

Bank Alfalah Limited

Islamic Banking Group

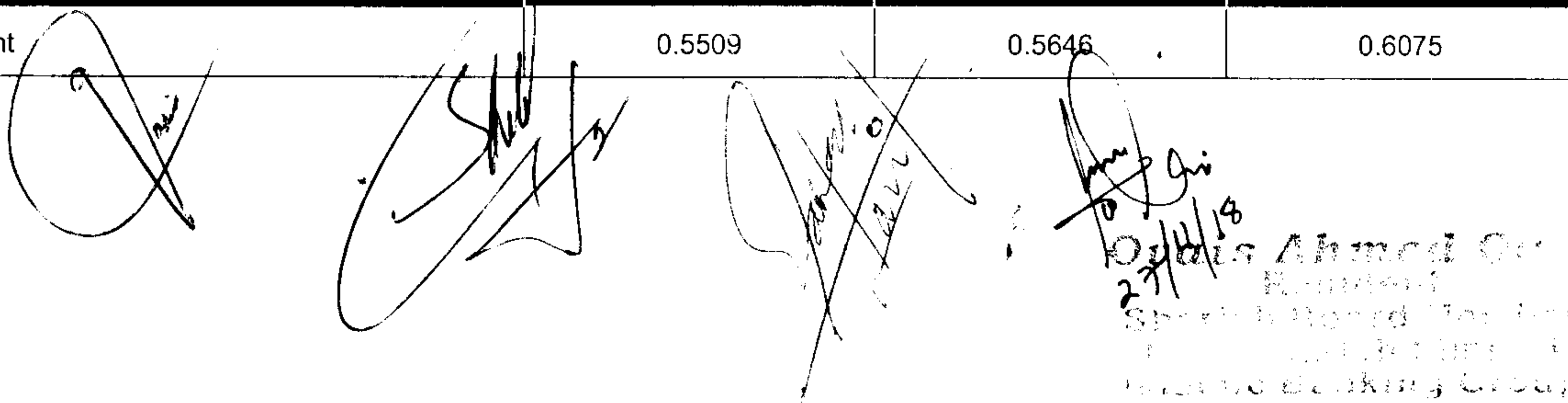
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES OF POOL (PKR)

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for Dec 2018 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	Dec 2018	Nov 2018	Oct 2018	
	PROFIT SHARING RATIO			
	Share of Mudarib	50%	50%	50%
	Share of Rabbul Maal	50%	50%	50%

Falah Mahana Amdani	Weightages	Weightages	Weightages
Falah Mahana Amdani 1 To 499.99 K	0.5509	0.5646	0.6075
Falah Mahana Amdani 500 K To 24.99 M	1.0389	1.0857	1.0489
Saving Deposits-LCY	Weightages	Weightages	Weightages
Saving Musharikah 0 To 9.99 K	0.6749	0.7016	0.8009
Saving Musharikah 10 K To 99.99 K	0.6768	0.7037	0.8034
Saving Musharikah 100 K To 499.99 K	0.6788	0.7058	0.8059
Saving Musharikah 500 K To 999.99 K	0.6808	0.7079	0.8084
Saving Musharikah 1 M To 4.99 M	0.7221	0.7514	0.8480
Saving Musharikah 5 M To 9.99 M	0.7437	0.7743	0.8753
Saving Musharikah 10 M To 24.99 M	0.7516	0.7826	0.8852
Saving Musharikah 25 M To 49.99 M	0.7536	0.7847	0.8877
Saving Musharikah 50 M To 99.99 M	0.7555	0.7867	0.8902
Saving Musharikah 100 M To 499.99 M	0.7870	0.7888	0.8927
Saving Musharikah 500 M & Above	0.9090	0.9486	1.0836
Falah Mush Prem Saving Account	Weightages	Weightages	Weightages
Falah Business Account - 1 To 999.99 K	0.7418	0.7722	0.6075
Falah Business Account - 1 M To 4.99 M	0.9031	0.9424	0.8778
Falah Business Account - 5 M To 9.99 M	0.9228	0.9632	0.9026
Falah Business Account - 10 M To 24.99 M	0.9425	0.9839	0.9274
Falah Business Account - 25 M To 49.99 M	0.9956	1.0400	0.9398
Falah Business Account - 50 M To 99.99 M	1.0172	1.0628	0.9348
Falah Business Account - 100 M To 149.99 M	1.0330	1.0794	0.9919
Falah Business Account - 150 M To 199.99 M	1.0428	1.0898	1.0043
Falah Business Account - 200 M To 499.99 M	1.0920	1.1417	1.0117
Falah Business Account - 500 M & Above	1.2100	1.2662	1.4382
Falah Classic Savings Account	Weightages	Weightages	Weightages
Falah Classic Saving Account	0.5509	0.5646	0.6075


