

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 Feb 2019 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	Feb 2019	Jan 2019	Dec 2018
	PROFIT SHARING RATIO		
	Share of Mudarib	50%	50%
	Share of Rabbul Maal	50%	50%

Falah Mahana Amdani	Weightages	Weightages	Weightages
Falah Mahana Amdani 1 To 499.99 K	0.5416	0.5391	0.5509
Falah Mahana Amdani 500 K To 24.99 M	1.1735	1.1680	1.0389
Saving Deposits-LCY	Weightages	Weightages	Weightages
Saving Musharikah 0 To 9.99 K	0.6193	0.6163	0.6749
Saving Musharikah 10 K To 99.99 K	0.6211	0.6181	0.6768
Saving Musharikah 100 K To 499.99 K	0.6229	0.6199	0.6788
Saving Musharikah 500 K To 999.99 K	0.6247	0.6217	0.6808
Saving Musharikah 1 M To 4.99 M	0.6626	0.6594	0.7221
Saving Musharikah 5 M To 9.99 M	0.6824	0.6792	0.7437
Saving Musharikah 10 M To 24.99 M	0.6897	0.6864	0.7516
Saving Musharikah 25 M To 49.99 M	0.6915	0.6882	0.7536
Saving Musharikah 50 M To 99.99 M	0.6933	0.6900	0.7555
Saving Musharikah 100 M To 499.99 M	0.7222	0.7187	0.7870
Saving Musharikah 500 M & Above	0.8341	0.8301	0.9090
Falah Mush Prem Saving Account	Weightages	Weightages	Weightages
Falah Business Account - 1 To 999.99 K	0.6806	0.6774	0.7418
Falah Business Account - 1 M To 4.99 M	0.8287	0.8248	0.9031
Falah Business Account - 5 M To 9.99 M	0.8467	0.8427	0.9228
Falah Business Account - 10 M To 24.99 M	0.8648	0.8607	0.9425
Falah Business Account - 25 M To 49.99 M	0.9135	0.9092	0.9956
Falah Business Account - 50 M To 99.99 M	0.9334	0.9290	1.0172
Falah Business Account - 100 M To 149.99 M	0.9478	0.9433	1.0330
Falah Business Account - 150 M To 199.99 M	0.9569	0.9523	1.0428
Falah Business Account - 200 M To 499.99 M	1.0020	0.9973	1.0920
Falah Business Account - 500 M & Above	1.1103	1.1051	1.2100
Falah Classic Savings Account	Weightages	Weightages	Weightages
Falah Classic Saving Account	0.5416	0.5391	0.5509

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Aifalah Islamic Asaan Saving Account	Weightages	Weightages	Weightages
AIFalah Islamic Asaan Saving Account	0.5416	0.5391	0.5509

Aifalah islamic premium TDR	Weightages	Weightages	Weightages
AIFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	1.2818	1.2758	1.3970
AIFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	1.3721	1.3656	1.4953
AIFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	1.4082	1.4015	1.5347
AIFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	1.4172	1.4105	1.5445
AIFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	1.4353	1.4285	1.5642
AIFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	1.4443	1.4375	1.5740
AIFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	1.4534	1.4465	1.5839
AIFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	1.2999	1.2937	1.4166
AIFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	1.3902	1.3836	1.5150
AIFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	1.4263	1.4195	1.5544
AIFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	1.4353	1.4285	1.5642
AIFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	1.4534	1.4465	1.5839
AIFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	1.4624	1.4554	1.5937
AIFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	1.4714	1.4644	1.6036
AIFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	1.3179	1.3117	1.4363
AIFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	1.4082	1.4015	1.5347
AIFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	1.4443	1.4375	1.5740
AIFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	1.4534	1.4465	1.5839
AIFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	1.4714	1.4644	1.6036
AIFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	1.4804	1.4734	1.6134
AIFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	1.4895	1.4824	1.6232
AIFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	1.3360	1.3297	1.4560
AIFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	1.4263	1.4195	1.5544
AIFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	1.4624	1.4554	1.5937
AIFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	1.4804	1.4734	1.6134
AIFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	1.4895	1.4824	1.6232
AIFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	1.4985	1.4914	1.6331
AIFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	1.5075	1.5004	1.6429
AIFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	1.3270	1.3207	1.4461
AIFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	1.4172	1.4105	1.5445
AIFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	1.4534	1.4465	1.5839
AIFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	1.4714	1.4644	1.6036
AIFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	1.4804	1.4734	1.6134
AIFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	1.4895	1.4824	1.6232
AIFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	1.4985	1.4914	1.6331

