

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 Aug 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	PROFIT SHARING RATIO			
		Aug 2018	Jul 2018	Jun 2018
	Share of Mudarib	50%	50%	50%
	Share of Rabbul Maal	50%	50%	50%

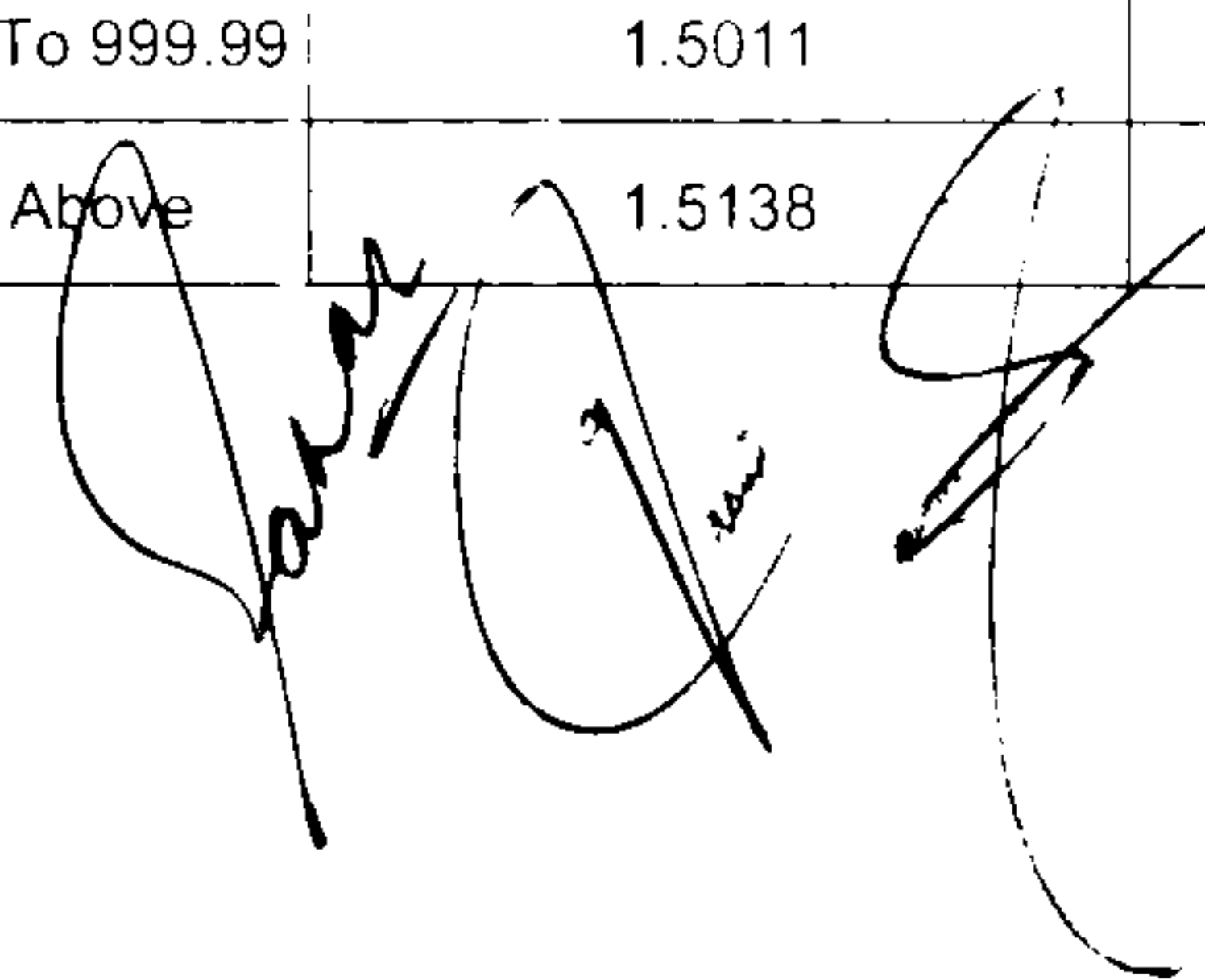
Falah Mahana Amdani	Weightages	Weightages	Weightages
Falah Mahana Amdani 1 To 499.99 K	0.5343	0.5012	0.5044
Falah Mahana Amdani 500 K To 24.99 M	1.0380	1.0308	1.0373
Saving Deposits-LCY	Weightages	Weightages	Weightages
Saving Musharikhah 0 To 9.99 K	0.7836	0.7737	0.7786
Saving Musharikhah 10 K To 99.99 K	0.7862	0.7763	0.7812
Saving Musharikhah 100 K To 499.99 K	0.7887	0.7788	0.7838
Saving Musharikhah 500 K To 999.99 K	0.7912	0.7814	0.7864
Saving Musharikhah 1 M To 4.99 M	0.8320	0.8225	0.8278
Saving Musharikhah 5 M To 9.99 M	0.8599	0.8508	0.8562
Saving Musharikhah 10 M To 24.99 M	0.8701	0.8611	0.8666
Saving Musharikhah 25 M To 49.99 M	0.8727	0.8637	0.8692
Saving Musharikhah 50 M To 99.99 M	0.8752	0.8662	0.8717
Saving Musharikhah 100 M To 499.99 M	0.8778	0.8688	0.8743
Saving Musharikhah 500 M & Above	1.0737	1.0667	1.0735
Falah Mush Prem Saving Account	Weightages	Weightages	Weightages
Falah Business Account - 1 To 999.99 K	0.5343	0.5012	0.5044
Falah Business Account - 1 M To 4.99 M	0.8625	0.8354	0.8407
Falah Business Account - 5 M To 9.99 M	0.8879	0.8611	0.8666
Falah Business Account - 10 M To 24.99 M	0.9134	0.8868	0.8924
Falah Business Account - 25 M To 49.99 M	0.9261	0.8997	0.9054
Falah Business Account - 50 M To 99.99 M	0.9210	0.9125	0.9183
Falah Business Account - 100 M To 149.99 M	0.9795	0.9562	0.9623
Falah Business Account - 150 M To 199.99 M	0.9922	0.9819	0.9881
Falah Business Account - 200 M To 499.99 M	0.9999	0.9896	0.9959
Falah Business Account - 500 M & Above	1.4756	1.4909	0.5044
Falah Classic Savings Account	Weightages	Weightages	Weightages
Falah Classic Saving Account	0.5343	0.5012	0.5044

