

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

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Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for OCTOBER 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	OCT 2015	SEP 2015	AUG 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 Musharikaah	Saving Musharikaah 0 to 9,999.99	Monthly	0.6898	0.7129	0.7079
	Saving Musharikaah 10 K to 99,999.99	Monthly	0.6969	0.7200	0.7150
	Saving Musharikaah 100 K to 499,999.99	Monthly	0.7059	0.7290	0.7239
	Saving Musharikaah 500 K to 999,999.99	Monthly	0.7148	0.7379	0.7327
	Saving Musharikaah 1 M to 4,999,999.99	Monthly	0.7327	0.7557	0.7504
	Saving Musharikaah 5 M to 9,999,999.99	Monthly	0.7399	0.7628	0.7575
	Saving Musharikaah 10 M to 24,999,999.99	Monthly	0.7489	0.7717	0.7663
	Saving Musharikaah 25 M to 49,999,999.99	Monthly	0.7919	0.8145	0.8088
	Saving Musharikaah 50 M to 99,999,999.99	Monthly	0.8098	0.8323	0.8265
	Saving Musharikaah 100 M & 499,999,999.99	Monthly	0.8795	0.9018	0.8955
	Saving Musharikaah 500 M & Above	Monthly	0.4998	0.5239	0.5204
FMA	Falah Mahana Amdani (1 To 499.99K)	Monthly	0.6181	0.6416	0.6371
	Falah Mahana Amdani (500K To 24.99M)	Monthly	1.0570	1.0694	1.0796
	FALAH CLASSIC SAVINGS ACCOUNT	Six Monthly	0.4927	0.5169	0.5133
	ALFALAH ISLAMIC ASAAN SAVING ACCOUNT	Six Monthly	0.5189	0.5161	0.5135
	Falah Remunerative Current Account	Monthly	0.0886	-	-
Falah Business Account	Falah Business Account - 1 to 999,999	Monthly	0.7184	0.7325	0.7274
	Falah Business Account - 1,000,000 to 4,999,999	Monthly	0.7524	0.7753	0.7699
	Falah Business Account - 5,000,000 to 9,999,999	Monthly	0.7972	0.8199	0.8141
	Falah Business Account - 10 M to 24,999,999	Monthly	0.8689	0.8912	0.8849
	Falah Business Account - 25 M to 49,999,999	Monthly	0.8958	0.9268	0.9203
	Falah Business Account - 50 M to 99,999,999	Monthly	0.9226	0.9535	0.9469
	Falah Business Account - 100 M to 149,999,999	Monthly	0.9316	0.9624	0.9557
	Falah Business Account - 150 M to 199,999,999	Monthly	0.9334	0.9642	0.9575
	Falah Business Account - 200 M to 499,999,999	Monthly	0.9495	0.9803	0.9734
	Falah Business Account - 500 M to Above	Monthly	0.4981	0.5311	0.5274

OTHER REMUNERATIVE

Falah Margin Accounts	Monthly	0.0090	0.0089	0.0088
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ALFALAH TERM DEPOSITS

