

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

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **September 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		Sep 2020	Aug 2020	July 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	0.4940	0.5203	0.6047
	Saving Musharikah - 10 K To 99.99 K	Monthly	0.4940	0.5203	0.6047
	Saving Musharikah - 100 K To 499.99 K	Monthly	0.4969	0.5230	0.6071
	Saving Musharikah - 500 K To 999.99 K	Monthly	0.4998	0.5257	0.6095
	Saving Musharikah - 1 M To 4.99 M	Monthly	0.5027	0.5285	0.6119
	Saving Musharikah - 5 M To 9.99 M	Monthly	0.5085	0.5339	0.6167
	Saving Musharikah - 10 M To 24.99 M	Monthly	0.5113	0.5366	0.6191
	Saving Musharikah - 25 M To 49.99 M	Monthly	0.5200	0.5448	0.6264
	Saving Musharikah - 50 M To 99.99 M	Monthly	0.5345	0.5584	0.6384
	Saving Musharikah - 100 M To 499.99 M	Monthly	0.5489	0.5720	0.6504
Saving Musharikah - 500 M & Above	Monthly	0.5633	0.5857	0.6625	
Falah Mahana Amdani	Falah Mahana Amdani - 1 To 499.99 K	Monthly	0.4940	0.5203	0.6047
	Falah Mahana Amdani - 500 K To 24.99 M	Monthly	1.3145	1.2939	1.2045
Falah Islamic Savings Account	Falah Classic Savings Account	Six Monthly	0.4940	0.5203	0.6047
	AlFalah Islamic Business Way	Monthly	0.0087	0.0109	0.0096
	Alfalah Islamic Asaan Savings Account	Six Monthly	0.4940	0.5203	0.6047
	Alfalah Islamic Collection Savings Account	Monthly	1.4791	1.4982	1.8068
	Alfalah Islamic Recurring Value Deposit	Monthly	1.3867	1.3620	1.4454
	Target Savings Deposit	Monthly	1.3867	N/A	N/A
	Alfalah Asaan Remittance saving account	Monthly	0.4940	0.5203	0.6047
	Islamic HRA	Monthly	0.4940	0.5203	0.6047
	Islamic Roshan Digital Saving Account	Monthly	1.4791	N/A	N/A
	Falah Senior Citizens Account - 10,001 to 499,999	Monthly	1.3578	1.3348	1.3250
Falah Senior Citizens Account - 500,000 & Above	Monthly	1.4791	1.4710	1.4454	
Falah Business Account	Falah Business Account - 1 To 999.99 K	Monthly	0.4940	0.5203	0.6047
	Falah Business Account - 1 M To 4.99 M	Monthly	0.5922	0.6129	0.6866
	Falah Business Account - 5 M To 9.99 M	Monthly	0.6211	0.6401	0.7107
	Falah Business Account - 10 M To 24.99 M	Monthly	0.6500	0.6674	0.7348
	Falah Business Account - 25 M To 49.99 M	Monthly	0.6789	0.6946	0.7589
	Falah Business Account - 50 M To 99.99 M	Monthly	0.7078	0.7219	0.7829
	Falah Business Account - 100 M To 149.99 M	Monthly	0.7367	0.7491	0.8070
	Falah Business Account - 150 M To 199.99 M	Monthly	0.7800	0.7900	0.8432
	Falah Business Account - 200 M To 499.99 M	Monthly	0.8233	0.8308	0.8793
	Falah Business Account - 500 M & 999.99M	Monthly	1.4791	1.5581	1.5659
Falah Business Account - 1 Bn To 1.99Bn	Monthly	0.9245	0.9262	0.9636	
Falah Business Account - 2 Bn & Above	Monthly	0.9967	0.9943	1.0238	
<b>OTHER REMUNERATIVE</b>		<b>Payment Frequency</b>	<b>Weightage</b>	<b>Weightage</b>	<b>Weightage</b>
	Falah Margin Accounts	Monthly	0.0058	0.0082	0.0072
<b>ALFALAH TERM DEPOSITS</b>		<b>Payment Frequency</b>	<b>Weightage</b>	<b>Weightage</b>	<b>Weightage</b>
Falah One Month TDR	Falah One Month Term Deposit - 100K To 499.99 K	At Maturity	0.7511	0.7627	0.8191
	Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	0.7656	0.7763	0.8311
	Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	0.7800	0.7900	0.8432
	Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	0.7945	0.8036	0.8552
	Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	0.8089	0.8172	0.8673
	Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	0.8407	0.8472	0.8938
	Falah One Month Term Deposit - 50 M To 74.99 M	At Maturity	0.8551	0.8608	0.9058
	Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	0.8580	0.8635	0.9082
	Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	0.8811	0.8853	0.9275
	Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	0.8956	0.8989	0.9395
	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	0.9678	0.9670	0.9998
	Falah One Month Term Deposit - 500 M to 999.99 M	At Maturity	1.2134	1.1986	1.2045
	Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.2162	1.2013	1.2069
	Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.2191	1.2040	1.2093
	TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	0.7800	0.7900	0.8432
TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	0.7945	0.8036	0.8552	
TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	0.8089	0.8172	0.8673	

