

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 Nov 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	Nov 2018	Oct 2018	Sep 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	0.5646	0.6075	0.5360
Falah Mahana Amdani 500 K To 24.99 M	1.0857	1.0489	1.0414
Saving Deposits-LCY	Weightages	Weightages	Weightages
Saving Musharikah 0 To 9.99 K	0.7016	0.8009	0.7862
Saving Musharikah 10 K To 99.99 K	0.7037	0.8034	0.7887
Saving Musharikah 100 K To 499.99 K	0.7058	0.8059	0.7913
Saving Musharikah 500 K To 999.99 K	0.7079	0.8084	0.7938
Saving Musharikah 1 M To 4.99 M	0.7514	0.8480	0.8347
Saving Musharikah 5 M To 9.99 M	0.7743	0.8753	0.8628
Saving Musharikah 10 M To 24.99 M	0.7826	0.8852	0.8730
Saving Musharikah 25 M To 49.99 M	0.7847	0.8877	0.8755
Saving Musharikah 50 M To 99.99 M	0.7867	0.8902	0.8781
Saving Musharikah 100 M To 499.99 M	0.7888	0.8927	0.8806
Saving Musharikah 500 M & Above	0.9486	1.0836	1.0772
Falah Mush Prem Saving Account	Weightages	Weightages	Weightages
Falah Business Account - 1 To 999.99 K	0.7722	0.6075	0.5360
Falah Business Account - 1 M To 4.99 M	0.9424	0.8778	0.8653
Falah Business Account - 5 M To 9.99 M	0.9632	0.9026	0.8908
Falah Business Account - 10 M To 24.99 M	0.9839	0.9274	0.9164
Falah Business Account - 25 M To 49.99 M	1.0400	0.9398	0.9291
Falah Business Account - 50 M To 99.99 M	1.0628	0.9348	0.9240
Falah Business Account - 100 M To 149.99 M	1.0794	0.9919	0.9827
Falah Business Account - 150 M To 199.99 M	1.0898	1.0043	0.9955
Falah Business Account - 200 M To 499.99 M	1.1417	1.0117	1.0031
Falah Business Account - 500 M & Above	1.2662	1.4382	1.4805
Falah Classic Savings Account	Weightages	Weightages	Weightages
Falah Classic Saving Account	0.5646	0.6075	0.5360

Alfalah Islamic Asaan Saving Account	Weightages	Weightages	Weightages
AlFalah Islamic Asaan Saving Account	0.5646	0.6075	0.5360

Alfalah islamic premium TDR	Weightages	Weightages	Weightages
AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	1.3078	1.0786	1.0925
AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	1.4116	1.3018	1.3222
AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	1.4531	1.3737	1.3886
AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	1.4635	1.4010	1.4167
AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	1.4842	1.4704	1.4881
AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	1.4946	1.6366	1.4907
AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	1.5050	1.6738	1.5443
AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	1.3285	1.1034	1.1180
AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	1.4323	1.3043	1.3248
AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	1.4738	1.3762	1.3911
AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	1.4842	1.4754	1.4932
AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	1.5050	1.4779	1.4958
AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	1.5153	1.6614	1.4983
AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	1.5257	1.6862	1.5468
AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	1.3493	1.1158	1.1308
AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	1.4531	1.3142	1.3350
AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	1.4946	1.4084	1.4243
AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	1.5050	1.4779	1.4958
AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	1.5257	1.4804	1.4983
AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	1.5361	1.6663	1.5009
AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	1.5465	1.6986	1.5494
AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	1.3700	1.5126	1.3835
AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	1.4842	1.5374	1.4167
AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	1.5153	1.5622	1.4422
AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	1.5257	1.5870	1.4983
AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	1.5465	1.6118	1.5009
AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	1.5569	1.6787	1.5162
AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	1.5672	1.7110	1.5570
AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	1.3597	1.3886	1.3707
AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	1.4738	1.4134	1.4039
AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	1.5050	1.4382	1.4294
AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	1.5153	1.4828	1.4856
AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	1.5361	1.4878	1.4881
AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	1.5465	1.6688	1.5060
AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	1.5569	1.7035	1.5188

