

**Bank Alfalah Limited**  
**Islamic Banking Group**  
**PROFIT DISTRIBUTION RATIO AND WEIGHTAGES**

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **July 2020 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		July 2020	June 2020	May 2020	
		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
<b>ALFALAH SAVINGS DEPOSITS</b>		<b>Payment Frequency</b>	<b>Weightage</b>	<b>Weightage</b>	<b>Weightage</b>
Saving Musharikah	Saving Musharikah - 0 To 9.99 K	Monthly	0.6047	0.6056	0.5266
	Saving Musharikah - 10 K To 99.99 K	Monthly	0.6047	0.6056	0.5287
	Saving Musharikah - 100 K To 499.99 K	Monthly	0.6071	0.6080	0.5329
	Saving Musharikah - 500 K To 999.99 K	Monthly	0.6095	0.6104	0.5371
	Saving Musharikah - 1 M To 4.99 M	Monthly	0.6119	0.6128	0.5477
	Saving Musharikah - 5 M To 9.99 M	Monthly	0.6167	0.6177	0.5582
	Saving Musharikah - 10 M To 24.99 M	Monthly	0.6191	0.6201	0.5687
	Saving Musharikah - 25 M To 49.99 M	Monthly	0.6264	0.6273	0.6003
	Saving Musharikah - 50 M To 99.99 M	Monthly	0.6384	0.6394	0.6109
	Saving Musharikah - 100 M To 499.99 M	Monthly	0.6504	0.6514	0.6214
Saving Musharikah - 500 M & Above	Monthly	0.6625	0.6635	0.6319	
Falalah Savings	Falah Mahana Amdani - 1 To 499.99 K	Monthly	0.6047	0.6056	0.6319
	Falah Mahana Amdani - 500 K To 24.99 M	Monthly	1.2045	1.2064	1.2112
	Falah Classic Savings Account	Six Monthly	0.6047	0.6056	0.5266
	Alfalah Islamic Business Way	Monthly	0.0096	0.0097	0.0084
	Alfalah Islamic Asaan Savings Account	Six Monthly	0.6047	0.6056	0.5266
	Alfalah Islamic Collection Savings Account	Monthly	1.8068	1.8096	1.5788
	Alfalah Islamic Recurring Value Deposit	Monthly	1.4454	1.4477	1.4745
	Alfalah Asaan Remittance saving account	Monthly	0.6047	0.6056	0.5266
	Islamic HRA	Monthly	0.6047	0.6056	0.5266
	Falah Senior Citizens Account - 10,001 to 499,999	Monthly	1.3250	1.3270	1.3692
Falah Senior Citizens Account - 500,000 & Above	Monthly	1.4454	1.4477	1.4745	
Falalah Business Account	Falah Business Account - 1 To 999.99 K	Monthly	0.6047	0.6056	0.6319
	Falah Business Account - 1 M To 4.99 M	Monthly	0.6866	0.6876	0.6530
	Falah Business Account - 5 M To 9.99 M	Monthly	0.7107	0.7118	0.6741
	Falah Business Account - 10 M To 24.99 M	Monthly	0.7348	0.7359	0.6951
	Falah Business Account - 25 M To 49.99 M	Monthly	0.7589	0.7600	0.7162
	Falah Business Account - 50 M To 99.99 M	Monthly	0.7829	0.7842	0.7372
	Falah Business Account - 100 M To 149.99 M	Monthly	0.8070	0.8083	0.7583
	Falah Business Account - 150 M To 199.99 M	Monthly	0.8432	0.8445	0.7899
	Falah Business Account - 200 M To 499.99 M	Monthly	0.8793	0.8807	0.8215
	Falah Business Account - 500 M & 999.99M	Monthly	1.5659	0.9169	0.8531
	Falah Business Account - 1 Bn To 1.99Bn	Monthly	0.9636	0.9651	0.8952
	Falah Business Account - 2 Bn & Above	Monthly	1.0238	1.0254	0.9479
	<b>OTHER REMUNERATIVE</b>		<b>Payment Frequency</b>	<b>Weightage</b>	<b>Weightage</b>
Falalah Margin Accounts		Monthly	0.0072	0.0072	0.0063
<b>ALFALAH TERM DEPOSITS</b>		<b>Payment Frequency</b>	<b>Weightage</b>	<b>Weightage</b>	<b>Weightage</b>
Falalah One Month TDR	Falah One Month Term Deposit - 100K To 499.99 K	At Maturity	0.8191	0.8203	0.8215
	Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	0.8311	0.8324	0.8320
	Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	0.8432	0.8445	0.8426
	Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	0.8552	0.8565	0.8531
	Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	0.8673	0.8686	0.8636
	Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	0.8938	0.8951	0.8868
	Falah One Month Term Deposit - 50 M To 74.99 M	At Maturity	0.9058	0.9072	0.8973
	Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	0.9082	0.9096	0.8994
	Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	0.9275	0.9289	0.9163
	Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	0.9395	0.9410	0.9268
	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	0.9998	1.0013	0.9795
	Falah One Month Term Deposit - 500 M To 999.99 M	At Maturity	1.2045	1.2064	1.2638
	Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.2069	1.2088	1.2660
	Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.2093	1.2112	1.2681
	TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	0.8432	0.8445	0.8426
	TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	0.8552	0.8565	0.8531
TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	0.8673	0.8686	0.8636	
TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	0.8793	0.8807	0.8742	
TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	0.8913	0.8927	0.8847	

