

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **SEPTEMBER 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	SEP 2015	AUG 2015	JUL 2015	JUN 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	Weightage
Saving Musharikah	Saving Musharikah 0 to 9,999.99	Monthly	0.7129	0.7079	0.6983	0.6796
	Saving Musharikah 10 K to 99,999.99	Monthly	0.7200	0.7150	0.7053	0.6863
	Saving Musharikah 100 K to 499,999.99	Monthly	0.7290	0.7239	0.7141	0.6948
	Saving Musharikah 500 K to 999,999.99	Monthly	0.7379	0.7327	0.7228	0.7033
	Saving Musharikah 1 M to 4,999,999.99	Monthly	0.7557	0.7504	0.7403	0.7203
	Saving Musharikah 5 M to 9,999,999.99	Monthly	0.7628	0.7575	0.7472	0.7271
	Saving Musharikah 10 M to 24,999,999.99	Monthly	0.7717	0.7663	0.7560	0.7356
	Saving Musharikah 25 M to 49,999,999.99	Monthly	0.8145	0.8088	0.7979	0.7764
	Saving Musharikah 50 M to 99,999,999.99	Monthly	0.8323	0.8265	0.8153	0.7934
	Saving Musharikah 100 M & 499,999,999.99	Monthly	0.9018	0.8955	0.8834	0.8596
	Saving Musharikah 500 M & Above	Monthly	0.5239	0.5204	0.5133	0.4995

FMA	Falah Mahana Amdani (1 To 499.99K)	Monthly	0.6416	0.6371	0.6285	0.6116
	Falah Mahana Amdani (500K To 24.99M)	Monthly	1.0694	1.0796	1.0650	1.0788
	FALAH CLASSIC SAVINGS ACCOUNT	Six Monthly	0.5169	0.5133	0.5063	0.4927
	ALFALAH ISLAMIC ASAAN SAVING ACCOUNT	Six Monthly	0.5161	0.5135	-	-

Falah Business Account	Falah Business Account - 1 to 999,999	Monthly	0.7325	0.7274	0.7176	0.6982
	Falah Business Account - 1,000,000 to 4,999,999	Monthly	0.7753	0.7699	0.7595	0.7390
	Falah Business Account - 5,000,000 to 9,999,999	Monthly	0.8199	0.8141	0.8031	0.7815
	Falah Business Account - 10 M to 24,999,999	Monthly	0.8912	0.8849	0.8729	0.8494
	Falah Business Account - 25 M to 49,999,999	Monthly	0.9268	0.9203	0.9079	0.8834
	Falah Business Account - 50 M to 99,999,999	Monthly	0.9535	0.9469	0.9341	0.9089
	Falah Business Account - 100 M to 149,999,999	Monthly	0.9624	0.9557	0.9428	0.9144
	Falah Business Account - 150 M to 199,999,999	Monthly	0.9642	0.9575	0.9445	0.9168
	Falah Business Account - 200 M to 499,999,999	Monthly	0.9803	0.9734	0.9602	1.0533
	Falah Business Account - 500 M to Above	Monthly	0.5311	0.5274	0.5203	0.5062

OTHER REMUNERATIVE		Payment Frequency	Weightage	Weightage	Weightage	Weightage
Falah Margin Accounts		Monthly	0.0089	0.0088	0.0087	0.0085

ALFALAH TERM DEPOSITS		Payment Frequency	Weightage	Weightage	Weightage	Weightage
Falah One Month TDR	Seven-Days Notice Period Deposit	At Maturity	1.0120	0.8798	0.8680	0.8267
	Thirty-Days Notice Period Deposit	At Maturity	1.1394	1.1302	1.1149	1.0860
	Falah One Month Term Deposit (100K TO 499.99K)	At Maturity	1.0497	1.0246	1.0108	1.0176
	Falah One Month Term Deposit (500K TO 999.99K)	At Maturity	1.0925	1.0672	1.0528	1.0583
	Falah One Month Term Deposit (1M TO 4.99M)	At Maturity	1.1015	1.0761	1.0615	1.0669
	Falah One Month Term Deposit (5M TO 9.99M)	At Maturity	1.1104	1.0849	1.0702	1.0754
	Falah One Month Term Deposit (10M TO 24.99M)	At Maturity	1.1175	1.0920	1.0772	1.0822
	Falah One Month Term Deposit (25M TO 49.99M)	At Maturity	1.1264	1.1008	1.0859	1.0907
	Falah One Month Term Deposit (50M TO 74.99M)	At Maturity	1.1442	1.1185	1.1034	1.1076
	Falah One Month Term Deposit (75M TO 99.99M)	At Maturity	1.1603	1.1344	1.1191	1.1229
	Falah One Month Term Deposit (100M TO 149.99M)	At Maturity	1.1621	1.1362	1.1209	1.1246
	Falah One Month Term Deposit (150M TO 199.99M)	At Maturity	1.1638	1.1380	1.1226	1.1263
	Falah One Month Term Deposit (200M TO 499.99M)	At Maturity	1.1656	1.1398	1.1244	1.1280
	Falah One Month Term Deposit (500M & ABOVE)	At Maturity	1.1674	1.1416	1.1261	1.1297
TDR	TDR 3 Months Tier-wise - 100,000 to 499,999	At Maturity	1.0516	1.0353	1.0214	1.0277
	TDR 3 Months Tier-wise - 500,000 to 999,999	At Maturity	1.0944	1.0707	1.0563	1.0618
	TDR 3 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.1032	1.0885	1.0737	1.0788
	TDR 3 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1122	1.0973	1.0824	1.0873
	TDR 3 Months Tier-wise - 10 M to 24,999,999	At Maturity	1.1193	1.1062	1.0912	1.0958