TDR Falah 2Y Mahana Munafa	Weightages	Weightages	Weightages
TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	1.0400	1.2423	1.2610
TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	1.0932	1.3059	1.3264
TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	1.1041	1.3189	1.3398
TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	1.1150	1.3320	1.3532
TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	1.1238	1.3424	1.3640
TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	1.1347	1.3555	1.3774
TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	1.1456	1.3685	1.3909
TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	1.1500	1.3737	1.3962
TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	1.1728	1.4010	1.4243
TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	1.1708	1.3985	1.4218
TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	1.1998	1.4060	1.4294
TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	1.3140	1.4035	1.4269
TDR Falah 4Y Mahana Munafa	Weightages	Weightages	Weightages
TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	1.0421	1.2448	1.2635
TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K	1.0953	1.3083	1.3289
TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M	1.1062	1.3214	1.3424
TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M	1.1171	1.3344	1.3558
TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M	1.1259	1.3449	1.3665
TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M	1.1368	1.3579	1.3800
TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M	1.1477	1.3710	1.3934
TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M	1.1521	1.3762	1.3988
TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M	1.1749	1.4035	1.4269
TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M	1.1728	1.4010	1.4243
TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M	1.2019	1.4084	1.4320
TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above	1.3161	1.4060	1.4294
Islamic Deposit Products	Weightages	Weightages	Weightages
Falah TDR 1M - 100k-499k	0.9279	0.9844	0.9955
Falah TDR 1M - 500k-999k	0.9486	1.0092	1.0210
Falah TDR 1M - 1mn-4.99mn	0.9632	1.0216	1.0338
Falah TDR 1M - 5mn-9.99mn	0.9839	1.0340	1.0465
Falah TDR 1M - 10mn-24.99mn	1.0047	1.0588	1.0721
Falah TDR 1M - 25mn-49.99mn	1.0607	1.0836	1.0976
Falah TDR 1M - 50mn-74.99mn	1.0711	1.1084	1.1231
Falah TDR 1M - 75mn-99.99mn	1.0836	1.1332	1.1486
Falah TDR 1M - 100mn-149.99mn	1.1002	1.1704	1.1869
Falah TDR 1M - 150mn-199.99mn	1.1106	1.1828	1.1997
Falah TDR 1M - 200mn-499.99mn	1.1625	1.3415	1.3631
Falah TDR 1M - 500mn-999.99mn	1.2766	1.3415	1.3631
Falah One Month Term Deposit - 1 Bn To 1.99 Bn	1.2870	1.3440	1.3656