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TDR Falah 2Y Mahana Munafa	Weightages	Weightages	Weightages
TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	0.9226	0.9182	1.0054
TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	0.9695	0.9649	1.0566
TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	0.9785	0.9739	1.0664
TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	0.9876	0.9829	1.0762
TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	0.9948	0.9901	1.0841
TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	1.0056	1.0008	1.0959
TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	1.0146	1.0098	1.1058
TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	1.0182	1.0134	1.1097
TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	1.0381	1.0332	1.1313
TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	1.0363	1.0314	1.1294
TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	1.0616	1.0565	1.1569
TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	1.1609	1.1554	1.2651
TDR Falah 4Y Mahana Munafa	Weightages	Weightages	Weightages
TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	0.9244	0.9200	1.0074
TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K	0.9713	0.9667	1.0585
TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M	0.9803	0.9757	1.0684
TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M	0.9894	0.9847	1.0782
TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M	0.9966	0.9919	1.0861
TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M	1.0074	1.0026	1.0979
TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M	1.0164	1.0116	1.1077
TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M	1.0201	1.0152	1.1117
TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M	1.0399	1.0350	1.1333
TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M	1.0417	1.0368	1.1353
TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M	1.0634	1.0583	1.1589
TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above	1.1627	1.1572	1.2671
Islamic Deposit Products	Weightages	Weightages	Weightages
Falah TDR 1M - 100k-499k	0.8341	0.8301	0.9090
Falah TDR 1M - 500k-999k	0.8522	0.8481	0.9287
Falah TDR 1M - 1mn-4.99mn	0.8648	0.8607	0.9425
Falah TDR 1M - 5mn-9.99mn	0.8828	0.8787	0.9621
Falah TDR 1M - 10mn-24.99mn	0.9009	0.8966	0.9818
Falah TDR 1M - 25mn-49.99mn	0.9496	0.9451	1.0349
Falah TDR 1M - 50mn-74.99mn	0.9587	0.9541	1.0448
Falah TDR 1M - 75mn-99.99mn	0.9605	0.9559	1.0467
Falah TDR 1M - 100mn-149.99mn	0.9749	0.9703	1.0625
Falah TDR 1M - 150mn-199.99mn	0.9839	0.9793	1.0723
Falah TDR 1M - 200mn-499.99mn	1.0291	1.0242	1.1215
Falah TDR 1M - 500mn-999.99mn	1.1284	1.1260	1.2297
Falah One Month Term Deposit - 1 Bn To 1.99 Bn	1.1374	1.1320	1.2396