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		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
3 Months TDR	TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	0.8233	0.8308	0.8793
	TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	0.8378	0.8444	0.8913
	TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	0.8609	0.8662	0.9106
	TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	0.8754	0.8799	0.9227
	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	0.8869	0.8907	0.9323
	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	0.9014	0.9044	0.9443
	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	0.9158	0.9180	0.9564
	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	0.9880	0.9861	1.0166
	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.2162	1.2013	1.2069
	TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.2191	1.2040	1.2093
TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.2220	1.2067	1.2118	
6 Months TDR	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	0.8089	0.8172	0.8673
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	0.8233	0.8308	0.8793
	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	0.8378	0.8444	0.8913
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	0.8522	0.8581	0.9034
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	0.8667	0.8717	0.9154
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	0.8811	0.8853	0.9275
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	0.8956	0.8989	0.9395
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	0.9100	0.9125	0.9516
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	0.9158	0.9180	0.9564
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	0.9302	0.9316	0.9684
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.0025	0.9997	1.0287
	TDR 6 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.0169	1.0133	1.0407
	TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.0314	1.0269	1.0528
TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.0458	1.0406	1.0648	
1 Year TDR	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	0.8378	0.8444	0.8913
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	0.8840	0.8880	0.9299
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	0.8985	0.9016	0.9419
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	0.9129	0.9153	0.9540
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	0.9274	0.9289	0.9660
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	0.9418	0.9425	0.9781
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	0.9562	0.9561	0.9901
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	0.9620	0.9616	0.9949
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	0.9880	0.9861	1.0166
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	0.9909	0.9888	1.0190
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.0314	1.0269	1.0528
	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.0458	1.0406	1.0648
	TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.0602	1.0542	1.0768
	TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	1.0747	1.0678	1.0889
2 Years TDR	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	0.8667	0.8717	0.9154
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	0.8869	0.8907	0.9323
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	0.9014	0.9044	0.9443
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	0.9158	0.9180	0.9564
	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	0.9274	0.9289	0.9660
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	0.9447	0.9452	0.9805
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	0.9591	0.9588	0.9925
	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	0.9649	0.9643	0.9973
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	0.9909	0.9888	1.0190
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	0.9938	0.9915	1.0214
	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.0314	1.0269	1.0528
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.0487	1.0433	1.0672
	3 Years TDR	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	0.8956	0.8989
TDR 3 Year Tier-Wise - 500 K To 999.99 K		At Maturity	0.9100	0.9125	0.9516
TDR 3 Year Tier-Wise - 1 M To 4.99 M		At Maturity	0.9245	0.9262	0.9636
TDR 3 Year Tier-Wise - 5 M To 9.99 M		At Maturity	0.9389	0.9398	0.9757
TDR 3 Year Tier-Wise - 10 M To 24.99 M		At Maturity	0.9534	0.9534	0.9877
TDR 3 Year Tier-Wise - 25 M To 49.99 M		At Maturity	0.9678	0.9670	0.9998
TDR 3 Year Tier-Wise - 50 M To 74.99 M		At Maturity	0.9822	0.9806	1.0118
TDR 3 Year Tier-Wise - 75 M To 99.99 M		At Maturity	0.9967	0.9943	1.0238
TDR 3 Year Tier-Wise - 100 M To 149.99 M		At Maturity	1.0111	1.0079	1.0359
TDR 3 Year Tier-Wise - 150 M To 199.99 M		At Maturity	1.0256	1.0215	1.0479
TDR 3 Year Tier-Wise - 200 M To 499.99 M		At Maturity	1.0400	1.0351	1.0600
TDR 3 Year Tier-Wise - 500 M & Above		At Maturity	1.0516	1.0460	1.0696