	Payment Frequency	Weightage	Weightage	Weightage		
Seven-Days Notice Period Deposit	At Maturity	1.0313	1.0120	0.8798		
Thirty-Days Notice Period Deposit	At Maturity	1.1441	1.1394	1.1302		
Falah One Month TDR	Falah One Month Term Deposit (100K TO 499.99K)	At Maturity	1.0015	1.0497	1.0246	
	Falah One Month Term Deposit (500K TO 999.99K)	At Maturity	1.0445	1.0925	1.0672	
	Falah One Month Term Deposit (1M TO 4.99M)	At Maturity	1.0534	1.1015	1.0761	
	Falah One Month Term Deposit (5M TO 9.99M)	At Maturity	1.0624	1.1104	1.0849	
	Falah One Month Term Deposit (10M TO 24.99M)	At Maturity	1.0695	1.1175	1.0920	
	Falah One Month Term Deposit (25M TO 49.99M)	At Maturity	1.0785	1.1264	1.1008	
	Falah One Month Term Deposit (50M TO 74.99M)	At Maturity	1.0964	1.1442	1.1185	
	Falah One Month Term Deposit (75M TO 99.99M)	At Maturity	1.1000	1.1603	1.1344	
	Falah One Month Term Deposit (100M TO 149.99M)	At Maturity	1.1018	1.1621	1.1362	
	Falah One Month Term Deposit (150M TO 199.99M)	At Maturity	1.1036	1.1638	1.1380	
	Falah One Month Term Deposit (200M TO 499.99M)	At Maturity	1.1054	1.1656	1.1398	
	Falah One Month Term Deposit (500M & ABOVE)	At Maturity	1.1072	1.1674	1.1416	
	Falah One Month Term Deposit (1Bn TO 1.9999998n)	At Maturity	1.1090	-	-	
	Falah One Month Term Deposit (2Bn TO 2.9999998n)	At Maturity	1.1108	-	-	
	TDR	TDR 3 Months Tier-wise - 100,000 to 499,999	At Maturity	1.0195	1.0516	1.0353
		TDR 3 Months Tier-wise - 500,000 to 999,999	At Maturity	1.0624	1.0944	1.0707
		TDR 3 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.0713	1.1032	1.0885
TDR 3 Months Tier-wise - 5,000,000 to 9,999,999		At Maturity	1.0803	1.1122	1.0973	
TDR 3 Months Tier-wise - 10 M to 24,999,999		At Maturity	1.0875	1.1193	1.1062	
TDR 3 Months Tier-wise - 25 M to 49,999,999		At Maturity	1.0964	1.1282	1.1150	
TDR 3 Months Tier-wise - 50 M to 74,999,999		At Maturity	1.1143	1.1460	1.1239	

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Approved.
on behalf of : *[Signature]*
Dr. Khalil Ahmad Azeemi
Shariah Advisor
Bank Alfalah Limited
Islamic Banking Group
23/9/2015

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

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

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	PROFIT SHARING RATIO		
	Share of Mudarib	35%	35%
Share of Rabbul Maal	65%	65%	65%

