

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **JUNE 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 Mudarabah model.

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

ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO			
		JUNE 2016	MAY 2016	APR 2016	
		Share of Mudarib	40%	40%	35%
		Share of Rabbul Maal	60%	60%	65%
ALFALAH SAVINGS DEPOSITS					
		Payment Frequency	Weightage	Weightage	Weightage
Saving Musharikah	Saving Musharikah - 0 To 9.99 K	Monthly	0.7483	0.7565	0.7434
	Saving Musharikah - 10 K To 99.99 K	Monthly	0.7571	0.7648	0.7515
	Saving Musharikah - 100 K To 499.99 K	Monthly	0.7659	0.7752	0.7617
	Saving Musharikah - 500 K To 999.99 K	Monthly	0.7769	0.7855	0.7719
	Saving Musharikah - 1 M To 4.99 M	Monthly	0.7967	0.8042	0.7902
	Saving Musharikah - 5 M To 9.99 M	Monthly	0.8055	0.8125	0.7983
	Saving Musharikah - 10 M To 24.99 M	Monthly	0.8143	0.8228	0.8085
	Saving Musharikah - 25 M To 49.99 M	Monthly	0.8165	0.8249	0.8105
	Saving Musharikah - 50 M To 99.99 M	Monthly	0.8187	0.8270	0.8126
	Saving Musharikah - 100 M To 499.99 M	Monthly	0.8209	0.8291	0.8146
	Saving Musharikah - 500 M & Above	Monthly	0.5172	0.5182	0.5091
	Falah Savings	Falah Mahana Amdani - 1 To 499.99 K	Monthly	0.5172	0.5182
Falah Mahana Amdani - 500 K To 24.99 M		Monthly	0.9683	0.9638	0.9674
Falah Classic Savings Account		Six Monthly	0.5172	0.5182	0.5091
Falah Islamic Business Way		Monthly	0.0132	0.0145	0.0143
Alfalah Islamic Asaan Savings Account		Six Monthly	0.5172	0.5183	0.5091
Falah Business Account	Falah Business Account - 1 To 999.99 K	Monthly	0.7483	0.7565	0.7433
	Falah Business Account - 1 M To 4.99 M	Monthly	0.8011	0.8083	0.7943
	Falah Business Account - 5 M To 9.99 M	Monthly	0.8429	0.8498	0.8350
	Falah Business Account - 10 M To 24.99 M	Monthly	0.8737	0.8809	0.8655
	Falah Business Account - 25 M To 49.99 M	Monthly	0.8847	0.8912	0.8757
	Falah Business Account - 50 M To 99.99 M	Monthly	0.8957	0.9016	0.8859
	Falah Business Account - 100 M To 149.99 M	Monthly	0.9067	0.9120	0.8961
	Falah Business Account - 150 M To 199.99 M	Monthly	0.9177	0.9223	0.9063
	Falah Business Account - 200 M To 499.99 M	Monthly	0.9265	0.9327	0.9164
	Falah Business Account - 500 M & Above	Monthly	0.5172	0.5182	0.5091
OTHER REMUNERATIVE					
		Payment Frequency	Weightage	Weightage	Weightage
	Falah Margin Accounts	Monthly	0.0110	0.0104	0.0102
ALFALAH TERM DEPOSITS					
		Payment Frequency	Weightage	Weightage	Weightage
	Seven - Days Notice Period Deposit	At Maturity	1.0711	1.0304	1.0462
	Thirty - Days Notice Period Deposit	At Maturity	1.0510	1.0677	1.0679
Falah One Month TDR	Falah One Month Term Deposit - 100K To 499.99 K	At Maturity	1.0611	1.0797	1.0812
	Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	1.1136	1.1295	1.1303
	Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	1.1246	1.1400	1.1405
	Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	1.1356	1.1503	1.1507
	Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	1.1444	1.1586	1.1588
	Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	1.1554	1.1690	1.1690
	Falah One Month Term Deposit - 50 M To 74.99 M	At Maturity	1.1664	1.1793	1.1792
	Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	1.1708	1.1835	1.1833
	Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	1.1730	1.1856	1.1853
	Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	1.1752	1.1876	1.1873
	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.1774	1.1897	1.1893
	Falah One Month Term Deposit - 500 M to 999.99 M	At Maturity	1.2434	1.1918	1.1914
	Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.2522	1.2001	1.1995
	Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.2544	1.2021	1.2016
3 Months TDR	TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.0721	1.0903	1.0919
	TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.1246	1.1399	1.1405
	TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.1356	1.1503	1.1506
	TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.1466	1.1607	1.1608
	TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.1554	1.1690	1.1690
	TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.1664	1.1793	1.1792
	TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.1774	1.1897	1.1893
	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.1818	1.1939	1.1935
	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.1840	1.1959	1.1955
	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.1862	1.1980	1.1975
	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.1884	1.2001	1.1995
	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.3205	1.3224	1.3197
	TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3227	1.3244	1.3217
	TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.3249	1.3265	1.3238
	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.0784	1.0966	1.0978
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.1312	1.1461	1.1466
	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.1422	1.1565	1.1567
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.1515	1.1669	1.1669