*[Handwritten signatures and stamps]*  
 26/7/18  
 Ovais Ahmad  
 Shariah Board Member  
 Bank Alfalah Limited  
 Islamic Banking Group

<b>Alfalah Islamic Asaan Saving Account</b>	<b>Weightages</b>	<b>Weightages</b>	<b>Weightages</b>
AlFalah Islamic Asaan Saving Account	0.5343	0.5012	0.5044

<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	1.0889	1.0873	1.0942
AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	1.3179	1.3186	1.3270
AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99	1.3840	1.3855	1.3943
AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99	1.4120	1.4137	1.4227
AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99	1.4833	1.4857	1.4952
AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99	1.4858	1.4883	1.4977
AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	1.5392	1.4909	1.4977
AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	1.1144	1.1130	1.1201
AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99	1.3204	1.3212	1.3296
AlFalah Islamic Three Month Premium Term Deposit - 100 M To	1.3866	1.3880	1.3969
AlFalah Islamic Three Month Premium Term Deposit - 200 M To	1.4884	1.4909	1.4253
AlFalah Islamic Three Month Premium Term Deposit - 300 M To	1.4909	1.4934	1.4977
AlFalah Islamic Three Month Premium Term Deposit - 500 M To	1.4934	1.4960	1.5003
AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	1.5418	1.4986	1.5003
AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	1.1271	1.1259	1.1330
AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	1.3306	1.3315	1.3400
AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99	1.4197	1.4215	1.4305
AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99	1.4909	1.4934	1.4589
AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99	1.4934	1.4960	1.5003
AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99	1.4960	1.4986	1.5029
AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	1.5443	1.5011	1.5029
AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	1.3790	1.3803	1.3891
AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	1.4120	1.4138	1.4227
AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	1.4375	1.4395	1.4486
AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	1.4934	1.4960	1.4615
AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	1.4960	1.4986	1.5029
AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	1.5113	1.5011	1.5055
AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	1.5520	1.5024	1.5055
AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	1.3662	1.3675	1.3762
AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	1.3993	1.4009	1.4098
AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99	1.4248	1.4266	1.4357
AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99	1.4807	1.4832	1.4486
AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99	1.4833	1.4857	1.4900
AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99	1.5011	1.4883	1.5029
AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	1.5138	1.4909	1.5029



