

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **SEPTEMBER 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		SEPT 2016	AUG 2016	JULY 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	0.7164	0.7221	0.7433
	Saving Musharikah - 10 K To 99.99 K	Monthly	0.7187	0.7308	0.7522
	Saving Musharikah - 100 K To 499.99 K	Monthly	0.7210	0.7396	0.7610
	Saving Musharikah - 500 K To 999.99 K	Monthly	0.7233	0.7505	0.7721
	Saving Musharikah - 1 M To 4.99 M	Monthly	0.7709	0.7702	0.7921
	Saving Musharikah - 5 M To 9.99 M	Monthly	0.7958	0.7789	0.8010
	Saving Musharikah - 10 M To 24.99 M	Monthly	0.8049	0.7877	0.8099
	Saving Musharikah - 25 M To 49.99 M	Monthly	0.8072	0.7899	0.8121
	Saving Musharikah - 50 M To 99.99 M	Monthly	0.8094	0.7921	0.8143
	Saving Musharikah - 100 M To 499.99 M	Monthly	0.8117	0.7943	0.8165
	Saving Musharikah - 500 M & Above	Monthly	0.5101	0.5032	0.5103

Falah Savings	Falah Mahana Amdani - 1 To 499.99 K	Monthly	0.5101	0.5032	0.5103
	Falah Mahana Amdani - 500 K To 24.99 M	Monthly	0.9749	0.9956	0.9763
	Falah Classic Savings Account	Six Monthly	0.5101	0.5032	0.5103
	AlFalah Islamic Business Way	Monthly	0.0136	0.0131	0.0133
	Alfalah Islamic Asaan Savings Account	Six Monthly	0.5101	0.5032	0.5103

Falah Business Account	Falah Business Account - 1 To 999.99 K	Monthly	0.7255	0.7111	0.7322
	Falah Business Account - 1 M To 4.99 M	Monthly	0.7799	0.7636	0.7855
	Falah Business Account - 5 M To 9.99 M	Monthly	0.8230	0.8052	0.8276
	Falah Business Account - 10 M To 24.99 M	Monthly	0.8548	0.8358	0.8587
	Falah Business Account - 25 M To 49.99 M	Monthly	0.8661	0.8468	0.8698
	Falah Business Account - 50 M To 99.99 M	Monthly	0.8774	0.8577	0.8809
	Falah Business Account - 100 M To 149.99 M	Monthly	0.8888	0.8686	0.8920
	Falah Business Account - 150 M To 199.99 M	Monthly	0.9001	0.8796	0.9030
	Falah Business Account - 200 M To 499.99 M	Monthly	0.9092	0.8883	0.9119
	Falah Business Account - 500 M & Above	Monthly	0.5101	0.5032	0.5103

OTHER REMUNERATIVE		Payment Frequency	Weightage	Weightage	Weightage
Falah Margin Accounts		Monthly	0.0113	0.0109	0.0111

ALFALAH TERM DEPOSITS		Payment Frequency	Weightage	Weightage	Weightage
Seven - Days Notice Period Deposit		At Maturity	1.0420	1.0304	1.0449
Thirty - Days Notice Period Deposit		At Maturity	1.0325	1.0231	1.0375
Falah One Month TDR	Falah One Month Term Deposit - 100K To 499.99 K	At Maturity	1.0473	1.0330	1.0472
	Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	1.1019	1.0853	1.1006
	Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	1.1132	1.0962	1.1116
	Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	1.1246	1.1071	1.1227
	Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	1.1336	1.1159	1.1316
	Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	1.1450	1.1268	1.1427
	Falah One Month Term Deposit - 50 M To 74.99 M	At Maturity	1.1563	1.1378	1.1538
	Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	1.1609	1.1421	1.1582
	Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	1.1631	1.1443	1.1604
	Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	1.1654	1.1465	1.1627
	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.1677	1.1487	1.1649
	Falah One Month Term Deposit - 500 M to 999.99 M	At Maturity	1.2357	1.2144	1.2314
	Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.2447	1.2231	1.2403
	Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.2470	1.2253	1.2425
3 Months TDR	TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.0586	1.0432	1.0582
	TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.1132	1.0962	1.1116
	TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.1246	1.1071	1.1227
	TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.1359	1.1181	1.1338
	TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.1450	1.1268	1.1427
	TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.1563	1.1378	1.1538
	TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.1677	1.1487	1.1649
	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.1722	1.1531	1.1693
	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.1745	1.1553	1.1715
	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.1767	1.1575	1.1738
	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.1790	1.1597	1.1760
	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.3150	1.2909	1.3091
	TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3173	1.2931	1.3113
	TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.3196	1.2953	1.3135
	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.0656	1.0500	1.0648
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.1201	1.1028	1.1182
	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.1314	1.1141	1.1306
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.1427	1.1254	1.1419

