

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 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		June 2020	May 2020	Apr 2020	
		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
ALFALAH SAVINGS DEPOSITS		Payment Frequency	Weightage	Weightage	Weightage
Saving Musharikah	Saving Musharikah - 0 To 9.99 K	Monthly	0.6056	0.5266	0.5456
	Saving Musharikah - 10 K To 99.99 K	Monthly	0.6056	0.5287	0.5471
	Saving Musharikah - 100 K To 499.99 K	Monthly	0.6080	0.5329	0.5503
	Saving Musharikah - 500 K To 999.99 K	Monthly	0.6104	0.5371	0.5534
	Saving Musharikah - 1 M To 4.99 M	Monthly	0.6128	0.5477	0.5612
	Saving Musharikah - 5 M To 9.99 M	Monthly	0.6177	0.5582	0.5690
	Saving Musharikah - 10 M To 24.99 M	Monthly	0.6201	0.5687	0.5767
	Saving Musharikah - 25 M To 49.99 M	Monthly	0.6273	0.6003	0.6001
	Saving Musharikah - 50 M To 99.99 M	Monthly	0.6394	0.6109	0.6079
	Saving Musharikah - 100 M To 499.99 M	Monthly	0.6514	0.6214	0.6157
	Saving Musharikah - 500 M & Above	Monthly	0.6635	0.6319	0.6235
Falalah Savings	Falah Mahana Amdani - 1 To 499.99 K	Monthly	0.6056	0.6319	0.7015
	Falah Mahana Amdani - 500 K To 24.99 M	Monthly	1.2064	1.2112	1.1691
	Falah Classic Savings Account	Six Monthly	0.6056	0.5266	0.5456
	AlFalah Islamic Business Way	Monthly	0.0097	0.0084	0.0062
	Alfalah Islamic Asaan Savings Account	Six Monthly	0.6056	0.5266	0.5456
	Alfalah Islamic Collection Savings Account	Monthly	1.8096	1.5788	1.1847
	Alfalah Islamic Recurring Value Deposit	Monthly	1.4477	1.4745	1.2470
	Alfalah Asaan Remittance saving account	Monthly	0.6056	0.5266	0.5453
	Islamic HRA	Monthly	0.6056	0.5266	0.5456
	Falah Senior Citizens Account - 10,001 to 499,999	Monthly	1.3270	1.3692	1.2470
Falah Senior Citizens Account - 500,000 & Above	Monthly	1.4477	1.4745	1.3250	
Falalah Business Account	Falah Business Account - 1 To 999.99 K	Monthly	0.6056	0.6319	0.6235
	Falah Business Account - 1 M To 4.99 M	Monthly	0.6876	0.6530	0.6391
	Falah Business Account - 5 M To 9.99 M	Monthly	0.7118	0.6741	0.6547
	Falah Business Account - 10 M To 24.99 M	Monthly	0.7359	0.6951	0.6703
	Falah Business Account - 25 M To 49.99 M	Monthly	0.7600	0.7162	0.6859
	Falah Business Account - 50 M To 99.99 M	Monthly	0.7842	0.7372	0.7015
	Falah Business Account - 100 M To 149.99 M	Monthly	0.8083	0.7583	0.7170
	Falah Business Account - 150 M To 199.99 M	Monthly	0.8445	0.7899	0.7404
	Falah Business Account - 200 M To 499.99 M	Monthly	0.8807	0.8215	0.7638
	Falah Business Account - 500 M & 999.99M	Monthly	0.9169	0.8531	0.7872
	Falah Business Account - 1 Bn To 1.99Bn	Monthly	0.9651	0.8952	0.8184

