

Bank Alfalah Limited

Islamic Banking Group PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **AUGUST 2016 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			AUG 2016	JULY 2016	JUNE 2016
		PROFIT SHARING RATIO			
		Share of Mudarib	40%	40%	40%
		Share of Rabbul Maal	60%	60%	60%
ALFALAH SAVINGS DEPOSITS		Payment Frequency	Weightage	Weightage	Weightage
Saving Musharikah	Saving Musharikah - 0 To 9.99 K	Monthly	0.7221	0.7433	0.7483
	Saving Musharikah - 10 K To 99.99 K	Monthly	0.7308	0.7522	0.7571
	Saving Musharikah - 100 K To 499.99 K	Monthly	0.7396	0.7610	0.7659
	Saving Musharikah - 500 K To 999.99 K	Monthly	0.7505	0.7721	0.7769
	Saving Musharikah - 1 M To 4.99 M	Monthly	0.7702	0.7921	0.7967
	Saving Musharikah - 5 M To 9.99 M	Monthly	0.7789	0.8010	0.8055
	Saving Musharikah - 10 M To 24.99 M	Monthly	0.7877	0.8099	0.8143
	Saving Musharikah - 25 M To 49.99 M	Monthly	0.7899	0.8121	0.8165
	Saving Musharikah - 50 M To 99.99 M	Monthly	0.7921	0.8143	0.8187
	Saving Musharikah - 100 M To 499.99 M	Monthly	0.7943	0.8165	0.8209
	Saving Musharikah - 500 M & Above	Monthly	0.5032	0.5103	0.5172
Falah Savings	Falah Mahana Amdani - 1 To 499.99 K	Monthly	0.5032	0.5103	0.5172
	Falah Mahana Amdani - 500 K To 24.99 M	Monthly	0.9956	0.9763	0.9683
	Falah Classic Savings Account	Six Monthly	0.5032	0.5103	0.5172
	AlFalah Islamic Business Way	Monthly	0.0131	0.0133	0.0132
	Alfalah Islamic Asaan Savings Account	Six Monthly	0.5032	0.5103	0.5172
Falah Business Account	Falah Business Account - 1 To 999.99 K	Monthly	0.7111	0.7322	0.7483
	Falah Business Account - 1 M To 4.99 M	Monthly	0.7636	0.7855	0.8011
	Falah Business Account - 5 M To 9.99 M	Monthly	0.8052	0.8276	0.8429
	Falah Business Account - 10 M To 24.99 M	Monthly	0.8358	0.8587	0.8737
	Falah Business Account - 25 M To 49.99 M	Monthly	0.8468	0.8698	0.8847
	Falah Business Account - 50 M To 99.99 M	Monthly	0.8577	0.8809	0.8957
	Falah Business Account - 100 M To 149.99 M	Monthly	0.8686	0.8920	0.9067
	Falah Business Account - 150 M To 199.99 M	Monthly	0.8796	0.9030	0.9177
	Falah Business Account - 200 M To 499.99 M	Monthly	0.8883	0.9119	0.9265
	Falah Business Account - 500 M & Above	Monthly	0.5032	0.5103	0.5172
OTHER REMUNERATIVE		Payment Frequency	Weightage	Weightage	Weightage
Falah Margin Accounts		Monthly	0.0109	0.0111	0.0110
ALFALAH TERM DEPOSITS		Payment Frequency	Weightage	Weightage	Weightage
Seven - Days Notice Period Deposit	Seven - Days Notice Period Deposit	At Maturity	1.0304	1.0449	1.0711
	Thirty - Days Notice Period Deposit	At Maturity	1.0231	1.0375	1.0510
Falah One Month TDR	Falah One Month Term Deposit - 100K To 499.99 K	At Maturity	1.0330	1.0472	1.0611
	Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	1.0853	1.1006	1.1136
	Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	1.0962	1.1116	1.1246
	Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	1.1071	1.1227	1.1356
	Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	1.1159	1.1316	1.1444
	Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	1.1268	1.1427	1.1554
	Falah One Month Term Deposit - 50 M To 74.99 M	At Maturity	1.1378	1.1538	1.1664
	Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	1.1421	1.1582	1.1708
	Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	1.1443	1.1604	1.1730
	Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	1.1465	1.1627	1.1752
	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.1487	1.1649	1.1774
	Falah One Month Term Deposit - 500 M to 999.99 M	At Maturity	1.2144	1.2314	1.2434
	Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.2231	1.2403	1.2522
	Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.2253	1.2425	1.2544
3 Months TDR	TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.0432	1.0582	1.0721
	TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.0962	1.1116	1.1246
	TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.1071	1.1227	1.1356
	TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.1181	1.1338	1.1466
	TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.1268	1.1427	1.1554
	TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.1378	1.1538	1.1664
	TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.1487	1.1649	1.1774
	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.1531	1.1693	1.1818
	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.1553	1.1715	1.1840
	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.1575	1.1738	1.1862
	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.1597	1.1760	1.1884
	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.2909	1.3091	1.3205
	TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.2931	1.3113	1.3227
	TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.2953	1.3135	1.3249
	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.0500	1.0648	1.0784
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.1028	1.1182	1.1312
	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.1137	1.1294	1.1422
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.1247	1.1405	1.1532

