to 24,999,999	Monthly	0.7807	0.7187	0.7051
Falah Business Account - 25 M to 49,999,999	Monthly	1.0220	1.0286	1.0120
Falah Business Account - 50 M to 99,999,999	Monthly	1.0362	1.0616	1.0446
Falah Business Account - 100 M to 149,999,999	Monthly	0.8829	1.1275	1.1099
Falah Business Account - 150 M to 199,999,999	Monthly	0.8871	1.1539	1.1360
Falah Business Account - 200 M to 499,999,999	Monthly	0.8900	1.1803	1.1622
Falah Business Account - 500 M to Above	Monthly	0.9226	1.2066	1.1883

#### OTHER REMUNERATIVE

Falah Margin Accounts	Monthly	0.0071	0.0066	0.0065
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#### ALFALAH TERM DEPOSITS

	Payment Frequency	Weightage	Weightage	Weightage
Seven-Days Notice Period Deposit	At Maturity	0.8877	0.8242	0.8096
Thirty-Days Notice Period Deposit	At Maturity	0.9659	0.8985	0.8820
Falah One Month Term Deposit (100K TO 499.99K)	At Maturity	0.8549	0.8031	0.7830
Falah One Month Term Deposit (500K TO 999.99K)	At Maturity	1.0290	0.9952	0.9838
Falah One Month Term Deposit (1M TO 4.99M)	At Maturity	1.0362	1.0616	1.0446
Falah One Month Term Deposit (5M TO 9.99M)	At Maturity	1.0433	1.0877	1.0717
Falah One Month Term Deposit (10M TO 24.99M)	At Maturity	1.0504	1.1011	1.0838
Falah One Month Term Deposit (25M TO 49.99M)	At Maturity	1.1072	1.1143	1.0969
Falah One Month Term Deposit (50M TO 74.99M)	At Maturity	1.1213	1.1275	1.1099
Falah One Month Term Deposit (75M TO 99.99M)	At Maturity	1.1284	1.1605	1.1426
Falah One Month Term Deposit (100M TO 149.99M)	At Maturity	1.1355	1.1737	1.1556
Falah One Month Term Deposit (150M TO 199.99M)	At Maturity	1.1426	1.1869	1.1687
Falah One Month Term Deposit (200M TO 499.99M)	At Maturity	1.1497	1.2066	1.1883
Falah One Month Term Deposit (500M & ABOVE)	At Maturity	1.1710	1.2198	1.2013
TDR 3 Months Tier-wise - 100,000 to 499,999	At Maturity	1.0836	0.8068	0.8011
TDR 3 Months Tier-wise - 500,000 to 999,999	At Maturity	1.0980	1.0070	0.9898
TDR 3 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.1022	1.0748	1.0577
TDR 3 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1089	1.1011	1.0838
TDR 3 Months Tier-wise - 10 M to 24,999,999	At Maturity	1.1157	1.1143	1.0969

Dr. Khalil Ahmad Aazami  
 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	APRIL 2014	MARCH 2014	FEBRUARY 2014
	PLS Ratio		
	Share of Mudarib	35%	35%
Share of Rabbul Maal	65%	65%	65%

