

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 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 Mudarabah model.

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

ISLAMIC DEPOSIT PRODUCTS	DECEMBER 2014	NOVEMBER 2014	OCTOBER 2014
	PROFIT SHARING RATIO		
	Share of Mudarib	35%	35%
Share of Rabbul Maal	65%	65%	65%

ALFALAH SAVINGS DEPOSITS

	Payment Frequency	Weightage	Weightage	Weightage
Saving Musharikah 0 to 9,999.99	Monthly	0.6842	0.7058	0.6984
Saving Musharikah 10 K to 99,999.99	Monthly	0.6871	0.7101	0.7027
Saving Musharikah 100 K to 499,999.99	Monthly	0.6900	0.7190	0.7056
Saving Musharikah 500 K to 999,999.99	Monthly	0.6974	0.7159	0.7084
Saving Musharikah 1 M to 4,999,999.99	Monthly	0.7032	0.7187	0.7113
Saving Musharikah 5 M to 9,999,999.99	Monthly	0.7164	0.7317	0.7241
Saving Musharikah 10 M to 24,999,999.99	Monthly	0.7311	0.7462	0.7384
Saving Musharikah 25 M to 49,999,999.99	Monthly	0.7721	0.7866	0.7784
Saving Musharikah 50 M to 99,999,999.99	Monthly	0.7999	0.8140	0.8056
Saving Musharikah 100 M & 499,999,999.99	Monthly	0.8819	0.8948	0.8855
Saving Musharikah 500 M & Above	Monthly	0.4761	0.4763	0.4713

Falah Mahana Amdani (1 To 499.99K)	Monthly	0.5494	0.5773	0.5713
Falah Mahana Amdani (500K To 24.99M)	Monthly	1.0475	1.0464	1.0355
FALAH CLASSIC SAVINGS ACCOUNT	Six Monthly	0.7369	0.7260	0.7184

Falah Business Account - 1 to 999,999	Monthly	0.7399	0.7289	0.7213
Falah Business Account - 1,000,000 to 4,999,999	Monthly	0.7472	0.7361	0.7284
Falah Business Account - 5,000,000 to 9,999,999	Monthly	0.7691	0.7577	0.7498
Falah Business Account - 10 M to 24,999,999	Monthly	0.8058	0.7938	0.7855
Falah Business Account - 25 M to 49,999,999	Monthly	0.8819	1.0391	1.0284
Falah Business Account - 50 M to 99,999,999	Monthly	0.8834	1.0536	1.0426
Falah Business Account - 100 M to 149,999,999	Monthly	0.8849	0.8977	0.8855
Falah Business Account - 150 M to 199,999,999	Monthly	0.8863	0.9020	0.8927
Falah Business Account - 200 M to 499,999,999	Monthly	0.8878	0.4835	0.4785
Falah Business Account - 500 M to Above	Monthly	0.4835	0.4763	0.4713

OTHER REMUNERATIVE

Falah Margin Accounts	Monthly	0.0073	0.0072	0.0071
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ALFALAH TERM DEPOSITS

	Payment Frequency	Weightage	Weightage	Weightage
Seven-Days Notice Period Deposit	At Maturity	0.7282	0.7413	0.7219
Thirty-Days Notice Period Deposit	At Maturity	0.9523	0.9396	0.9284
Falah One Month Term Deposit (100K TO 499.99K)	At Maturity	1.0989	1.1693	1.1571
Falah One Month Term Deposit (500K TO 999.99K)	At Maturity	1.1355	1.1763	1.1640
Falah One Month Term Deposit (1M TO 4.99M)	At Maturity	1.1647	1.1835	1.1712
Falah One Month Term Deposit (5M TO 9.99M)	At Maturity	1.1706	1.1907	1.1783
Falah One Month Term Deposit (10M TO 24.99M)	At Maturity	1.1720	1.1979	1.1855
Falah One Month Term Deposit (25M TO 49.99M)	At Maturity	1.1867	1.2051	1.1926
Falah One Month Term Deposit (50M TO 74.99M)	At Maturity	1.2013	1.2123	1.1998
Falah One Month Term Deposit (75M TO 99.99M)	At Maturity	1.2160	1.2195	1.2069
Falah One Month Term Deposit (100M TO 149.99M)	At Maturity	1.2306	1.2268	1.2140
Falah One Month Term Deposit (150M TO 199.99M)	At Maturity	1.2453	1.2340	1.2212
Falah One Month Term Deposit (200M TO 499.99M)	At Maturity	1.2804	1.2989	1.2855
Falah One Month Term Deposit (500M & ABOVE)	At Maturity	1.2819	1.3066	1.2926
TDR 3 Months Tier-wise - 100,000 to 499,999	At Maturity	1.1136	1.1833	1.1709
TDR 3 Months Tier-wise - 500,000 to 999,999	At Maturity	1.1503	1.1903	1.1782
TDR 3 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.1794	1.1979	1.1855
TDR 3 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1852	1.2051	1.1926
TDR 3 Months Tier-wise - 10 M to 24,999,999	At Maturity	1.1867	1.2123	1.1998

