# Islamic Banking Group PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for May 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.

		May 2020	Apr 2020	Mar 2020	
	PROFIT SHARING RATIO				
ISLAMIC DEPOSIT PRODUCTS	Share of Mudarib	50%	50%	50%	
	Share of Rabbul Maal	50%	50%	50%	
ALFALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage	
Saving Musharikah - 0 To 9.99 K	Monthly	0.5266	0.5456	0.5377	
Saving Musharikah - 10 K To 99.99 K	Monthly	0.5287	0.5471	0.5402	
Saving Musharikah - 100 K To 499.99 K	Monthly	0.5329	0.5503	0.5415	
Saving Musharikah - 500 K To 999.99 K	Monthly	0.5371	0.5534	0.5440	
Saving Musharikah - 1 M To 4.99 M	Monthly	0.5477	0.5612	0.5478	
Saving Musharikah - 5 M To 9.99 M	Monthly	0.5582	0.5690	0.5542	
Saving Musharikah - 10 M To 24.99 M	Monthly	0.5687	0.5767	0.5606	
Saving Musharikah - 10 M To 24.99 M Saving Musharikah - 25 M To 49.99 M	Monthly	0.6003	0.6001	0.5670	
Saving Musharikah - 50 M To 99.99 M	Monthly	0.6109	0.6079	0.5733	
Saving Musharikah - 100 M To 499.99 M	Monthly	0.6214	0.6157	0.5797	
Saving Musharikah - 500 M & Above	Monthly	0.6319	0.6235	0.5988	
	·				
Falah Mahana Amdani - 1 To 499.99 K	Monthly	0.6319	0.7015	0.7708	
Falah Mahana Amdani - 500 K To 24.99 M	Monthly	1.2112	1.1691	1.1530	
Falah Classic Savings Account	Six Monthly	0.5266	0.5456	0.5377	
AlFalah Islamic Business Way	Monthly	0.0084	0.0062	0.0051	
Alfalah Islamic Asaan Savings Account	Six Monthly	0.5266	0.5456	0.5377	
Alfalah Islamic Collection Savings Account	Monthly	1.5788	1.1847	0.8982	
Alfalah Islamic Recurring Value Deposit	Monthly	1.4745	1.2470	1.1467	
Alfalah Asaan Remittance saving account	Monthly	0.5266	0.5453	0.5376	
Islamic HRA	Monthly	0.5266	0.5456	NA	
Falah Senior Citizens Account - 10,001 to 499,999	Monthly	1.3692	1.2470	1.2104	
Falah Senior Citizens Account - 500,000 & Above	Monthly	1.4745	1.3250	1.2741	
Falah Business Account - 1 To 999.99 K	Monthly	0.6319	0.6235	0.5924	
Falah Business Account - 1 M To 4.99 M	Monthly	0.6530	0.6391	0.6039	
Falah Business Account - 5 M To 9.99 M	Monthly	0.6741	0.6547	0.6166	
Falah Business Account - 10 M To 24.99 M	Monthly	0.6951	0.6703	0.6294	
Falah Business Account - 25 M To 49.99 M	Monthly	0.7162	0.6859	0.6638	
Falah Business Account - 50 M To 99.99 M	Monthly	0.7372	0.7015	0.6778	
Falah Business Account - 100 M To 149.99 M	Monthly	0.7583	0.7170	0.6880	
Falah Business Account - 150 M To 199.99 M	Monthly	0.7899	0.7404	0.6944	
Falah Business Account - 200 M To 499.99 M	Monthly	0.8215	0.7638	0.7262	
Falah Business Account - 500 M & 999.99M	Monthly	0.8531	0.7872	0.8027	
Falah Business Account - 1 Bn To 1.99Bn	Monthly	0.8952	0.8184	0.8281	
Falah Business Account - 2 Bn & Above	Monthly	0.9479	0.8573	0.8345	
	Power				
OTHER REMUNERATIVE	Page 1 Frequency	Weightage	Weightage	<b>Weightage</b> Weightages Summary M	

## Islamic Banking Group PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

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Weightages are used to calculate the distribution of profit as per the requirements of Shariah on the basis of Modarabah model.

