

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

Falah Mahana Amdani	Weightages	Weightages	Weightages
Falah Mahana Amdani 1 To 499.99 K	0.5360	0.5343	0.5012
Falah Mahana Amdani 500 K To 24.99 M	1.0414	1.0380	1.0308
Saving Deposits-LCY	Weightages	Weightages	Weightages
Saving Musharikah 0 To 9.99 K	0.7862	0.7836	0.7737
Saving Musharikah 10 K To 99.99 K	0.7887	0.7862	0.7763
Saving Musharikah 100 K To 499.99 K	0.7913	0.7887	0.7788
Saving Musharikah 500 K To 999.99 K	0.7938	0.7912	0.7814
Saving Musharikah 1 M To 4.99 M	0.8347	0.8320	0.8225
Saving Musharikah 5 M To 9.99 M	0.8628	0.8599	0.8508
Saving Musharikah 10 M To 24.99 M	0.8730	0.8701	0.8611
Saving Musharikah 25 M To 49.99 M	0.8755	0.8727	0.8637
Saving Musharikah 50 M To 99.99 M	0.8781	0.8752	0.8662
Saving Musharikah 100 M To 499.99 M	0.8806	0.8778	0.8688
Saving Musharikah 500 M & Above	1.0772	1.0737	1.0667
Falah Mush Prem Saving Account	Weightages	Weightages	Weightages
Falah Business Account - 1 To 999.99 K	0.5360	0.5343	0.5012
Falah Business Account - 1 M To 4.99 M	0.8653	0.8625	0.8354
Falah Business Account - 5 M To 9.99 M	0.8908	0.8879	0.8611
Falah Business Account - 10 M To 24.99 M	0.9164	0.9134	0.8868
Falah Business Account - 25 M To 49.99 M	0.9291	0.9261	0.8997
Falah Business Account - 50 M To 99.99 M	0.9240	0.9210	0.9125
Falah Business Account - 100 M To 149.99 M	0.9827	0.9795	0.9562
Falah Business Account - 150 M To 199.99 M	0.9955	0.9922	0.9819
Falah Business Account - 200 M To 499.99 M	1.0031	0.9999	0.9896
Falah Business Account - 500 M & Above	1.4805	1.4756	1.4909
Falah Classic Savings Account	Weightages	Weightages	Weightages
Falah Classic Saving Account	0.5360	0.5343	0.5012

Dr. Khalil Ahmad Aazami
Chairman
Shariah Board
Bank Alfalah Limited
Islamic Banking Group

Approved

28-08-2018

28/8/18

Alfalah Islamic Asaan Saving Account	Weightages	Weightages	Weightages
AlFalah Islamic Asaan Saving Account	0.5360	0.5343	0.5012

Alfalah islamic premium TDR	Weightages	Weightages	Weightages
AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	1.0925	1.0889	1.0873
AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	1.3222	1.3179	1.3186
AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	1.3886	1.3840	1.3855
AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	1.4167	1.4120	1.4137
AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	1.4881	1.4833	1.4857
AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	1.4907	1.4858	1.4883
AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	1.5443	1.5392	1.4909
AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	1.1180	1.1144	1.1130
AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	1.3248	1.3204	1.3212
AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	1.3911	1.3866	1.3880
AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	1.4932	1.4884	1.4909
AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	1.4958	1.4909	1.4934
AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	1.4983	1.4934	1.4960
AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	1.5468	1.5418	1.4986
AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	1.1308	1.1271	1.1259
AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	1.3350	1.3306	1.3315
AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	1.4243	1.4197	1.4215
AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	1.4958	1.4909	1.4934
AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	1.4983	1.4934	1.4960
AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	1.5009	1.4960	1.4986
AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	1.5494	1.5443	1.5011
AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	1.3835	1.3790	1.3803
AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	1.4167	1.4120	1.4138
AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	1.4422	1.4375	1.4395
AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	1.4983	1.4934	1.4960
AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	1.5009	1.4960	1.4986
AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	1.5162	1.5113	1.5011
AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	1.5570	1.5520	1.5024
AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	1.3707	1.3662	1.3675
AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	1.4039	1.3993	1.4009
AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	1.4294	1.4248	1.4266
AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	1.4856	1.4807	1.4832
AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	1.4881	1.4833	1.4857
AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	1.5060	1.5011	1.4883
AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	1.5188	1.5138	1.4909

