

BANK ALFALAH LIMITED - ISLAMIC BANKING GROUP

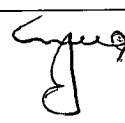
PROFIT RATES - JULY 2010

FALAH SAVINGS DEPOSITS - LCY

0 To 9,999.99	Monthly	5.03%
10,000 To 99,999.99	Monthly	5.06%
100,000 To 499,999.99	Monthly	5.10%
500,000 To 999,999.99	Monthly	5.12%
1,000,000 To 4,999,999.99	Monthly	5.15%
5,000,000 To 9,999,999.99	Monthly	5.20%
10,000,000 To 24,999,999.99	Monthly	5.24%
25,000,000 To 49,999,999.99	Monthly	5.37%
50,000,000 To 99,999,999.99	Monthly	6.07%
100,000,000 & Above	Monthly	8.01%
FALAH MAHANA AMDANI	Monthly	9.03%
FALAH CLASSIC SAVINGS ACCOUNT	Six Monthly	5.06%
Falah Musharakah Premium Saving Account - 100 to 999,999	Monthly	5.07%
Falah Musharakah Premium Saving Account - 1,000,000 to 4,99	Monthly	5.11%
Falah Musharakah Premium Saving Account - 5,000,000 to 9,99	Monthly	5.15%
Falah Musharakah Premium Saving Account - 10 M to 24,999,9	Monthly	5.21%
Falah Musharakah Premium Saving Account - 50 M to 99,999,9	Monthly	5.75%

FALAH MUSHARAKA TERM DEPOSITS - LCY

TDR 07 days New	At Maturity	5.11%
TDR 01 month New	At Maturity	5.06%
Falah One Month Term Deposit (100k to 499.99k)	At Maturity	5.14%
falah One Month Term Deposit (500k to 999.99k)	At Maturity	5.19%
Falah One Month Term Deposit (1m to 4.99m)	At Maturity	5.22%
Falah One Month Term Deposit (5m to 9.99m)	At Maturity	5.28%
Falah one Month Term Deposit (10m to 24.99m)	At Maturity	5.32%
Falah One Month Term Deposit (25m to 49.99m)	At Maturity	5.42%
Falah One Month Term Deposit (50m to 74.99m)	At Maturity	6.16%
Falah One Month Term Deposit (100m to 149.99m)	At Maturity	9.23%
Falah One Month Term Deposit (150m to 199.99m)	At Maturity	9.52%
Falah One Month Term Deposit (200m to 449.99m)	At Maturity	9.77%
Falah One Month Term Deposit (500m & above)	At Maturity	10.17%
TDR 3 months New	At Maturity	5.13%
TDR 3 Months Tier-wise - 100,000 to 499,999	At Maturity	5.23%
TDR 3 Months Tier-wise - 500,000 to 999,999	At Maturity	5.38%
TDR 3 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	5.58%
TDR 3 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	6.11%
TDR 3 Months Tier-wise - 10 M to 24,999,999	At Maturity	6.66%
TDR 3 Months Tier-wise - 25 M to 49,999,999	At Maturity	6.92%
TDR 3 Months Tier-wise - 50 M to 74,999,999	At Maturity	7.26%
TDR 3 Months Tier-wise - 75 M to 99,999,999	At Maturity	8.03%
TDR 3 Months Tier-wise - 100 M to 149,999,999	At Maturity	9.41%
TDR 3 Months Tier-wise - 200 M to 499,999,999	At Maturity	10.10%
TDR 3 Months Tier-wise - 500 M & above	At Maturity	10.40%
TDR 6 months New	At Maturity	5.28%
TDR 6 Months Tier-wise - 100,000 to 499,999	At Maturity	5.98%
TDR 6 Months Tier-wise - 500,000 to 999,999	At Maturity	6.14%


Khalid Ahmad Azami
 Shariah Advisor
 Bank Alfalah Islamic Banking

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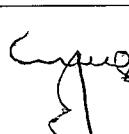
TDR 6 Months Tier-wise - 1,000,000 to 4,999,999	At Maturity	6.71%
TDR 6 Months Tier-wise - 5,000,000 to 9,999,999	At Maturity	7.03%
TDR 6 Months Tier-wise - 10 M to 24,999,999	At Maturity	7.64%
TDR 6 Months Tier-wise - 25 M to 49,999,999	At Maturity	7.86%
TDR 6 Months Tier-wise - 50 M to 74,999,999	At Maturity	8.04%
TDR 6 Months Tier-wise - 100 M to 149,999,999	At Maturity	9.91%
TDR 6 Months Tier-wise - 150 M to 199,999,999	At Maturity	10.09%
TDR 6 Months Tier-wise - 200 M to 499,999,999	At Maturity	10.63%
TDR 6 Months Tier-wise - 500 M & above	At Maturity	11.01%
TDR 12 months New	At Maturity	6.47%
TDR 1 Year Tier-wise - 100,000 to 499,999	At Maturity	6.79%
TDR 1 Year Tier-wise - 500,000 to 999,999	At Maturity	7.01%
TDR 1 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	7.09%
TDR 1 Year Tier-wise - 5,000,000 to 9,999,999	At Maturity	7.23%
TDR 1 Year Tier-wise - 10 M to 24,999,999	At Maturity	7.98%
TDR 1 Year Tier-wise - 25 M to 49,999,999	At Maturity	8.19%
TDR 1 Year Tier-wise - 500 M & above	At Maturity	11.05%
TDR 2 Year Tier-wise - 100,000 to 499,999	At Maturity	7.03%
TDR 3 Years	Six Monthly	8.03%
TDR 3 Year Tier-wise - 500,000 to 999,999	At Maturity	7.71%
TDR 3 Year Tier-wise - 1,000,000 to 4,999,999	At Maturity	7.91%
FALAH TERM DEPOSIT CERTIFICATES - 3 YEARS	Monthly	10.01%
TDR 5 Years	Six Monthly	8.19%
TDR FALAH 1Y Mahana Munafa-Tierwise 100,000 to 499,999	Monthly	6.51%
TDR FALAH 1Y Mahana Munafa-Tierwise 500,000 to 999,999	Monthly	6.83%
TDR FALAH 1Y Mahana Munafa- Tierwise 1,000,000 to 4,999,999	Monthly	6.94%
TDR FALAH 1Y Mahana Munafa-Tierwise 5,000,000 to 9,999,999	Monthly	7.04%
TDR FALAH 1Y Mahana Munafa-Tierwise 10 M to 24,999,999	Monthly	7.58%
TDR FALAH 1Y Mahana Munafa- Tierwise 25 M to 49,999,999	Monthly	7.91%
TDR FALAH 1Y Mahana Munafa-Tierwise 100 M to 149,999,999	Monthly	9.17%
TDR FALAH 5Y Mahana Munafa-Tierwise 100,000 to 499,999	Monthly	6.79%
TDR FALAH 5Y Mahana Munafa-Tierwise 500,000-999,999	Monthly	7.53%
TDR FALAH 5Y Mahana Munafa-Tierwise 1,000,000-4,999	Monthly	7.88%
TDR FALAH 5Y Mahana Munafa-Tierwise 5,000,000-9,999	Monthly	8.08%

FALAH SAVINGS DEPOSITS - FCY

USD	Semi Annually	0.55%
GBP	Semi Annually	0.82%
EURO	Semi Annually	0.82%

FALAH MUSHARAKA TERM DEPOSITS - FCY

USD	At Maturity	0.82%
GBP	At Maturity	0.93%
EURO	At Maturity	0.93%


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