Islamic Deposit Products	Weightages	Weightages	Weightages
Fal One Mon Trm Dep -2 Bn & Ab	1.1464	1.1410	1.2494
Falah TDR 3M - 100k-499k	0.8467	0.8427	0.9228
Falah TDR 3M - 500k-999k	0.8648	0.8607	0.9425
Falah TDR 3M - 1mn-4.99mn	0.8774	0.8733	0.9562
Falah TDR 3M - 5mn-9.99mn	0.8955	0.8912	0.9759
Falah TDR 3M - 10mn-24.99mn	0.9135	0.9092	0.9956
Falah TDR 3M - 25mn-49.99mn	0.9623	0.9577	1.0487
Falah TDR 3M - 50mn-74.99mn	0.9713	0.9667	1.0585
Falah TDR 3M - 75mn-99.99mn	0.9785	0.9739	1.0664
Falah TDR 3M - 100mn-149.99mn	0.9876	0.9829	1.0762
Falah TDR 3M - 150mn-199.99mn	0.9966	0.9919	1.0861
Falah TDR 3M - 200mn-499.99mn	1.0417	1.0368	1.1353
Falah TDR 3M - 500mn-999.99mn	1.1410	1.1356	1.2435
TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	1.1500	1.1446	1.2533
TDR 3 Months Tier-Wise - 2 Bn	1.1591	1.1536	1.2632
Falah TDR 6M - 100k-499k	0.8558	0.8517	0.9326
Falah TDR 6M - 500k-999k	0.8738	0.8697	0.9523
Falah TDR 6M - 1mn-4.99mn	0.8865	0.8823	0.9661
Falah TDR 6M - 5mn-9.99mn	0.9045	0.9002	0.9857
Falah TDR 6M - 10mn-24.99mn	0.9226	0.9182	1.0054
Falah TDR 6M - 25mn-49.99mn	0.9623	0.9577	1.0487
Falah TDR 6M - 50mn-74.99mn	0.9713	0.9667	1.0585
Falah TDR 6M - 75mn-99.99mn	0.9785	0.9739	1.0664
Falah TDR 6M - 100mn-149.99mn	0.9966	0.9919	1.0861
Falah TDR 6M - 150mn-199.99mn	1.0056	1.0008	1.0959
Falah TDR 6M - 200mn-499.99mn	1.0507	1.0458	1.1451
Falah TDR 6M - 500mn-999.99mn	1.1500	1.1446	1.2533
Falah TDR 6M - (1 BN TO 1.99BN	1.1591	1.1536	1.2632
TDR 6 Months Tier-Wise - 2 Bn	1.1681	1.1626	1.2730
Falah TDR 1Y - 100k-499k	0.9298	0.9254	1.0133
Falah TDR 1Y - 500k-999k	0.9767	0.9721	1.0644
Falah TDR 1Y - 1mn-4.99mn	0.9858	0.9811	1.0743
Falah TDR 1Y - 5mn-9.99mn	0.9948	0.9901	1.0841
Falah TDR 1Y - 10mn-24.99mn	1.0020	0.9973	1.0920
Falah TDR 1Y - 25mn-49.99mn	1.0128	1.0080	1.1038
Falah TDR 1Y - 50mn-74.99mn	1.0219	1.0170	1.1136
Falah TDR 1Y - 75mn-99.99mn	1.0255	1.0206	1.1176
Falah TDR 1Y - 100mn-149.99mn	1.0417	1.0368	1.1353
Falah TDR 1Y - 150mn-199.99mn	1.0435	1.0386	1.1372

Islamic Deposit Products	Weightages	Weightages	Weightages
Falah TDR 1Y - 200mn-499.99mn	1.0688	1.0637	1.1648
Falah TDR 1Y - 500mn-999.99mn	1.1681	1.1626	1.2730
TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	1.1771	1.1715	1.2828
TDR 1 Year Tier-Wise - 2 Bn	1.1862	1.1805	1.2927
Falah TDR 2Y - 100k-499k	0.9316	0.9272	1.0153
Falah TDR 2Y - 500k-999k	0.9785	0.9739	1.0664
Falah TDR 2Y - 1mn-4.99mn	0.9876	0.9829	1.0762
Falah TDR 2Y - 5mn-9.99mn	0.9966	0.9919	1.0861
Falah TDR 2Y - 10mn-24.99mn	1.0038	0.9990	1.0940
Falah TDR 2Y - 25mn-49.99mn	1.0146	1.0098	1.1058
Falah TDR 2Y - 50mn-74.99mn	1.0237	1.0188	1.1156
Falah TDR 2Y - 75mn-99.99mn	1.0273	1.0224	1.1195
Falah TDR 2Y - 100mn-149.99mn	1.0435	1.0386	1.1372
Falah TDR 2Y - 150mn-199.99mn	1.0453	1.0404	1.1392
Falah TDR 2Y - 200mn-499.99mn	1.0706	1.0655	1.1668
Falah TDR 2Y - 500mn-Above	1.1699	1.1644	1.2750
Falah TDR 3Y - 100k-499k	0.9370	0.9326	1.0212
Falah TDR 3Y - 500k-999k	0.9839	0.9793	1.0723
Falah TDR 3Y - 1mn-4.99mn	0.9930	0.9883	1.0822
Falah TDR 3Y - 5mn-9.99mn	1.0020	0.9973	1.0920
Falah TDR 3Y - 10mn-24.99mn	1.0092	1.0044	1.0999
Falah TDR 3Y - 25mn-49.99mn	1.0201	1.0152	1.1117
Falah TDR 3Y - 50mn-74.99mn	1.0291	1.0242	1.1215
Falah TDR 3Y - 75mn-99.99mn	1.0327	1.0278	1.1254
Falah TDR 3Y - 100mn-149.99mn	1.0453	1.0404	1.1392
Falah TDR 3Y - 150mn-199.99mn	1.0471	1.0422	1.1412
Falah TDR 3Y - 200mn-499.99mn	1.0724	1.0673	1.1687
Falah TDR 3Y - 500mn-Above	1.1717	1.1662	1.2769
Falah Term Deposit Certificate	1.0652	1.0601	1.1609
Falah TDR 5Y - 100k-499k	0.9460	0.9415	1.0310
Falah TDR 5Y - 500k-999k	0.9930	0.9883	1.0822
Falah TDR 5Y - 1mn-4.99mn	1.0020	0.9973	1.0920
Falah TDR 5Y - 5mn-9.99mn	1.0110	1.0062	1.1018
Falah TDR 5Y - 10mn-24.99mn	1.0182	1.0134	1.1097
Falah TDR 5Y - 25mn-49.99mn	1.0291	1.0242	1.1215
Falah TDR 5Y - 50mn-74.99mn	1.0381	1.0332	1.1313
Falah TDR 5Y - 75mn-99.99mn	1.0417	1.0368	1.1353
Falah TDR 5Y - 100mn-149.99mn	1.0471	1.0422	1.1412
Falah TDR 5Y - 150mn-199.99mn	1.0489	1.0440	1.1431

