

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 Jun 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		Jun 2018	May 2018	Apr 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	0.5044	0.5025	0.5013
Falah Mahana Amdani 500 K To 24.99 M	1.0373	1.0333	1.0308
Saving Deposits-LCY	Weightages	Weightages	Weightages
Saving Musharikah 0 To 9.99 K	0.7786	0.7756	0.7737
Saving Musharikah 10 K To 99.99 K	0.7812	0.7782	0.7763
Saving Musharikah 100 K To 499.99 K	0.7838	0.7808	0.7789
Saving Musharikah 500 K To 999.99 K	0.7864	0.7834	0.7815
Saving Musharikah 1 M To 4.99 M	0.8278	0.8246	0.8226
Saving Musharikah 5 M To 9.99 M	0.8562	0.8529	0.8509
Saving Musharikah 10 M To 24.99 M	0.8666	0.8632	0.8611
Saving Musharikah 25 M To 49.99 M	0.8692	0.8658	0.8637
Saving Musharikah 50 M To 99.99 M	0.8717	0.8684	0.8663
Saving Musharikah 100 M To 499.99 M	0.8743	0.871	0.8689
Saving Musharikah 500 M & Above	1.0735	1.0694	1.0668
Falah Mush Prem Saving Account	Weightages	Weightages	Weightages
Falah Business Account - 1 To 999.99 K	0.5044	0.5025	0.5013
Falah Business Account - 1 M To 4.99 M	0.8407	0.8375	0.8354
Falah Business Account - 5 M To 9.99 M	0.8666	0.8632	0.8611
Falah Business Account - 10 M To 24.99 M	0.8924	0.889	0.8868
Falah Business Account - 25 M To 49.99 M	0.9054	0.9019	0.8997
Falah Business Account - 50 M To 99.99 M	0.9183	0.9148	0.9126
Falah Business Account - 100 M To 149.99 M	0.9623	0.9586	0.9563
Falah Business Account - 150 M To 199.99 M	0.9881	0.9844	0.982
Falah Business Account - 200 M To 499.99 M	0.9959	0.9921	0.9897
Falah Business Account - 500 M & Above	0.5044	0.5025	0.5013
Falah Classic Savings Account	Weightages	Weightages	Weightages
Falah Classic Saving Account	0.5044	0.5025	0.5013

0.5025
0.5013
Ahmed
Resident
Shariah Board Member
Bank Alfalah Limited
Islamic Banking Group
22/5/18

TDR Falah 2Y Mahana Munafa	Weightages	Weightages	Weightages
TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	1.2598	1.2549	1.2519
TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	1.3261	1.321	1.3178
TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	1.3397	1.3345	1.3313
TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	1.3533	1.3481	1.3448
TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	1.3642	1.359	1.3556
TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	1.3778	1.3725	1.3692
TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	1.3914	1.3861	1.3827
TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	1.3969	1.3915	1.3881
TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	1.4253	1.4198	1.4164
TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	1.4227	1.4173	1.4138
TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	1.4305	1.425	1.4215
TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	1.4279	1.4224	1.419
TDR Falah 4Y Mahana Munafa	Weightages	Weightages	Weightages
TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	1.2623	1.2575	1.2544
TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K	1.3287	1.3236	1.3203
TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M	1.3423	1.3371	1.3339
TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M	1.3559	1.3507	1.3474
TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M	1.3668	1.3615	1.3582
TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M	1.3804	1.3751	1.3717
TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M	1.394	1.3887	1.3853
TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M	1.3994	1.3941	1.3907
TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M	1.4279	1.4224	1.419
TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M	1.4253	1.4198	1.4164
TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M	1.4331	1.4276	1.4241
TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above	1.4305	1.425	1.4215
Islamic Deposit Products	Weightages	Weightages	Weightages
Short Notice Deposits7 Days	0.9831	0.9792	0.9768
Short Notice Deposits30 Days	0.9882	0.9844	0.982
Falah TDR 1M - 100k-499k	0.9907	0.9869	0.9845
Falah TDR 1M - 500k-999k	1.0166	1.0127	1.0102
Falah TDR 1M - 1mn-4.99mn	1.0295	1.0256	1.0231
Falah TDR 1M - 5mn-9.99mn	1.0425	1.0385	1.0359
Falah TDR 1M - 10mn-24.99mn	1.0683	1.0642	1.0616
Falah TDR 1M - 25mn-49.99mn	1.0942	1.09	1.0873
Falah TDR 1M - 50mn-74.99mn	1.1201	1.1158	1.1131
Falah TDR 1M - 75mn-99.99mn	1.1459	1.1415	1.1388
Falah TDR 1M - 100mn-149.99mn	1.1847	1.1802	1.1773
Falah TDR 1M - 150mn-199.99mn	1.1977	1.1931	1.1902
Falah TDR 1M - 200mn-499.99mn	1.3632	1.34	1.3367