TDR 3 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.1224	1.1275	1.1099
TDR 3 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.1292	1.1407	1.1230
TDR 3 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.1359	1.1737	1.1556
TDR 3 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.1426	1.1869	1.1687
TDR 3 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.1561	1.2000	1.1817
TDR 3 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.1763	1.2198	1.2013
TDR 3 Months Tier-wise - 500 M & above	At Maturity	1.2101	1.2330	1.2144
TDR 6 Months Tier-wise - 100,000 to 499,999	At Maturity	1.1586	0.8235	0.8103
TDR 6 Months Tier-wise - 500,000 to 999,999	At Maturity	1.1668	1.0222	1.0058
TDR 6 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.1731	1.0880	1.0708
TDR 6 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1799	1.1143	1.0969
TDR 6 Months Tier-wise - 10 M to 24,999,999	At Maturity	1.1866	1.1275	1.1099
TDR 6 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.1934	1.1407	1.1230
TDR 6 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.2001	1.1539	1.1360
TDR 6 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.2069	1.1869	1.1687
TDR 6 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.2136	1.2001	1.1817
TDR 6 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.2271	1.2132	1.1948
TDR 6 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.2473	1.2330	1.2144
TDR 6 Months Tier-wise - 500 M & above	At Maturity	1.2810	1.2462	1.2274
TDR 1 Year Tier-wise - 100,000 to 499,999	At Maturity	1.2208	0.8637	0.8487
TDR 1 Year Tier-wise - 500,000 to 999,999	At Maturity	1.2278	1.0483	1.0315
TDR 1 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.2349	1.1143	1.0969
TDR 1 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.2420	1.1407	1.1230
TDR 1 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.2491	1.1539	1.1360
TDR 1 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.2562	1.1671	1.1491
TDR 1 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.2633	1.1803	1.1622
TDR 1 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.2704	1.2132	1.1946
TDR 1 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.2775	1.2264	1.2079
TDR 1 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2917	1.2396	1.2209
TDR 1 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.3130	1.2594	1.2405
TDR 1 Year Tier-wise - 500 M & above	At Maturity	1.3485	1.3121	1.2927
TDR 2 Year Tier-wise - 100,000 to 499,999	At Maturity	1.2479	0.8692	0.8539
TDR 2 Year Tier-wise - 500,000 to 999,999	At Maturity	1.2549	1.0557	1.0396
TDR 2 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.2635	1.1212	1.1038
TDR 2 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.2703	1.1473	1.1295
TDR 2 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.2775	1.1604	1.1426
TDR 2 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.2846	1.1737	1.1556
TDR 2 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.2917	1.1869	1.1687
TDR 2 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.2988	1.2198	1.2013
TDR 2 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.3059	1.2330	1.2144
TDR 2 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.3201	1.2462	1.2275
TDR 2 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.3414	1.2660	1.2470
TDR 2 Year Tier-wise - 500 M & above	At Maturity	1.3768	1.3319	1.3123
TDR 3 Year Tier-wise - 100,000 to 499,999	At Maturity	1.3413	0.8764	0.8584
TDR 3 Year Tier-wise - 500,000 to 999,999	At Maturity	1.3480	1.0613	1.0454
TDR 3 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.3557	1.1273	1.1098
TDR 3 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.3626	1.1538	1.1359
TDR 3 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.3698	1.1670	1.1491
TDR 3 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.3768	1.1803	1.1622
TDR 3 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.3840	1.1934	1.1752
TDR 3 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.3910	1.2264	1.2079
TDR 3 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.3981	1.2396	1.2209
TDR 3 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.4123	1.2528	1.2340
TDR 3 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.4336	1.2660	1.2470
TDR 3 Year Tier-wise - 500 M & above	At Maturity	1.4691	1.3385	1.3189

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Dr. Khalil Ahmad Aazami  
 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	APRIL 2014	MARCH 2014	FEBRUARY 2014
	PLS Ratio		
	Share of Mudarib	35%	35%
Share of Rabbul Maal	65%	65%	65%

