

# Bank Alfalah Limited

Islamic Banking Group

## PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **NOVEMBER 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	PROFIT SHARING RATIO			
	Share of Mudarib	35%	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	0.6694	0.6898	0.7129
Saving Musharikhah 10 K to 99,999.99	Monthly	0.6765	0.6969	0.7200
Saving Musharikhah 100 K to 499,999.99	Monthly	0.6855	0.7059	0.7290
Saving Musharikhah 500 K to 999,999.99	Monthly	0.6944	0.7148	0.7379
Saving Musharikhah 1 M to 4,999,999.99	Monthly	0.7105	0.7327	0.7557
Saving Musharikhah 5 M to 9,999,999.99	Monthly	0.7176	0.7399	0.7628
Saving Musharikhah 10 M to 24,999,999.99	Monthly	0.7265	0.7489	0.7717
Saving Musharikhah 25 M to 49,999,999.99	Monthly	0.7676	0.7919	0.8145
Saving Musharikhah 50 M to 99,999,999.99	Monthly	0.7854	0.8098	0.8323
Saving Musharikhah 100 M & 499,999,999.99	Monthly	0.8515	0.8796	0.9018
Saving Musharikhah 500 M & Above	Monthly	0.5051	0.4998	0.5239

Falah Mahana Amdani 1 To 499.99K	Monthly	0.4909	0.6181	0.6416
Falah Mahana Amdani 500K To 24.99M	Monthly	1.0264	1.0570	1.0694
FALAH CLASSIC SAVINGS ACCOUNT	Six Monthly	0.4909	0.4927	0.5169
ALFALAH ISLAMIC ASAAAN SAVING ACCOUNT	Six Monthly	0.4778	0.5189	0.5161

Falah Business Account - 1 to 999,999	Monthly	0.6890	0.7184	0.7325
Falah Business Account - 1,000,000 to 4,999,999	Monthly	0.7301	0.7524	0.7753
Falah Business Account - 5,000,000 to 9,999,999	Monthly	0.7729	0.7972	0.8199
Falah Business Account - 10 M to 24,999,999	Monthly	0.8425	0.8689	0.8912
Falah Business Account - 25 M to 49,999,999	Monthly	0.8765	0.8958	0.9268
Falah Business Account - 50 M to 99,999,999	Monthly	0.8925	0.9226	0.9535
Falah Business Account - 100 M to 149,999,999	Monthly	0.9015	0.9316	0.9624
Falah Business Account - 150 M to 199,999,999	Monthly	0.9032	0.9334	0.9642
Falah Business Account - 200 M to 499,999,999	Monthly	0.9193	0.9495	0.9803
Falah Business Account - 500 M to Above	Monthly	0.4963	0.4981	0.5311

### OTHER REMUNERATIVE

Falah Margin Accounts	Monthly	0.0089	0.0090	0.0089
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### ALFALAH TERM DEPOSITS

	Payment Frequency	Weightage	Weightage	Weightage
Seven-Days Notice Period Deposit	At Maturity	1.0136	1.0313	1.0120
Thirty-Days Notice Period Deposit	At Maturity	1.1411	1.1441	1.1394
Falah One Month Term Deposit 100,000 TO 499,999	At Maturity	1.0247	1.0015	1.0497
Falah One Month Term Deposit 500,000 TO 999,999	At Maturity	1.0674	1.0445	1.0925
Falah One Month Term Deposit 1,000,000 TO 4,999,999	At Maturity	1.0764	1.0534	1.1015
Falah One Month Term Deposit 5,000,000 TO 9,999,999	At Maturity	1.0853	1.0524	1.1104
Falah One Month Term Deposit 10M TO 24,999,999	At Maturity	1.0925	1.0695	1.1175
Falah One Month Term Deposit 25M TO 49,999,999	At Maturity	1.1014	1.0785	1.1264
Falah One Month Term Deposit 50M TO 74,999,999	At Maturity	1.1192	1.0964	1.1442
Falah One Month Term Deposit 75M TO 99,999,999	At Maturity	1.1228	1.1000	1.1603
Falah One Month Term Deposit 100M TO 149,999,999	At Maturity	1.1246	1.1018	1.1621
Falah One Month Term Deposit 150M TO 199,999,999	At Maturity	1.1264	1.1036	1.1638
Falah One Month Term Deposit 200M TO 499,999,999	At Maturity	1.1282	1.1054	1.1656
Falah One Month Term Deposit 500M to 999,999,999	At Maturity	1.1299	1.1072	1.1674
Falah One Month Term Deposit 1Bn TO 1.9999999Bn	At Maturity	1.1371	1.1090	-
Falah One Month Term Deposit 2Bn & above	At Maturity	1.1389	1.1108	-
TDR 3 Months Tier-wise - 100,000 to 499,999	At Maturity	1.0422	1.0195	1.0516
TDR 3 Months Tier-wise - 500,000 to 999,999	At Maturity	1.0853	1.0624	1.0944
TDR 3 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.0942	1.0713	1.1032
TDR 3 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1032	1.0803	1.1122
TDR 3 Months Tier-wise - 10 M to 24,999,999	At Maturity	1.1103	1.0875	1.1193
TDR 3 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.1192	1.0964	1.1282
TDR 3 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.1371	1.1143	1.1460