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Approved
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 30/5/16

Owais Ahmad Qazi
 Resident
 Shariah Board Member
 Bank Alfalah Limited
 Islamic Banking Group

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Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **JUNE 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		PROFIT SHARING RATIO			
		JUNE 2016	MAY 2016	APR 2016	
		Share of Mudarib	40%	40%	35%
		Share of Rabbul Maal	60%	60%	65%
6 Months TDR	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.1620	1.1752	1.1751
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.1730	1.1856	1.1853
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.1840	1.1959	1.1955
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.1884	1.2001	1.1995
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.1906	1.2021	1.2015
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.1928	1.2042	1.2036
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.1951	1.2063	1.2057
	TDR 6 Months Tier-Wise - 500 M to 999.99 M	At Maturity	1.3271	1.3244	1.3217
	TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3293	1.3286	1.3258
TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.3315	1.3327	1.3299	
1 Year TDR	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1627	1.1759	1.1758
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2184	1.2284	1.2273
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2300	1.2392	1.2380
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2416	1.2501	1.2487
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2509	1.2589	1.2573
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2624	1.2698	1.2680
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2740	1.2807	1.2787
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2787	1.2850	1.2830
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2810	1.2872	1.2852
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2833	1.2894	1.2873
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2856	1.2916	1.2895
	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.4261	1.3638	1.3604
	TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.4283	1.3659	1.3624
TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	1.4305	1.3680	1.3645	
2 Years TDR	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1659	1.1772	1.1783
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2210	1.2300	1.2290
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2317	1.2422	1.2389
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2441	1.2524	1.2504
	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2531	1.2609	1.2594
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2646	1.2719	1.2701
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2762	1.2828	1.2808
	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2809	1.2871	1.2851
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2832	1.2893	1.2872
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2855	1.2915	1.2894
	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2878	1.2937	1.2915
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.4283	1.3659	1.3624
	3 Years TDR	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1715	1.1843
TDR 3 Year Tier-Wise - 500 K To 999.99 K		At Maturity	1.2271	1.2365	1.2353
TDR 3 Year Tier-Wise - 1 M To 4.99 M		At Maturity	1.2388	1.2475	1.2461
TDR 3 Year Tier-Wise - 5 M To 9.99 M		At Maturity	1.2508	1.2585	1.2566
TDR 3 Year Tier-Wise - 10 M To 24.99 M		At Maturity	1.2596	1.2671	1.2654
TDR 3 Year Tier-Wise - 25 M To 49.99 M		At Maturity	1.2712	1.2781	1.2762
TDR 3 Year Tier-Wise - 50 M To 74.99 M		At Maturity	1.2828	1.2890	1.2869
TDR 3 Year Tier-Wise - 75 M To 99.99 M		At Maturity	1.2874	1.2933	1.2912
TDR 3 Year Tier-Wise - 100 M To 149.99 M		At Maturity	1.2898	1.2955	1.2933
TDR 3 Year Tier-Wise - 150 M To 199.99 M		At Maturity	1.2921	1.2977	1.2954
TDR 3 Year Tier-Wise - 200 M To 499.99 M		At Maturity	1.2944	1.2999	1.2976
TDR 3 Year Tier-Wise - 500 M & Above		At Maturity	1.4349	1.3721	1.3686
Falah Term Deposit Certificates - 3 Years		Monthly	1.3645	1.3369	1.3339
5 Years TDR	TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1818	1.1950	1.1945
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2379	1.2468	1.2455
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2498	1.2580	1.2562
	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2614	1.2690	1.2672
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2706	1.2775	1.2756
	TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2823	1.2885	1.2863
	TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2938	1.2994	1.2971
	TDR 5 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2985	1.3037	1.3014
	TDR 5 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3008	1.3059	1.3035
	TDR 5 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3031	1.3081	1.3056
	TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3054	1.3103	1.3078
	TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.4459	1.3825	1.3787
	1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1518	1.1656
TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K		Monthly	1.2074	1.2179	1.2171
TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M		Monthly	1.2190	1.2289	1.2278
TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M		Monthly	1.2306	1.2398	1.2385
TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M		Monthly	1.2399	1.2485	1.2471
TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M		Monthly	1.2514	1.2594	1.2578
TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M		Monthly	1.2630	1.2703	1.2686
TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M		Monthly	1.2677	1.2746	1.2729
TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M		Monthly	1.2700	1.2769	1.2750
TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M		Monthly	1.2723	1.2790	1.2771
TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M		Monthly	1.2746	1.2822	1.2793