  
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 27/11/18
   
 Shariah Board
   
 Islamic Banking Group

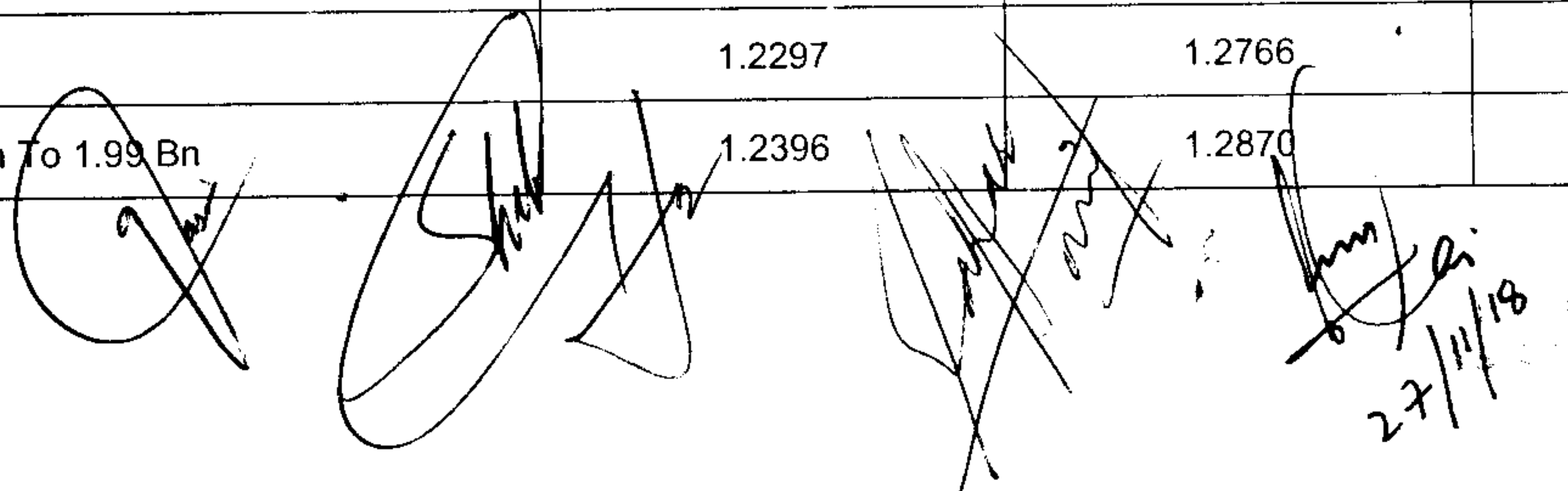
<b>Alfalah Islamic Asaan Saving Account</b>	<b>Weightages</b>	<b>Weightages</b>	<b>Weightages</b>
AlFalah Islamic Asaan Saving Account	0.5509	0.5646	0.6075

<b>Alfalah islamic premium TDR</b>	<b>Weightages</b>	<b>Weightages</b>	<b>Weightages</b>
AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	1.3970	1.3078	1.0786
AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	1.4953	1.4116	1.3018
AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	1.5347	1.4531	1.3737
AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	1.5445	1.4635	1.4010
AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	1.5642	1.4842	1.4704
AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	1.5740	1.4946	1.6366
AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	1.5839	1.5050	1.6738
AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	1.4166	1.3285	1.1034
AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	1.5150	1.4323	1.3043
AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	1.5544	1.4738	1.3762
AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	1.5642	1.4842	1.4754
AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	1.5839	1.5050	1.4779
AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	1.5937	1.5153	1.6614
AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	1.6036	1.5257	1.6862
AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	1.4363	1.3493	1.1158
AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	1.5347	1.4531	1.3142
AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	1.5740	1.4946	1.4084
AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	1.5839	1.5050	1.4779
AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	1.6036	1.5257	1.4804
AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	1.6134	1.5361	1.6663
AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	1.6232	1.5465	1.6986
AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	1.4560	1.3700	1.5126
AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	1.5544	1.4842	1.5374
AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	1.5937	1.5153	1.5622
AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	1.6134	1.5257	1.5870
AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	1.6232	1.5465	1.6118
AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	1.6331	1.5569	1.6787
AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	1.6429	1.5672	1.7110
AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	1.4461	1.3597	1.3886
AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	1.5445	1.4738	1.4134
AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	1.5839	1.5050	1.4382
AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	1.6036	1.5153	1.4828
AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	1.6134	1.5361	1.4878
AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	1.6232	1.5465	1.6688
AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	1.6331	1.5569	1.7035

