

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

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **November 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:

		Date <b>26-Oct-20</b>			
		Nov 2020	Oct 2020	Sep 2020	
<b>ISLAMIC DEPOSIT PRODUCTS</b>		<b>PROFIT SHARING RATIO</b>			
		Share of Mudarib	50%	50%	
		Share of Rabbul Maal	50%	50%	
<b>ALFALAH SAVINGS DEPOSITS</b>		<b>Payment Frequency</b>	<b>Weightage</b>	<b>Weightage</b>	
Saving Musharikah	Saving Musharikah - 0 To 9.99 K	Monthly	0.5139	0.5003	
	Saving Musharikah - 10 K To 99.99 K	Monthly	0.5168	0.5003	
	Saving Musharikah - 100 K To 499.99 K	Monthly	0.5198	0.5032	
	Saving Musharikah - 500 K To 999.99 K	Monthly	0.5198	0.5061	
	Saving Musharikah - 1 M To 4.99 M	Monthly	0.5227	0.5091	
	Saving Musharikah - 5 M To 9.99 M	Monthly	0.5256	0.5149	
	Saving Musharikah - 10 M To 24.99 M	Monthly	0.5256	0.5178	
	Saving Musharikah - 25 M To 49.99 M	Monthly	0.5286	0.5266	
	Saving Musharikah - 50 M To 99.99 M	Monthly	0.5432	0.5413	
	Saving Musharikah - 100 M To 499.99 M	Monthly	0.5579	0.5559	
Saving Musharikah - 500 M & Above	Monthly	0.5726	0.5705		
Falaha Mahana Amdani - 1 To 499.99 K		Monthly	0.5139	0.5003	
Falaha Mahana Amdani - 500 K To 24.99 M		Monthly	1.3214	1.3312	
Falaha Classic Savings Account		Six Monthly	0.5139	0.5003	
AlFalaha Islamic Business Way		Monthly	0.0088	0.0088	
AlFalaha Islamic Asaan Savings Account		Six Monthly	0.5139	0.5003	
AlFalaha Islamic Collection Savings Account		Monthly	1.5035	1.4979	
AlFalaha Islamic Recurring Value Deposit		Monthly	1.4682	1.4043	
Target Savings Deposit		Monthly	1.4682	1.4043	
AlFalaha Asaan Remittance saving account		Monthly	0.5139	0.5003	
Islamic HRA		Monthly	0.5139	0.5003	
Islamic Roshan Digital Saving Account		Monthly	1.5035	1.4979	
Falaha Senior Citizens Account - 10,001 to 499,999		Monthly	1.3801	1.3751	
Falaha Senior Citizens Account - 500,000 & Above		Monthly	1.5035	1.4979	
Falaha Business Account	Falaha Business Account - 1 To 999.99 K	Monthly	0.5139	0.5003	
	Falaha Business Account - 1 M To 4.99 M	Monthly	0.6020	0.5998	
	Falaha Business Account - 5 M To 9.99 M	Monthly	0.6313	0.6290	
	Falaha Business Account - 10 M To 24.99 M	Monthly	0.6607	0.6583	
	Falaha Business Account - 25 M To 49.99 M	Monthly	0.6901	0.6875	