Shariah Board Member
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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				
		SEPT 2016	AUG 2016	JULY 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	1.1518	1.1334	1.1493	
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.1631	1.1443	1.1604	
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.1744	1.1553	1.1715	
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.1790	1.1597	1.1759	
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.1813	1.1619	1.1782	
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.1835	1.1640	1.1804	
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.1858	1.1662	1.1826	
	TDR 6 Months Tier-Wise - 500 M to 999.99 M	At Maturity	1.3218	1.2975	1.3157	
	TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3241	1.2997	1.3180	
TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.3264	1.3019	1.3202		
1 Year TDR	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1526	1.1341	1.1502	
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2100	1.1895	1.2062	
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2218	1.2010	1.2179	
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2338	1.2125	1.2296	
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2433	1.2217	1.2389	
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2552	1.2332	1.2506	
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2672	1.2448	1.2623	
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2719	1.2494	1.2669	
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2743	1.2517	1.2693	
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2767	1.2540	1.2716	
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2791	1.2563	1.2739	
	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.3944	1.3960	1.4156	
	TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3966	1.3982	1.4178	
	TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	1.3989	1.4003	1.4200	
2 Years TDR	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1558	1.1369	1.1529	
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2138	1.1902	1.2070	
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2248	1.2031	1.2200	
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2364	1.2145	1.2316	
	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2455	1.2239	1.2411	
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2575	1.2354	1.2528	
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2694	1.2470	1.2645	
	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2742	1.2516	1.2691	
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2766	1.2539	1.2715	
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2790	1.2562	1.2738	
	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2814	1.2585	1.2762	
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.3966	1.3982	1.4178	
	3 Years TDR	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1616	1.1429	1.1592
		TDR 3 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2190	1.1982	1.2152
TDR 3 Year Tier-Wise - 1 M To 4.99 M		At Maturity	1.2309	1.2097	1.2267	
TDR 3 Year Tier-Wise - 5 M To 9.99 M		At Maturity	1.2428	1.2210	1.2381	
TDR 3 Year Tier-Wise - 10 M To 24.99 M		At Maturity	1.2524	1.2305	1.2472	
TDR 3 Year Tier-Wise - 25 M To 49.99 M		At Maturity	1.2644	1.2420	1.2594	
TDR 3 Year Tier-Wise - 50 M To 74.99 M		At Maturity	1.2763	1.2535	1.2711	
TDR 3 Year Tier-Wise - 75 M To 99.99 M		At Maturity	1.2810	1.2581	1.2758	
TDR 3 Year Tier-Wise - 100 M To 149.99 M		At Maturity	1.2834	1.2604	1.2782	
TDR 3 Year Tier-Wise - 150 M To 199.99 M		At Maturity	1.2858	1.2627	1.2805	
TDR 3 Year Tier-Wise - 200 M To 499.99 M		At Maturity	1.2882	1.2650	1.2828	
TDR 3 Year Tier-Wise - 500 M & Above		At Maturity	1.3989	1.4047	1.4245	
Falah Term Deposit Certificates - 3 Years		Monthly	1.3604	1.3347	1.3535	
5 Years TDR		TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1728	1.1535	1.1693
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2300	1.2094	1.2264	
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2420	1.2205	1.2377	
	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2541	1.2320	1.2493	
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2638	1.2415	1.2589	
	TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2756	1.2530	1.2706	
	TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2876	1.2645	1.2822	
	TDR 5 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2923	1.2691	1.2869	
	TDR 5 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2947	1.2714	1.2892	
	TDR 5 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2971	1.2737	1.2916	
	TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2995	1.2760	1.2939	
	TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.4012	1.4157	1.4356	
	1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1413	1.1232	1.1391
		TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.1986	1.1785	1.1951
TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M		Monthly	1.2105	1.1901	1.2068	
TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M		Monthly	1.2224	1.2016	1.2185	
TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M		Monthly	1.2320	1.2108	1.2278	
TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M		Monthly	1.2439	1.2223	1.2395	
TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M		Monthly	1.2558	1.2338	1.2512	
TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M		Monthly	1.2606	1.2385	1.2559	
TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M		Monthly	1.2630	1.2407	1.2605	
TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M		Monthly	1.2654	1.2430	1.2630	
TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M		Monthly	1.2678	1.2453	1.2655	