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<b>TDR Falah 2Y Mahana Munafa</b>	<b>Weightages</b>	<b>Weightages</b>	<b>Weightages</b>
TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	1.0054	1.0400	1.2423
TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	1.0566	1.0932	1.3059
TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	1.0664	1.1041	1.3189
TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	1.0762	1.1150	1.3320
TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	1.0841	1.1238	1.3424
TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	1.0959	1.1347	1.3555
TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	1.1058	1.1456	1.3685
TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	1.1097	1.1500	1.3737
TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	1.1313	1.1728	1.4010
TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	1.1294	1.1708	1.3985
TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	1.1569	1.1998	1.4060
TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	1.2651	1.3140	1.4035
<b>TDR Falah 4Y Mahana Munafa</b>	<b>Weightages</b>	<b>Weightages</b>	<b>Weightages</b>
TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	1.0074	1.0421	1.2448
TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K	1.0585	1.0953	1.3083
TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M	1.0684	1.1062	1.3214
TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M	1.0782	1.1171	1.3344
TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M	1.0861	1.1259	1.3449
TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M	1.0979	1.1368	1.3579
TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M	1.1077	1.1477	1.3710
TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M	1.1117	1.1521	1.3762
TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M	1.1333	1.1749	1.4035
TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M	1.1353	1.1728	1.4010
TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M	1.1589	1.2019	1.4084
TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above	1.2671	1.3161	1.4060
<b>Islamic Deposit Products</b>	<b>Weightages</b>	<b>Weightages</b>	<b>Weightages</b>
Falah TDR 1M - 100k-499k	0.9090	0.9279	0.9844
Falah TDR 1M - 500k-999k	0.9287	0.9486	1.0092
Falah TDR 1M - 1mn-4.99mn	0.9425	0.9632	1.0216
Falah TDR 1M - 5mn-9.99mn	0.9621	0.9839	1.0340
Falah TDR 1M - 10mn-24.99mn	0.9818	1.0047	1.0588
Falah TDR 1M - 25mn-49.99mn	1.0349	1.0607	1.0836
Falah TDR 1M - 50mn-74.99mn	1.0448	1.0711	1.1084
Falah TDR 1M - 75mn-99.99mn	1.0467	1.0836	1.1332
Falah TDR 1M - 100mn-149.99mn	1.0625	1.1002	1.1704
Falah TDR 1M - 150mn-199.99mn	1.0723	1.1106	1.1828
Falah TDR 1M - 200mn-499.99mn	1.1215	1.1625	1.3415
Falah TDR 1M - 500mn-999.99mn	1.2297	1.2766	1.3415
Falah One Month Term Deposit - 1 Bn To 1.99 Bn	1.2396	1.2870	1.3440