Ovais Ahmed Qazi
Resident
Shariah Board Member
Bank Alfalah Limited
Islamic Banking Group

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PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

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The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO			
			AUG 2016	JULY 2016	JUNE 2016
		Share of Mudarib	40%	40%	40%
		Share of Rabbul Maal	60%	60%	60%
6 Months TDR	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.1334	1.1493	1.1620
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.1443	1.1604	1.1730
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.1553	1.1715	1.1840
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.1597	1.1759	1.1884
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.1619	1.1782	1.1906
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.1640	1.1804	1.1928
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.1662	1.1826	1.1951
	TDR 6 Months Tier-Wise - 500 M to 999.99 M	At Maturity	1.2975	1.3157	1.3271
	TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.2997	1.3180	1.3293
	TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.3019	1.3202	1.3315
1 Year TDR	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1341	1.1502	1.1627
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.1895	1.2062	1.2184
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2010	1.2179	1.2300
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2125	1.2296	1.2416
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2217	1.2389	1.2509
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2332	1.2506	1.2624
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2448	1.2623	1.2740
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2494	1.2669	1.2787
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2517	1.2693	1.2810
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2540	1.2716	1.2833
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2563	1.2739	1.2856
	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.3960	1.4156	1.4261
	TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3982	1.4178	1.4283
	TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	1.4003	1.4200	1.4305
2 Years TDR	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1369	1.1529	1.1659
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.1902	1.2070	1.2210
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2031	1.2200	1.2317
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2145	1.2316	1.2441
	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2239	1.2411	1.2531
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2354	1.2528	1.2646
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2470	1.2645	1.2762
	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2516	1.2691	1.2809
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2539	1.2715	1.2832
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2562	1.2738	1.2855
	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2585	1.2762	1.2878
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.3982	1.4178	1.4283
	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1429	1.1592	1.1715
	TDR 3 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.1982	1.2152	1.2271
3 Years TDR	TDR 3 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2097	1.2267	1.2388
	TDR 3 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2210	1.2381	1.2508
	TDR 3 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2305	1.2472	1.2596
	TDR 3 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2420	1.2594	1.2712
	TDR 3 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2535	1.2711	1.2828
	TDR 3 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2581	1.2758	1.2874
	TDR 3 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2604	1.2782	1.2898
	TDR 3 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2627	1.2805	1.2921
	TDR 3 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2650	1.2828	1.2944
	TDR 3 Year Tier-Wise - 500 M & Above	At Maturity	1.4047	1.4245	1.4349
	Falah Term Deposit Certificates - 3 Years	Monthly	1.3347	1.3535	1.3645
5 Years TDR	TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1535	1.1693	1.1818
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2094	1.2264	1.2379
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2205	1.2377	1.2498
	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2320	1.2493	1.2614
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2415	1.2589	1.2706
	TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2530	1.2706	1.2823
	TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2645	1.2822	1.2938
	TDR 5 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2691	1.2869	1.2985
	TDR 5 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2714	1.2892	1.3008
	TDR 5 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2737	1.2916	1.3031
	TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2760	1.2939	1.3054
	TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.4157	1.4356	1.4459
1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1232	1.1391	1.1518
	TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.1785	1.1951	1.2074
	TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.1901	1.2068	1.2190
	TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2016	1.2185	1.2306
	TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.2108	1.2278	1.2399
	TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.2223	1.2395	1.2514
	TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.2338	1.2512	1.2630
	TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.2385	1.2559	1.2677
	TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.2407	1.2582	1.2700
	TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.2430	1.2605	1.2723
	TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.2455	1.2628	1.2746

