

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **JULY 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		JUL 2015	JUN 2015	MAY 2015
	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 Musharikah	Saving Musharikah 0 to 9,999.99	Monthly	0.6983	0.6796	0.6617
	Saving Musharikah 10 K to 99,999.99	Monthly	0.7053	0.6863	0.6696
	Saving Musharikah 100 K to 499,999.99	Monthly	0.7141	0.6948	0.6775
	Saving Musharikah 500 K to 999,999.99	Monthly	0.7228	0.7033	0.6853
	Saving Musharikah 1 M to 4,999,999.99	Monthly	0.7403	0.7203	0.7011
	Saving Musharikah 5 M to 9,999,999.99	Monthly	0.7472	0.7271	0.7090
	Saving Musharikah 10 M to 24,999,999.99	Monthly	0.7560	0.7356	0.7168
	Saving Musharikah 25 M to 49,999,999.99	Monthly	0.7979	0.7764	0.7562
	Saving Musharikah 50 M to 99,999,999.99	Monthly	0.8153	0.7934	0.7799
	Saving Musharikah 100 M & 499,999,999.99	Monthly	0.8834	0.8596	0.8192
	Saving Musharikah 500 M & Above	Monthly	0.5133	0.4995	0.5041
FMA	Falah Mahana Amdani (1 To 499.99K)	Monthly	0.6285	0.6116	0.5908
	Falah Mahana Amdani (500K To 24.99M)	Monthly	1.0650	1.0788	1.0713
	FALAH CLASSIC SAVINGS ACCOUNT	Six Monthly	0.5063	0.4927	0.4805
Falah Business Account	Falah Business Account - 1 to 999,999	Monthly	0.7176	0.6982	0.7484
	Falah Business Account - 1,000,000 to 4,999,999	Monthly	0.7595	0.7390	0.7720
	Falah Business Account - 5,000,000 to 9,999,999	Monthly	0.8031	0.7815	0.7877
	Falah Business Account - 10 M to 24,999,999	Monthly	0.8729	0.8494	0.8508
	Falah Business Account - 25 M to 49,999,999	Monthly	0.9079	0.8834	0.9295
	Falah Business Account - 50 M to 99,999,999	Monthly	0.9341	0.9089	0.9453
	Falah Business Account - 100 M to 149,999,999	Monthly	0.9428	0.9514	0.9532
	Falah Business Account - 150 M to 199,999,999	Monthly	0.9445	0.9768	0.9847
	Falah Business Account - 200 M to 499,999,999	Monthly	0.9602	1.0533	1.0477
	Falah Business Account - 500 M to Above	Monthly	0.5203	0.5062	0.5199

OTHER REMUNERATIVE

Falah Margin Accounts	Monthly	0.0087	0.0085	0.0079
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ALFALAH TERM DEPOSITS

		Payment Frequency	Weightage	Weightage	Weightage
	Seven-Days Notice Period Deposit	At Maturity	0.8680	0.8267	0.7831
	Thirty-Days Notice Period Deposit	At Maturity	1.1149	1.0860	1.0061
Falah One Month TDR	Falah One Month Term Deposit (100K TO 499.99K)	At Maturity	1.0108	1.0176	1.1185
	Falah One Month Term Deposit (500K TO 999.99K)	At Maturity	1.0528	1.0583	1.1580
	Falah One Month Term Deposit (1M TO 4.99M)	At Maturity	1.0615	1.0669	1.1659
	Falah One Month Term Deposit (5M TO 9.99M)	At Maturity	1.0702	1.0754	1.1737
	Falah One Month Term Deposit (10M TO 24.99M)	At Maturity	1.0772	1.0822	1.1816
	Falah One Month Term Deposit (25M TO 49.99M)	At Maturity	1.0859	1.0907	1.1832
	Falah One Month Term Deposit (50M TO 74.99M)	At Maturity	1.1034	1.1076	1.1989
	Falah One Month Term Deposit (75M TO 99.99M)	At Maturity	1.1191	1.1229	1.2147
	Falah One Month Term Deposit (100M TO 149.99M)	At Maturity	1.1209	1.1246	1.2163
	Falah One Month Term Deposit (150M TO 199.99M)	At Maturity	1.1226	1.1263	1.2178
	Falah One Month Term Deposit (200M TO 499.99M)	At Maturity	1.1244	1.1280	1.2194
	Falah One Month Term Deposit (500M & ABOVE)	At Maturity	1.1261	1.1297	1.2210
Falah TDR	TDR 3 Months Tier-wise - 100,000 to 499,999	At Maturity	1.0214	1.0277	1.0635
	TDR 3 Months Tier-wise - 500,000 to 999,999	At Maturity	1.0563	1.0618	1.0792
	TDR 3 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.0737	1.0788	1.0950
	TDR 3 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.0824	1.0873	1.1107
	TDR 3 Months Tier-wise - 10 M to 24,999,999	At Maturity	1.0912	1.0958	1.1265
	TDR 3 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.0999	1.1042	1.1422