	Falaha Business Account - 50 M To 99.99 M	Monthly	0.7194	0.7168	
	Falaha Business Account - 100 M To 149.99 M	Monthly	0.7488	0.7460	
	Falaha Business Account - 150 M To 199.99 M	Monthly	0.7928	0.7899	
	Falaha Business Account - 200 M To 499.99 M	Monthly	0.8369	0.8338	
	Falaha Business Account - 500 M & 999.99M	Monthly	1.5035	1.4979	
	Falaha Business Account - 1 Bn To 1.99Bn	Monthly	0.9397	0.9362	
	Falaha Business Account - 2 Bn & Above	Monthly	1.0131	1.0094	
	<b>OTHER REMUNERATIVE</b>		<b>Payment Frequency</b>	<b>Weightage</b>	<b>Weightage</b>
Falaha Margin Accounts		Monthly	0.0059	0.0059	
<b>ALFALAH TERM DEPOSITS</b>		<b>Payment Frequency</b>	<b>Weightage</b>	<b>Weightage</b>	
Falaha One Month TDR	Falaha One Month Term Deposit - 100K To 499.99 K	At Maturity	0.7635	0.7607	
	Falaha One Month Term Deposit - 500 K To 999.99 K	At Maturity	0.7782	0.7753	
	Falaha One Month Term Deposit - 1 M To 4.99 M	At Maturity	0.7928	0.7899	
	Falaha One Month Term Deposit - 5 M To 9.99 M	At Maturity	0.8075	0.8046	
	Falaha One Month Term Deposit - 10 M To 24.99 M	At Maturity	0.8222	0.8192	
	Falaha One Month Term Deposit - 25 M To 49.99 M	At Maturity	0.8545	0.8514	
	Falaha One Month Term Deposit - 50 M To 74.99 M	At Maturity	0.8692	0.8660	
	Falaha One Month Term Deposit - 75 M To 99.99 M	At Maturity	0.8721	0.8689	
	Falaha One Month Term Deposit - 100 M To 149.99 M	At Maturity	0.8956	0.8923	
	Falaha One Month Term Deposit - 150 M To 199.99 M	At Maturity	0.9103	0.9070	
	Falaha One Month Term Deposit - 200 M To 499.99 M	At Maturity	0.9837	0.9801	
	Falaha One Month Term Deposit - 500 M to 999.99 M	At Maturity	1.2333	1.2288	
	Falaha One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.2363	1.2317	
	Falaha One Month Term Deposit - 2 Bn & Above	At Maturity	1.2392	1.2346	
	Is TDR	TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	0.7928	0.7899
		TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	0.8075	0.8046
TDR 3 Months Tier-Wise - 1 M To 4.99 M		At Maturity	0.8222	0.8192	
TDR 3 Months Tier-Wise - 5 M To 9.99 M		At Maturity	0.8369	0.8338	
TDR 3 Months Tier-Wise - 10 M To 24.99 M		At Maturity	0.8516	0.8484	
TDR 3 Months Tier-Wise - 25 M To 49.99 M		At Maturity	0.8751	0.8719	
TDR 3 Months Tier-Wise - 50 M To 74.99 M		At Maturity	0.8898	0.8865	