26/7/18  
**Ovais Ahmed Qureshi**  
 Resident  
 Shariah Board Member  
 Bank Alfalah Limited  
 Islamic Banking Group



<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	1.2568	1.2518	1.2598
TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	1.3220	1.3177	1.3261
TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	1.3354	1.3312	1.3397
TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	1.3488	1.3448	1.3533
TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	1.3595	1.3556	1.3642
TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	1.3729	1.3691	1.3778
TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	1.3863	1.3826	1.3914
TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	1.3917	1.3880	1.3969
TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	1.4197	1.4163	1.4253
TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	1.4171	1.4137	1.4227
TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	1.4248	1.4215	1.4305
TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	1.4222	1.4189	1.4279
<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	1.2594	1.2544	1.2623
TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K	1.3246	1.3203	1.3287
TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M	1.3380	1.3338	1.3423
TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M	1.3514	1.3473	1.3559
TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M	1.3621	1.3581	1.3668
TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M	1.3755	1.3717	1.3804
TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M	1.3889	1.3852	1.3940
TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M	1.3942	1.3906	1.3994
TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M	1.4222	1.4189	1.4279
TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M	1.4197	1.4163	1.4253
TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M	1.4273	1.4240	1.4331
TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above	1.4248	1.4215	1.4305
<b>Islamic Deposit Products</b>	<b>Weightages</b>	<b>Weightages</b>	<b>Weightages</b>
Short Notice Deposits 7 Days	0.9669	0.9768	0.9831
Short Notice Deposits 30 Days	0.9719	0.9819	0.9882
Falah TDR 1M - 100k-499k	0.9922	0.9845	0.9907
Falah TDR 1M - 500k-999k	1.0177	1.0102	1.0166
Falah TDR 1M - 1mn-4.99mn	1.0304	1.0230	1.0295
Falah TDR 1M - 5mn-9.99mn	1.0431	1.0359	1.0425
Falah TDR 1M - 10mn-24.99mn	1.0686	1.0616	1.0683
Falah TDR 1M - 25mn-49.99mn	1.0940	1.0873	1.0942
Falah TDR 1M - 50mn-74.99mn	1.1195	1.1130	1.1201
Falah TDR 1M - 75mn-99.99mn	1.1449	1.1387	1.1459
Falah TDR 1M - 100mn-149.99mn	1.1831	1.1773	1.1847
Falah TDR 1M - 150mn-199.99mn	1.1958	1.1901	1.1977
Falah TDR 1M - 200mn-499.99mn	1.3586	1.3546	1.3682

Ousama bin Laden  
 Shariah Board Member  
 Bank Alfalah Limited  
 Islamic Banking Group