  
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Islamic Deposit Products	Weightages	Weightages	Weightages
Fal One Mon Trm Dep -2 Bn & Ab	1.2494	1.2974	1.4432
Falah TDR 3M - 100k-499k	0.9228	0.9424	1.0092
Falah TDR 3M - 500k-999k	0.9425	0.9632	1.0340
Falah TDR 3M - 1mn-4.99mn	0.9562	0.9777	1.0464
Falah TDR 3M - 5mn-9.99mn	0.9759	0.9985	1.0588
Falah TDR 3M - 10mn-24.99mn	0.9956	1.0192	1.0836
Falah TDR 3M - 25mn-49.99mn	1.0487	1.0753	1.1084
Falah TDR 3M - 50mn-74.99mn	1.0585	1.0857	1.1332
Falah TDR 3M - 75mn-99.99mn	1.0664	1.0940	1.1580
Falah TDR 3M - 100mn-149.99mn	1.0762	1.1147	1.1952
Falah TDR 3M - 150mn-199.99mn	1.0861	1.1251	1.2076
Falah TDR 3M - 200mn-499.99mn	1.1353	1.1770	1.3440
Falah TDR 3M - 500mn-999.99mn	1.2435	1.2912	1.3440
TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	1.2533	1.3015	1.3465
TDR 3 Months Tier-Wise - 2 Bn	1.2632	1.3119	1.4456
Falah TDR 6M - 100k-499k	0.9326	0.9528	1.0216
Falah TDR 6M - 500k-999k	0.9523	0.9736	1.0464
Falah TDR 6M - 1mn-4.99mn	0.9661	0.9881	1.0588
Falah TDR 6M - 5mn-9.99mn	0.9857	1.0088	1.0712
Falah TDR 6M - 10mn-24.99mn	1.0054	1.0296	1.0960
Falah TDR 6M - 25mn-49.99mn	1.0487	1.0857	1.1208
Falah TDR 6M - 50mn-74.99mn	1.0585	1.0960	1.1456
Falah TDR 6M - 75mn-99.99mn	1.0664	1.1043	1.1704
Falah TDR 6M - 100mn-149.99mn	1.0861	1.1251	1.2076
Falah TDR 6M - 150mn-199.99mn	1.0959	1.1355	1.2200
Falah TDR 6M - 200mn-499.99mn	1.1451	1.1874	1.3465
Falah TDR 6M - 500mn-999.99mn	1.2533	1.3015	1.3465
Falah TDR 6M - (1 BN TO 1.99BN	1.2632	1.3119	1.3489
TDR 6 Months Tier-Wise - 2 Bn	1.2730	1.3223	1.4481
Falah TDR 1Y - 100k-499k	1.0133	1.0491	1.2531
Falah TDR 1Y - 500k-999k	1.0644	1.1015	1.3158
Falah TDR 1Y - 1mn-4.99mn	1.0743	1.1124	1.3288
Falah TDR 1Y - 5mn-9.99mn	1.0841	1.1234	1.3419
Falah TDR 1Y - 10mn-24.99mn	1.0920	1.1321	1.3523
Falah TDR 1Y - 25mn-49.99mn	1.1038	1.1430	1.3654
Falah TDR 1Y - 50mn-74.99mn	1.1136	1.1539	1.3784
Falah TDR 1Y - 75mn-99.99mn	1.1176	1.1583	1.3836
Falah TDR 1Y - 100mn-149.99mn	1.1353	1.1770	1.4060
Falah TDR 1Y - 150mn-199.99mn	1.1372	1.1791	1.4084

Islamic Deposit Products	Weightages	Weightages	Weightages
Falah TDR 1Y - 200mn-499.99mn	1.1648	1.2081	1.4109
Falah TDR 1Y - 500mn-999.99mn	1.2730	1.3223	1.4134
TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	1.2828	1.3327	1.4208
TDR 1 Year Tier-Wise - 2 Bn	1.2927	1.3431	1.4506
Falah TDR 2Y - 100k-499k	1.0153	1.0511	1.2556
Falah TDR 2Y - 500k-999k	1.0664	1.1036	1.3183
Falah TDR 2Y - 1mn-4.99mn	1.0762	1.1145	1.3313
Falah TDR 2Y - 5mn-9.99mn	1.0861	1.1254	1.3444
Falah TDR 2Y - 10mn-24.99mn	1.0940	1.1342	1.3548
Falah TDR 2Y - 25mn-49.99mn	1.1058	1.1451	1.3679
Falah TDR 2Y - 50mn-74.99mn	1.1156	1.1560	1.3809
Falah TDR 2Y - 75mn-99.99mn	1.1195	1.1604	1.3861
Falah TDR 2Y - 100mn-149.99mn	1.1372	1.1791	1.4084
Falah TDR 2Y - 150mn-199.99mn	1.1392	1.1811	1.4109
Falah TDR 2Y - 200mn-499.99mn	1.1668	1.2102	1.4134
Falah TDR 2Y - 500mn-Above	1.2750	1.3244	1.4159
Falah TDR 3Y - 100k-499k	1.0212	1.0574	1.2631
Falah TDR 3Y - 500k-999k	1.0723	1.1098	1.3257
Falah TDR 3Y - 1mn-4.99mn	1.0822	1.1207	1.3388
Falah TDR 3Y - 5mn-9.99mn	1.0920	1.1317	1.3518
Falah TDR 3Y - 10mn-24.99mn	1.0999	1.1404	1.3622
Falah TDR 3Y - 25mn-49.99mn	1.1117	1.1513	1.3753
Falah TDR 3Y - 50mn-74.99mn	1.1215	1.1622	1.3883
Falah TDR 3Y - 75mn-99.99mn	1.1254	1.1666	1.3936
Falah TDR 3Y - 100mn-149.99mn	1.1392	1.1811	1.4109
Falah TDR 3Y - 150mn-199.99mn	1.1412	1.1832	1.4134
Falah TDR 3Y - 200mn-499.99mn	1.1687	1.2123	1.4159
Falah TDR 3Y - 500mn-Above	1.2769	1.3264	1.4184
Falah Term Deposit Certificate	1.1609	1.1936	1.4258
Falah TDR 5Y - 100k-499k	1.0310	1.0677	1.2755
Falah TDR 5Y - 500k-999k	1.0822	1.1202	1.3381
Falah TDR 5Y - 1mn-4.99mn	1.0920	1.1311	1.3511
Falah TDR 5Y - 5mn-9.99mn	1.1018	1.1420	1.3642
Falah TDR 5Y - 10mn-24.99mn	1.1097	1.1508	1.3746
Falah TDR 5Y - 25mn-49.99mn	1.1215	1.1617	1.3877
Falah TDR 5Y - 50mn-74.99mn	1.1313	1.1726	1.4007
Falah TDR 5Y - 75mn-99.99mn	1.1353	1.1770	1.4060
Falah TDR 5Y - 100mn-149.99mn	1.1412	1.1832	1.4134
Falah TDR 5Y - 150mn-199.99mn	1.1431	1.1853	1.4159