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

		Date <b>26-Oct-20</b>			
		Nov 2020	Oct 2020	Sep 2020	
<b>ISLAMIC DEPOSIT PRODUCTS</b>		<b>PROFIT SHARING RATIO</b>			
		Share of Mudarib	50%	50%	
		Share of Rabbul Maal	50%	50%	
<b>3 Month</b>	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	0.9015	0.8982	0.8869
	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	0.9162	0.9128	0.9014
	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	0.9309	0.9274	0.9158
	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.0043	1.0006	0.9880
	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.2363	1.2317	1.2162
	TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.2392	1.2346	1.2191
	TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.2421	1.2376	1.2220
<b>6 Months TDR</b>	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	0.8222	0.8192	0.8089
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	0.8369	0.8338	0.8233
	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	0.8516	0.8484	0.8378
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	0.8663	0.8631	0.8522
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	0.8809	0.8777	0.8667
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	0.8956	0.8923	0.8811
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	0.9103	0.9070	0.8956
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	0.9250	0.9216	0.9100
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	0.9309	0.9274	0.9158
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	0.9455	0.9421	0.9302
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.0190	1.0152	1.0025
	TDR 6 Months Tier-Wise - 500 M to 999.99 M	At Maturity	1.0336	1.0298	1.0169
	TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.0483	1.0445	1.0314
	TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.0630	1.0591	1.0458
<b>1 Year TDR</b>	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	0.8516	0.8484	0.8378
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	0.8986	0.8953	0.8840
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	0.9132	0.9099	0.8985
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	0.9279	0.9245	0.9129
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	0.9426	0.9391	0.9274
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	0.9573	0.9538	0.9418
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	0.9720	0.9684	0.9562
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	0.9778	0.9743	0.9620
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.0043	1.0006	0.9880
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.0072	1.0035	0.9909
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.0483	1.0445	1.0314
	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.0630	1.0591	1.0458
	TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.0777	1.0737	1.0602
	TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	1.0924	1.0884	1.0747
<b>2 Years TDR</b>	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	0.8809	0.8777	0.8667
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	0.9015	0.8982	0.8869
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	0.9162	0.9128	0.9014
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	0.9309	0.9274	0.9158
	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	0.9426	0.9391	0.9274
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	0.9602	0.9567	0.9447
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	0.9749	0.9713	0.9591
	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	0.9808	0.9772	0.9649
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.0072	1.0035	0.9909
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.0101	1.0064	0.9938
	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.0483	1.0445	1.0314
TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.0659	1.0620	1.0487	
<b>3 Years TDR</b>	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	0.9103	0.9070	0.8956
	TDR 3 Year Tier-Wise - 500 K To 999.99 K	At Maturity	0.9250	0.9216	0.9100
	TDR 3 Year Tier-Wise - 1 M To 4.99 M	At Maturity	0.9397	0.9362	0.9245
	TDR 3 Year Tier-Wise - 5 M To 9.99 M	At Maturity	0.9544	0.9508	0.9389
	TDR 3 Year Tier-Wise - 10 M To 24.99 M	At Maturity	0.9690	0.9655	0.9534
	TDR 3 Year Tier-Wise - 25 M To 49.99 M	At Maturity	0.9837	0.9801	0.9678
	TDR 3 Year Tier-Wise - 50 M To 74.99 M	At Maturity	0.9984	0.9947	0.9822
	TDR 3 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.0131	1.0094	0.9967
	TDR 3 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.0278	1.0240	1.0111
	TDR 3 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.0424	1.0386	1.0256
	TDR 3 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.0571	1.0532	1.0400
TDR 3 Year Tier-Wise - 500 M & Above	At Maturity	1.0689	1.0649	1.0516	
<b>5 years TDR</b>	Falah Term Deposit Certificates - 3 Years	Monthly	1.0865	1.0825	1.0689
	TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	0.9397	0.9362	0.9245
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	0.9544	0.9508	0.9389
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	0.9690	0.9655	0.9534
	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	0.9837	0.9801	0.9678
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	0.9984	0.9947	0.9822
	TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.0131	1.0094	0.9967
TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.0278	1.0240	1.0111	