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		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
Falalah Business Account - 2 Bn & Above		Monthly	1.0254	0.9479	0.8573
OTHER REMUNERATIVE		Payment Frequency	Weightage	Weightage	Weightage
Falalah Margin Accounts		Monthly	0.0072	0.0063	0.0047
ALFALAH TERM DEPOSITS		Payment Frequency	Weightage	Weightage	Weightage
Falalah One Month TDR	Falalah One Month Term Deposit - 100K To 499.99 K	At Maturity	0.8203	0.8215	0.8417
	Falalah One Month Term Deposit - 500 K To 999.99 K	At Maturity	0.8324	0.8320	0.8495
	Falalah One Month Term Deposit - 1 M To 4.99 M	At Maturity	0.8445	0.8426	0.8573
	Falalah One Month Term Deposit - 5 M To 9.99 M	At Maturity	0.8565	0.8531	0.8651
	Falalah One Month Term Deposit - 10 M To 24.99 M	At Maturity	0.8686	0.8636	0.8729
	Falalah One Month Term Deposit - 25 M To 49.99 M	At Maturity	0.8951	0.8868	0.8901
	Falalah One Month Term Deposit - 50 M To 74.99 M	At Maturity	0.9072	0.8973	0.8979
	Falalah One Month Term Deposit - 75 M To 99.99 M	At Maturity	0.9096	0.8994	0.8994
	Falalah One Month Term Deposit - 100 M To 149.99 M	At Maturity	0.9289	0.9163	0.9119
	Falalah One Month Term Deposit - 150 M To 199.99 M	At Maturity	0.9410	0.9268	0.9197
	Falalah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.0013	0.9795	0.9587
	Falalah One Month Term Deposit - 500 M to 999.99 M	At Maturity	1.2064	1.2638	1.5198
	Falalah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.2088	1.2660	1.5214
	Falalah One Month Term Deposit - 2 Bn & Above	At Maturity	1.2112	1.2681	1.5229
3 Months TDR	TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	0.8445	0.8426	0.8573
	TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	0.8565	0.8531	0.8651
	TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	0.8686	0.8636	0.8729
	TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	0.8807	0.8742	0.8807
	TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	0.8927	0.8847	0.8885
	TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	0.9120	0.9015	0.9010
	TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	0.9241	0.9121	0.9088
	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	0.9337	0.9205	0.9150
	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	0.9458	0.9310	0.9228
	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	0.9579	0.9416	0.9306
	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.0182	0.9942	0.9696
	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.2088	1.2660	1.5214
	TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.2112	1.2681	1.5588
	TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.2136	1.2702	1.5603
TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	0.8686	0.8636	0.8729	

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		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
6 Months TDR	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	0.8807	0.8742	0.8807
	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	0.8927	0.8847	0.8885
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	0.9048	0.8952	0.8963
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	0.9169	0.9058	0.9041
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	0.9289	0.9163	0.9119
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	0.9410	0.9268	0.9197
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	0.9530	0.9374	0.9275
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	0.9579	0.9416	0.9306
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	0.9699	0.9521	0.9384
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.0303	1.0048	0.9774
	TDR 6 Months Tier-Wise - 500 M to 999.99 M	At Maturity	1.0423	1.1206	1.0631
	TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.0544	1.1311	1.0709
TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.0664	1.1417	1.0787	
1 Year TDR	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	0.8927	0.8847	0.8885
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	0.9313	0.9184	0.9134
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	0.9434	0.9289	0.9212
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	0.9555	0.9395	0.9290
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	0.9675	0.9500	0.9368
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	0.9796	0.9605	0.9446
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	0.9917	0.9711	0.9524
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	0.9965	0.9753	0.9555
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.0182	0.9942	0.9696
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.0206	0.9963	0.9711
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.0544	1.0258	0.9929
	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.0664	1.1417	1.0787
TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.0785	1.1522	1.0865	
TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	1.0906	1.1627	1.0943	
2 Years TDR	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	0.9169	0.9058	0.9041
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	0.9337	0.9205	0.9150
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	0.9458	0.9310	0.9228
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	0.9579	0.9416	0.9306
	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	0.9675	0.9500	0.9368
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	0.9820	0.9626	0.9462
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	0.9941	0.9732	0.9540
	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	0.9989	0.9774	0.9571
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.0206	0.9963	0.9711

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		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.0230	0.9984	0.9727
	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.0544	1.0258	0.9929
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.0689	1.1438	1.0802
3 Years TDR	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	0.9410	0.9268	0.9197
	TDR 3 Year Tier-Wise - 500 K To 999.99 K	At Maturity	0.9530	0.9374	0.9275
	TDR 3 Year Tier-Wise - 1 M To 4.99 M	At Maturity	0.9651	0.9479	0.9353
	TDR 3 Year Tier-Wise - 5 M To 9.99 M	At Maturity	0.9772	0.9584	0.9431
	TDR 3 Year Tier-Wise - 10 M To 24.99 M	At Maturity	0.9892	0.9689	0.9509
	TDR 3 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.0013	0.9795	0.9587
	TDR 3 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.0134	0.9900	0.9664
	TDR 3 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.0254	1.0005	0.9742
	TDR 3 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.0375	1.0111	0.9820
	TDR 3 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.0496	1.0216	0.9898
	TDR 3 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.0616	1.0321	0.9976
	TDR 3 Year Tier-Wise - 500 M & Above	At Maturity	1.0713	1.1459	1.0818
		Falah Term Deposit Certificates - 3 Years	Monthly	1.0857	1.0532
5 Years TDR	TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	0.9651	0.9479	0.9353
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	0.9772	0.9584	0.9431
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	0.9892	0.9689	0.9509
	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.0013	0.9795	0.9587
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.0134	0.9900	0.9664
	TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.0254	1.0005	0.9742
	TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.0375	1.0111	0.9820
	TDR 5 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.0496	1.0216	0.9898
	TDR 5 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.0616	1.0321	0.9976
	TDR 5 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.0737	1.0427	1.0054
	TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.0857	1.0532	1.0132
	TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.0882	1.1375	1.0756
	Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	0.8807	0.8742
TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K		Monthly	0.9193	0.9079	0.9057
TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M		Monthly	0.9313	0.9184	0.9134
TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M		Monthly	0.9434	0.9289	0.9212
TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M		Monthly	0.9555	0.9395	0.9290
TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M		Monthly	0.9675	0.9500	0.9368
TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M		Monthly	0.9796	0.9605	0.9446
TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M		Monthly	0.9844	0.9647	0.9477