			May 2020	Apr 2020	Mar 2020
			G RATIO		
	ISLAMIC DEPOSIT PRODUCTS	Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
	Falah Margin Accounts	Monthly	0.0063	0.0047	0.0038
ALF	ALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
I	Falah One Month Term Deposit - 100K To 499.99 K	At Maturity	0.8215	0.8417	0.8791
Ī	Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	0.8320	0.8495	0.8855
Ī	Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	0.8426	0.8573	0.8918
<u>ا</u> يو ا	Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	0.8531	0.8651	0.8982
₽	Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	0.8636	0.8729	0.9046
뒫	Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	0.8868	0.8901	0.9186
δ	Falah One Month Term Deposit - 50 M To 74.99 M	At Maturity	0.8973	0.8979	0.9250
2	Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	0.8994	0.8994	0.9262
٥	Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	0.9163	0.9119	0.9364
	Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	0.9268	0.9197	0.9428
<u> </u>	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	0.9795	0.9587	0.9747
I	Falah One Month Term Deposit - 500 M to 999.99 M	At Maturity	1.2638	1.5198	1.5289
	Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.2660	1.5214	1.5314
I	Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.2681	1.5229	1.5340
	TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	0.8426	0.8573	0.8918
	TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	0.8531	0.8651	0.8982
	TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	0.8636	0.8729	0.9046
F	TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	0.8742	0.8807	0.9110
ا ہم ا	TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	0.8847	0.8885	0.9173
ם	TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	0.9015	0.9010	0.9275
	TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	0.9121	0.9088	0.9339
out	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	0.9205	0.9150	0.9390
Σ	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	0.9310	0.9228	0.9454
m	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	0.9416	0.9306	0.9517
	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	0.9942	0.9696	0.9836
-	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.2660	1.5214	1.5302
-	TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.2681	1.5588	1.5607
-	TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.2702	1.5603	1.5607

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		May 2020	Apr 2020	Mar 2020		
		PROFIT SHARING RATIO				
ISLAMIC DEPOSIT PRODUCTS	Share of Mudarib	50%	50%	50%		
	Share of Rabbul Maal	50%	50%	50%		
TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	0.8636	0.8729	0.9046		
TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	0.8742	0.8807	0.9110		
TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	0.8847	0.8885	0.9173		
TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	0.8952	0.8963	0.9237		
TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	0.9058	0.9041	0.9301		
TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	0.9163	0.9119	0.9364		
TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	0.9268	0.9197	0.9428		
TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	0.9374	0.9275	0.9492		
TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	0.9416	0.9306	0.9517		
TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	0.9521	0.9384	0.9581		
TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.0048	0.9774	0.9899		
TDR 6 Months Tier-Wise - 500 M to 999.99 M	At Maturity	1.1206	1.0631	1.0600		
TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.1311	1.0709	1.0664		
TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.1417	1.0787	1.0728		
TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	0.8847	0.8885	0.9173		
TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	0.9184	0.9134	0.9377		
TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	0.9289	0.9212	0.9441		
TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	0.9395	0.9290	0.9505		
TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	0.9500	0.9368	0.9568		
TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	0.9605	0.9446	0.9632		
TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	0.9711	0.9524	0.9696		
TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	0.9753	0.9555	0.9721		
TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	0.9942	0.9696	0.9836		
TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	0.9963	0.9711	0.9849		
TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.0258	0.9929	1.0027		
TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.1417	1.0787	1.0728		
TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.1522	1.0865	1.0791		
TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	1.1627	1.0943	1.0855		
TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	0.9058	0.9041	0.9301		
TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	0.9205	0.9150	0.9390		
TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	0.9310	0.9228	0.9454		
TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	0.9416	0.9306	0.9517		
TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	0.9500	0.9368	0.9568		
TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	0.9626	0.9462	0.9645		
TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	0.9732	0.9540	0.9708		
TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	0.9774	0.9571	0.9734		
TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	0.9963	0.9711	0.9849		
TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	0.9984	0.9727	0.9861		
TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.0258	0.9929	1.0027		
TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.1438	1.0802	1.0740		
TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	0.9268	0.9197	0.9428		

