

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 Mar 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	Mar 2019	Feb 2019	Jan 2019	
	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	0.5420	0.5416	0.5391
Falah Mahana Amdani 500 K To 24.99 M	1.1743	1.1735	1.1680
Saving Deposits-LCY	Weightages	Weightages	Weightages
Saving Musharikhah 0 To 9.99 K	0.6197	0.6193	0.6163
Saving Musharikhah 10 K To 99.99 K	0.6215	0.6211	0.6181
Saving Musharikhah 100 K To 499.99 K	0.6233	0.6229	0.6199
Saving Musharikhah 500 K To 999.99 K	0.6251	0.6247	0.6217
Saving Musharikhah 1 M To 4.99 M	0.6630	0.6626	0.6594
Saving Musharikhah 5 M To 9.99 M	0.6829	0.6824	0.6792
Saving Musharikhah 10 M To 24.99 M	0.6901	0.6897	0.6864
Saving Musharikhah 25 M To 49.99 M	0.6919	0.6915	0.6882
Saving Musharikhah 50 M To 99.99 M	0.6937	0.6933	0.6900
Saving Musharikhah 100 M To 499.99 M	0.7226	0.7222	0.7187
Saving Musharikhah 500 M & Above	0.8347	0.8341	0.8301
Falah Mush Prem Saving Account	Weightages	Weightages	Weightages
Falah Business Account - 1 To 999.99 K	0.6811	0.6806	0.6774
Falah Business Account - 1 M To 4.99 M	0.8292	0.8287	0.8248
Falah Business Account - 5 M To 9.99 M	0.8473	0.8467	0.8427
Falah Business Account - 10 M To 24.99 M	0.8654	0.8648	0.8607
Falah Business Account - 25 M To 49.99 M	0.9141	0.9135	0.9092
Falah Business Account - 50 M To 99.99 M	0.9340	0.9334	0.9290
Falah Business Account - 100 M To 149.99 M	0.9485	0.9478	0.9433
Falah Business Account - 150 M To 199.99 M	0.9575	0.9569	0.9523
Falah Business Account - 200 M To 499.99 M	1.0027	1.0020	0.9973
Falah Business Account - 500 M & Above	1.1111	1.1103	1.1051
Falah Classic Savings Account	Weightages	Weightages	Weightages
Falah Classic Saving Account	0.5420	0.5416	0.5391

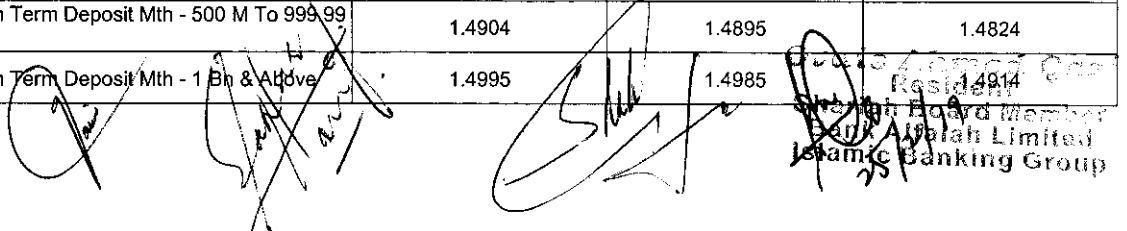
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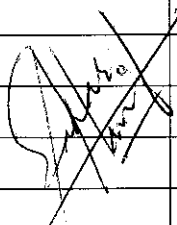
Ovais Ahmed Qazi  
Resident  
Shariah Board Member  
Bank Alfalah Limited  
Islamic Banking Group

<b>Alfalah Islamic Asaan Saving Account</b>	<b>Weightages</b>	<b>Weightages</b>	<b>Weightages</b>
AlFalah Islamic Asaan Saving Account	0.5420	0.5416	0.5391

<b>Alfalah islamic premium TDR</b>	<b>Weightages</b>	<b>Weightages</b>	<b>Weightages</b>
AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	1.2827	1.2818	1.2758
AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	1.3730	1.3721	1.3656
AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	1.4092	1.4082	1.4015
AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	1.4182	1.4172	1.4105
AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	1.4362	1.4353	1.4285
AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	1.4453	1.4443	1.4375
AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	1.4543	1.4534	1.4465
AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	1.3008	1.2999	1.2937
AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	1.3911	1.3902	1.3836
AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	1.4272	1.4263	1.4195
AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	1.4362	1.4353	1.4285
AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	1.4543	1.4534	1.4465
AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	1.4633	1.4624	1.4554
AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	1.4724	1.4714	1.4644
AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	1.3188	1.3179	1.3117
AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	1.4092	1.4082	1.4015
AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	1.4453	1.4443	1.4375
AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	1.4543	1.4534	1.4465
AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	1.4724	1.4714	1.4644
AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	1.4814	1.4804	1.4734
AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	1.4904	1.4895	1.4824
AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	1.3369	1.3360	1.3297
AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	1.4272	1.4263	1.4195
AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	1.4633	1.4624	1.4554
AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	1.4814	1.4804	1.4734
AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	1.4904	1.4895	1.4824
AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	1.4995	1.4985	1.4914
AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	1.5085	1.5075	1.5004
AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	1.3279	1.3270	1.3207
AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	1.4182	1.4172	1.4105
AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	1.4543	1.4534	1.4465
AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	1.4724	1.4714	1.4644
AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	1.4814	1.4804	1.4734
AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	1.4904	1.4895	1.4824
AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	1.4995	1.4985	1.4914