Dr. Khalil Ahmad Aazami
Chairman
Shariah Board
Bank Alfalah Limited
Islamic Banking Group

28-08-2018

[Handwritten signatures and dates]
 28/8/18

TDR Falah 2Y Mahana Munafa	Weightages	Weightages	Weightages
TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	1.2610	1.2568	1.2518
TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	1.3264	1.3220	1.3177
TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	1.3398	1.3354	1.3312
TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	1.3532	1.3488	1.3448
TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	1.3640	1.3595	1.3556
TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	1.3774	1.3729	1.3691
TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	1.3909	1.3863	1.3826
TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	1.3962	1.3917	1.3880
TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	1.4243	1.4197	1.4163
TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	1.4218	1.4171	1.4137
TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	1.4294	1.4248	1.4215
TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	1.4269	1.4222	1.4189
TDR Falah 4Y Mahana Munafa	Weightages	Weightages	Weightages
TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	1.2635	1.2594	1.2544
TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K	1.3289	1.3246	1.3203
TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M	1.3424	1.3380	1.3338
TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M	1.3558	1.3514	1.3473
TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M	1.3665	1.3621	1.3581
TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M	1.3800	1.3755	1.3717
TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M	1.3934	1.3889	1.3852
TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M	1.3988	1.3942	1.3906
TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M	1.4269	1.4222	1.4189
TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M	1.4243	1.4197	1.4163
TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M	1.4320	1.4273	1.4240
TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above	1.4294	1.4248	1.4215
Islamic Deposit Products	Weightages	Weightages	Weightages
Short Notice Deposits 7 Days	0.9700	0.9669	0.9768
Short Notice Deposits 30 Days	0.9751	0.9719	0.9819
Falah TDR 1M - 100k-499k	0.9955	0.9922	0.9845
Falah TDR 1M - 500k-999k	1.0210	1.0177	1.0102
Falah TDR 1M - 1mn-4.99mn	1.0338	1.0304	1.0230
Falah TDR 1M - 5mn-9.99mn	1.0465	1.0431	1.0359
Falah TDR 1M - 10mn-24.99mn	1.0721	1.0686	1.0616
Falah TDR 1M - 25mn-49.99mn	1.0976	1.0940	1.0873
Falah TDR 1M - 50mn-74.99mn	1.1231	1.1195	1.1130
Falah TDR 1M - 75mn-99.99mn	1.1486	1.1449	1.1387
Falah TDR 1M - 100mn-149.99mn	1.1869	1.1831	1.1773
Falah TDR 1M - 150mn-199.99mn	1.1997	1.1958	1.1901
Falah TDR 1M - 200mn-499.99mn	1.3631	1.3586	1.3546