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

			May 2020	Apr 2020	Mar 2020	
		PROFIT SHARING RATIO				
	ISLAMIC DEPOSIT PRODUCTS	Share of Mudarib	50%	50%	50%	
		Share of Rabbul Maal	50%	50%	50%	
	TDR 3 Year Tier-Wise - 500 K To 999.99 K	At Maturity	0.9374	0.9275	0.9492	
	TDR 3 Year Tier-Wise - 1 M To 4.99 M	At Maturity	0.9479	0.9353	0.9555	
	TDR 3 Year Tier-Wise - 5 M To 9.99 M	At Maturity	0.9584	0.9431	0.9619	
PR	TDR 3 Year Tier-Wise - 10 M To 24.99 M	At Maturity	0.9689	0.9509	0.9683	
Ls	TDR 3 Year Tier-Wise - 25 M To 49.99 M	At Maturity	0.9795	0.9587	0.9747	
ea	TDR 3 Year Tier-Wise - 50 M To 74.99 M	At Maturity	0.9900	0.9664	0.9810	
3≺	TDR 3 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.0005	0.9742	0.9874	
	TDR 3 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.0111	0.9820	0.9938	
	TDR 3 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.0216	0.9898	1.0001	
	TDR 3 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.0321	0.9976	1.0065	
	TDR 3 Year Tier-Wise - 500 M & Above	At Maturity	1.1459	1.0818	1.0753	
	Falah Term Deposit Certificates - 3 Years	Monthly	1.0532	0.9976	1.0065	
	TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	0.9479	0.9353	0.9555	
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	0.9584	0.9431	0.9619	
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	0.9689	0.9509	0.9683	
	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	0.9795	0.9587	0.9747	
路	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	0.9900	0.9664	0.9810	
Į.	TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.0005	0.9742	0.9874	
ear	TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.0111	0.9820	0.9938	
5	TDR 5 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.0216	0.9898	1.0001	
	TDR 5 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.0321	0.9976	1.0065	
	TDR 5 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.0427	1.0054	1.0129	
	TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.0532	1.0132	1.0193	
	TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.1375	1.0756	1.0702	

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		May 2020	Apr 2020	Mar 2020			
		PROFIT SHARING RATIO					
ISLAMIC DEPOSIT PRODUCTS	Share of Mudarib	50%	50%	50%			
	Share of Rabbul Maal	50%	50%	50%			
TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	0.8742	0.8807	0.9110			
TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	0.9079	0.9057	0.9313			
TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	0.9184	0.9134	0.9377			
TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	0.9289	0.9212	0.9441			
TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	0.9395	0.9290	0.9505			
TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	0.9500	0.9368	0.9568			
TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	0.9605	0.9446	0.9632			
TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	0.9647	0.9477	0.9657			
TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	0.9837	0.9618	0.9772			
TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	0.9858	0.9633	0.9785			
TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.0153	0.9852	0.9963			
TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	1.1311	1.0709	1.0664			
TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	1.1417	1.0787	1.0728			
TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.1522	1.0865	1.0791			
TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	0.8952	0.8963	0.9237			
TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	0.9100	0.9072	0.9326			
TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	0.9205	0.9150	0.9390			
TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	0.9310	0.9228	0.9454			
TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	0.9395	0.9290	0.9505			
TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49,99 M	Monthly	0.9521	0.9384	0.9581			
TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	0.9626	0.9462	0.9645			
TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	0.9668	0.9493	0.9670			
TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	0.9858	0.9633	0.9785			
TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	0.9879	0.9649	0.9798			
TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.0153	0.9852	0.9963			
TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.1332	1.0724	1.0677			
TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	0.8636	0.8729	0.9046			
TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	0.9121	0.9088	0.9339			
	Monthly	0.9226	0.9166	0.9403			
TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	0.9331	0.9244	0.9466			
TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	0.9331	0.9306	0.9517			
TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	0.9542	0.9399	0.9594			
TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	0.9542	0.9477	0.9657			
TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	0.9689	0.9509	0.9683			
	,	0.9089	0.9509	0.9823			
TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	0.9921	0.9696	0.9836			
TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.0195	0.9883	0.9836			
TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly			1.0702			
TEXT didn't Floridate Flor	Monthly	1.1375	1.0756 1.4107	1.0702			
TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.2744					
TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2954	1.4263	1.4524			
TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Page 5 Monthly	1.3165	1.4419	Welch 4652 mmary May 20			