  
 Resident  
 Weighted Board Member  
 Alfalah Limited  
 Islamic Banking Group

<b>TDR Falah 2Y Mahana Munafa</b>	<b>Weightages</b>	<b>Weightages</b>	<b>Weightages</b>
TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	0.9232	0.9226	0.9182
TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	0.9701	0.9695	0.9649
TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	0.9792	0.9785	0.9739
TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	0.9882	0.9876	0.9829
TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	0.9954	0.9948	0.9901
TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	1.0063	1.0056	1.0008
TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	1.0153	1.0146	1.0098
TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	1.0189	1.0182	1.0134
TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	1.0388	1.0381	1.0332
TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	1.0370	1.0363	1.0314
TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	1.0623	1.0616	1.0565
TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	1.1616	1.1609	1.1554
<b>TDR Falah 4Y Mahana Munafa</b>	<b>Weightages</b>	<b>Weightages</b>	<b>Weightages</b>
TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	0.9250	0.9244	0.9200
TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K	0.9720	0.9713	0.9667
TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M	0.9810	0.9803	0.9757
TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M	0.9900	0.9894	0.9847
TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M	0.9972	0.9966	0.9919
TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M	1.0081	1.0074	1.0026
TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M	1.0171	1.0164	1.0116
TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M	1.0207	1.0201	1.0152
TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M	1.0406	1.0399	1.0350
TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M	1.0424	1.0417	1.0368
TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M	1.0641	1.0634	1.0583
TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above	1.1635	1.1627	1.1572
<b>Islamic Deposit Products</b>	<b>Weightages</b>	<b>Weightages</b>	<b>Weightages</b>
Falah TDR 1M - 100k-499k	0.8347	0.8341	0.8301
Falah TDR 1M - 500k-999k	0.8527	0.8522	0.8481
Falah TDR 1M - 1mn-4.99mn	0.8654	0.8648	0.8607
Falah TDR 1M - 5mn-9.99mn	0.8834	0.8828	0.8787
Falah TDR 1M - 10mn-24.99mn	0.9015	0.9009	0.8966
Falah TDR 1M - 25mn-49.99mn	0.9503	0.9496	0.9451
Falah TDR 1M - 50mn-74.99mn	0.9593	0.9587	0.9541
Falah TDR 1M - 75mn-99.99mn	0.9611	0.9605	0.9559
Falah TDR 1M - 100mn-149.99mn	0.9756	0.9749	0.9703
Falah TDR 1M - 150mn-199.99mn	0.9846	0.9839	0.9793
Falah TDR 1M - 200mn-499.99mn	1.0298	1.0291	1.0242
Falah TDR 1M - 500mn-999.99mn	1.1291	1.1284	1.1230
Falah One Month Term Deposit - 1 Bn To 1.99 Bn	1.1382	1.1374	1.1320