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Islamic Deposit Products	Weightages	Weightages	Weightages
Falah TDR 1M - 500mn-Above	1.3631	1.3586	1.3546
Falah One Month Term Deposit - 1 Bn To 1.99 Bn	1.3656	1.3611	1.3572
Fal One Mon Trm Dep -2 Bn & Ab	1.4677	1.4629	1.4600
Falah TDR 3M - 100k-499k	1.0210	1.0177	1.0102
Falah TDR 3M - 500k-999k	1.0465	1.0431	1.0359
Falah TDR 3M - 1mn-4.99mn	1.0593	1.0558	1.0487
Falah TDR 3M - 5mn-9.99mn	1.0721	1.0686	1.0616
Falah TDR 3M - 10mn-24.99mn	1.0976	1.0940	1.0873
Falah TDR 3M - 25mn-49.99mn	1.1231	1.1195	1.1130
Falah TDR 3M - 50mn-74.99mn	1.1486	1.1449	1.1387
Falah TDR 3M - 75mn-99.99mn	1.1742	1.1703	1.1644
Falah TDR 3M - 100mn-149.99mn	1.2125	1.2085	1.2030
Falah TDR 3M - 150mn-199.99mn	1.2252	1.2212	1.2158
Falah TDR 3M - 200mn-499.99mn	1.3656	1.3611	1.3572
Falah TDR 3M - 500mn-Above	1.3656	1.3611	1.3572
TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	1.3682	1.3637	1.3598
TDR 3 Months Tier-Wise - 2 Bn	1.4703	1.4655	1.4626
Falah TDR 6M - 100k-499k	1.0338	1.0304	1.0230
Falah TDR 6M - 500k-999k	1.0593	1.0558	1.0487
Falah TDR 6M - 1mn-4.99mn	1.0721	1.0686	1.0616
Falah TDR 6M - 5mn-9.99mn	1.0848	1.0813	1.0744
Falah TDR 6M - 10mn-24.99mn	1.1104	1.1067	1.1002
Falah TDR 6M - 25mn-49.99mn	1.1359	1.1322	1.1259
Falah TDR 6M - 50mn-74.99mn	1.1614	1.1576	1.1516
Falah TDR 6M - 75mn-99.99mn	1.1869	1.1831	1.1773
Falah TDR 6M - 100mn-149.99mn	1.2252	1.2212	1.2158
Falah TDR 6M - 150mn-199.99mn	1.2380	1.2339	1.2287
Falah TDR 6M - 200mn-499.99mn	1.3682	1.3637	1.3598
Falah TDR 6M - 500mn-Above	1.3682	1.3637	1.3598
Falah TDR 6M - (1 BN TO 1.99BN	1.3707	1.3662	1.3623
TDR 6 Months Tier-Wise - 2 Bn	1.4728	1.4680	1.4652
Falah TDR 1Y - 100k-499k	1.2721	1.2680	1.2630
Falah TDR 1Y - 500k-999k	1.3366	1.3322	1.3280
Falah TDR 1Y - 1mn-4.99mn	1.3500	1.3456	1.3415
Falah TDR 1Y - 5mn-9.99mn	1.3635	1.3590	1.3550
Falah TDR 1Y - 10mn-24.99mn	1.3742	1.3697	1.3659
Falah TDR 1Y - 25mn-49.99mn	1.3876	1.3831	1.3794
Falah TDR 1Y - 50mn-74.99mn	1.4011	1.3965	1.3929
Falah TDR 1Y - 75mn-99.99mn	1.4064	1.4019	1.3983

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Chairman
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Bank Alfalah Limited
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28-08-2018

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Islamic Deposit Products	Weightages	Weightages	Weightages
Falah TDR 1Y - 100mn-149.99mn	1.4294	1.4248	1.4215
Falah TDR 1Y - 150mn-199.99mn	1.4320	1.4273	1.4240
Falah TDR 1Y - 200mn-499.99mn	1.4345	1.4298	1.4266
Falah TDR 1Y - 500mn-Above	1.4371	1.4324	1.4292
TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	1.4447	1.4400	1.4369
TDR 1 Year Tier-Wise - 2 Bn	1.4754	1.4706	1.4677
Falah TDR 2Y - 100k-499k	1.2747	1.2705	1.2656
Falah TDR 2Y - 500k-999k	1.3391	1.3348	1.3305
Falah TDR 2Y - 1mn-4.99mn	1.3526	1.3482	1.3441
Falah TDR 2Y - 5mn-9.99mn	1.3660	1.3616	1.3576
Falah TDR 2Y - 10mn-24.99mn	1.3768	1.3723	1.3684
Falah TDR 2Y - 25mn-49.99mn	1.3902	1.3857	1.3820
Falah TDR 2Y - 50mn-74.99mn	1.4036	1.3990	1.3955
Falah TDR 2Y - 75mn-99.99mn	1.4090	1.4044	1.4009
Falah TDR 2Y - 100mn-149.99mn	1.4320	1.4273	1.4240
Falah TDR 2Y - 150mn-199.99mn	1.4345	1.4298	1.4266
Falah TDR 2Y - 200mn-499.99mn	1.4371	1.4324	1.4292
Falah TDR 2Y - 500mn-Above	1.4396	1.4349	1.4317
Falah TDR 3Y - 100k-499k	1.2823	1.2781	1.2733
Falah TDR 3Y - 500k-999k	1.3468	1.3424	1.3383
Falah TDR 3Y - 1mn-4.99mn	1.3602	1.3558	1.3518
Falah TDR 3Y - 5mn-9.99mn	1.3737	1.3692	1.3653
Falah TDR 3Y - 10mn-24.99mn	1.3844	1.3799	1.3761
Falah TDR 3Y - 25mn-49.99mn	1.3978	1.3933	1.3897
Falah TDR 3Y - 50mn-74.99mn	1.4113	1.4067	1.4032
Falah TDR 3Y - 75mn-99.99mn	1.4167	1.4120	1.4086
Falah TDR 3Y - 100mn-149.99mn	1.4345	1.4298	1.4266
Falah TDR 3Y - 150mn-199.99mn	1.4371	1.4324	1.4292
Falah TDR 3Y - 200mn-499.99mn	1.4396	1.4349	1.4317
Falah TDR 3Y - 500mn-Above	1.4422	1.4375	1.4343
Falah Term Deposit Certificate	1.4498	1.4629	1.4600
Falah TDR 5Y - 100k-499k	1.2951	1.2908	1.2862
Falah TDR 5Y - 500k-999k	1.3596	1.3551	1.3511
Falah TDR 5Y - 1mn-4.99mn	1.3730	1.3685	1.3646
Falah TDR 5Y - 5mn-9.99mn	1.3864	1.3819	1.3782
Falah TDR 5Y - 10mn-24.99mn	1.3972	1.3926	1.3890
Falah TDR 5Y - 25mn-49.99mn	1.4106	1.4060	1.4025
Falah TDR 5Y - 50mn-74.99mn	1.4240	1.4194	1.4160
Falah TDR 5Y - 75mn-99.99mn	1.4294	1.4248	1.4215