Islamic Deposit Products	Weightages	Weightages	Weightages
Fal One Mon Trm Dep -2 Bn & Ab	1.2974	1.4432	1.4677
Falah TDR 3M - 100k-499k	0.9424	1.0092	1.0210
Falah TDR 3M - 500k-999k	0.9632	1.0340	1.0465
Falah TDR 3M - 1mn-4.99mn	0.9777	1.0464	1.0593
Falah TDR 3M - 5mn-9.99mn	0.9985	1.0588	1.0721
Falah TDR 3M - 10mn-24.99mn	1.0192	1.0836	1.0976
Falah TDR 3M - 25mn-49.99mn	1.0753	1.1084	1.1231
Falah TDR 3M - 50mn-74.99mn	1.0857	1.1332	1.1486
Falah TDR 3M - 75mn-99.99mn	1.0940	1.1580	1.1742
Falah TDR 3M - 100mn-149.99mn	1.1147	1.1952	1.2125
Falah TDR 3M - 150mn-199.99mn	1.1251	1.2076	1.2252
Falah TDR 3M - 200mn-499.99mn	1.1770	1.3440	1.3656
Falah TDR 3M - 500mn-999.99mn	1.2912	1.3440	1.3656
TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	1.3015	1.3465	1.3682
TDR 3 Months Tier-Wise - 2 Bn	1.3119	1.4456	1.4703
Falah TDR 6M - 100k-499k	0.9528	1.0216	1.0338
Falah TDR 6M - 500k-999k	0.9736	1.0464	1.0593
Falah TDR 6M - 1mn-4.99mn	0.9881	1.0588	1.0721
Falah TDR 6M - 5mn-9.99mn	1.0088	1.0712	1.0848
Falah TDR 6M - 10mn-24.99mn	1.0296	1.0960	1.1104
Falah TDR 6M - 25mn-49.99mn	1.0857	1.1208	1.1359
Falah TDR 6M - 50mn-74.99mn	1.0960	1.1456	1.1614
Falah TDR 6M - 75mn-99.99mn	1.1043	1.1704	1.1869
Falah TDR 6M - 100mn-149.99mn	1.1251	1.2076	1.2252
Falah TDR 6M - 150mn-199.99mn	1.1355	1.2200	1.2380
Falah TDR 6M - 200mn-499.99mn	1.1874	1.3465	1.3682
Falah TDR 6M - 500mn-999.99mn	1.3015	1.3465	1.3682
Falah TDR 6M - (1 BN TO 1.99BN	1.3119	1.3489	1.3707
TDR 6 Months Tier-Wise - 2 Bn	1.3223	1.4481	1.4728
Falah TDR 1Y - 100k-499k	1.0491	1.2531	1.2721
Falah TDR 1Y - 500k-999k	1.1015	1.3158	1.3366
Falah TDR 1Y - 1mn-4.99mn	1.1124	1.3288	1.3500
Falah TDR 1Y - 5mn-9.99mn	1.1233	1.3419	1.3635
Falah TDR 1Y - 10mn-24.99mn	1.1321	1.3523	1.3742
Falah TDR 1Y - 25mn-49.99mn	1.1430	1.3654	1.3876
Falah TDR 1Y - 50mn-74.99mn	1.1539	1.3784	1.4011
Falah TDR 1Y - 75mn-99.99mn	1.1583	1.3836	1.4064
Falah TDR 1Y - 100mn-149.99mn	1.1770	1.4060	1.4294
Falah TDR 1Y - 150mn-199.99mn	1.1791	1.4084	1.4320

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Islamic Deposit Products	Weightages	Weightages	Weightages
Falah TDR 1Y - 200mn-499.99mn	1.2081	1.4109	1.4345
Falah TDR 1Y - 500mn-999.99mn	1.3223	1.4134	1.4371
TDR 1 Year Tier-Wise - 1 Bn To 1 99 Bn	1.3327	1.4208	1.4447
TDR 1 Year Tier-Wise - 2 Bn	1.3431	1.4506	1.4754
Falah TDR 2Y - 100k-499k	1.0511	1.2556	1.2747
Falah TDR 2Y - 500k-999k	1.1036	1.3183	1.3391
Falah TDR 2Y - 1mn-4.99mn	1.1145	1.3313	1.3526
Falah TDR 2Y - 5mn-9.99mn	1.1254	1.3444	1.3660
Falah TDR 2Y - 10mn-24.99mn	1.1342	1.3548	1.3768
Falah TDR 2Y - 25mn-49.99mn	1.1451	1.3679	1.3902
Falah TDR 2Y - 50mn-74.99mn	1.1560	1.3809	1.4036
Falah TDR 2Y - 75mn-99.99mn	1.1604	1.3861	1.4090
Falah TDR 2Y - 100mn-149.99mn	1.1791	1.4084	1.4320
Falah TDR 2Y - 150mn-199.99mn	1.1811	1.4109	1.4345
Falah TDR 2Y - 200mn-499.99mn	1.2102	1.4134	1.4371
Falah TDR 2Y - 500mn-Above	1.3244	1.4159	1.4396
Falah TDR 3Y - 100k-499k	1.0574	1.2631	1.2823
Falah TDR 3Y - 500k-999k	1.1098	1.3257	1.3468
Falah TDR 3Y - 1mn-4.99mn	1.1207	1.3388	1.3602
Falah TDR 3Y - 5mn-9.99mn	1.1316	1.3518	1.3737
Falah TDR 3Y - 10mn-24.99mn	1.1404	1.3622	1.3844
Falah TDR 3Y - 25mn-49.99mn	1.1513	1.3753	1.3978
Falah TDR 3Y - 50mn-74.99mn	1.1622	1.3883	1.4113
Falah TDR 3Y - 75mn-99.99mn	1.1666	1.3936	1.4167
Falah TDR 3Y - 100mn-149.99mn	1.1811	1.4109	1.4345
Falah TDR 3Y - 150mn-199.99mn	1.1832	1.4134	1.4371
Falah TDR 3Y - 200mn-499.99mn	1.2123	1.4159	1.4396
Falah TDR 3Y - 500mn-Above	1.3264	1.4184	1.4422
FalahTerm Deposit Certificate	1.1936	1.4258	1.4498
Falah TDR 5Y - 100k-499k	1.0677	1.2755	1.2951
Falah TDR 5Y - 500k-999k	1.1202	1.3381	1.3596
Falah TDR 5Y - 1mn-4.99mn	1.1311	1.3511	1.3730
Falah TDR 5Y - 5mn-9.99mn	1.1420	1.3642	1.3864
Falah TDR 5Y - 10mn-24.99mn	1.1508	1.3746	1.3972
Falah TDR 5Y - 25mn-49.99mn	1.1617	1.3877	1.4106
Falah TDR 5Y - 50mn-74.99mn	1.1726	1.4007	1.4240
Falah TDR 5Y - 75mn-99.99mn	1.1770	1.4060	1.4294
Falah TDR 5Y - 100mn-149.99mn	1.1832	1.4134	1.4371
Falah TDR 5Y - 150mn-199.99mn	1.1853	1.4159	1.4396