ISLAMIC DEPOSIT PRODUCTS	Frequency	APRIL 2014	MARCH 2014	FEBRUARY 2014
FALAH TERM DEPOSIT CERTIFICATES - 3 YEARS	Monthly	1.2349	1.2066	1.1883
TDR 5 Year Tier-wise - 100,000 to 499,999	At Maturity	1.3684	0.8838	0.8688
TDR 5 Year Tier-wise - 500,000 to 999,999	At Maturity	1.3776	1.0690	1.0507
TDR 5 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.3837	1.1339	1.1163
TDR 5 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.3911	1.1604	1.1425
TDR 5 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.3981	1.1734	1.1557
TDR 5 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.4052	1.1869	1.1687
TDR 5 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.4123	1.2001	1.1817
TDR 5 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.4194	1.2330	1.2144
TDR 5 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.4265	1.2462	1.2275
TDR 5 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.4407	1.2594	1.2405
TDR 5 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.4620	1.2726	1.2536
TDR 5 Year Tier-wise - 500 M & above	At Maturity	1.4975	1.3451	1.3254
TDR Falah 1Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.1923	0.8374	0.8230
TDR Falah 1Y Mahana Munafa Tierwise 500,000 to 999,999	Monthly	1.1991	1.0354	1.0188
TDR Falah 1Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	1.2065	1.1011	1.0838
TDR Falah 1Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	1.2136	1.1275	1.1099
TDR Falah 1Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.2207	1.1407	1.1230
TDR Falah 1Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.2278	1.1539	1.1360
TDR Falah 1Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.2349	1.1671	1.1491
TDR Falah 1Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.2420	1.2001	1.1817
TDR Falah 1Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.2491	1.2132	1.1948
TDR Falah 1Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.2633	1.2264	1.2079
TDR Falah 1Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.2846	1.2462	1.2274
TDR Falah 1Y Mahana Munafa Tierwise 500 M & above	Monthly	1.3201	1.2594	1.2405
TDR Falah 5Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.3491	0.8734	0.8513
TDR Falah 5Y Mahana Munafa Tierwise 500,000-999,999	Monthly	1.3470	1.0456	1.0307
TDR Falah 5Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	1.3556	1.1145	1.0969
TDR Falah 5Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	1.3627	1.1327	1.1150
TDR Falah 5Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.3698	1.1473	1.1295
TDR Falah 5Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.3768	1.1670	1.1491
TDR Falah 5Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.3840	1.1737	1.1556
TDR Falah 5Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.3910	1.2132	1.1948
TDR Falah 5Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.3981	1.2264	1.2079
TDR Falah 5Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.4123	1.2396	1.2209
TDR Falah 5Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.4336	1.2594	1.2405
TDR Falah 5Y Mahana Munafa Tierwise 500M & ABOVE	Monthly	1.4691	1.2726	1.2536

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### PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOREIGN CURRENCY (USD, GBP & EURO)

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for APRIL 2014 and the two previous periods which are applicable on its FCY Savings / Term deposits Accounts. These Weightages are used to calculate the distribution of profit as per the requirements of Shariah. The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

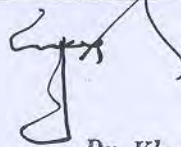
ISLAMIC DEPOSIT PRODUCTS	APRIL 2014			MARCH 2014			FEBRUARY 2014		
	PLS Ratio								
USD	USD								
	Share of Mudarib	50%		50%		40%		40%	
	Rabb ul Maal	50%		50%		60%		60%	
GBP	GBP								
	Share of Mudarib	40%		40%		40%		40%	
	Rabb ul Maal	60%		60%		60%		60%	
EURO	EURO								
	Share of Mudarib	40%		40%		40%		40%	
	Rabb ul Maal	60%		60%		60%		60%	

#### ALFALAH SAVINGS DEPOSITS

	Payment Frequency	Weightage	Weightage	Weightage
Saving Deposit USD F.E.25	Semi Annually	0.9423	0.9228	0.9184
Saving Deposit GBP F.E.25	Semi Annually	0.9682	0.9679	0.9664
Saving Deposit EURO F.E.25	Semi Annually	0.9864	0.9866	0.9868

#### ALFALAH TERM DEPOSITS

	Payment Frequency	Weightage	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	1.0052	0.9897	0.9843
Fixed Deposits USD F.E.25 3 Months	At Maturity	1.1307	1.1135	1.1073
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.2554	1.2374	1.2309
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.5077	1.4846	1.4764
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	1.1636	1.1619	1.1620
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.3570	1.3603	1.3526
Fixed Deposits GBP F.E.25 6 Months	At Maturity	1.5549	1.5521	1.5520
Fixed Deposits GBP F.E.25 1 Year	At Maturity	1.7434	1.7347	1.7413
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.1527	1.1542	1.1489
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.3202	1.3168	1.3182
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.4803	1.4718	1.4790
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.6402	1.6267	1.6290



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