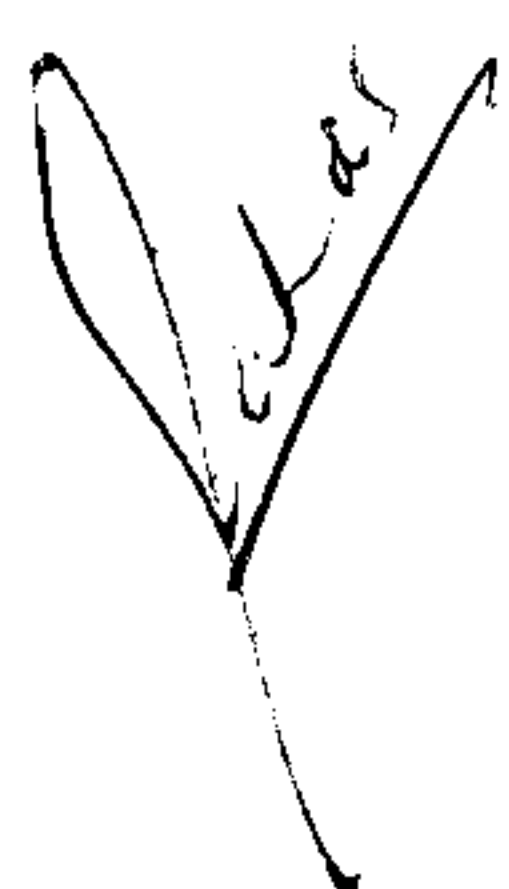
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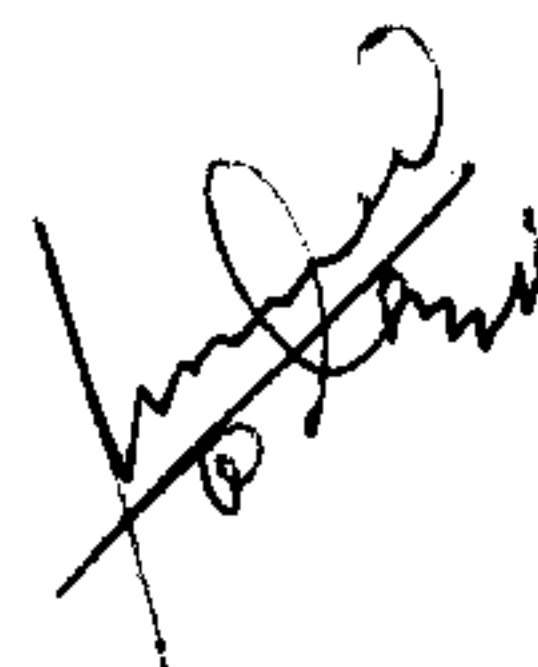
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ISLAMIC DEPOSIT PRODUCTS			AUG 2016	JULY 2016	JUNE 2016
		PROFIT SHARING RATIO			
		Share of Mudarib	40%	40%	40%
		Share of Rabbul Maal	60%	60%	60%
Falal	TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	1.3850	1.4045	1.4151
	TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	1.3872	1.4067	1.4173
	TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.3894	1.4089	1.4195
Falal 5 Years Mahana Munafa TDR	TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1433	1.1587	1.1715
	TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.1982	1.2151	1.2272
	TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.2098	1.2268	1.2388
	TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2212	1.2384	1.2503
	TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.2304	1.2477	1.2596
	TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.2420	1.2595	1.2712
	TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.2535	1.2711	1.2828
	TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.2581	1.2758	1.2874
	TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.2604	1.2782	1.2898
	TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.2627	1.2805	1.2921
	TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.2650	1.2828	1.2944
	TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.4047	1.4245	1.4349
1 Month Bullet Maturity	AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.1181	1.1338	1.1557
	AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.1444	1.1605	1.1776
	AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.1485	1.1646	1.1996
	AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.1511	1.1672	1.2103
	AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.2361	1.2535	1.2215
	AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.2387	1.2561	1.2654
	AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.2407	1.2582	1.2767
3 Month Bullet Maturity	AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.1289	1.1448	1.1664
	AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.1552	1.1714	1.1883
	AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.1598	1.1761	1.2103
	AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.1619	1.2535	1.2322
	AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3566	1.3757	1.2654
	AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3785	1.3978	1.3426
	AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3809	1.4003	1.3468
6 Month Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.1356	1.1516	1.1883
	AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3108	1.1782	1.2103
	AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3128	1.1803	1.2322
	AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3149	1.3648	1.2542
	AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3587	1.3825	1.2874
	AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3809	1.4003	1.3490
	AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4003	1.4201	1.3533
1 Yr Bullet Maturity	AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.2232	1.2418	1.2853
	AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3128	1.2691	1.3115
	AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3149	1.2738	1.3227
	AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3170	1.3668	1.3335
	AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3608	1.3846	1.3447
	AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3984	1.4180	1.4481
	AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.4025	1.4222	1.4523
1 Year Monthly	AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.2124	1.2294	1.2788
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	1.3019	1.2582	1.3051
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	1.3041	1.2623	1.3163
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	1.3061	1.3266	1.3270
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	Monthly	1.3108	1.3292	1.3383
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	Monthly	1.3870	1.4065	1.4373
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	Monthly	1.3917	1.4113	1.4416



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