

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 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 Modarabah model.

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

ISLAMIC DEPOSIT PRODUCTS	DEC 2015	NOV 2015	OCT 2015
	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	Saving Musharikah 0 to 9,999.99	Monthly	0.6811	0.6694	0.6898
	Saving Musharikah 10 K to 99,999.99	Monthly	0.6884	0.6765	0.6969
	Saving Musharikah 100 K to 499,999.99	Monthly	0.6975	0.6855	0.7059
	Saving Musharikah 500 K to 999,999.99	Monthly	0.7066	0.6944	0.7148
	Saving Musharikah 1 M to 4,999,999.99	Monthly	0.7230	0.7105	0.7327
	Saving Musharikah 5 M to 9,999,999.99	Monthly	0.7302	0.7176	0.7399
	Saving Musharikah 10 M to 24,999,999.99	Monthly	0.7393	0.7265	0.7489
	Saving Musharikah 25 M to 49,999,999.99	Monthly	0.7447	0.7676	0.7919
	Saving Musharikah 50 M to 99,999,999.99	Monthly	0.7629	0.7854	0.8098
	Saving Musharikah 100 M & 499,999,999.99	Monthly	0.8174	0.8515	0.8796
Saving Musharikah 500 M & Above	Monthly	0.5141	0.5051	0.4998	
FHA	Falah Mahana Amdani 1 To 499.99K	Monthly	0.4995	0.4909	0.6181
	Falah Mahana Amdani 500K To 24.99M	Monthly	0.9991	1.0264	1.0570
	Falah Classic Savings Account	Six Monthly	0.4995	0.4909	0.4927
	Alfalah Islamic Business Way	Monthly	0.0128	-	0.0886
	Alfalah Islamic Asaan Saving Account	Six Monthly	0.4838	0.4778	0.5189
Falah Business Account	Falah Business Account - 1 to 999,999	Monthly	0.7012	0.6890	0.7184
	Falah Business Account - 1,000,000 to 4,999,999	Monthly	0.7429	0.7301	0.7524
	Falah Business Account - 5,000,000 to 9,999,999	Monthly	0.7865	0.7729	0.7972
	Falah Business Account - 10 M to 24,999,999	Monthly	0.8574	0.8425	0.8689
	Falah Business Account - 25 M to 49,999,999	Monthly	0.8628	0.8765	0.8958
	Falah Business Account - 50 M to 99,999,999	Monthly	0.8719	0.8925	0.9226
	Falah Business Account - 100 M to 149,999,999	Monthly	0.8810	0.9015	0.9316
	Falah Business Account - 150 M to 199,999,999	Monthly	0.8901	0.9032	0.9334
	Falah Business Account - 200 M to 499,999,999	Monthly	0.8991	0.9193	0.9495
	Falah Business Account - 500 M to Above	Monthly	0.5049	0.4963	0.4981

OTHER REMUNERATIVE

Falah Margin Accounts	Monthly	0.0091	0.0089	0.0090
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ALFALAH TERM DEPOSITS		Payment Frequency	Weightage	Weightage	Weightage
Seven-Days Notice Period Deposit		At Maturity	1.0456	1.0136	1.0313
Thirty-Days Notice Period Deposit		At Maturity	1.1600	1.1411	1.1441
Falah One Month TDR	Falah One Month Term Deposit 100,000 TO 499,999	At Maturity	1.0425	1.0247	1.0015
	Falah One Month Term Deposit 500,000 TO 999,999	At Maturity	1.0862	1.0674	1.0445
	Falah One Month Term Deposit 1,000,000 TO 4,999,999	At Maturity	1.0953	1.0764	1.0534
	Falah One Month Term Deposit 5,000,000 TO 9,999,999	At Maturity	1.1044	1.0853	1.0624
	Falah One Month Term Deposit 10M TO 24,999,999	At Maturity	1.1117	1.0925	1.0695
	Falah One Month Term Deposit 25M TO 49,999,999	At Maturity	1.1208	1.1014	1.0785
	Falah One Month Term Deposit 50M TO 74,999,999	At Maturity	1.1389	1.1192	1.0964
	Falah One Month Term Deposit 75M TO 99,999,999	At Maturity	1.1426	1.1228	1.1000
	Falah One Month Term Deposit 100M TO 149,999,999	At Maturity	1.1444	1.1246	1.1018
	Falah One Month Term Deposit 150M TO 199,999,999	At Maturity	1.1462	1.1264	1.1036
	Falah One Month Term Deposit 200M TO 499,999,999	At Maturity	1.1480	1.1282	1.1054
	Falah One Month Term Deposit 500M to 999,999,999	At Maturity	1.1498	1.1299	1.1072
	Falah One Month Term Deposit 1Bn TO 1.999999Bn	At Maturity	1.1571	1.1371	1.1090
	Falah One Month Term Deposit 2Bn & above	At Maturity	1.1589	1.1389	1.1108
TDR	TDR 3 Months Tier-wise - 100,000 to 499,999	At Maturity	1.0609	1.0422	1.0195
	TDR 3 Months Tier-wise - 500,000 to 999,999	At Maturity	1.1044	1.0853	1.0624
	TDR 3 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.1135	1.0942	1.0713
	TDR 3 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1226	1.1032	1.0803
	TDR 3 Months Tier-wise - 10 M to 24,999,999	At Maturity	1.1298	1.1103	1.0875
TDR 3 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.1389	1.1192	1.0964	