Dr. Khalil Ahmad Aazami
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28-08-15

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

3 Months TDR	TDR 3 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.1282	1.1150	1.0999	1.1042
	TDR 3 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.1460	1.1239	1.1086	1.1127
	TDR 3 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.1620	1.1415	1.1261	1.1298
	TDR 3 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.1638	1.1433	1.1278	1.1314
	TDR 3 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.1656	1.1451	1.1296	1.1331
	TDR 3 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.1674	1.1469	1.1313	1.1348
6 Months TDR	TDR 3 Months Tier-wise - 500 M & above	At Maturity	1.1692	1.1504	1.1348	1.1382
	TDR 6 Months Tier-wise - 100,000 to 499,999	At Maturity	1.0605	1.0529	1.0387	1.0448
	TDR 6 Months Tier-wise - 500,000 to 999,999	At Maturity	1.0963	1.0885	1.0737	1.0788
	TDR 6 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.1139	1.1061	1.0912	1.0957
	TDR 6 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1229	1.1150	1.0999	1.1042
	TDR 6 Months Tier-wise - 10 M to 24,999,999	At Maturity	1.1318	1.1239	1.1086	1.1127
	TDR 6 Months Tier-wise - 25 M to 49,999,999	At Maturity	1.1407	1.1327	1.1174	1.1212
	TDR 6 Months Tier-wise - 50 M to 74,999,999	At Maturity	1.1585	1.1504	1.1348	1.1382
	TDR 6 Months Tier-wise - 75 M to 99,999,999	At Maturity	1.1763	1.1681	1.1523	1.1552
	TDR 6 Months Tier-wise - 100 M to 149,999,999	At Maturity	1.1781	1.1699	1.1540	1.1569
	TDR 6 Months Tier-wise - 150 M to 199,999,999	At Maturity	1.1799	1.1716	1.1558	1.1586
	TDR 6 Months Tier-wise - 200 M to 499,999,999	At Maturity	1.1817	1.1734	1.1575	1.1603
1 Year TDR	TDR 6 Months Tier-wise - 500 M & above	At Maturity	1.1852	1.1769	1.1610	1.1637
	TDR 1 Year Tier-wise - 100,000 to 499,999	At Maturity	1.1228	1.0885	1.0737	1.0617
	TDR 1 Year Tier-wise - 500,000 to 999,999	At Maturity	1.1496	1.1150	1.0999	1.0873
	TDR 1 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.1674	1.1327	1.1174	1.1042
	TDR 1 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1585	1.1504	1.1348	1.1212
	TDR 1 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.2031	1.1681	1.1523	1.1382
	TDR 1 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.2209	1.1858	1.1697	1.1552
	TDR 1 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.2387	1.2035	1.1872	1.1722
	TDR 1 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.2476	1.2123	1.1959	1.1807
	TDR 1 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.2565	1.2212	1.2047	1.1892
	TDR 1 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2654	1.2300	1.2134	1.1977
	TDR 1 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2743	1.2389	1.2221	1.2062
2 Years TDR	TDR 1 Year Tier-wise - 500 M & above	At Maturity	1.2833	1.2477	1.2308	1.2147
	TDR 2 Year Tier-wise - 100,000 to 499,999	At Maturity	1.1046	1.0975	1.0824	1.0705
	TDR 2 Year Tier-wise - 500,000 to 999,999	At Maturity	1.1319	1.1253	1.1077	1.0945
	TDR 2 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.1493	1.1420	1.1268	1.1125
	TDR 2 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1674	1.1594	1.1437	1.1296
	TDR 2 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.1853	1.1770	1.1610	1.1467
	TDR 2 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.2030	1.1946	1.1785	1.1637
	TDR 2 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.2209	1.2124	1.1960	1.1807
	TDR 2 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.2298	1.2212	1.2047	1.1892
	TDR 2 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.2387	1.2301	1.2134	1.1977
	TDR 2 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2476	1.2389	1.2221	1.2062
	TDR 2 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2565	1.2477	1.2308	1.2147
3 Years TDR	TDR 2 Year Tier-wise - 500 M & above	At Maturity	1.2654	1.2566	1.2396	1.2232
	TDR 3 Year Tier-wise - 100,000 to 499,999	At Maturity	1.1142	1.1060	1.0914	1.0785
	TDR 3 Year Tier-wise - 500,000 to 999,999	At Maturity	1.1407	1.1328	1.1174	1.1042
	TDR 3 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.1585	1.1504	1.1348	1.1212
	TDR 3 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1764	1.1684	1.1526	1.1383
	TDR 3 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.1941	1.1857	1.1697	1.1552
	TDR 3 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.2119	1.2035	1.1872	1.1722
	TDR 3 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.2298	1.2212	1.2047	1.1892
	TDR 3 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.2387	1.2300	1.2134	1.1977
	TDR 3 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.2476	1.2389	1.2221	1.2062
	TDR 3 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2565	1.2477	1.2309	1.2147
	TDR 3 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2654	1.2566	1.2396	1.2232
3 Years TDR	TDR 3 Year Tier-wise - 500 M & above	At Maturity	1.2743	1.2654	1.2483	1.2317
	FALAH TERM DEPOSIT CERTIFICATES - 3 YEARS	Monthly	1.3367	1.3274	1.3094	1.2996