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

ISLAMIC DEPOSIT PRODUCTS		JUL 2015	JUN 2015	MAY 2015
	PROFIT SHARING RATIO			
	Share of Mudarib	35%	35%	35%
	Share of Rabbul Maal	65%	65%	65%

3 Months TDR	TDR 3 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.1086	1.1127	1.1580
	TDR 3 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.1261	1.1298	1.1737
	TDR 3 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.1278	1.1314	1.1895
	TDR 3 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.1296	1.1331	1.2052
	TDR 3 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.1313	1.1348	1.2210
	TDR 3 Months Tier-wise - 500 M & above	At Maturity	1.1348	1.1382	1.2368
6 Months TDR	TDR 6 Months Tier-wise - 100,000 to 499,999	At Maturity	1.0387	1.0448	1.0650
	TDR 6 Months Tier-wise - 500,000 to 999,999	At Maturity	1.0737	1.0788	1.0807
	TDR 6 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.0912	1.0957	1.0965
	TDR 6 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.0999	1.1042	1.1123
	TDR 6 Months Tier-wise - 10 M to 24,999,999	At Maturity	1.1086	1.1127	1.1280
	TDR 6 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.1174	1.1212	1.1438
	TDR 6 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.1348	1.1382	1.1596
	TDR 6 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.1523	1.1552	1.1753
	TDR 6 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.1540	1.1569	1.1910
	TDR 6 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.1558	1.1586	1.2068
	TDR 6 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.1575	1.1603	1.2225
	TDR 6 Months Tier-wise - 500 M & above	At Maturity	1.1610	1.1637	1.2383
1 Year TDR	TDR 1 Year Tier-wise - 100,000 to 499,999	At Maturity	1.0737	1.0617	1.0949
	TDR 1 Year Tier-wise - 500,000 to 999,999	At Maturity	1.0999	1.0873	1.1107
	TDR 1 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.1174	1.1042	1.1265
	TDR 1 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1348	1.1212	1.1422
	TDR 1 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.1523	1.1382	1.1580
	TDR 1 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.1697	1.1552	1.1737
	TDR 1 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.1872	1.1722	1.1895
	TDR 1 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.1959	1.1807	1.2052
	TDR 1 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.2047	1.1892	1.2210
	TDR 1 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2134	1.1977	1.2367
	TDR 1 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2221	1.2062	1.2525
	TDR 1 Year Tier-wise - 500 M & above	At Maturity	1.2308	1.2147	1.2683
2 Years TDR	TDR 2 Year Tier-wise - 100,000 to 499,999	At Maturity	1.0824	1.0705	1.1023
	TDR 2 Year Tier-wise - 500,000 to 999,999	At Maturity	1.1077	1.0945	1.1204
	TDR 2 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.1268	1.1125	1.1339
	TDR 2 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1437	1.1296	1.1503
	TDR 2 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.1610	1.1467	1.1659
	TDR 2 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.1785	1.1637	1.1816
	TDR 2 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.1960	1.1807	1.1974
	TDR 2 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.2047	1.1892	1.2131
	TDR 2 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.2134	1.1977	1.2289
	TDR 2 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2221	1.2062	1.2446
	TDR 2 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2308	1.2147	1.2604
	TDR 2 Year Tier-wise - 500 M & above	At Maturity	1.2396	1.2232	1.2761
3 Years TDR	TDR 3 Year Tier-wise - 100,000 to 499,999	At Maturity	1.0914	1.0785	1.1108
	TDR 3 Year Tier-wise - 500,000 to 999,999	At Maturity	1.1174	1.1042	1.1263
	TDR 3 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.1348	1.1212	1.1422
	TDR 3 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1526	1.1383	1.1580
	TDR 3 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.1697	1.1552	1.1737
	TDR 3 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.1872	1.1722	1.1895
	TDR 3 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.2047	1.1892	1.2052
	TDR 3 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.2134	1.1977	1.2210
	TDR 3 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.2221	1.2062	1.2367
	TDR 3 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2309	1.2147	1.2525
	TDR 3 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2396	1.2232	1.2683
	TDR 3 Year Tier-wise - 500 M & above	At Maturity	1.2483	1.2317	1.2840
	FALAH TERM DEPOSIT CERTIFICATES - 3 YEARS	Monthly	1.3094	1.2996	1.2761
	TDR 5 Year Tier-wise - 100,000 to 499,999	At Maturity	1.1095	1.0956	1.1183