Term	Description	At Maturity	OCT 2015	SEP 2015	AUG 2015	
3 Month	TDR 3 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.1180	1.1620	1.1415	
	TDR 3 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.1197	1.1638	1.1433	
	TDR 3 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.1215	1.1656	1.1451	
	TDR 3 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.1233	1.1674	1.1469	
	TDR 3 Months Tier-wise - 500 M & above	At Maturity	1.1251	1.1692	1.1504	
	TDR 3 Months Tier-wise - (1Bn TO 1.9999998Bn)	At Maturity	1.1269	-	-	
6 Months TDR	TDR 6 Months Tier-wise - 100,000 to 499,999	At Maturity	1.1287	-	-	
	TDR 6 Months Tier-wise - 500,000 to 999,999	At Maturity	1.0230	1.0605	1.0529	
	TDR 6 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.0658	1.0963	1.0885	
	TDR 6 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.0749	1.1139	1.1061	
	TDR 6 Months Tier-wise - 10 M to 24,999,999	At Maturity	1.0839	1.1229	1.1150	
	TDR 6 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.0910	1.1318	1.1239	
	TDR 6 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.1000	1.1407	1.1327	
	TDR 6 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.1180	1.1585	1.1504	
	TDR 6 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.1215	1.1763	1.1681	
	TDR 6 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.1233	1.1781	1.1699	
	TDR 6 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.1251	1.1799	1.1716	
	TDR 6 Months Tier-wise - 500 M & above	At Maturity	1.1269	1.1817	1.1734	
	TDR 6 Months Tier-wise - (1Bn TO 1.9999998Bn)	At Maturity	1.1287	1.1852	1.1769	
	TDR 6 Months Tier-wise - (2Bn TO 2.9999998Bn)	At Maturity	1.1305	-	-	
	TDR 6 Months Tier-wise - (2Bn TO 2.9999998Bn)	At Maturity	1.1323	-	-	
	1 Year TDR	TDR 1 Year Tier-wise - 100,000 to 499,999	At Maturity	1.0569	1.1228	1.0885
		TDR 1 Year Tier-wise - 500,000 to 999,999	At Maturity	1.0839	1.1496	1.1150
		TDR 1 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.1018	1.1674	1.1327
TDR 1 Year Tier-wise - 5,000,000 to 9,999,999		At Maturity	1.1197	1.1585	1.1504	
TDR 1 Year Tier-wise - 10 M to 24,999,999		At Maturity	1.1376	1.2031	1.1681	
TDR 1 Year Tier-wise - 25 M to 49,999,999		At Maturity	1.1555	1.2209	1.1858	
TDR 1 Year Tier-wise - 50 M to 74,999,999		At Maturity	1.1735	1.2387	1.2035	
TDR 1 Year Tier-wise - 75 M to 99,999,999		At Maturity	1.1824	1.2476	1.2123	
TDR 1 Year Tier-wise - 100 M to 149,999,999		At Maturity	1.1914	1.2565	1.2212	
TDR 1 Year Tier-wise - 150 M to 199,999,999		At Maturity	1.2003	1.2654	1.2300	
TDR 1 Year Tier-wise - 200 M to 499,999,999		At Maturity	1.2039	1.2743	1.2389	
TDR 1 Year Tier-wise - 500 M & above		At Maturity	1.2057	1.2833	1.2477	
TDR 1 Year Tier-wise - (1Bn TO 1.9999998Bn)		At Maturity	1.2075	-	-	
TDR 1 Year Tier-wise - (2Bn TO 2.9999998Bn)		At Maturity	1.2093	-	-	
2 Years TDR	TDR 2 Year Tier-wise - 100,000 to 499,999	At Maturity	1.0397	1.1046	1.0975	
	TDR 2 Year Tier-wise - 500,000 to 999,999	At Maturity	1.0673	1.1319	1.1253	
	TDR 2 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.0842	1.1493	1.1420	
	TDR 2 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1016	1.1674	1.1594	
	TDR 2 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.1197	1.1853	1.1770	
	TDR 2 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.1376	1.2030	1.1946	
	TDR 2 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.1556	1.2209	1.2124	
	TDR 2 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.1645	1.2298	1.2212	
	TDR 2 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.1735	1.2387	1.2301	
	TDR 2 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.1824	1.2476	1.2389	
	TDR 2 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.1914	1.2565	1.2477	
	TDR 2 Year Tier-wise - 500 M & above	At Maturity	1.2003	1.2654	1.2566	
	TDR 2 Year Tier-wise - (1Bn TO 1.9999998Bn)	At Maturity	1.2039	-	-	
	TDR 2 Year Tier-wise - (2Bn TO 2.9999998Bn)	At Maturity	1.2057	-	-	
3 Years TDR	TDR 3 Year Tier-wise - 100,000 to 499,999	At Maturity	1.0481	1.1142	1.1060	
	TDR 3 Year Tier-wise - 500,000 to 999,999	At Maturity	1.0750	1.1407	1.1328	
	TDR 3 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.0928	1.1585	1.1504	
	TDR 3 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1104	1.1764	1.1681	
	TDR 3 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.1287	1.1941	1.1857	
	TDR 3 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.1466	1.2119	1.2035	
	TDR 3 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.1645	1.2298	1.2212	
	TDR 3 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.1734	1.2387	1.2300	
	TDR 3 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.1824	1.2476	1.2389	
	TDR 3 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.1914	1.2565	1.2477	
	TDR 3 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2003	1.2654	1.2566	
	TDR 3 Year Tier-wise - 500 M & above	At Maturity	1.2093	1.2743	1.2654	
	TDR 3 Year Tier-wise - (1Bn TO 1.9999998Bn)	At Maturity	1.2093	-	-	
	TDR 3 Year Tier-wise - (2Bn TO 2.9999998Bn)	At Maturity	1.2093	-	-	
FALAH TERM DEPOSIT CERTIFICATES - 3 YEARS	Monthly	1.2541	1.3367	1.3274		