Ovais Ahmed Qazi
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ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO				
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		Share of Mudarib	40%	40%	40%	
		Share of Rabbul Maal	60%	60%	60%	
Falalah	TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	1.3830	1.3850	1.4045	
	TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	1.3853	1.3872	1.4067	
	TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.3876	1.3894	1.4089	
Falalah 5 Years Mahana Munafa TDR	TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1620	1.1433	1.1587	
	TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2189	1.1982	1.2151	
	TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.2309	1.2098	1.2268	
	TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2428	1.2212	1.2384	
	TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.2524	1.2304	1.2477	
	TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.2643	1.2420	1.2595	
	TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.2763	1.2535	1.2711	
	TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.2810	1.2581	1.2758	
	TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.2834	1.2604	1.2782	
	TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.2858	1.2627	1.2805	
	TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.2882	1.2650	1.2828	
	TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.3898	1.4047	1.4245	
	1 Month Bullet Maturity	AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.1360	1.1181	1.1338
		AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3264	1.1444	1.1605
AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M		At Maturity	1.3287	1.1485	1.1646	
AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M		At Maturity	1.3310	1.1511	1.1672	
AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M		At Maturity	1.3333	1.2361	1.2535	
AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M		At Maturity	1.3356	1.2387	1.2561	
AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above		At Maturity	1.3379	1.2407	1.2582	
3 Month Bullet Maturity		AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.1471	1.1289	1.1448
	AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3287	1.1552	1.1714	
	AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3310	1.1598	1.1761	
	AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3333	1.1619	1.2535	
	AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3354	1.3566	1.3757	
	AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3377	1.3785	1.3978	
	AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3402	1.3809	1.4003	
6 Month Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.1540	1.1356	1.1516	
	AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3580	1.3108	1.1782	
	AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3603	1.3128	1.1803	
	AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3626	1.3149	1.3648	
	AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3649	1.3587	1.3825	
	AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3672	1.3809	1.4003	
1 Yr Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4511	1.4003	1.4201	
	AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.2454	1.2232	1.2418	
	AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3603	1.3128	1.2691	
	AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3626	1.3149	1.2738	
	AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3649	1.3170	1.3668	
	AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3672	1.3608	1.3846	
1 Year Monthly	AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3965	1.3984	1.4180	
	AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.4534	1.4025	1.4222	
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.2344	1.2124	1.2294	
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	1.3490	1.3019	1.2582	
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	1.3511	1.3041	1.2623	
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	1.3534	1.3061	1.3266	
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	Monthly	1.3557	1.3108	1.3292	
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	Monthly	1.3856	1.3870	1.4065	
AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	Monthly	1.4419	1.3917	1.4113		

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