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

5 Years TDR	TDR 5 Year Tier-wise - 500,000 to 999,999	At Maturity	1.1347	1.1212	1.1342
	TDR 5 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.1522	1.1382	1.1501
	TDR 5 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1697	1.1553	1.1660
	TDR 5 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.1872	1.1722	1.1816
	TDR 5 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.2046	1.1892	1.1974
	TDR 5 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.2221	1.2062	1.2131
	TDR 5 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.2309	1.2147	1.2289
	TDR 5 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.2396	1.2232	1.2446
	TDR 5 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2483	1.2317	1.2604
	TDR 5 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2570	1.2402	1.2761
	TDR 5 Year Tier-wise - 500 M & above	At Maturity	1.2658	1.2486	1.2919
Falah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.0562	1.0448	1.0792
	TDR Falah 1Y Mahana Munafa Tierwise 500,000 to 999,999	Monthly	1.0825	1.0703	1.0949
	TDR Falah 1Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	1.0999	1.0873	1.1107
	TDR Falah 1Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	1.1174	1.1042	1.1265
	TDR Falah 1Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.1348	1.1212	1.1422
	TDR Falah 1Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.1523	1.1382	1.1580
	TDR Falah 1Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.1697	1.1552	1.1737
	TDR Falah 1Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.1786	1.1637	1.1894
	TDR Falah 1Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.1872	1.1722	1.2052
	TDR Falah 1Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.1959	1.1807	1.2210
	TDR Falah 1Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.2047	1.1892	1.2367
	TDR Falah 1Y Mahana Munafa Tierwise 500 M & above	Monthly	1.2134	1.1977	1.2525
Falah 5 Years Mahana Munafa TDR	TDR Falah 5Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.0911	1.0617	1.0950
	TDR Falah 5Y Mahana Munafa Tierwise 500,000-999,999	Monthly	1.1174	1.0873	1.1107
	TDR Falah 5Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	1.1348	1.1042	1.1265
	TDR Falah 5Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	1.1523	1.1212	1.1422
	TDR Falah 5Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.1697	1.1383	1.1579
	TDR Falah 5Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.1872	1.1552	1.1737
	TDR Falah 5Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.2047	1.1722	1.1895
	TDR Falah 5Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.2134	1.1807	1.2052
	TDR Falah 5Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.2221	1.1892	1.2210
	TDR Falah 5Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.2309	1.1977	1.2367
	TDR Falah 5Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.2396	1.2062	1.2525
	TDR Falah 5Y Mahana Munafa Tierwise 500M & ABOVE	Monthly	1.2483	1.2147	1.2683

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