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

Islamic Deposit Products	Weightages	Weightages	Weightages
Fal One Mon Trm Dep -2 Bn & Ab	1.1472	1.1464	1.1410
Falah TDR 3M - 100k-499k	0.8473	0.8467	0.8427
Falah TDR 3M - 500k-999k	0.8654	0.8648	0.8607
Falah TDR 3M - 1mn-4.99mn	0.8780	0.8774	0.8733
Falah TDR 3M - 5mn-9.99mn	0.8961	0.8955	0.8912
Falah TDR 3M - 10mn-24.99mn	0.9141	0.9135	0.9092
Falah TDR 3M - 25mn-49.99mn	0.9629	0.9623	0.9577
Falah TDR 3M - 50mn-74.99mn	0.9720	0.9713	0.9667
Falah TDR 3M - 75mn-99.99mn	0.9792	0.9785	0.9739
Falah TDR 3M - 100mn-149.99mn	0.9882	0.9876	0.9829
Falah TDR 3M - 150mn-199.99mn	0.9972	0.9966	0.9919
Falah TDR 3M - 200mn-499.99mn	1.0424	1.0417	1.0368
Falah TDR 3M - 500mn-999.99mn	1.1418	1.1410	1.1356
TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	1.1508	1.1500	1.1446
TDR 3 Months Tier-Wise - 2 Bn	1.1598	1.1591	1.1536
Falah TDR 6M - 100k-499k	0.8563	0.8558	0.8517
Falah TDR 6M - 500k-999k	0.8744	0.8738	0.8697
Falah TDR 6M - 1mn-4.99mn	0.8870	0.8865	0.8823
Falah TDR 6M - 5mn-9.99mn	0.9051	0.9045	0.9002
Falah TDR 6M - 10mn-24.99mn	0.9232	0.9226	0.9182
Falah TDR 6M - 25mn-49.99mn	0.9629	0.9623	0.9577
Falah TDR 6M - 50mn-74.99mn	0.9720	0.9713	0.9667
Falah TDR 6M - 75mn-99.99mn	0.9792	0.9785	0.9739
Falah TDR 6M - 100mn-149.99mn	0.9972	0.9966	0.9919
Falah TDR 6M - 150mn-199.99mn	1.0063	1.0056	1.0008
Falah TDR 6M - 200mn-499.99mn	1.0514	1.0507	1.0458
Falah TDR 6M - 500mn-999.99mn	1.1508	1.1500	1.1446
Falah TDR 6M - (1 BN TO 1.99BN)	1.1598	1.1591	1.1536
TDR 6 Months Tier-Wise - 2 Bn	1.1689	1.1681	1.1626
Falah TDR 1Y - 100k-499k	0.9304	0.9298	0.9254
Falah TDR 1Y - 500k-999k	0.9774	0.9767	0.9721
Falah TDR 1Y - 1mn-4.99mn	0.9864	0.9858	0.9811
Falah TDR 1Y - 5mn-9.99mn	0.9954	0.9948	0.9901
Falah TDR 1Y - 10mn-24.99mn	1.0027	1.0020	0.9973
Falah TDR 1Y - 25mn-49.99mn	1.0135	1.0128	1.0080
Falah TDR 1Y - 50mn-74.99mn	1.0225	1.0219	1.0170
Falah TDR 1Y - 75mn-99.99mn	1.0262	1.0255	1.0206
Falah TDR 1Y - 100mn-149.99mn	1.0424	1.0417	1.0368
Falah TDR 1Y - 150mn-199.99mn	1.0442	1.0435	1.0386

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Islamic Deposit Products	Weightages	Weightages	Weightages
Falah TDR 1Y - 200mn-499.99mn	1.0695	1.0688	1.0637
Falah TDR 1Y - 500mn-999.99mn	1.1689	1.1681	1.1626
TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	1.1779	1.1771	1.1715
TDR 1 Year Tier-Wise - 2 Bn	1.1869	1.1862	1.1805
Falah TDR 2Y - 100k-499k	0.9322	0.9316	0.9272
Falah TDR 2Y - 500k-999k	0.9792	0.9785	0.9739
Falah TDR 2Y - 1mn-4.99mn	0.9882	0.9876	0.9829
Falah TDR 2Y - 5mn-9.99mn	0.9972	0.9966	0.9919
Falah TDR 2Y - 10mn-24.99mn	1.0045	1.0038	0.9990
Falah TDR 2Y - 25mn-49.99mn	1.0153	1.0146	1.0098
Falah TDR 2Y - 50mn-74.99mn	1.0243	1.0237	1.0188
Falah TDR 2Y - 75mn-99.99mn	1.0280	1.0273	1.0224
Falah TDR 2Y - 100mn-149.99mn	1.0442	1.0435	1.0386
Falah TDR 2Y - 150mn-199.99mn	1.0460	1.0453	1.0404
Falah TDR 2Y - 200mn-499.99mn	1.0713	1.0706	1.0655
Falah TDR 2Y - 500mn-Above	1.1707	1.1699	1.1644
Falah TDR 3Y - 100k-499k	0.9376	0.9370	0.9326
Falah TDR 3Y - 500k-999k	0.9846	0.9839	0.9793
Falah TDR 3Y - 1mn-4.99mn	0.9936	0.9930	0.9883
Falah TDR 3Y - 5mn-9.99mn	1.0027	1.0020	0.9973
Falah TDR 3Y - 10mn-24.99mn	1.0099	1.0092	1.0044
Falah TDR 3Y - 25mn-49.99mn	1.0207	1.0201	1.0152
Falah TDR 3Y - 50mn-74.99mn	1.0298	1.0291	1.0242
Falah TDR 3Y - 75mn-99.99mn	1.0334	1.0327	1.0278
Falah TDR 3Y - 100mn-149.99mn	1.0460	1.0453	1.0404
Falah TDR 3Y - 150mn-199.99mn	1.0478	1.0471	1.0422
Falah TDR 3Y - 200mn-499.99mn	1.0731	1.0724	1.0673
Falah TDR 3Y - 500mn-Above	1.1725	1.1717	1.1662
Falah Term Deposit Certificate	1.0659	1.0652	1.0601
Falah TDR 5Y - 100k-499k	0.9467	0.9460	0.9415
Falah TDR 5Y - 500k-999k	0.9936	0.9930	0.9883
Falah TDR 5Y - 1mn-4.99mn	1.0027	1.0020	0.9973
Falah TDR 5Y - 5mn-9.99mn	1.0117	1.0110	1.0062
Falah TDR 5Y - 10mn-24.99mn	1.0189	1.0182	1.0134
Falah TDR 5Y - 25mn-49.99mn	1.0298	1.0291	1.0242
Falah TDR 5Y - 50mn-74.99mn	1.0388	1.0381	1.0332
Falah TDR 5Y - 75mn-99.99mn	1.0424	1.0417	1.0368
Falah TDR 5Y - 100mn-149.99mn	1.0478	1.0471	1.0422
Falah TDR 5Y - 150mn-199.99mn	1.0496	1.0489	1.0440