Dr. Khalid Ahmad Razvi
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The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

ISLAMIC DEPOSIT PRODUCTS	DECEMBER 2014	NOVEMBER 2014	OCTOBER 2014	
	PROFIT SHARING RATIO			
	Share of Mudarib	85%	85%	85%
	Share of Rabbul Masul	15%	15%	15%

3 Months TDR	TDR 3 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.2013	1.2195	1.2069
	TDR 3 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.2160	1.2268	1.2140
	TDR 3 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.2306	1.2340	1.2212
	TDR 3 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.2453	1.2412	1.2283
	TDR 3 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.2599	1.2484	1.2355
	TDR 3 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.2951	1.3134	1.2997
6 Months TDR	TDR 3 Months Tier-wise - 500 M & above	At Maturity	1.2966	1.3206	1.3069
	TDR 6 Months Tier-wise - 100,000 to 499,999	At Maturity	1.1283	1.1979	1.1857
	TDR 6 Months Tier-wise - 500,000 to 999,999	At Maturity	1.1648	1.2051	1.1925
	TDR 6 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.1940	1.2123	1.1998
	TDR 6 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1999	1.2195	1.2069
	TDR 6 Months Tier-wise - 10 M to 24,999,999	At Maturity	1.2013	1.2268	1.2140
	TDR 6 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.2160	1.2340	1.2212
	TDR 6 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.2306	1.2412	1.2283
	TDR 6 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.2453	1.2484	1.2355
	TDR 6 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.2599	1.2556	1.2426
	TDR 6 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.2746	1.2628	1.2497
	TDR 6 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.3097	1.3350	1.3212
1 Year TDR	TDR 6 Months Tier-wise - 500 M & above	At Maturity	1.3112	1.3422	1.3283
	TDR 1 Year Tier-wise - 100,000 to 499,999	At Maturity	1.2671	1.2988	1.2854
	TDR 1 Year Tier-wise - 500,000 to 999,999	At Maturity	1.2745	1.3061	1.2926
	TDR 1 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.2819	1.3134	1.2997
	TDR 1 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.2892	1.3206	1.3069
	TDR 1 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.2966	1.3278	1.3140
	TDR 1 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.3039	1.3350	1.3212
	TDR 1 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.3112	1.3422	1.3283
	TDR 1 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.3185	1.3567	1.3426
	TDR 1 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.3332	1.3639	1.3497
	TDR 1 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.3405	1.3711	1.3569
	TDR 1 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.3478	1.3725	1.3583
2 Years TDR	TDR 1 Year Tier-wise - 500 M & above	At Maturity	1.3552	1.3740	1.3597
	TDR 2 Year Tier-wise - 100,000 to 499,999	At Maturity	1.2822	1.3139	1.2988
	TDR 2 Year Tier-wise - 500,000 to 999,999	At Maturity	1.2892	1.3215	1.3064
	TDR 2 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.2963	1.3272	1.3133
	TDR 2 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.3038	1.3351	1.3212
	TDR 2 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.3111	1.3422	1.3284
	TDR 2 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.3186	1.3495	1.3355
	TDR 2 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.3258	1.3566	1.3426
	TDR 2 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.3332	1.3711	1.3569
	TDR 2 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.3478	1.3783	1.3640
	TDR 2 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.3552	1.3855	1.3711
	TDR 2 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.3625	1.3870	1.3726
3 Years TDR	TDR 2 Year Tier-wise - 500 M & above	At Maturity	1.3698	1.3884	1.3740
	TDR 3 Year Tier-wise - 100,000 to 499,999	At Maturity	1.2965	1.3277	1.3138
	TDR 3 Year Tier-wise - 500,000 to 999,999	At Maturity	1.3039	1.3348	1.3209
	TDR 3 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.3112	1.3423	1.3283
	TDR 3 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.3185	1.3495	1.3354
	TDR 3 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.3259	1.3566	1.3425
	TDR 3 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.3332	1.3639	1.3497
	TDR 3 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.3405	1.3711	1.3569
	TDR 3 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.3478	1.3855	1.3711
	TDR 3 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.3625	1.3927	1.3783
	TDR 3 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.3698	1.4000	1.3854
	TDR 3 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.3771	1.4014	1.3869
TDR 3 Year Tier-wise - 500 M & above	At Maturity	1.3845	1.4028	1.3883	