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

5 Years TDR	TDR 5 Year Tier-wise - 100,000 to 499,999	At Maturity	1.1321	1.1238	1.1095	1.0956
	TDR 5 Year Tier-wise - 500,000 to 999,999	At Maturity	1.1584	1.1501	1.1347	1.1212
	TDR 5 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	1.1764	1.1680	1.1522	1.1382
	TDR 5 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	1.1941	1.1857	1.1697	1.1553
	TDR 5 Year Tier-wise - 10 M to 24,999,999	At Maturity	1.2119	1.2035	1.1872	1.1722
	TDR 5 Year Tier-wise - 25 M to 49,999,999	At Maturity	1.2298	1.2211	1.2046	1.1892
	TDR 5 Year Tier-wise - 50 M to 74,999,999	At Maturity	1.2476	1.2389	1.2221	1.2062
	TDR 5 Year Tier-wise - 75 M to 99,999,999	At Maturity	1.2565	1.2477	1.2309	1.2147
	TDR 5 Year Tier-wise - 100 M to 149,999,999	At Maturity	1.2654	1.2566	1.2396	1.2232
	TDR 5 Year Tier-wise - 150 M to 199,999,999	At Maturity	1.2743	1.2654	1.2483	1.2317
	TDR 5 Year Tier-wise - 200 M to 499,999,999	At Maturity	1.2833	1.2743	1.2570	1.2402
Falah 1 Year Mahana Munafa TDR	TDR 5 Year Tier-wise - 500 M & above	At Maturity	1.2922	1.2831	1.2658	1.2486
	TDR Falah 1Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.1051	1.0708	1.0562	1.0448
	TDR Falah 1Y Mahana Munafa Tierwise 500,000 to 999,999	Monthly	1.1318	1.0973	1.0825	1.0703
	TDR Falah 1Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	1.1496	1.1150	1.0999	1.0873
	TDR Falah 1Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	1.1674	1.1327	1.1174	1.1042
	TDR Falah 1Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.1852	1.1504	1.1348	1.1212
	TDR Falah 1Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.2031	1.1681	1.1523	1.1382
	TDR Falah 1Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.2209	1.1858	1.1697	1.1552
	TDR Falah 1Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.2298	1.1947	1.1786	1.1637
	TDR Falah 1Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.2387	1.2035	1.1872	1.1722
	TDR Falah 1Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.2476	1.2123	1.1959	1.1807
Falah 5 Years Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.2565	1.2212	1.2047	1.1892
	TDR Falah 1Y Mahana Munafa Tierwise 500 M & above	Monthly	1.2654	1.2300	1.2134	1.1977
	TDR Falah 5Y Mahana Munafa Tierwise 100,000 to 499,999	Monthly	1.1140	1.1059	1.0911	1.0617
	TDR Falah 5Y Mahana Munafa Tierwise 500,000-999,999	Monthly	1.1409	1.1327	1.1174	1.0873
	TDR Falah 5Y Mahana Munafa Tierwise 1,000,000-4,999	Monthly	1.1585	1.1504	1.1348	1.1042
	TDR Falah 5Y Mahana Munafa Tierwise 5,000,000-9,999	Monthly	1.1763	1.1681	1.1523	1.1212
	TDR Falah 5Y Mahana Munafa Tierwise 10M-24,999,999	Monthly	1.1942	1.1857	1.1697	1.1383
	TDR Falah 5Y Mahana Munafa Tierwise 25M-49,999,999	Monthly	1.2120	1.2035	1.1872	1.1552
	TDR Falah 5Y Mahana Munafa Tierwise 50M-74,999,999	Monthly	1.2298	1.2212	1.2047	1.1722
	TDR Falah 5Y Mahana Munafa Tierwise 75M-99,999,999	Monthly	1.2387	1.2300	1.2134	1.1807
	TDR Falah 5Y Mahana Munafa Tierwise 100M-149,999,99	Monthly	1.2476	1.2389	1.2221	1.1892
	TDR Falah 5Y Mahana Munafa Tierwise 150M-199,999,99	Monthly	1.2565	1.2477	1.2309	1.1977
	TDR Falah 5Y Mahana Munafa Tierwise 200M-499,999,99	Monthly	1.2654	1.2566	1.2396	1.2062
	TDR Falah 5Y Mahana Munafa Tierwise 500M & ABOVE	Monthly	1.2743	1.2654	1.2483	1.2147




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