Islamic Deposit Products	Weightages	Weightages	Weightages
Falah TDR 1M - 500mn-Above	1.3632	1.34	1.3367
Falah One Month Term Deposit - 1 Bn To 1.99 Bn	1.3658	1.3425	1.3393
Fal One Mon Trm Dep -2 Bn & Ab	1.4693	1.4637	1.4601
Falah TDR 3M - 100k-499k	1.0166	1.0127	1.0102
Falah TDR 3M - 500k-999k	1.0425	1.0385	1.0359
Falah TDR 3M - 1mn-4.99mn	1.0554	1.0514	1.0488
Falah TDR 3M - 5mn-9.99mn	1.0683	1.0642	1.0616
Falah TDR 3M - 10mn-24.99mn	1.0942	1.09	1.0873
Falah TDR 3M - 25mn-49.99mn	1.1201	1.1158	1.1131
Falah TDR 3M - 50mn-74.99mn	1.1459	1.1415	1.1388
Falah TDR 3M - 75mn-99.99mn	1.1718	1.1673	1.1645
Falah TDR 3M - 100mn-149.99mn	1.2106	1.206	1.203
Falah TDR 3M - 150mn-199.99mn	1.2235	1.2189	1.2159
Falah TDR 3M - 200mn-499.99mn	1.3658	1.3425	1.3393
Falah TDR 3M - 500mn-Above	1.3658	1.3425	1.3393
TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	1.3684	1.3451	1.3418
TDR 3 Months Tier-Wise - 2 Bn	1.4719	1.4662	1.4627
Falah TDR 6M - 100k-499k	1.0295	1.0256	1.0231
Falah TDR 6M - 500k-999k	1.0554	1.0514	1.0488
Falah TDR 6M - 1mn-4.99mn	1.0683	1.0642	1.0616
Falah TDR 6M - 5mn-9.99mn	1.0813	1.0771	1.0745
Falah TDR 6M - 10mn-24.99mn	1.1071	1.1029	1.1002
Falah TDR 6M - 25mn-49.99mn	1.133	1.1287	1.1259
Falah TDR 6M - 50mn-74.99mn	1.1589	1.1544	1.1516
Falah TDR 6M - 75mn-99.99mn	1.1847	1.1802	1.1773
Falah TDR 6M - 100mn-149.99mn	1.2235	1.2189	1.2159
Falah TDR 6M - 150mn-199.99mn	1.2365	1.2317	1.2287
Falah TDR 6M - 200mn-499.99mn	1.3684	1.3451	1.3418
Falah TDR 6M - 500mn-Above	1.3684	1.3451	1.3418
Falah TDR 6M - (1 BN TO 1.99BN	1.371	1.3477	1.3444
TDR 6 Months Tier-Wise - 2 Bn	1.4745	1.4688	1.4652
Falah TDR 1Y - 100k-499k	1.2711	1.2662	1.2631
Falah TDR 1Y - 500k-999k	1.3364	1.3313	1.328
Falah TDR 1Y - 1mn-4.99mn	1.35	1.3448	1.3416
Falah TDR 1Y - 5mn-9.99mn	1.3636	1.3584	1.3551
Falah TDR 1Y - 10mn-24.99mn	1.3745	1.3693	1.3659
Falah TDR 1Y - 25mn-49.99mn	1.3881	1.3828	1.3794
Falah TDR 1Y - 50mn-74.99mn	1.4018	1.3964	1.393
Falah TDR 1Y - 75mn-99.99mn	1.4072	1.4018	1.3984