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ISLAMIC DEPOSIT PRODUCTS	DECEMBER 2014	NOVEMBER 2014	OCTOBER 2014
	PROFIT SHARING RATIO		
	Share of Mudarib	35%	35%
Share of Rabbul Maal	65%	65%	65%

FALAH TERM DEPOSIT CERTIFICATES - 3 YEARS			DECEMBER 2014	NOVEMBER 2014	OCTOBER 2014
5 Year TDR	TDR 5 Year Tier-wise - 100,000 to 499,999	Monthly	1.2819	1.3134	1.2997
	TDR 5 Year Tier-wise - 500,000 to 999,999	At Maturity	1.3142	1.3428	1.3296
	TDR 5 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.3180	1.3503	1.3357
	TDR 5 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.3260	1.3565	1.3428
	TDR 5 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.3391	1.3640	1.3497
	TDR 5 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.3405	1.3711	1.3565
	TDR 5 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.3479	1.3783	1.3640
	TDR 5 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.3551	1.3855	1.3712
	TDR 5 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.3625	1.4000	1.3854
	TDR 5 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.3771	1.4072	1.3926
	TDR 5 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.3845	1.4144	1.3997
	TDR 5 Year Tier-wise - 500 M & above	At Maturity	1.3918	1.4158	1.4011
	Falah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.2380	1.2701
TDR Falah 1Y Mahana Munafa Tierwise 500,000 to 999,999		Monthly	1.2453	1.2773	1.2640
TDR Falah 1Y Mahana Munafa Tierwise 1,000,000-4,999		Monthly	1.2526	1.2845	1.2712
TDR Falah 1Y Mahana Munafa Tierwise 5,000,000-9,999		Monthly	1.2599	1.2917	1.2783
TDR Falah 1Y Mahana Munafa Tierwise 10M-24,999,999		Monthly	1.2673	1.2989	1.2855
TDR Falah 1Y Mahana Munafa Tierwise 25M-49,999,999		Monthly	1.2746	1.3061	1.2926
TDR Falah 1Y Mahana Munafa Tierwise 50M-74,999,999		Monthly	1.2819	1.3134	1.2997
TDR Falah 1Y Mahana Munafa Tierwise 75M-99,999,999		Monthly	1.2892	1.3278	1.3140
TDR Falah 1Y Mahana Munafa Tierwise 100M-149,999,99		Monthly	1.3039	1.3350	1.3212
TDR Falah 1Y Mahana Munafa Tierwise 150M-199,999,99		Monthly	1.3112	1.3422	1.3283
TDR Falah 1Y Mahana Munafa Tierwise 200M-499,999,99		Monthly	1.3185	1.3497	1.3297
TDR Falah 1Y Mahana Munafa Tierwise 500 M & above		Monthly	1.3259	1.3451	1.3312
Falah 5 Years Mahana Munafa TDR		TDR Falah 5Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.2822	1.3132
	TDR Falah 5Y Mahana Munafa Tierwise 500,000-999,999	Monthly	1.2891	1.3204	1.3069
	TDR Falah 5Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	1.2965	1.3278	1.3140
	TDR Falah 5Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	1.3038	1.3351	1.3212
	TDR Falah 5Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.3111	1.3422	1.3284
	TDR Falah 5Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.3186	1.3494	1.3354
	TDR Falah 5Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.3258	1.3566	1.3426
	TDR Falah 5Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.3332	1.3711	1.3569
	TDR Falah 5Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.3478	1.3783	1.3640
	TDR Falah 5Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.3552	1.3855	1.3711
	TDR Falah 5Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.3625	1.3870	1.3726
	TDR Falah 5Y Mahana Munafa Tierwise 500M & ABOVE	Monthly	1.3698	1.3884	1.3740


Dr. Khalil Ahmad Aazami
 Shariah Advisor
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