Page 2

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Ovais Ahmed Qazi
 Resident
 Shariah Board Member
 Bank Alfalah Limited
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		JUNE 2016	MAY 2016	APR 2016		
		Share of Mudarib	40%	40%	35%	
		Share of Rabbul Maal	60%	60%	65%	
Falaf	TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	1.4151	1.3534	1.3502	
	TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	1.4173	1.3555	1.3523	
	TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.4195	1.3576	1.3543	
Falaf 5 Years Mahana Munafa TDR	TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1715	1.1841	1.1843	
	TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2272	1.2366	1.2354	
	TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.2388	1.2475	1.2462	
	TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2503	1.2584	1.2569	
	TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.2596	1.2671	1.2654	
	TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.2712	1.2780	1.2761	
	TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.2828	1.2890	1.2869	
	TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.2874	1.2933	1.2912	
	TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.2898	1.2955	1.2933	
	TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.2921	1.2977	1.2954	
	TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.2944	1.2999	1.2976	
	TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.4349	1.3721	1.3686	
	1 Month Bullet Maturity	Falah One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.1557	N/A	N/A
		Falah One Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.1776	N/A	N/A
Falah One Month Premium Term Deposit - 100 M To 199.99 M		At Maturity	1.1996	N/A	N/A	
Falah One Month Premium Term Deposit - 200 M To 299.99 M		At Maturity	1.2103	N/A	N/A	
Falah One Month Premium Term Deposit - 300 M To 499.99 M		At Maturity	1.2215	N/A	N/A	
Falah One Month Premium Term Deposit - 500 M To 999.99 M		At Maturity	1.2654	N/A	N/A	
Falah One Month Premium Term Deposit - 1 Bn & Above		At Maturity	1.2767	N/A	N/A	
3 Month Bullet Maturity	Falah Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.1664	N/A	N/A	
	Falah Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.1883	N/A	N/A	
	Falah Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.2103	N/A	N/A	
	Falah Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.2322	N/A	N/A	
	Falah Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.2654	N/A	N/A	
	Falah Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3426	N/A	N/A	
	Falah Three Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3468	N/A	N/A	
6 Month Bullet Maturity	Falah Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.1883	N/A	N/A	
	Falah Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.2103	N/A	N/A	
	Falah Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.2322	N/A	N/A	
	Falah Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.2542	N/A	N/A	
	Falah Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.2874	N/A	N/A	
	Falah Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3490	N/A	N/A	
	Falah Six Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3533	N/A	N/A	
1 Yr Bullet Maturity	Falah 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.2853	N/A	N/A	
	Falah 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3115	N/A	N/A	
	Falah 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3227	N/A	N/A	
	Falah 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3335	N/A	N/A	
	Falah 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3447	N/A	N/A	
	Falah 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4481	N/A	N/A	
	Falah 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.4523	N/A	N/A	
1 Year Monthly	Falah 1 Year Premium Term Deposit - 5 M To 24.99 M	Monthly	1.2788	N/A	N/A	
	Falah 1 Year Premium Term Deposit - 25 M To 99.99 M	Monthly	1.3051	N/A	N/A	
	Falah 1 Year Premium Term Deposit - 100 M To 199.99 M	Monthly	1.3163	N/A	N/A	
	Falah 1 Year Premium Term Deposit - 200 M To 299.99 M	Monthly	1.3270	N/A	N/A	
	Falah 1 Year Premium Term Deposit - 300 M To 499.99 M	Monthly	1.3383	N/A	N/A	
	Falah 1 Year Premium Term Deposit - 500 M To 999.99 M	Monthly	1.4373	N/A	N/A	
	Falah 1 Year Premium Term Deposit - 1 Bn & Above	Monthly	1.4416	N/A	N/A	

Ovais Ahmed Qazi
Resident
Shariah Board Member
Bank Alfalah Limited
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