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ISLAMIC DEPOSIT PRODUCTS		July 2020	June 2020	May 2020	
		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
3 Months TDR	TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	0.9106	0.9120	0.9015
	TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	0.9227	0.9241	0.9121
	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	0.9323	0.9337	0.9205
	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	0.9443	0.9458	0.9310
	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	0.9564	0.9579	0.9416
	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.0166	1.0182	0.9942
	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.2069	1.2088	1.2660
	TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.2093	1.2112	1.2681
TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.2118	1.2136	1.2702	
6 Months TDR	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	0.8673	0.8686	0.8636
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	0.8793	0.8807	0.8742
	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	0.8913	0.8927	0.8847
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	0.9034	0.9048	0.8952
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	0.9154	0.9169	0.9058
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	0.9275	0.9289	0.9163
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	0.9395	0.9410	0.9268
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	0.9516	0.9530	0.9374
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	0.9564	0.9579	0.9416
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	0.9684	0.9699	0.9521
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.0287	1.0303	1.0048
	TDR 6 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.0407	1.0423	1.1206
	TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.0528	1.0544	1.1311
TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.0648	1.0664	1.1417	
1 Year TDR	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	0.8913	0.8927	0.8847
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	0.9299	0.9313	0.9184
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	0.9419	0.9434	0.9289
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	0.9540	0.9555	0.9395
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	0.9660	0.9675	0.9500
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	0.9781	0.9796	0.9605
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	0.9901	0.9917	0.9711
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	0.9949	0.9965	0.9753
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.0166	1.0182	0.9942
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.0190	1.0206	0.9963
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.0528	1.0544	1.0258
	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.0648	1.0664	1.1417
	TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.0768	1.0785	1.1522
TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	1.0889	1.0906	1.1627	
2 Years TDR	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	0.9154	0.9169	0.9058
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	0.9323	0.9337	0.9205
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	0.9443	0.9458	0.9310
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	0.9564	0.9579	0.9416
	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	0.9660	0.9675	0.9500
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	0.9805	0.9820	0.9626
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	0.9925	0.9941	0.9732
	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	0.9973	0.9989	0.9774
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.0190	1.0206	0.9963
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.0214	1.0230	0.9984
	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.0528	1.0544	1.0258
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.0672	1.0689	1.1438
	3 Years TDR	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	0.9395	0.9410
TDR 3 Year Tier-Wise - 500 K To 999.99 K		At Maturity	0.9516	0.9530	0.9374
TDR 3 Year Tier-Wise - 1 M To 4.99 M		At Maturity	0.9636	0.9651	0.9479
TDR 3 Year Tier-Wise - 5 M To 9.99 M		At Maturity	0.9757	0.9772	0.9584
TDR 3 Year Tier-Wise - 10 M To 24.99 M		At Maturity	0.9877	0.9892	0.9689
TDR 3 Year Tier-Wise - 25 M To 49.99 M		At Maturity	0.9998	1.0013	0.9795
TDR 3 Year Tier-Wise - 50 M To 74.99 M		At Maturity	1.0118	1.0134	0.9900
TDR 3 Year Tier-Wise - 75 M To 99.99 M		At Maturity	1.0238	1.0254	1.0005
TDR 3 Year Tier-Wise - 100 M To 149.99 M		At Maturity	1.0359	1.0375	1.0111
TDR 3 Year Tier-Wise - 150 M To 199.99 M		At Maturity	1.0479	1.0496	1.0216
TDR 3 Year Tier-Wise - 200 M To 499.99 M		At Maturity	1.0600	1.0616	1.0321
TDR 3 Year Tier-Wise - 500 M & Above		At Maturity	1.0696	1.0713	1.1459
Falah Term Deposit Certificates - 3 Years		Monthly	1.0841	1.0857	1.0532
TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	0.9636	0.9651	0.9479	
	At Maturity	0.9757	0.9772	0.9584	
	At Maturity	0.9877	0.9892	0.9689	