# Bank Alfalah Limited

## Islamic Banking Group

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		Date				
		Nov 2020	Oct 2020	Sep 2020	26-Oct-20	
<b>ISLAMIC DEPOSIT PRODUCTS</b>		<b>PROFIT SHARING RATIO</b>				
		Share of Mudarib	50%	50%	50%	
		Share of Rabbul Maal	50%	50%	50%	
<b>5 Y</b>	TDR 5 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.0424	1.0386	1.0256	
	TDR 5 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.0571	1.0532	1.0400	
	TDR 5 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.0718	1.0679	1.0545	
	TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.0865	1.0825	1.0689	
	TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.0894	1.0854	1.0718	
<b>Falah 1 Year Mahana Munafa TDR</b>	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	0.8369	0.8338	0.8233	
	TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	0.8839	0.8806	0.8696	
	TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	0.8986	0.8953	0.8840	
	TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	0.9132	0.9099	0.8985	
	TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	0.9279	0.9245	0.9129	
	TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	0.9426	0.9391	0.9274	
	TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	0.9573	0.9538	0.9418	
	TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	0.9632	0.9596	0.9476	
	TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	0.9896	0.9860	0.9736	
	TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	0.9925	0.9889	0.9765	
	TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.0336	1.0298	1.0169	
	TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	1.0571	1.0532	1.0400	
	TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	1.0601	1.0562	1.0429	
	TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.0630	1.0591	1.0458	
	<b>Falah 2 Year Mahana Munafa TDR</b>	TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	0.8663	0.8631	0.8522
TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K		Monthly	0.8868	0.8836	0.8725	
TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M		Monthly	0.9015	0.8982	0.8869	
TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M		Monthly	0.9162	0.9128	0.9014	
TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M		Monthly	0.9279	0.9245	0.9129	
TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M		Monthly	0.9455	0.9421	0.9302	
TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M		Monthly	0.9602	0.9567	0.9447	
TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M		Monthly	0.9661	0.9625	0.9505	
TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M		Monthly	0.9925	0.9889	0.9765	
TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M		Monthly	0.9955	0.9918	0.9794	
TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M		Monthly	1.0336	1.0298	1.0169	
TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above		Monthly	1.3449	1.3400	1.3231	
<b>Falah 4 Years Mahana Munafa TDR</b>		TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	0.8222	0.8192	0.8089
		TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	0.8898	0.8865	0.8753
		TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	0.9044	0.9011	0.8898
	TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	0.9191	0.9157	0.9042	
	TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	0.9309	0.9274	0.9158	
	TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	0.9485	0.9450	0.9331	
	TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	0.9632	0.9596	0.9476	
	TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	0.9690	0.9655	0.9534	
	TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.0013	0.9977	0.9851	
	TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.0043	1.0006	0.9880	
	TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.0395	1.0357	1.0227	
	TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.0571	1.0532	1.0400	
	<b>Falah 5 Years Mahana Munafa TDR</b>	TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.2480	1.2434	1.2278
		TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2774	1.2727	1.2567
		TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.3067	1.3019	1.2856
TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M		Monthly	1.3361	1.3312	1.3145	
TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M		Monthly	1.3655	1.3604	1.3434	
TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M		Monthly	1.3948	1.3897	1.3722	
TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M		Monthly	1.4242	1.4190	1.4011	
TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M		Monthly	1.4829	1.4775	1.4589	
TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M		Monthly	1.4947	1.4892	1.4705	
TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M		Monthly	1.4976	1.4921	1.4734	
TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M		Monthly	1.5005	1.4950	1.4763	
TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above		Monthly	1.5035	1.4979	1.4791	
<b>1 Month Bullet Maturity</b>		AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3801	1.3751	1.3578
		AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3801	1.3751	1.3578
		AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3831	1.3780	1.3607
	AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3860	1.3809	1.3636	
	AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3890	1.3838	1.3665	
	AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3919	1.3868	1.3694	
	AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3948	1.3897	1.3722	
	AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3831	1.3780	1.3607	
	AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3831	1.3780	1.3607	
	AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3860	1.3809	1.3636	
<b>3 Month Maturity</b>	AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3890	1.3838	1.3665	
	AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3919	1.3868	1.3694	

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

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **November 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:

		Date <b>26-Oct-20</b>			
		Nov 2020	Oct 2020	Sep 2020	
<b>ISLAMIC DEPOSIT PRODUCTS</b>		<b>PROFIT SHARING RATIO</b>			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
3 Month	AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3919	1.3868	1.3694
	AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3948	1.3897	1.3722
	AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3978	1.3926	1.3751
6 Month	AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3860	1.3809	1.3636
	AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3860	1.3809	1.3636
	AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3890	1.3838	1.3665
	AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3919	1.3868	1.3694
	AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3948	1.3897	1.3722
	AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3978	1.3926	1.3751
	AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4007	1.3955	1.3780
1 Yr	AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4917	1.4862	1.4676
	AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4888	1.4833	1.4647
	AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4917	1.4862	1.4676
	AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4947	1.4892	1.4705
	AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4976	1.4921	1.4734
	AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.5005	1.4950	1.4763
	AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.5035	1.4979	1.4791
1 Year Monthly	AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.4976	1.4921	1.4734
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	1.5005	1.4950	1.4763
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	1.5035	1.4979	1.4791
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	1.4947	1.4892	1.4705
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	Monthly	1.4976	1.4921	1.4734
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	Monthly	1.5005	1.4950	1.4763
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	Monthly	1.5035	1.4979	1.4791
Alfa Maturity	Alfa Term Deposit - Islamic (LCY) 500 & Above-One Month-Maturity (Subject to Launch)	Monthly	0.5667	0.5647	0.5576
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Months-Maturity (Subject to Launch)	Monthly	0.5697	0.5676	0.5605
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Six Months-Maturity (Subject to Launch)	Monthly	0.5726	0.5705	0.5633
	Alfa Term Deposit - Islamic (LCY) 500 & Above-One Year-Maturity (Subject to Launch)	Monthly	0.5756	0.5734	0.5662
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Two Years-Maturity (Subject to Launch)	Monthly	0.5785	0.5764	0.5691
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Years-Maturity (Subject to Launch)	Monthly	0.5814	0.5793	0.5720
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Four Years-Maturity (Subject to Launch)	Monthly	0.5844	0.5822	0.5749
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Five Years-Maturity (Subject to Launch)	Monthly	0.5873	0.5851	0.5778
Alfa Monthly	Alfa Term Deposit - Islamic (LCY) 500 & Above-One Month-Monthly (Subject to Launch)	Monthly	0.5697	0.5676	0.5605
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Months-Monthly (Subject to Launch)	Monthly	0.5726	0.5705	0.5633
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Six Months-Monthly (Subject to Launch)	Monthly	0.5755	0.5734	0.5662
	Alfa Term Deposit - Islamic (LCY) 500 & Above-One Year-Monthly (Subject to Launch)	Monthly	0.5785	0.5764	0.5691
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Two Years-Monthly (Subject to Launch)	Monthly	0.5814	0.5793	0.5720
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Years-Monthly (Subject to Launch)	Monthly	0.5844	0.5822	0.5749
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Four Years-Monthly (Subject to Launch)	Monthly	0.5873	0.5851	0.5778
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Five Years-Monthly (Subject to Launch)	Monthly	0.5902	0.5881	0.5807
Falsh Senior Cit	Falsh Senior Citizens TDR - 1Month - Maturity	Monthly	1.5123	1.4862	1.4676
	Falsh Senior Citizens TDR - 3Month - Maturity	Monthly	1.5152	1.4892	1.4705
	Falsh Senior Citizens TDR - 6Month - Maturity	Monthly	1.5182	1.4921	1.4734
	Falsh Senior Citizens TDR - 1Year - Maturity	At Maturity	1.5387	1.4950	1.4763
	Falsh Senior Citizens TDR - 1Year - Monthly	Monthly	1.5270	1.4979	1.4791
ILTF	SBP ILTF - Textile Sector - 3Years	Monthly	0.9690	0.9655	0.9534
	SBP ILTF - Textile Sector - 5Years	Monthly	0.6754	0.6729	0.6645
	SBP ILTF - Textile Sector - 10Years	Monthly	0.5286	0.5266	0.5200
	SBP ILTF - Non Textile Sector - 3years	Monthly	0.9690	0.9655	0.9534
	SBP ILTF - Non Textile Sector - 5years	Monthly	0.6754	0.6729	0.6645
	SBP ILTF - Non Textile Sector - 10years	Monthly	0.5286	0.5266	0.5200
IFRE	Renewable Energy Category I	Monthly	0.8222	0.8192	0.8089
	Renewable Energy Category II	Monthly	0.5286	0.5266	0.5200
	Renewable Energy Category III	Monthly	0.8222	0.8192	0.8089
IFFSAP	Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years	Monthly	0.9690	0.9655	0.9534
	Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 years	Monthly	0.8956	0.8923	0.8811
	Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and upto 7 years	Monthly	0.8222	0.8192	0.8089
	Islamic Financing Facility for Storage of Agriculture Produce Upto 10 years (only for SMEs)	Monthly	0.5286	0.5266	0.5200
	Islamic Financing Facility for Modernization of SMEs Upto 10years	Monthly	0.5286	0.5266	0.5200
Islamic Temporary Economic Refinance Facility (ITERF)		Monthly	0.2643	0.2341	0.2311
Islamic Refinance Facility for Combating COVID – 19 (IRFCC)		Monthly	0.0029	0.0029	0.0029
IWS	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-IWS SME	Monthly	0.2349	0.2341	0.2311
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-IWS CORPORATE	Monthly	0.5286	0.5266	0.5200
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-IWS ATP-SME/CORP	Monthly	0.0029	0.0029	0.0029
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-IWS ATP-SME/CORP	Monthly	0.0029	0.0029	0.0029