038285 Ahmed Reshadi
15064 Bank Al-Falah Group
14018 Islamic Banking
28/5/18

Islamic Deposit Products	Weightages	Weightages	Weightages
Falah TDR 1Y - 100mn-149.99mn	1.4305	1.425	1.4215
Falah TDR 1Y - 150mn-199.99mn	1.4331	1.4276	1.4241
Falah TDR 1Y - 200mn-499.99mn	1.4357	1.4302	1.4267
Falah TDR 1Y - 500mn-Above	1.4382	1.4327	1.4292
TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	1.446	1.4405	1.4369
TDR 1 Year Tier-Wise - 2 Bn	1.4771	1.4714	1.4678
Falah TDR 2Y - 100k-499k	1.2736	1.2688	1.2657
Falah TDR 2Y - 500k-999k	1.339	1.3339	1.3306
Falah TDR 2Y - 1mn-4.99mn	1.3526	1.3474	1.3441
Falah TDR 2Y - 5mn-9.99mn	1.3662	1.361	1.3577
Falah TDR 2Y - 10mn-24.99mn	1.3771	1.3718	1.3685
Falah TDR 2Y - 25mn-49.99mn	1.3907	1.3854	1.382
Falah TDR 2Y - 50mn-74.99mn	1.4043	1.399	1.3955
Falah TDR 2Y - 75mn-99.99mn	1.4098	1.4044	1.401
Falah TDR 2Y - 100mn-149.99mn	1.4331	1.4276	1.4241
Falah TDR 2Y - 150mn-199.99mn	1.4357	1.4302	1.4267
Falah TDR 2Y - 200mn-499.99mn	1.4382	1.4327	1.4292
Falah TDR 2Y - 500mn-Above	1.4408	1.4353	1.4318
Falah TDR 3Y - 100k-499k	1.2814	1.2765	1.2734
Falah TDR 3Y - 500k-999k	1.3468	1.3416	1.3383
Falah TDR 3Y - 1mn-4.99mn	1.3604	1.3552	1.3518
Falah TDR 3Y - 5mn-9.99mn	1.374	1.3687	1.3654
Falah TDR 3Y - 10mn-24.99mn	1.3849	1.3796	1.3762
Falah TDR 3Y - 25mn-49.99mn	1.3985	1.3931	1.3897
Falah TDR 3Y - 50mn-74.99mn	1.4121	1.4067	1.4033
Falah TDR 3Y - 75mn-99.99mn	1.4176	1.4121	1.4087
Falah TDR 3Y - 100mn-149.99mn	1.4357	1.4302	1.4267
Falah TDR 3Y - 150mn-199.99mn	1.4382	1.4327	1.4292
Falah TDR 3Y - 200mn-499.99mn	1.4408	1.4353	1.4318
Falah TDR 3Y - 500mn-Above	1.4434	1.4379	1.4344
FalahTerm Deposit Certificate	1.4693	1.4637	1.4601
Falah TDR 5Y - 100k-499k	1.2943	1.2894	1.2862
Falah TDR 5Y - 500k-999k	1.3597	1.3545	1.3512
Falah TDR 5Y - 1mn-4.99mn	1.3733	1.368	1.3647
Falah TDR 5Y - 5mn-9.99mn	1.3869	1.3816	1.3782
Falah TDR 5Y - 10mn-24.99mn	1.3978	1.3925	1.3891
Falah TDR 5Y - 25mn-49.99mn	1.4114	1.406	1.4026
Falah TDR 5Y - 50mn-74.99mn	1.425	1.4198	1.4161
Falah TDR 5Y - 75mn-99.99mn	1.4305	1.425	1.4215

Ovais Ahmed Qazi
 Resident
 Sharjah
 Islamic Banking
 28/5/14

Islamic Deposit Products	Weightages	Weightages	Weightages
Falah TDR 5Y - 100mn-149.99mn	1.4382	1.4327	1.4292
Falah TDR 5Y - 150mn-199.99mn	1.4408	1.4353	1.4318
Falah TDR 5Y - 200mn-499.99mn	1.4434	1.4379	1.4344
Falah TDR 5Y - 500mn-Above	1.446	1.4405	1.4369
Falah Mahana 1Y - 100k-499k	1.2572	1.2524	1.2493
Falah Mahana 1Y - 500k-999k	1.3235	1.3184	1.3152
Falah Mahana 1Y - 1mn-4.99mn	1.3371	1.332	1.3287
Falah Mahana 1Y - 5mn-9.99mn	1.3507	1.3455	1.3422
Falah Mahana 1Y - 10mn-24.99mn	1.3616	1.3564	1.3531
Falah Mahana 1Y - 25mn-49.99mn	1.3752	1.3699	1.3666
Falah Mahana 1Y - 50mn-74.99mn	1.3888	1.3835	1.3801
Falah Mahana 1Y - 75mn-99.99mn	1.3943	1.3889	1.3855
Falah Mahana 1Y-100mn-149.99mn	1.4227	1.4173	1.4138
Falah Mahana 1Y-150mn-199.99mn	1.4201	1.4147	1.4112
Falah Mahana 1Y-200mn-499.99mn	1.4279	1.4224	1.419
Falah Mahana 1Y - 500mn-Above	1.4253	1.4198	1.4164
TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	1.4331	1.4276	1.4241
TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn	1.4641	1.4585	1.4549
Falah Mahana 5Y - 100k-499k	1.2649	1.2601	1.257
Falah Mahana 5Y - 500k-999k	1.3338	1.3287	1.3255
Falah Mahana 5Y - 1mn-4.99mn	1.3474	1.3423	1.339
Falah Mahana 5Y - 5mn-9.99mn	1.3611	1.3558	1.3525
Falah Mahana 5Y - 10mn-24.99mn	1.3719	1.3667	1.3633
Falah Mahana 5Y - 25mn-49.99mn	1.3856	1.3802	1.3769
Falah Mahana 5Y - 50mn-74.99mn	1.3992	1.3938	1.3904
Falah Mahana 5Y - 75mn-99.99mn	1.4046	1.3992	1.3958
Falah Mahana 5Y-100mn-149.99mn	1.4305	1.425	1.4215
Falah Mahana 5Y-150mn-199.99mn	1.4279	1.4224	1.419
Falah Mahana 5Y-200mn-499.99mn	1.4357	1.4302	1.4267
Falah Mahana 5Y - 500mn-Above	1.4331	1.4276	1.4241
AlFalah Islamic Collection Savings Account (subject to launch)	0.776	null	null
AlFalah Islamic Business Way	0.0103	0.0103	0.0103
Margin Accounts	0.0078	0.0077	0.0077

Ovais Ahmad
 President
 Shari'ah Board
 Bank AlFalah Islamic Banking
 28/5/18