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		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
5 Years TDR	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	0.9998	1.0013	0.9795
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.0118	1.0134	0.9900
	TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.0238	1.0254	1.0005
	TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.0359	1.0375	1.0111
	TDR 5 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.0479	1.0496	1.0216
	TDR 5 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.0600	1.0616	1.0321
	TDR 5 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.0720	1.0737	1.0427
	TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.0841	1.0857	1.0532
TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.0865	1.0882	1.1375	
Falah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	0.8793	0.8807	0.8742
	TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	0.9178	0.9193	0.9079
	TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	0.9299	0.9313	0.9184
	TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	0.9419	0.9434	0.9289
	TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	0.9540	0.9555	0.9395
	TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	0.9660	0.9675	0.9500
	TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	0.9781	0.9796	0.9605
	TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	0.9829	0.9844	0.9647
	TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.0046	1.0061	0.9837
	TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.0070	1.0085	0.9858
	TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.0407	1.0423	1.0153
	TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	1.0600	1.0616	1.1311
	TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	1.0624	1.0640	1.1417
TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.0648	1.0664	1.1522	
Falah 2 Year Mahana Munafa TDR	TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	0.9034	0.9048	0.8952
	TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	0.9203	0.9217	0.9100
	TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	0.9323	0.9337	0.9205
	TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	0.9443	0.9458	0.9310
	TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	0.9540	0.9555	0.9395
	TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	0.9684	0.9699	0.9521
	TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	0.9805	0.9820	0.9626
	TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	0.9853	0.9868	0.9668
	TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.0070	1.0085	0.9858
	TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.0094	1.0110	0.9879
	TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.0407	1.0423	1.0153
	TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.2961	1.2981	1.1332
	TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	0.8673	0.8686	0.8636
TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	0.9227	0.9241	0.9121	
TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	0.9347	0.9362	0.9226	
TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	0.9468	0.9482	0.9331	
TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	0.9564	0.9579	0.9416	
TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	0.9708	0.9723	0.9542	
TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	0.9829	0.9844	0.9647	
TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	0.9877	0.9892	0.9689	
TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.0142	1.0158	0.9921	
TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.0166	1.0182	0.9942	
TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.0455	1.0471	1.0195	
TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.0600	1.0616	1.1375	
TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.2166	1.2185	1.2744	
TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2407	1.2426	1.2954	
TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.2648	1.2667	1.3165	
TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2888	1.2908	1.3376	
TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.3129	1.3150	1.3586	
TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.3370	1.3391	1.3797	
TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.3611	1.3632	1.4008	
TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.4093	1.4115	1.4429	
TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.4334	1.4356	1.4640	
TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.4575	1.4597	1.4850	
TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.4816	1.4839	1.5061	
TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.5057	1.5080	1.5271	
Month Bullet Maturity	AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3250	1.3270	1.3692
	AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3250	1.3270	1.3692
	AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3274	1.3294	1.3713
	AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3298	1.3319	1.3734
	AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3322	1.3343	1.3755
	AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3346	1.3367	1.3776