Handwritten signatures and a date stamp '27/11/18' are present at the bottom of the table, overlapping the last few rows.

Islamic Deposit Products	Weightages	Weightages	Weightages
Falah TDR 5Y - 200mn-499.99mn	1.1707	1.2144	1.4184
Falah TDR 5Y - 500mn-Above	1.2789	1.3285	1.4208
Falah Mahana 1Y - 100k-499k	1.0035	1.0379	1.2398
Falah Mahana 1Y - 500k-999k	1.0546	1.0911	1.3034
Falah Mahana 1Y - 1mn-4.99mn	1.0644	1.1020	1.3164
Falah Mahana 1Y - 5mn-9.99mn	1.0743	1.1130	1.3295
Falah Mahana 1Y - 10mn-24.99mn	1.0822	1.1217	1.3399
Falah Mahana 1Y - 25mn-49.99mn	1.0940	1.1326	1.3530
Falah Mahana 1Y - 50mn-74.99mn	1.1038	1.1435	1.3660
Falah Mahana 1Y - 75mn-99.99mn	1.1077	1.1479	1.3712
Falah Mahana 1Y-100mn-149.99mn	1.1294	1.1708	1.3985
Falah Mahana 1Y-150mn-199.99mn	1.1313	1.1687	1.3960
Falah Mahana 1Y-200mn-499.99mn	1.1550	1.1977	1.4035
Falah Mahana 1Y - 500mn-999.99	1.2632	1.3119	1.4010
TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	1.2730	1.3223	1.4084
TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn	1.2828	1.3327	1.4382
Falah Mahana 5Y - 100k-499k	1.0094	1.0441	1.2473
Falah Mahana 5Y - 500k-999k	1.0625	1.0994	1.3133
Falah Mahana 5Y - 1mn-4.99mn	1.0723	1.1103	1.3264
Falah Mahana 5Y - 5mn-9.99mn	1.0822	1.1213	1.3394
Falah Mahana 5Y - 10mn-24.99mn	1.0900	1.1300	1.3498
Falah Mahana 5Y - 25mn-49.99mn	1.1018	1.1409	1.3629
Falah Mahana 5Y - 50mn-74.99mn	1.1117	1.1519	1.3759
Falah Mahana 5Y - 75mn-99.99mn	1.1156	1.1562	1.3812
Falah Mahana 5Y-100mn-149.99mn	1.1353	1.1770	1.4060
Falah Mahana 5Y-150mn-199.99mn	1.1372	1.1749	1.4035
Falah Mahana 5Y-200mn-499.99mn	1.1609	1.2040	1.4109
Falah Mahana 5Y - 500mn-Above	1.2691	1.3181	1.4084
Alfalah Islamic Collection Savings Account	0.5903	0.6227	0.7439
Alfalah Islamic Recurring Value Deposit (Subject to Launch)	0.9346	0.9860	1.1778
Alfalah Asaan Remittance saving account(Subject to Launch)	0.5509	0.5646	null
AlFalah Islamic Business Way	0.0079	0.0083	0.0099
Margin Accounts	0.0059	0.0062	0.0074

Handwritten signatures and dates are present at the bottom of the page, including a date '27/11/16'.