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	PROFIT SHARING RATIO					
ISLAMIC DEPOSIT PRODUCTS	Share of Mudarib	50%	50%	50%		
	Share of Rabbul Maal	50%	50%	50%		
TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.3376	1.4575	1.4779		
TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.3586	1.4731	1.4907		
TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.3797	1.4886	1.5034		
TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.4008	1.5042	1.5161		
TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.4429	1.5354	1.5416		
TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.4640	1.5510	1.5544		
TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.4850	1.5666	1.5671		
TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.5061	1.5822	1.5798		
TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.5271	1.5978	1.5926		
AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3692	1.3250	1.3378		
AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3692	1.4808	1.4970		
AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3713	1.5588	1.5607		
AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3734	1.5603	1.5620		
AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3755	1.5619	1.5633		
AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3776	1.5635	1.5646		
AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3797	1.5650	1.5671		
AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3713	1.3265	1.3390		
AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3713	1.4824	1.4983		
AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3734	1.5619	1.5633		
AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3755	1.5635	1.5646		
AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3776	1.5650	1.5658		
AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3797	1.5666	1.5671		
AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3818	1.5681	1.5684		
AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3734	1.3281	1.3403		
AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3734	1.4840	1.4996		
AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3755	1.5635	1.5646		
AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3776	1.5650	1.5658		
AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3797	1.5666	1.5671		
AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3818	1.5681	1.5684		
AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3839	1.5697	1.5696		
AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4745	1.3296	1.3416		
AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4766	1.4855	1.5008		
AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4787	1.5650	1.5658		
AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4808	1.5666	1.5671		
AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4829	1.5681	1.5684		
AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4850	1.5697	1.5696		
☐ AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.4871	1.5713	1.5709		
AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.4534	1.3250	1.3441		
AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	1.4555	1.4808	1.5034		
AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	1.4576	1.5603	1.5671		
AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	1.4597	1.5619	1.5684		

# Islamic Banking Group PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for May 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.