Islamic Deposit Products	Weightages	Weightages	Weightages
Falah TDR 1M - 500mn-Above	1.3586	1.3546	1.3632
Falah One Month Term Deposit - 1 Bn To 1.99 Bn	1.3611	1.3572	1.3658
Falah One Mon Trm Dep - 2 Bn & Ab	1.4629	1.4600	1.4693
Falah TDR 3M - 100k-499k	1.0177	1.0102	1.0166
Falah TDR 3M - 500k-999k	1.0431	1.0359	1.0425
Falah TDR 3M - 1mn-4.99mn	1.0558	1.0487	1.0554
Falah TDR 3M - 5mn-9.99mn	1.0686	1.0616	1.0683
Falah TDR 3M - 10mn-24.99mn	1.0940	1.0873	1.0942
Falah TDR 3M - 25mn-49.99mn	1.1195	1.1130	1.1201
Falah TDR 3M - 50mn-74.99mn	1.1449	1.1387	1.1459
Falah TDR 3M - 75mn-99.99mn	1.1703	1.1644	1.1718
Falah TDR 3M - 100mn-149.99mn	1.2085	1.2030	1.2106
Falah TDR 3M - 150mn-199.99mn	1.2212	1.2158	1.2235
Falah TDR 3M - 200mn-499.99mn	1.3611	1.3572	1.3658
Falah TDR 3M - 500mn-Above	1.3611	1.3572	1.3658
TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	1.3637	1.3598	1.3684
TDR 3 Months Tier-Wise - 2 Bn	1.4655	1.4626	1.4719
Falah TDR 6M - 100k-499k	1.0304	1.0230	1.0295
Falah TDR 6M - 500k-999k	1.0558	1.0487	1.0554
Falah TDR 6M - 1mn-4.99mn	1.0686	1.0616	1.0683
Falah TDR 6M - 5mn-9.99mn	1.0813	1.0744	1.0813
Falah TDR 6M - 10mn-24.99mn	1.1067	1.1002	1.1071
Falah TDR 6M - 25mn-49.99mn	1.1322	1.1259	1.1330
Falah TDR 6M - 50mn-74.99mn	1.1576	1.1516	1.1589
Falah TDR 6M - 75mn-99.99mn	1.1831	1.1773	1.1847
Falah TDR 6M - 100mn-149.99mn	1.2212	1.2158	1.2235
Falah TDR 6M - 150mn-199.99mn	1.2339	1.2287	1.2365
Falah TDR 6M - 200mn-499.99mn	1.3637	1.3598	1.3684
Falah TDR 6M - 500mn-Above	1.3637	1.3598	1.3684
Falah TDR 6M - (1 BN TO 1.99BN	1.3662	1.3623	1.3710
TDR 6 Months Tier-Wise - 2 Br	1.4680	1.4652	1.4745
Falah TDR 1Y - 100k-499k	1.2680	1.2630	1.2711
Falah TDR 1Y - 500k-999k	1.3322	1.3280	1.3364
Falah TDR 1Y - 1mn-4.99mn	1.3456	1.3415	1.3500
Falah TDR 1Y - 5mn-9.99mn	1.3590	1.3550	1.3636
Falah TDR 1Y - 10mn-24.99mn	1.3697	1.3659	1.3745
Falah TDR 1Y - 25mn-49.99mn	1.3831	1.3794	1.3881
Falah TDR 1Y - 50mn-74.99mn	1.3965	1.3929	1.4018
Falah TDR 1Y - 75mn-99.99mn	1.4019	1.3983	1.4072

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 02/26/18  
 Shariah Review  
 Islamic Banking Group

Islamic Deposit Products	Weightages	Weightages	Weightages
Falah TDR 1Y - 100mn-149.99mn	1.4248	1.4215	1.4305
Falah TDR 1Y - 150mn-199.99mn	1.4273	1.4240	1.4331
Falah TDR 1Y - 200mn-499.99mn	1.4298	1.4266	1.4357
Falah TDR 1Y - 500mn-Above	1.4324	1.4292	1.4382
TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	1.4400	1.4369	1.4460
TDR 1 Year Tier-Wise - 2 Bn	1.4706	1.4677	1.4771
Falah TDR 2Y - 100k-499k	1.2705	1.2656	1.2736
Falah TDR 2Y - 500k-999k	1.3348	1.3305	1.3390
Falah TDR 2Y - 1mn-4.99mn	1.3482	1.3441	1.3526
Falah TDR 2Y - 5mn-9.99mn	1.3616	1.3576	1.3662
Falah TDR 2Y - 10mn-24.99mn	1.3723	1.3684	1.3771
Falah TDR 2Y - 25mn-49.99mn	1.3857	1.3820	1.3907
Falah TDR 2Y - 50mn-74.99mn	1.3990	1.3955	1.4043
Falah TDR 2Y - 75mn-99.99mn	1.4044	1.4009	1.4098
Falah TDR 2Y - 100mn-149.99mn	1.4273	1.4240	1.4331
Falah TDR 2Y - 150mn-199.99mn	1.4298	1.4266	1.4357
Falah TDR 2Y - 200mn-499.99mn	1.4324	1.4292	1.4382
Falah TDR 2Y - 500mn-Above	1.4349	1.4317	1.4408
Falah TDR 3Y - 100k-499k	1.2781	1.2733	1.2814
Falah TDR 3Y - 500k-999k	1.3424	1.3383	1.3468
Falah TDR 3Y - 1mn-4.99mn	1.3558	1.3518	1.3604
Falah TDR 3Y - 5mn-9.99mn	1.3692	1.3653	1.3740
Falah TDR 3Y - 10mn-24.99mn	1.3799	1.3761	1.3849
Falah TDR 3Y - 25mn-49.99mn	1.3933	1.3897	1.3985
Falah TDR 3Y - 50mn-74.99mn	1.4067	1.4032	1.4121
Falah TDR 3Y - 75mn-99.99mn	1.4120	1.4086	1.4176
Falah TDR 3Y - 100mn-149.99mn	1.4298	1.4266	1.4357
Falah TDR 3Y - 150mn-199.99mn	1.4324	1.4292	1.4382
Falah TDR 3Y - 200mn-499.99mn	1.4349	1.4317	1.4408
Falah TDR 3Y - 500mn-Above	1.4375	1.4343	1.4434
Falah Term Deposit Certificate	1.4629	1.4600	1.4693
Falah TDR 5Y - 100k-499k	1.2908	1.2862	1.2943
Falah TDR 5Y - 500k-999k	1.3551	1.3511	1.3597
Falah TDR 5Y - 1mn-4.99mn	1.3685	1.3646	1.3733
Falah TDR 5Y - 5mn-9.99mn	1.3819	1.3782	1.3869
Falah TDR 5Y - 10mn-24.99mn	1.3926	1.3890	1.3978
Falah TDR 5Y - 25mn-49.99mn	1.4060	1.4025	1.4114
Falah TDR 5Y - 50mn-74.99mn	1.4194	1.4160	1.4250
Falah TDR 5Y - 75mn-99.99mn	1.4248	1.4215	1.4305