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30-10-15  
**Dr. Khalil Ahmad Aazami**  
 Shariah Advisor  
 Bank Alfalah Limited  
 Islamic Banking Group

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

ISLAMIC DEPOSIT PRODUCTS	PROFIT SHARING RATIO		
		NOV 2015	OCT 2015
	Share of Mudarib	35%	35%
Share of Rabbul Maal	65%	65%	65%

	ISLAMIC DEPOSIT PRODUCTS	At Maturity	NOV 2015	OCT 2015	SEP 2015	
3 Months	TDR 3 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.1406	1.1180	1.1620	
	TDR 3 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.1424	1.1197	1.1638	
	TDR 3 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.1442	1.1215	1.1656	
	TDR 3 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.1460	1.1233	1.1674	
	TDR 3 Months Tier-wise - 500 M to 999,999,999	At Maturity	1.1478	1.1251	1.1692	
	TDR 3 Months Tier-wise - 1Bn TO 1.999999Bn	At Maturity	1.1549	1.1269	-	
	TDR 3 Months Tier-wise - 2Bn & above	At Maturity	1.1567	1.1287	-	
	6 Months	TDR 6 Months Tier-wise - 100,000 to 499,999	At Maturity	1.0460	1.0230	1.0605
		TDR 6 Months Tier-wise - 500,000 to 999,999	At Maturity	1.0887	1.0658	1.0963
		TDR 6 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.0978	1.0749	1.1139
TDR 6 Months Tier-wise - 5,000,000 to 9,999,999		At Maturity	1.1067	1.0839	1.1229	
TDR 6 Months Tier-wise - 10 M to 24,999,999		At Maturity	1.1139	1.0910	1.1318	
TDR 6 Months Tier-wise - 25 M to 49,999,999		At Maturity	1.1227	1.1000	1.1407	
TDR 6 Months Tier-wise - 50 M to 74,999,999		At Maturity	1.1406	1.1180	1.1585	
TDR 6 Months Tier-wise - 75 M to 99,999,999		At Maturity	1.1442	1.1215	1.1763	
TDR 6 Months Tier-wise - 100 M to 149,999,999		At Maturity	1.1460	1.1233	1.1781	
TDR 6 Months Tier-wise - 150 M to 199,999,999		At Maturity	1.1478	1.1251	1.1799	
1 Year	TDR 6 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.1496	1.1269	1.1817	
	TDR 6 Months Tier-wise - 500 M to 999,999,999	At Maturity	1.1514	1.1287	1.1852	
	TDR 6 Months Tier-wise - 1Bn TO 1.999999Bn	At Maturity	1.1585	1.1305	-	
	TDR 6 Months Tier-wise - 2Bn & above	At Maturity	1.1603	1.1323	-	
	TDR 1 Year Tier-wise - 100,000 to 499,999	At Maturity	1.1014	1.0569	1.1228	
	TDR 1 Year Tier-wise - 500,000 to 999,999	At Maturity	1.1281	1.0839	1.1496	
	TDR 1 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.1460	1.1018	1.1674	
	TDR 1 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1639	1.1197	1.1585	
	TDR 1 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.1817	1.1376	1.2031	
	TDR 1 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.1996	1.1555	1.2209	
2 Year	TDR 1 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.2174	1.1735	1.2387	
	TDR 1 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.2263	1.1824	1.2476	
	TDR 1 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.2353	1.1914	1.2565	
	TDR 1 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2442	1.2003	1.2654	
	TDR 1 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2478	1.2039	1.2743	
	TDR 1 Year Tier-wise - 500 M to 999,999,999	At Maturity	1.2495	1.2057	1.2833	
	TDR 1 Year Tier-wise - 1Bn TO 1.999999Bn	At Maturity	1.2763	1.2075	-	
	TDR 1 Year Tier-wise - 2Bn TO 2.999999Bn	At Maturity	1.2942	1.2093	-	
	TDR 2 Year Tier-wise - 100,000 to 499,999	At Maturity	1.0356	1.0397	1.1046	
	TDR 2 Year Tier-wise - 500,000 to 999,999	At Maturity	1.0642	1.0673	1.1319	
3 Year	TDR 2 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.0800	1.0842	1.1493	
	TDR 2 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.0978	1.1016	1.1674	
	TDR 2 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.1157	1.1197	1.1853	
	TDR 2 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.1335	1.1376	1.2030	
	TDR 2 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.1513	1.1556	1.2209	
	TDR 2 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.1603	1.1645	1.2298	
	TDR 2 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.1692	1.1735	1.2387	
	TDR 2 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.1781	1.1824	1.2476	
	TDR 2 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.1871	1.1914	1.2565	
	TDR 2 Year Tier-wise - 500 M & above	At Maturity	1.1960	1.2003	1.2654	
4 Year	TDR 3 Year Tier-wise - 100,000 to 499,999	At Maturity	1.0440	1.0481	1.1142	
	TDR 3 Year Tier-wise - 500,000 to 999,999	At Maturity	1.0710	1.0750	1.1407	
	TDR 3 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.0889	1.0928	1.1585	
	TDR 3 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1069	1.1104	1.1764	
	TDR 3 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.1246	1.1287	1.1941	
	TDR 3 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.1425	1.1466	1.2119	
	TDR 3 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.1603	1.1645	1.2298	
	TDR 3 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.1692	1.1734	1.2387	
	TDR 3 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.1781	1.1824	1.2476	
	TDR 3 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.1871	1.1914	1.2565	
5 Year	TDR 3 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.1960	1.2003	1.2654	
	TDR 3 Year Tier-wise - 500 M & above	At Maturity	1.2049	1.2093	1.2743	
	FALAH TERM DEPOSIT CERTIFICATES - 3 YEARS	At Maturity	1.2674	1.2541	1.3367	