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Qvais Ahmed Qazi
Resident
Shariah Board Member
Bank Alfalah Limited
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DEC. Prop - NOV Dist

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	Share of Mudarib	35%	35%
Share of Rabbul Maal	65%	65%	65%

Term	Product Description	At Maturity	DEC 2015	NOV 2015	OCT 2015	
3 Months	TDR 3 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.1571	1.1371	1.1143	
	TDR 3 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.1608	1.1406	1.1180	
	TDR 3 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.1625	1.1424	1.1197	
	TDR 3 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.1644	1.1442	1.1215	
	TDR 3 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.1662	1.1460	1.1233	
	TDR 3 Months Tier-wise - 500 M to 999,999,999	At Maturity	1.1680	1.1478	1.1251	
	TDR 3 Months Tier-wise - 1Bn TO 1.999999Bn	At Maturity	1.1752	1.1549	1.1269	
	TDR 3 Months Tier-wise - 2Bn & above	At Maturity	1.1771	1.1567	1.1287	
6 Months	TDR 6 Months Tier-wise - 100,000 to 499,999	At Maturity	1.0646	1.0460	1.0230	
	TDR 6 Months Tier-wise - 500,000 to 999,999	At Maturity	1.1081	1.0887	1.0658	
	TDR 6 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.1171	1.0978	1.0749	
	TDR 6 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1262	1.1067	1.0839	
	TDR 6 Months Tier-wise - 10 M to 24,999,999	At Maturity	1.1335	1.1139	1.0910	
	TDR 6 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.1426	1.1227	1.1000	
	TDR 6 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.1607	1.1406	1.1180	
	TDR 6 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.1644	1.1442	1.1215	
	TDR 6 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.1661	1.1460	1.1233	
	TDR 6 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.1680	1.1478	1.1251	
	TDR 6 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.1698	1.1496	1.1269	
	TDR 6 Months Tier-wise - 500 M to 999,999,999	At Maturity	1.1716	1.1514	1.1287	
	TDR 6 Months Tier-wise - 1Bn TO 1.999999Bn	At Maturity	1.1789	1.1585	1.1305	
	TDR 6 Months Tier-wise - 2Bn & above	At Maturity	1.1807	1.1603	1.1323	
1 Year	TDR 1 Year Tier-wise - 100,000 to 499,999	At Maturity	1.1208	1.1014	1.0569	
	TDR 1 Year Tier-wise - 500,000 to 999,999	At Maturity	1.1481	1.1281	1.0839	
	TDR 1 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.1662	1.1460	1.1018	
	TDR 1 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1843	1.1639	1.1197	
	TDR 1 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.2025	1.1817	1.1376	
	TDR 1 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.2406	1.1996	1.1555	
	TDR 1 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.2588	1.2174	1.1735	
	TDR 1 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.2679	1.2263	1.1824	
	TDR 1 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.2770	1.2353	1.1914	
	TDR 1 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2860	1.2442	1.2003	
	TDR 1 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2897	1.2478	1.2039	
	TDR 1 Year Tier-wise - 500 M to 999,999,999	At Maturity	1.3133	1.2495	1.2057	
	TDR 1 Year Tier-wise - 1Bn TO 1.999999Bn	At Maturity	1.3151	1.2763	1.2075	
	TDR 1 Year Tier-wise - 2Bn TO 2.999999Bn	At Maturity	1.3169	1.2942	1.2093	
2 Years	TDR 2 Year Tier-wise - 100,000 to 499,999	At Maturity	1.0541	1.0356	1.0397	
	TDR 2 Year Tier-wise - 500,000 to 999,999	At Maturity	1.0822	1.0642	1.0673	
	TDR 2 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.0993	1.0800	1.0842	
	TDR 2 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1170	1.0978	1.1016	
	TDR 2 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.1353	1.1157	1.1197	
	TDR 2 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.1534	1.1335	1.1376	
	TDR 2 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.1716	1.1513	1.1556	
	TDR 2 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.1807	1.1603	1.1645	
	TDR 2 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.1898	1.1692	1.1735	
	TDR 2 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.1989	1.1781	1.1824	
	TDR 2 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2079	1.1871	1.1914	
	TDR 2 Year Tier-wise - 500 M & above	At Maturity	1.2170	1.1960	1.2003	
	3 Years	TDR 3 Year Tier-wise - 100,000 to 499,999	At Maturity	1.0626	1.0440	1.0481
		TDR 3 Year Tier-wise - 500,000 to 999,999	At Maturity	1.0900	1.0710	1.0750
TDR 3 Year Tier-wise - 1,000,000 to 4,999,999		At Maturity	1.1080	1.0889	1.0928	
TDR 3 Year Tier-wise - 5,000,000 to 9,999,999		At Maturity	1.1259	1.1069	1.1104	
TDR 3 Year Tier-wise - 10 M to 24,999,999		At Maturity	1.1444	1.1246	1.1287	
TDR 3 Year Tier-wise - 25 M to 49,999,999		At Maturity	1.1625	1.1425	1.1466	
TDR 3 Year Tier-wise - 50 M to 74,999,999		At Maturity	1.1807	1.1603	1.1645	
TDR 3 Year Tier-wise - 75 M to 99,999,999		At Maturity	1.1898	1.1692	1.1734	
TDR 3 Year Tier-wise - 100 M to 149,999,999		At Maturity	1.1989	1.1781	1.1824	
TDR 3 Year Tier-wise - 150 M to 199,999,999		At Maturity	1.2080	1.1871	1.1914	
TDR 3 Year Tier-wise - 200 M to 499,999,999		At Maturity	1.2170	1.1960	1.2003	
TDR 3 Year Tier-wise - 500 M & above		At Maturity	1.2261	1.2049	1.2093	