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Dr. Khalil Ahmad Anami
 Shariah Advisor
 Bank Alfalah Limited
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	Share of Mudarib	35%	35%	35%
Share of Rabbul Maal	65%	65%	65%	

5 Years TDR	TDR 5 Year Tier-wise - 100,000 to 499,999	At Maturity	1.0663	1.1321	1.1238	
	TDR 5 Year Tier-wise - 500,000 to 999,999	At Maturity	1.0928	1.1584	1.1501	
	TDR 5 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.1106	1.1764	1.1680	
	TDR 5 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1287	1.1941	1.1857	
	TDR 5 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.1466	1.2119	1.2035	
	TDR 5 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.1646	1.2298	1.2211	
	TDR 5 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.1824	1.2476	1.2389	
	TDR 5 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.1914	1.2565	1.2477	
	TDR 5 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.2003	1.2654	1.2566	
	TDR 5 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2093	1.2743	1.2654	
	TDR 5 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2182	1.2833	1.2743	
	TDR 5 Year Tier-wise - 500 M & above	At Maturity	1.2272	1.2922	1.2831	
	Falah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.0391	1.1051	1.0708
TDR Falah 1Y Mahana Munafa Tierwise 500,000 to 999,999		Monthly	1.0660	1.1318	1.0973	
TDR Falah 1Y Mahana Munafa Tierwise 1,000,000-4,999		Monthly	1.0839	1.1496	1.1150	
TDR Falah 1Y Mahana Munafa Tierwise 5,000,000-9,999		Monthly	1.1018	1.1674	1.1327	
TDR Falah 1Y Mahana Munafa Tierwise 10M-24,999,999		Monthly	1.1197	1.1852	1.1504	
TDR Falah 1Y Mahana Munafa Tierwise 25M-49,999,999		Monthly	1.1376	1.2031	1.1681	
TDR Falah 1Y Mahana Munafa Tierwise 50M-74,999,999		Monthly	1.1555	1.2209	1.1858	
TDR Falah 1Y Mahana Munafa Tierwise 75M-99,999,999		Monthly	1.1645	1.2298	1.1947	
TDR Falah 1Y Mahana Munafa Tierwise 100M-149,999,99		Monthly	1.1735	1.2387	1.2035	
TDR Falah 1Y Mahana Munafa Tierwise 150M-199,999,99		Monthly	1.1824	1.2476	1.2123	
TDR Falah 1Y Mahana Munafa Tierwise 200M-499,999,99		Monthly	1.1860	1.2565	1.2212	
TDR Falah 1Y Mahana Munafa Tierwise 500 M & above		Monthly	1.1878	1.2654	1.2300	
TDR Falah 1Y Mahana Munafa-Tierwise (1Bn TO 1.9999998bn)		Monthly	1.1896	-	-	
TDR Falah 1Y Mahana Munafa-Tierwise (2Bn TO 2.9999998bn)		Monthly	1.1914	-	-	
TDR Falah 1Y Mahana Munafa-Tierwise (3Bn TO 3.9999998bn)		Monthly	1.1932	-	-	
Falah 5 Years Mahana Munafa TDR		TDR Falah 5Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.0481	1.1140	1.1059
		TDR Falah 5Y Mahana Munafa Tierwise 500,000-999,999	Monthly	1.0749	1.1409	1.1327
	TDR Falah 5Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	1.0928	1.1585	1.1504	
	TDR Falah 5Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	1.1107	1.1763	1.1681	
	TDR Falah 5Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.1287	1.1942	1.1857	
	TDR Falah 5Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.1466	1.2120	1.2035	
	TDR Falah 5Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.1645	1.2298	1.2212	
	TDR Falah 5Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.1734	1.2387	1.2300	
	TDR Falah 5Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.1824	1.2476	1.2389	
	TDR Falah 5Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.1914	1.2565	1.2477	
	TDR Falah 5Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.2003	1.2654	1.2566	
	TDR Falah 5Y Mahana Munafa Tierwise 500M & ABOVE	Monthly	1.2093	1.2743	1.2654	

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Dr. Khalil Ahmad Aasami
Shariah Advisor
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