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		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
5 Years TDR	Falah Term Deposit Certificates - 3 Years	Monthly	1.0689	1.0624	1.0841
	TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	0.9245	0.9262	0.9636
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	0.9389	0.9398	0.9757
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	0.9534	0.9534	0.9877
	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	0.9678	0.9670	0.9998
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	0.9822	0.9806	1.0118
	TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	0.9967	0.9943	1.0238
	TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.0111	1.0079	1.0359
	TDR 5 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.0256	1.0215	1.0479
	TDR 5 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.0400	1.0351	1.0600
	TDR 5 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.0545	1.0487	1.0720
	TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.0689	1.0624	1.0841
TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.0718	1.0651	1.0865	
Falah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	0.8233	0.8308	0.8793
	TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	0.8696	0.8744	0.9178
	TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	0.8840	0.8880	0.9299
	TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	0.8985	0.9016	0.9419
	TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	0.9129	0.9153	0.9540
	TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	0.9274	0.9289	0.9660
	TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	0.9418	0.9425	0.9781
	TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	0.9476	0.9480	0.9829
	TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	0.9736	0.9725	1.0046
	TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	0.9765	0.9752	1.0070
	TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.0169	1.0133	1.0407
	TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	1.0400	1.0351	1.0600
TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	1.0429	1.0378	1.0624	
TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.0458	1.0406	1.0648	
Falah 2 Year Mahana Munafa TDR	TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	0.8522	0.8581	0.9034
	TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	0.8725	0.8771	0.9203
	TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	0.8869	0.8907	0.9323
	TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	0.9014	0.9044	0.9443
	TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	0.9129	0.9153	0.9540
	TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	0.9302	0.9316	0.9684
	TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	0.9447	0.9452	0.9805
	TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	0.9505	0.9507	0.9853
	TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	0.9765	0.9752	1.0070
	TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	0.9794	0.9779	1.0094
	TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.0169	1.0133	1.0407
	TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.3231	1.3021	1.2961
Falah 4 Years Mahana Munafa TDR	TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	0.8089	0.8172	0.8673
	TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	0.8753	0.8798	0.9227
	TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	0.8898	0.8935	0.9347
	TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	0.9042	0.9071	0.9468
	TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	0.9158	0.9180	0.9564
	TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	0.9331	0.9343	0.9708
	TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	0.9476	0.9480	0.9829
	TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	0.9534	0.9534	0.9877
	TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	0.9851	0.9834	1.0142
	TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	0.9880	0.9861	1.0166
	TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.0227	1.0188	1.0455
	TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.0400	1.0351	1.0600
Falah 5 Years Mahana Munafa TDR	TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.2278	1.2122	1.2166
	TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2567	1.2394	1.2407
	TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.2856	1.2667	1.2648
	TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.3145	1.2939	1.2888
	TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.3434	1.3211	1.3129
	TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.3722	1.3484	1.3370
	TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.4011	1.3756	1.3611
	TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.4589	1.4301	1.4093
	TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.4705	1.4573	1.4334
	TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.4734	1.4846	1.4575
	TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.4763	1.5118	1.4816