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	Share of Mudarib	35%	35%
Share of Rabbul Maal	65%	65%	65%

		DEC 2015	NOV 2015	OCT 2015	
5 Years TDR	FALAH TERM DEPOSIT CERTIFICATES - 3 YEARS	Monthly	1.2897	1.2674	1.2541
	TDR 5 Year Tier-wise - 100,000 to 499,999	At Maturity	1.0812	1.0619	1.0663
	TDR 5 Year Tier-wise - 500,000 to 999,999	At Maturity	1.1080	1.0886	1.0928
	TDR 5 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.1260	1.1065	1.1106
	TDR 5 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1444	1.1245	1.1287
	TDR 5 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.1626	1.1424	1.1466
	TDR 5 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.1808	1.1603	1.1646
	TDR 5 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.1989	1.1781	1.1824
	TDR 5 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.2080	1.1871	1.1914
	TDR 5 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.2170	1.1960	1.2003
	TDR 5 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2261	1.2049	1.2093
	TDR 5 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2352	1.2138	1.2182
	TDR 5 Year Tier-wise - 500 M & above	At Maturity	1.2443	1.2228	1.2272
	Falah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.0844	1.0657
TDR Falah 1Y Mahana Munafa Tierwise 500,000 to 999,999		Monthly	1.1117	1.0925	1.0660
TDR Falah 1Y Mahana Munafa Tierwise 1,000,000-4,999		Monthly	1.1298	1.1103	1.0839
TDR Falah 1Y Mahana Munafa Tierwise 5,000,000-9,999		Monthly	1.1480	1.1282	1.1018
TDR Falah 1Y Mahana Munafa Tierwise 10M-24,999,999		Monthly	1.1662	1.1460	1.1197
TDR Falah 1Y Mahana Munafa Tierwise 25M-49,999,999		Monthly	1.2043	1.1639	1.1376
TDR Falah 1Y Mahana Munafa Tierwise 50M-74,999,999		Monthly	1.2225	1.1817	1.1555
TDR Falah 1Y Mahana Munafa Tierwise 75M-99,999,999		Monthly	1.2315	1.1906	1.1645
TDR Falah 1Y Mahana Munafa Tierwise 100M-149,999,99		Monthly	1.2406	1.1996	1.1735
TDR Falah 1Y Mahana Munafa Tierwise 150M-199,999,99		Monthly	1.2497	1.2085	1.1824
TDR Falah 1Y Mahana Munafa Tierwise 200M-499,999,99		Monthly	1.2534	1.2121	1.1860
TDR Falah 1Y Mahana Munafa Tierwise 500 M to 999,999,999		Monthly	1.2770	1.2138	1.1878
TDR Falah 1Y Mahana Munafa-Tierwise 1Bn TO 1.999999Bn		Monthly	1.2788	1.2406	1.1896
TDR Falah 1Y Mahana Munafa-Tierwise 2Bn TO 2.999999Bn		Monthly	1.2806	1.2585	1.1914
Falah 5 Years Mahana Munafa TDR	TDR Falah 5Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.0628	1.1157	1.0481
	TDR Falah 5Y Mahana Munafa Tierwise 500,000-999,999	Monthly	1.0899	1.1424	1.0749
	TDR Falah 5Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	1.1080	1.1603	1.0928
	TDR Falah 5Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	1.1262	1.1781	1.1107
	TDR Falah 5Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.1444	1.1960	1.1287
	TDR Falah 5Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.1625	1.2138	1.1466
	TDR Falah 5Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.1807	1.2317	1.1645
	TDR Falah 5Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.1898	1.2406	1.1734
	TDR Falah 5Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.1989	1.2495	1.1824
	TDR Falah 5Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.2080	1.2585	1.1914
	TDR Falah 5Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.2170	1.2674	1.2003
	TDR Falah 5Y Mahana Munafa Tierwise 500M & ABOVE	Monthly	1.2261	1.2763	1.2093

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