Islamic Deposit Products	Weightages	Weightages	Weightages
Falah TDR 5Y - 200mn-499.99mn	1.0742	1.0691	1.1707
Falah TDR 5Y - 500mn-Above	1.1735	1.1680	1.2789
Falah Mahana 1Y - 100k-499k	0.9208	0.9164	1.0035
Falah Mahana 1Y - 500k-999k	0.9677	0.9631	1.0546
Falah Mahana 1Y - 1mn-4.99mn	0.9767	0.9721	1.0644
Falah Mahana 1Y - 5mn-9.99mn	0.9858	0.9811	1.0743
Falah Mahana 1Y - 10mn-24.99mn	0.9930	0.9883	1.0822
Falah Mahana 1Y - 25mn-49.99mn	1.0038	0.9990	1.0940
Falah Mahana 1Y - 50mn-74.99mn	1.0128	1.0080	1.1038
Falah Mahana 1Y - 75mn-99.99mn	1.0164	1.0116	1.1077
Falah Mahana 1Y-100mn-149.99mn	1.0363	1.0314	1.1294
Falah Mahana 1Y-150mn-199.99mn	1.0381	1.0332	1.1313
Falah Mahana 1Y-200mn-499.99mn	1.0598	1.0547	1.1550
Falah Mahana 1Y - 500mn-999.99	1.1591	1.1536	1.2632
TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	1.1681	1.1626	1.2730
TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn	1.1771	1.1715	1.2828
Falah Mahana 5Y - 100k-499k	0.9262	0.9218	1.0094
Falah Mahana 5Y - 500k-999k	0.9749	0.9703	1.0625
Falah Mahana 5Y - 1mn-4.99mn	0.9839	0.9793	1.0723
Falah Mahana 5Y - 5mn-9.99mn	0.9930	0.9883	1.0822
Falah Mahana 5Y - 10mn-24.99mn	1.0002	0.9955	1.0900
Falah Mahana 5Y - 25mn-49.99mn	1.0110	1.0062	1.1018
Falah Mahana 5Y - 50mn-74.99mn	1.0201	1.0152	1.1117
Falah Mahana 5Y - 75mn-99.99mn	1.0237	1.0188	1.1156
Falah Mahana 5Y-100mn-149.99mn	1.0417	1.0368	1.1353
Falah Mahana 5Y-150mn-199.99mn	1.0435	1.0386	1.1372
Falah Mahana 5Y-200mn-499.99mn	1.0652	1.0601	1.1609
Falah Mahana 5Y - 500mn-Above	1.1645	1.1590	1.2691
Alfalah Islamic Collection Savings Account	0.8124	0.5391	0.5903
Alfalah Islamic Recurring Value Deposit (Subject to Launch)	0.8576	0.8535	0.9346
Alfalah Asaan Remittance saving account(Subject to Launch)	0.5416	0.5391	0.5509
AlFalah Islamic Business Way	0.0072	0.0072	0.0079
Margin Accounts	0.0054	0.0054	0.0059
SBP ILTFF	0.6319	null	null

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