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		Share of Mudarib	50%	50%	50%	
		Share of Rabbul Maal	50%	50%	50%	
F&E	TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.4791	1.5391	1.5057	
1 Month Bullet Maturity	AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3578	1.3348	1.3250	
	AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3578	1.3348	1.3250	
	AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3607	1.3375	1.3274	
	AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3636	1.3402	1.3298	
	AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3665	1.3429	1.3322	
	AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3694	1.3457	1.3346	
	AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3722	1.3484	1.3370	
3 Month Bullet Maturity	AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3607	1.3375	1.3274	
	AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3607	1.3375	1.3274	
	AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3636	1.3402	1.3298	
	AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3665	1.3429	1.3322	
	AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3694	1.3457	1.3346	
	AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3722	1.3484	1.3370	
	AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3751	1.3511	1.3394	
6 Month Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3636	1.3402	1.3298	
	AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3636	1.3402	1.3298	
	AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3665	1.3429	1.3322	
	AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3694	1.3457	1.3346	
	AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3722	1.3484	1.3370	
	AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3751	1.3511	1.3394	
	AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3780	1.3538	1.3418	
1 Yr. Bullet Maturity	AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4676	1.4710	1.4454	
	AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4647	1.4737	1.4478	
	AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4676	1.4764	1.4502	
	AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4705	1.4791	1.4527	
	AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4734	1.4819	1.4551	
	AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4763	1.4846	1.4575	
	AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.4791	1.4873	1.4599	
1 Year Monthly	AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.4734	1.4437	1.4213	
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	1.4763	1.4464	1.4237	
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	1.4791	1.4492	1.4262	
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	1.4705	1.4519	1.4286	
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	Monthly	1.4734	1.4546	1.4310	
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	Monthly	1.4763	1.4573	1.4334	
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	Monthly	1.4791	1.4601	1.4358	
Alfa Maturity	Alfa Term Deposit - Islamic (LCY) 500 & Above-One Month-Maturity (Subject to Launch)	Monthly	0.5576	0.5802	0.6577	
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Months-Maturity (Subject to Launch)	Monthly	0.5605	0.5829	0.6601	
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Six Months-Maturity (Subject to Launch)	Monthly	0.5633	0.5857	0.6625	
	Alfa Term Deposit - Islamic (LCY) 500 & Above-One Year-Maturity (Subject to Launch)	Monthly	0.5662	0.5884	0.6649	
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Two Years-Maturity (Subject to Launch)	Monthly	0.5691	0.5911	0.6673	
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Years-Maturity (Subject to Launch)	Monthly	0.5720	0.5938	0.6697	
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Four Years-Maturity (Subject to Launch)	Monthly	0.5749	0.5966	0.6721	
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Five Years-Maturity (Subject to Launch)	Monthly	0.5778	0.5993	0.6745	
	Alfa Term Deposit - Islamic (LCY) 500 & Above-One Month-Monthly (Subject to Launch)	Monthly	0.5605	0.5829	0.6601	
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Months-Monthly (Subject to Launch)	Monthly	0.5633	0.5857	0.6625	
Alfa Monthly	Alfa Term Deposit - Islamic (LCY) 500 & Above-Six Months-Monthly (Subject to Launch)	Monthly	0.5662	0.5884	0.6649	
	Alfa Term Deposit - Islamic (LCY) 500 & Above-One Year-Monthly (Subject to Launch)	Monthly	0.5691	0.5911	0.6673	
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Two Years-Monthly (Subject to Launch)	Monthly	0.5720	0.5938	0.6697	
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Years-Monthly (Subject to Launch)	Monthly	0.5749	0.5966	0.6721	
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Four Years-Monthly (Subject to Launch)	Monthly	0.5778	0.5993	0.6745	
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Five Years-Monthly (Subject to Launch)	Monthly	0.5807	0.6020	0.6769	
	Falah Senior Ci	Falah Senior Citizens TDR - 1Month - Maturity	Monthly	1.4676	1.4710	1.4454
		Falah Senior Citizens TDR - 3Month - Maturity	Monthly	1.4705	1.4737	1.4478
		Falah Senior Citizens TDR - 6Month - Maturity	Monthly	1.4734	1.4764	1.4502
		Falah Senior Citizens TDR - 1Year - Maturity	At Maturity	1.4763	1.5581	1.5659
Falah Senior Citizens TDR - 1Year - Monthly		Monthly	1.4791	1.5527	1.5418	
ILTFF	SBP ILTFF - Textile Sector - 3Years	Monthly	0.9534	0.9534	0.8432	
	SBP ILTFF - Textile Sector - 5Years	Monthly	0.6645	0.6810	0.6023	
	SBP ILTFF - Textile Sector - 10Years	Monthly	0.5200	0.5448	0.4818	
	SBP ILTFF - Non Textile Sector - 3years	Monthly	0.9534	0.9534	1.0841	
	SBP ILTFF - Non Textile Sector - 5years	Monthly	0.6645	0.6810	0.8432	
SBP ILTFF - Non Textile Sector - 10years	Monthly	0.5200	0.5448	0.7227		

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

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

<b>ISLAMIC DEPOSIT PRODUCTS</b>			Sep 2020	Aug 2020	July 2020
		<b>PROFIT SHARING RATIO</b>			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
<b>IFRE</b>	Renewable Energy Category I	Monthly	0.8089	0.8172	0.7227
	Renewable Energy Category II	Monthly	0.5200	0.5448	0.4818
	Renewable Energy Category III	Monthly	0.8089	0.8172	0.7227
<b>IFESAP</b>	Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years	Monthly	0.9534	0.9534	0.8432
	Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 years	Monthly	0.8811	0.8853	0.7829
	Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and upto 7 years	Monthly	0.8089	0.8172	0.7227
	Islamic Financing Facility for Storage of Agriculture Produce Upto 10 years (only for SMEs)	Monthly	0.5200	0.5448	0.4818
	Islamic Financing Facility for Modernization of SMEs Upto 10years	Monthly	0.5200	0.5448	0.4818
	Islamic Temporary Economic Refinance Facility (ITERF)	Monthly	0.2311	0.2724	0.7227
<b>IWS</b>	Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Monthly	0.0029	0.0027	0.0024
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns- <b>IWS SME</b>	Monthly	0.2311	0.2724	0.2409
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns- <b>IWS CORPORATE</b>	Monthly	0.5200	0.5448	0.4818
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns- <b>IWS ATP-SME/CORP</b>	Monthly	0.0029	0.0027	0.0024