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		NOV 2015	OCT 2015
	Share of Mudarib	35%	35%
Share of Rabbul Maal	65%	65%	65%

TDR 5 Year Tier-wise - 100,000 to 499,999	At Maturity	1.0619	1.0663	1.1321
TDR 5 Year Tier-wise - 500,000 to 999,999	At Maturity	1.0886	1.0928	1.1584
TDR 5 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.1065	1.1106	1.1764
TDR 5 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1245	1.1287	1.1941
TDR 5 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.1424	1.1466	1.2119
TDR 5 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.1603	1.1646	1.2298
TDR 5 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.1781	1.1824	1.2476
TDR 5 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.1871	1.1914	1.2565
TDR 5 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.1960	1.2003	1.2654
TDR 5 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2049	1.2093	1.2743
TDR 5 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2138	1.2182	1.2833
TDR 5 Year Tier-wise - 500 M & above	At Maturity	1.2228	1.2272	1.2922
TDR Falah 1Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.0657	1.0391	1.1051
TDR Falah 1Y Mahana Munafa Tierwise 500,000 to 999,999	Monthly	1.0925	1.0660	1.1318
TDR Falah 1Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	1.1103	1.0839	1.1496
TDR Falah 1Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	1.1282	1.1018	1.1674
TDR Falah 1Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.1460	1.1197	1.1852
TDR Falah 1Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.1639	1.1376	1.2031
TDR Falah 1Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.1817	1.1555	1.2209
TDR Falah 1Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.1906	1.1645	1.2298
TDR Falah 1Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.1996	1.1735	1.2387
TDR Falah 1Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.2085	1.1824	1.2476
TDR Falah 1Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.2121	1.1860	1.2565
TDR Falah 1Y Mahana Munafa Tierwise 500 M to 999,999,999	Monthly	1.2138	1.1878	1.2654
TDR Falah 1Y Mahana Munafa-Tierwise 1Bn TO 1.9999998n	Monthly	1.2406	1.1896	-
TDR Falah 1Y Mahana Munafa-Tierwise 2Bn TO 2.9999998n	Monthly	1.2585	1.1914	-
TDR Falah 5Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.1157	1.0481	1.1140
TDR Falah 5Y Mahana Munafa Tierwise 500,000-999,999	Monthly	1.1424	1.0749	1.1409
TDR Falah 5Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	1.1603	1.0928	1.1585
TDR Falah 5Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	1.1781	1.1107	1.1763
TDR Falah 5Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.1960	1.1287	1.1942
TDR Falah 5Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.2138	1.1466	1.2120
TDR Falah 5Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.2317	1.1645	1.2298
TDR Falah 5Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.2406	1.1734	1.2387
TDR Falah 5Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.2495	1.1824	1.2476
TDR Falah 5Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.2585	1.1914	1.2565
TDR Falah 5Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.2674	1.2003	1.2654
TDR Falah 5Y Mahana Munafa Tierwise 500M & ABOVE	Monthly	1.2763	1.2093	1.2743

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**Dr. Khalil Ahmad Aazami**  
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