		May 2020	Apr 2020	Mar 2020	
	PROFIT SHARING RATIO				
ISLAMIC DEPOSIT PRODUCTS	Share of Mudarib	50%	50%	50%	
	Share of Rabbul Maal	50%	50%	50%	
AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	Monthly	1.4618	1.5635	1.5696	
AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	Monthly	1.4640	1.5650	1.5709	
AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	Monthly	1.4661	1.5666	1.5722	
Alfa Term Deposit - Islamic (LCY) 500 & Above-One Month-Maturity (Subject to Launch)	Monthly	0.6804	0.6594	0.5389	
Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Months-Maturity (Subject to Launch)	Monthly	0.6825	0.6609	0.5402	
Alfa Term Deposit - Islamic (LCY) 500 & Above-Six Months-Maturity (Subject to Launch)	Monthly	0.6846	0.6625	0.5415	
Alfa Term Deposit - Islamic (LCY) 500 & Above-One Year-Maturity (Subject to Launch)	Monthly	0.6867	0.6640	0.5428	
Alfa Term Deposit - Islamic (LCY) 500 & Above-Two Years-Maturity (Subject to Launch)	Monthly	0.6888	0.6656	0.5440	
Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Years-Maturity (Subject to Launch)	Monthly	0.6909	0.6672	0.5453	
Alfa Term Deposit - Islamic (LCY) 500 & Above-Four Years-Maturity (Subject to Launch)	Monthly	0.6930	0.6687	0.5466	
Alfa Term Deposit - Islamic (LCY) 500 & Above-Five Years-Maturity (Subject to Launch)	Monthly	0.6951	0.6703	0.5478	
Alfa Term Deposit - Islamic (LCY) 500 & Above-One Month-Monthly (Subject to Launch)	Monthly	0.6825	0.6609	0.5402	
Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Months-Monthly (Subject to Launch)	Monthly	0.6846	0.6625	0.5415	
Alfa Term Deposit - Islamic (LCY) 500 & Above-Six Months-Monthly (Subject to Launch)	Monthly	0.6867	0.6640	0.5428	
Alfa Term Deposit - Islamic (LCY) 500 & Above-One Year-Monthly (Subject to Launch)	Monthly	0.6888	0.6656	0.5440	
Alfa Term Deposit - Islamic (LCY) 500 & Above-Two Years-Monthly (Subject to Launch)	Monthly	0.6909	0.6672	0.5453	
Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Years-Monthly (Subject to Launch)	Monthly	0.6930	0.6687	0.5466	
Alfa Term Deposit - Islamic (LCY) 500 & Above-Four Years-Monthly (Subject to Launch)	Monthly	0.6951	0.6703	0.5478	
Alfa Term Deposit - Islamic (LCY) 500 & Above-Five Years-Monthly (Subject to Launch)	Monthly	0.6972	0.6718	0.5491	
Falah Senior Citizens TDR - 1Month - Maturity	Monthly	1.4745	1.3639	1.3059	
Falah Senior Citizens TDR - 3Month - Maturity	Monthly	1.4766	1.4029	1.3378	
Falah Senior Citizens TDR - 6Month - Maturity	Monthly	1.4787	1.4419	1.3696	
Falah Senior Citizens TDR - 1Year - Maturity	Monthly	1.5788	1.5198	1,4333	
Falah Senior Citizens TDR - 1Year - Monthly	Monthly	1.5587	1.5198	1.4270	
SBP ILTFF - Textile Sector - 3Years	Monthly	0.7372	0.5456	0.4459	
SBP ILTFF - Textile Sector - 5Years	Monthly	0.5266	0.3897	0.3185	
SBP ILTFF - Textile Sector - 10Years	Monthly	0.4213	0.3118	0.2548	
SBP ILTFF - Non Textile Sector - 3years	Monthly	0.9479	0.7015	0.5733	
SBP ILTFF - Non Textile Sector - 5years	Monthly	0.7372	0.5456	0.4459	
SBP ILTFF - Non Textile Sector - 10years	Monthly	0.6319	0.4676	0.3822	
Renewable Energy Category I	Monthly	0.6319	0.4676	0.3822	
Renewable Energy Category II	Monthly	0.4213	0.3118	0.2548	
Renewable Energy Category III	Monthly	0.6319	0.4676	0.3822	
Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years	Monthly	0.7372	0.5456	0.4459	
Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 years	Monthly	0.6846	0.5066	0.4141	
Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and upto 7 years  Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and upto 7 years	Monthly	0.6319	0.4676	0.3822	
Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and apro 7 years  Islamic Financing Facility for Storage of Agriculture Produce Upto 10 years (only for SMEs)	Monthly	0.4213	0.3118	0.2548	
Islamic Financing Facility for Modernization of SMEs Upto 10years	Monthly	0.4213	0.3118	0.2548	
Islamic Temporary Economic Refinance Facility (ITERF)	Monthly	0.6319	NA NA	NA	
Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Monthly	0.0021	NA NA	NA NA	

## Islamic Banking Group PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

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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:

			May 2020	Apr 2020	Mar 2020
	ISLAMIC DEPOSIT PRODUCTS	PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-IWS SME	Monthly	0.2106	NA	NA
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-Iws Corporate	Monthly	0.4213	NA	NA
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-Iws ATP-SME/CORP	Monthly	0.0021	NA	NA

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