1032 is Ahmed 19332  
 Resident  
 15 Shariah Board Member  
 Bank Falah Limited  
 Islamic Banking (1992)

Islamic Deposit Products	Weightages	Weightages	Weightages
Falah TDR 5Y - 200mn-499.99mn	1.0749	1.0742	1.0691
Falah TDR 5Y - 500mn-Above	1.1743	1.1735	1.1680
Falah Mahana 1Y - 100k-499k	0.9214	0.9208	0.9164
Falah Mahana 1Y - 500k-999k	0.9683	0.9677	0.9631
Falah Mahana 1Y - 1mn-4.99mn	0.9774	0.9767	0.9721
Falah Mahana 1Y - 5mn-9.99mn	0.9864	0.9858	0.9811
Falah Mahana 1Y - 10mn-24.99mn	0.9936	0.9930	0.9883
Falah Mahana 1Y - 25mn-49.99mn	1.0045	1.0038	0.9990
Falah Mahana 1Y - 50mn-74.99mn	1.0135	1.0128	1.0080
Falah Mahana 1Y - 75mn-99.99mn	1.0171	1.0164	1.0116
Falah Mahana 1Y-100mn-149.99mn	1.0370	1.0363	1.0314
Falah Mahana 1Y-150mn-199.99mn	1.0388	1.0381	1.0332
Falah Mahana 1Y-200mn-499.99mn	1.0605	1.0598	1.0547
Falah Mahana 1Y - 500mn-999.99	1.1598	1.1591	1.1536
TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	1.1689	1.1681	1.1626
TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn	1.1779	1.1771	1.1715
Falah Mahana 5Y - 100k-499k	0.9268	0.9262	0.9218
Falah Mahana 5Y - 500k-999k	0.9756	0.9749	0.9703
Falah Mahana 5Y - 1mn-4.99mn	0.9846	0.9839	0.9793
Falah Mahana 5Y - 5mn-9.99mn	0.9936	0.9930	0.9883
Falah Mahana 5Y - 10mn-24.99mn	1.0009	1.0002	0.9955
Falah Mahana 5Y - 25mn-49.99mn	1.0117	1.0110	1.0062
Falah Mahana 5Y - 50mn-74.99mn	1.0207	1.0201	1.0152
Falah Mahana 5Y - 75mn-99.99mn	1.0243	1.0237	1.0188
Falah Mahana 5Y-100mn-149.99mn	1.0424	1.0417	1.0368
Falah Mahana 5Y-150mn-199.99mn	1.0442	1.0435	1.0386
Falah Mahana 5Y-200mn-499.99mn	1.0659	1.0652	1.0601
Falah Mahana 5Y - 500mn-Above	1.1653	1.1645	1.1590
Alfalah Islamic Collection Savings Account	0.9033	0.8124	0.5391
Alfalah Islamic Recurring Value Deposit (Subject to Launch)	0.8581	0.8576	0.8535
Alfalah Asaan Remittance saving account	0.5420	0.5416	0.5391
AlFalah Islamic Business Way	0.0072	0.0072	0.0072
Margin Accounts	0.0054	0.0054	0.0054
SBP ILTF - Textile Sector - 3Years	0.6323	0.6319	null
SBP ILTF - Textile Sector - 5Years	0.4517	null	null
SBP ILTF - Textile Sector - 10Years	0.3613	null	null
SBP ILTF - Non Textile Sector - 3years	0.8130	null	null
SBP ILTF - Non Textile Sector - 5years	0.6323	null	null
SBP ILTF - Non Textile Sector - 10years	0.5420	null	null

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**Omar Ahmad Qasbi**  
 Resident  
 Shariah Board Member  
 Islamic Banking Group