Dr. Khalil Ahmad Aazami
Chairman
Shariah Board
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Islamic Banking Group

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28/8/18

Islamic Deposit Products	Weightages	Weightages	Weightages
Falah TDR 5Y - 100mn-149.99mr	1.4371	1.4324	1.4292
Falah TDR 5Y - 150mn-199.99mr	1.4396	1.4349	1.4317
Falah TDR 5Y - 200mn-499.99mr	1.4422	1.4375	1.4343
Falah TDR 5Y - 500mn-Above	1.4447	1.4400	1.4369
Falah Mahana 1Y - 100k-499k	1.2584	1.2543	1.2492
Falah Mahana 1Y - 500k-999k	1.3238	1.3195	1.3151
Falah Mahana 1Y - 1mn-4.99mn	1.3373	1.3329	1.3287
Falah Mahana 1Y - 5mn-9.99mn	1.3507	1.3463	1.3422
Falah Mahana 1Y - 10mn-24.99mn	1.3614	1.3570	1.3530
Falah Mahana 1Y - 25mn-49.99mn	1.3749	1.3704	1.3665
Falah Mahana 1Y - 50mn-74.99mn	1.3883	1.3838	1.3801
Falah Mahana 1Y - 75mn-99.99mn	1.3937	1.3891	1.3855
Falah Mahana 1Y-100mn-149.99mn	1.4218	1.4171	1.4137
Falah Mahana 1Y-150mn-199.99mn	1.4192	1.4146	1.4112
Falah Mahana 1Y-200mn-499.99mn	1.4269	1.4222	1.4189
Falah Mahana 1Y - 500mn-Above	1.4243	1.4197	1.4163
TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	1.4320	1.4273	1.4240
TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn	1.4626	1.4578	1.4549
Falah Mahana 5Y - 100k-499k	1.2661	1.2619	1.2570
Falah Mahana 5Y - 500k-999k	1.3340	1.3297	1.3254
Falah Mahana 5Y - 1mn-4.99mn	1.3475	1.3431	1.3389
Falah Mahana 5Y - 5mn-9.99mn	1.3609	1.3565	1.3525
Falah Mahana 5Y - 10mn-24.99mn	1.3717	1.3672	1.3633
Falah Mahana 5Y - 25mn-49.99mn	1.3851	1.3806	1.3768
Falah Mahana 5Y - 50mn-74.99mn	1.3985	1.3940	1.3903
Falah Mahana 5Y - 75mn-99.99mn	1.4039	1.3993	1.3958
Falah Mahana 5Y-100mn-149.99mn	1.4294	1.4248	1.4215
Falah Mahana 5Y-150mn-199.99mn	1.4269	1.4222	1.4189
Falah Mahana 5Y-200mn-499.99mn	1.4345	1.4298	1.4266
Falah Mahana 5Y - 500mn-Above	1.4320	1.4273	1.4240
Alfalah Islamic Collection Savings Account	0.7658	0.7633	0.7711
AlFalah Islamic Business Way	0.0102	0.0102	0.0103
Margin Accounts	0.0077	0.0076	0.0077

Dr. Khalil Ahmad Aazami
Chairman
Shariah Board
Bank Alfalah Limited
Islamic Banking Group

28-08-2018

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