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Islamic Deposit Products	Weightages	Weightages	Weightages
Falah TDR 5Y - 200mn-499.99mn	1.2144	1.4184	1.4422
Falah TDR 5Y - 500mn-Above	1.3285	1.4208	1.4447
Falah Mahana 1Y - 100k-499k	1.0379	1.2398	1.2584
Falah Mahana 1Y - 500k-999k	1.0911	1.3034	1.3238
Falah Mahana 1Y - 1mn-4.99mn	1.1020	1.3164	1.3373
Falah Mahana 1Y - 5mn-9.99mn	1.1130	1.3295	1.3507
Falah Mahana 1Y - 10mn-24.99mn	1.1217	1.3399	1.3614
Falah Mahana 1Y - 25mn-49.99mn	1.1326	1.3530	1.3749
Falah Mahana 1Y - 50mn-74.99mn	1.1436	1.3660	1.3883
Falah Mahana 1Y - 75mn-99.99mn	1.1479	1.3712	1.3937
Falah Mahana 1Y-100mn-149.99mn	1.1708	1.3985	1.4218
Falah Mahana 1Y-150mn-199.99mn	1.1687	1.3960	1.4192
Falah Mahana 1Y-200mn-499.99mn	1.1977	1.4035	1.4269
Falah Mahana 1Y - 500mn-999.99	1.3119	1.4010	1.4243
TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	1.3223	1.4084	1.4320
TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn	1.3327	1.4382	1.4626
Falah Mahana 5Y - 100k-499k	1.0441	1.2473	1.2661
Falah Mahana 5Y - 500k-999k	1.0994	1.3133	1.3340
Falah Mahana 5Y - 1mn-4.99mn	1.1103	1.3264	1.3475
Falah Mahana 5Y - 5mn-9.99mn	1.1213	1.3394	1.3609
Falah Mahana 5Y - 10mn-24.99mn	1.1300	1.3498	1.3717
Falah Mahana 5Y - 25mn-49.99mn	1.1409	1.3629	1.3851
Falah Mahana 5Y - 50mn-74.99mn	1.1519	1.3759	1.3985
Falah Mahana 5Y - 75mn-99.99mn	1.1562	1.3812	1.4039
Falah Mahana 5Y-100mn-149.99mn	1.1770	1.4060	1.4294
Falah Mahana 5Y-150mn-199.99mn	1.1749	1.4035	1.4269
Falah Mahana 5Y-200mn-499.99mn	1.2040	1.4109	1.4345
Falah Mahana 5Y - 500mn-Above	1.3181	1.4084	1.4320
Alfalah Islamic Collection Savings Account	0.6227	0.7439	0.7658
Alfalah Islamic Recurring Value Deposit (Subject to Launch)	0.9860	1.1778	null
Alfalah Asaan Remittance saving account(Subject to Launch)	0.5646	null	null
AlFalah Islamic Business Way	0.0083	0.0099	0.0102
Margin Accounts	0.0062	0.0074	0.0077

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