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		PROFIT SHARING RATIO				
		Share of Mudarib	50%	50%	50%	
		Share of Rabbul Maal	50%	50%	50%	
Falah 1 Year TDR	TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.0061	0.9837	0.9618	
	TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.0085	0.9858	0.9633	
	TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.0423	1.0153	0.9852	
	TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	1.0616	1.1311	1.0709	
	TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	1.0640	1.1417	1.0787	
	TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.0664	1.1522	1.0865	
Falah 2 Year Mahana Munafa TDR	TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	0.9048	0.8952	0.8963	
	TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	0.9217	0.9100	0.9072	
	TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	0.9337	0.9205	0.9150	
	TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	0.9458	0.9310	0.9228	
	TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	0.9555	0.9395	0.9290	
	TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	0.9699	0.9521	0.9384	
	TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	0.9820	0.9626	0.9462	
	TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	0.9868	0.9668	0.9493	
	TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.0085	0.9858	0.9633	
	TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.0110	0.9879	0.9649	
	TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.0423	1.0153	0.9852	
		TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.2981	1.1332	1.0724
	Falah 4 Years Mahana Munafa TDR	TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	0.8686	0.8636	0.8729
TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K		Monthly	0.9241	0.9121	0.9088	
TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M		Monthly	0.9362	0.9226	0.9166	
TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M		Monthly	0.9482	0.9331	0.9244	
TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M		Monthly	0.9579	0.9416	0.9306	
TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M		Monthly	0.9723	0.9542	0.9399	
TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M		Monthly	0.9844	0.9647	0.9477	
TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M		Monthly	0.9892	0.9689	0.9509	
TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M		Monthly	1.0158	0.9921	0.9680	
TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M		Monthly	1.0182	0.9942	0.9696	
TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M		Monthly	1.0471	1.0195	0.9883	
		TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.0616	1.1375	1.0756
Falah 5 Years Mahana Munafa TDR		TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.2185	1.2744	1.4107
	TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2426	1.2954	1.4263	
	TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.2667	1.3165	1.4419	
	TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2908	1.3376	1.4575	
		TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.3150	1.3586	1.4731

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		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
Falah 5 Years Mahar	TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.3391	1.3797	1.4886
	TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.3632	1.4008	1.5042
	TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.4115	1.4429	1.5354
	TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.4356	1.4640	1.5510
	TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.4597	1.4850	1.5666
	TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.4839	1.5061	1.5822
	TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.5080	1.5271	1.5978
1 Month Bulet Maturity	AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3270	1.3692	1.3250
	AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3270	1.3692	1.4808
	AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3294	1.3713	1.5588
	AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3319	1.3734	1.5603
	AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3343	1.3755	1.5619
	AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3367	1.3776	1.5635
	AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3391	1.3797	1.5650
3 Month Bulet Maturity	AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3294	1.3713	1.3265
	AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3294	1.3713	1.4824
	AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3319	1.3734	1.5619
	AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3343	1.3755	1.5635
	AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3367	1.3776	1.5650
	AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3391	1.3797	1.5666
	AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3415	1.3818	1.5681
6 Month Bulet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3319	1.3734	1.3281
	AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3319	1.3734	1.4840
	AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3343	1.3755	1.5635
	AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3367	1.3776	1.5650
	AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3391	1.3797	1.5666
	AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3415	1.3818	1.5681
	AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3439	1.3839	1.5697
1 Yr Bulet Maturity	AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4477	1.4745	1.3296
	AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4501	1.4766	1.4855
	AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4525	1.4787	1.5650
	AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4549	1.4808	1.5666
	AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4573	1.4829	1.5681
	AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4597	1.4850	1.5697
	AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.4621	1.4871	1.5713
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.4235	1.4534	1.3250