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26/1/18

Islamic Banking Group



Islamic Deposit Products	Weightages	Weightages	Weightages
Falah TDR 5Y - 100mn-149.99mn	1.4324	1.4292	1.4382
Falah TDR 5Y - 150mn-199.99mn	1.4349	1.4317	1.4408
Falah TDR 5Y - 200mn-499.99mn	1.4375	1.4343	1.4434
Falah TDR 5Y - 500mn-Above	1.4400	1.4369	1.4460
Falah Mahana 1Y - 100k-499k	1.2543	1.2492	1.2572
Falah Mahana 1Y - 500k-999k	1.3195	1.3151	1.3235
Falah Mahana 1Y - 1mn-4.99mr	1.3329	1.3287	1.3371
Falah Mahana 1Y - 5mn-9.99mr	1.3463	1.3422	1.3507
Falah Mahana 1Y - 10mn-24.99mn	1.3570	1.3530	1.3616
Falah Mahana 1Y - 25mn-49.99mn	1.3704	1.3665	1.3752
Falah Mahana 1Y - 50mn-74.99mn	1.3838	1.3801	1.3888
Falah Mahana 1Y - 75mn-99.99mn	1.3891	1.3855	1.3943
Falah Mahana 1Y-100mn-149.99mn	1.4171	1.4137	1.4227
Falah Mahana 1Y-150mn-199.99mn	1.4146	1.4112	1.4201
Falah Mahana 1Y-200mn-499.99mn	1.4222	1.4189	1.4279
Falah Mahana 1Y - 500mn-Above	1.4197	1.4163	1.4253
TDR Falah 1Y Mahana Munafa Tierwise 1 Bn To 1.99 Bn	1.4273	1.4240	1.4331
TDR Falah 1Y Mahana Munafa Tierwise 2 Bn	1.4578	1.4549	1.4641
Falah Mahana 5Y - 100k-499k	1.2619	1.2570	1.2649
Falah Mahana 5Y - 500k-999k	1.3297	1.3254	1.3338
Falah Mahana 5Y - 1mn-4.99mr	1.3431	1.3389	1.3474
Falah Mahana 5Y - 5mn-9.99mr	1.3565	1.3525	1.3611
Falah Mahana 5Y - 10mn-24.99mn	1.3672	1.3633	1.3719
Falah Mahana 5Y - 25mn-49.99mn	1.3806	1.3768	1.3856
Falah Mahana 5Y - 50mn-74.99mn	1.3940	1.3903	1.3992
Falah Mahana 5Y - 75mn-99.99mn	1.3993	1.3958	1.4046
Falah Mahana 5Y-100mn-149.99mn	1.4248	1.4215	1.4305
Falah Mahana 5Y-150mn-199.99mn	1.4222	1.4189	1.4279
Falah Mahana 5Y-200mn-499.99mn	1.4298	1.4266	1.4357
Falah Mahana 5Y - 500mn-Above	1.4273	1.4240	1.4331
Alfalah Islamic Collection Savings Account (subject to launch)	0.7633	0.7711	0.7760
AlFalah Islamic Business Way	0.0102	0.0103	0.0103
Margin Accounts	0.0076	0.0077	0.0078

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