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		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
1	AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3370	1.3391	1.3797
	AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3274	1.3294	1.3713
	AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3274	1.3294	1.3713
	AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3298	1.3319	1.3734
	AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3322	1.3343	1.3755
	AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3346	1.3367	1.3776
3 Month Bullet Maturity	AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3370	1.3391	1.3797
	AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3394	1.3415	1.3818
	AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3298	1.3319	1.3734
	AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3298	1.3319	1.3734
	AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3322	1.3343	1.3755
	AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3346	1.3367	1.3776
6 Month Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3370	1.3391	1.3797
	AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3394	1.3415	1.3818
	AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3418	1.3439	1.3839
	AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4454	1.4477	1.4745
	AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4478	1.4501	1.4766
	AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4502	1.4525	1.4787
1 Yr Bullet Maturity	AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4527	1.4549	1.4808
	AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4551	1.4573	1.4829
	AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4575	1.4597	1.4850
	AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.4599	1.4621	1.4871
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.4213	1.4235	1.4534
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	1.4237	1.4259	1.4555
1 Year Monthly	AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	1.4262	1.4284	1.4576
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	1.4286	1.4308	1.4597
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	Monthly	1.4310	1.4332	1.4618
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	Monthly	1.4334	1.4356	1.4640
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	Monthly	1.4358	1.4380	1.4661
	Alfa Term Deposit - Islamic (LCY) 500 & Above-One Month-Maturity (Subject to Launch)	Monthly	0.6577	0.6587	0.6804
Alfa Maturity	Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Months-Maturity (Subject to Launch)	Monthly	0.6601	0.6611	0.6825
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Six Months-Maturity (Subject to Launch)	Monthly	0.6625	0.6635	0.6846
	Alfa Term Deposit - Islamic (LCY) 500 & Above-One Year-Maturity (Subject to Launch)	Monthly	0.6649	0.6659	0.6867
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Two Years-Maturity (Subject to Launch)	Monthly	0.6673	0.6683	0.6888
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Years-Maturity (Subject to Launch)	Monthly	0.6697	0.6707	0.6909
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Four Years-Maturity (Subject to Launch)	Monthly	0.6721	0.6732	0.6930
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Five Years-Maturity (Subject to Launch)	Monthly	0.6745	0.6756	0.6951
	Alfa Term Deposit - Islamic (LCY) 500 & Above-One Month-Monthly (Subject to Launch)	Monthly	0.6601	0.6611	0.6825
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Months-Monthly (Subject to Launch)	Monthly	0.6625	0.6635	0.6846
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Six Months-Monthly (Subject to Launch)	Monthly	0.6649	0.6659	0.6867
	Alfa Term Deposit - Islamic (LCY) 500 & Above-One Year-Monthly (Subject to Launch)	Monthly	0.6673	0.6683	0.6888
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Two Years-Monthly (Subject to Launch)	Monthly	0.6697	0.6708	0.6909
Alfa Monthly	Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Years-Monthly (Subject to Launch)	Monthly	0.6721	0.6732	0.6930
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Four Years-Monthly (Subject to Launch)	Monthly	0.6745	0.6756	0.6951
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Five Years-Monthly (Subject to Launch)	Monthly	0.6769	0.6780	0.6972
	Falah Senior Citizens TDR - 1Month - Maturity	Monthly	1.4454	1.4477	1.4745
	Falah Senior Citizens TDR - 3Month - Maturity	Monthly	1.4478	1.4501	1.4766
	Falah Senior Citizens TDR - 6Month - Maturity	Monthly	1.4502	1.4525	1.4787
Falah Senior Cit	Falah Senior Citizens TDR - 1Year - Maturity	Monthly	1.5659	1.5683	1.5788
	Falah Senior Citizens TDR - 1Year - Monthly	Monthly	1.5418	1.5442	1.5587
	SBP ILTFF - Textile Sector - 3Years	Monthly	0.8432	0.8445	0.7372
	SBP ILTFF - Textile Sector - 5Years	Monthly	0.6023	0.6032	0.5266
	SBP ILTFF - Textile Sector - 10Years	Monthly	0.4818	0.4826	0.4213
	SBP ILTFF - Non Textile Sector - 3years	Monthly	1.0841	1.0857	0.9479
ILTFF	SBP ILTFF - Non Textile Sector - 5years	Monthly	0.8432	0.8445	0.7372
	SBP ILTFF - Non Textile Sector - 10years	Monthly	0.7227	0.7238	0.6319
	Renewable Energy Category I	Monthly	0.7227	0.7238	0.6319
	Renewable Energy Category II	Monthly	0.4818	0.4826	0.4213
	Renewable Energy Category III	Monthly	0.7227	0.7238	0.6319
	Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years	Monthly	0.8432	0.8445	0.7372
IFFSAP	Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 years	Monthly	0.7829	0.7842	0.6846
	Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and upto 7 years	Monthly	0.7227	0.7238	0.6319
	Islamic Financing Facility for Storage of Agriculture Produce Upto 10 years (only for SMEs)	Monthly	0.4818	0.4826	0.4213
	Islamic Financing Facility for Modernization of SMEs Upto 10years	Monthly	0.4818	0.4826	0.4213

**Bank Alfalah Limited**  
**Islamic Banking Group**  
**PROFIT DISTRIBUTION RATIO AND WEIGHTAGES**

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **July 2020 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		July 2020	June 2020	May 2020	
		PROFIT SHARING RATIO			
Share of Mudarib		50%	50%	50%	
Share of Rabbul Maal		50%	50%	50%	
	Islamic Temporary Economic Refinance Facility (ITERF)	Monthly	0.7227	0.7238	0.6319
	Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Monthly	0.0024	0.0024	0.0021
IWS	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-IWS SME	Monthly	0.2409	0.2413	0.2106
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-IWS CORPORATE	Monthly	0.4818	0.4826	0.4213
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-IWS ATP-SME/CORP	Monthly	0.0024	0.0024	0.0021