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 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		June 2020	May 2020	Apr 2020	
		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
1 Year Monthly	AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	1.4259	1.4555	1.4808
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	1.4284	1.4576	1.5603
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	1.4308	1.4597	1.5619
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	Monthly	1.4332	1.4618	1.5635
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	Monthly	1.4356	1.4640	1.5650
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	Monthly	1.4380	1.4661	1.5666
Alfa Maturity	Alfa Term Deposit - Islamic (LCY) 500 & Above-One Month-Maturity (Subject to Launch)	Monthly	0.6587	0.6804	0.6594
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Months-Maturity (Subject to Launch)	Monthly	0.6611	0.6825	0.6609
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Six Months-Maturity (Subject to Launch)	Monthly	0.6635	0.6846	0.6625
	Alfa Term Deposit - Islamic (LCY) 500 & Above-One Year-Maturity (Subject to Launch)	Monthly	0.6659	0.6867	0.6640
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Two Years-Maturity (Subject to Launch)	Monthly	0.6683	0.6888	0.6656
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Years-Maturity (Subject to Launch)	Monthly	0.6707	0.6909	0.6672
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Four Years-Maturity (Subject to Launch)	Monthly	0.6732	0.6930	0.6687
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Five Years-Maturity (Subject to Launch)	Monthly	0.6756	0.6951	0.6703
Alfa Monthly	Alfa Term Deposit - Islamic (LCY) 500 & Above-One Month-Monthly (Subject to Launch)	Monthly	0.6611	0.6825	0.6609
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Months-Monthly (Subject to Launch)	Monthly	0.6635	0.6846	0.6625
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Six Months-Monthly (Subject to Launch)	Monthly	0.6659	0.6867	0.6640
	Alfa Term Deposit - Islamic (LCY) 500 & Above-One Year-Monthly (Subject to Launch)	Monthly	0.6683	0.6888	0.6656
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Two Years-Monthly (Subject to Launch)	Monthly	0.6708	0.6909	0.6672
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Years-Monthly (Subject to Launch)	Monthly	0.6732	0.6930	0.6687
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Four Years-Monthly (Subject to Launch)	Monthly	0.6756	0.6951	0.6703
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Five Years-Monthly (Subject to Launch)	Monthly	0.6780	0.6972	0.6718
Falah Senior Ci	Falah Senior Citizens TDR - 1Month - Maturity	Monthly	1.4477	1.4745	1.3639
	Falah Senior Citizens TDR - 3Month - Maturity	Monthly	1.4501	1.4766	1.4029
	Falah Senior Citizens TDR - 6Month - Maturity	Monthly	1.4525	1.4787	1.4419
	Falah Senior Citizens TDR - 1Year - Maturity	Monthly	1.5683	1.5788	1.5198
	Falah Senior Citizens TDR - 1Year - Monthly	Monthly	1.5442	1.5587	1.5198
ILTF	SBP ILTF - Textile Sector - 3Years	Monthly	0.8445	0.7372	0.5456
	SBP ILTF - Textile Sector - 5Years	Monthly	0.6032	0.5266	0.3897
	SBP ILTF - Textile Sector - 10Years	Monthly	0.4826	0.4213	0.3118
	SBP ILTF - Non Textile Sector - 3years	Monthly	1.0857	0.9479	0.7015
	SBP ILTF - Non Textile Sector - 5years	Monthly	0.8445	0.7372	0.5456
	SBP ILTF - Non Textile Sector - 10years	Monthly	0.7238	0.6319	0.4676
IFRE	Renewable Energy Category I	Monthly	0.7238	0.6319	0.4676
	Renewable Energy Category II	Monthly	0.4826	0.4213	0.3118

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PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

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

ISLAMIC DEPOSIT PRODUCTS			June 2020	May 2020	Apr 2020
		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
IFSAP	Renewable Energy Category III	Monthly	0.7238	0.6319	0.4676
	Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years	Monthly	0.8445	0.7372	0.5456
	Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 years	Monthly	0.7842	0.6846	0.5066
	Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and upto 7 years	Monthly	0.7238	0.6319	0.4676
	Islamic Financing Facility for Storage of Agriculture Produce Upto 10 years (only for SMEs)	Monthly	0.4826	0.4213	0.3118
	Islamic Financing Facility for Modernization of SMEs Upto 10years	Monthly	0.4826	0.4213	0.3118
	Islamic Temporary Economic Refinance Facility (ITERF)	Monthly	0.7238	0.6319	NA
	Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Monthly	0.0024	0.0021	NA
IWS	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns- IWS SME	Monthly	0.2413	0.2106	NA
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns- IWS CORPORATE	Monthly	0.4826	0.4213	NA
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns- IWS ATP-SME/CORP	Monthly	0.0024	0.0021	NA