

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **April 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 | | Apr 2020 | Mar 2020 | Feb 2020 |
|--------------------------|---|----------------------|-----------|-----------|
| | | PROFIT SHARING RATIO | | |
| | | Share of Mudarib | 50% | 50% |
| | | Share of Rabbul Maal | 50% | 50% |
| ALFALAH SAVINGS DEPOSITS | | Payment Frequency | Weightage | Weightage |
| Saving Musharikah | Saving Musharikah - 0 To 9.99 K | Monthly | 0.5456 | 0.5377 |
| | Saving Musharikah - 10 K To 99.99 K | Monthly | 0.5471 | 0.5402 |
| | Saving Musharikah - 100 K To 499.99 K | Monthly | 0.5503 | 0.5415 |
| | Saving Musharikah - 500 K To 999.99 K | Monthly | 0.5534 | 0.5440 |
| | Saving Musharikah - 1 M To 4.99 M | Monthly | 0.5612 | 0.5478 |
| | Saving Musharikah - 5 M To 9.99 M | Monthly | 0.5690 | 0.5542 |
| | Saving Musharikah - 10 M To 24.99 M | Monthly | 0.5767 | 0.5606 |
| | Saving Musharikah - 25 M To 49.99 M | Monthly | 0.6001 | 0.5670 |
| | Saving Musharikah - 50 M To 99.99 M | Monthly | 0.6079 | 0.5733 |
| | Saving Musharikah - 100 M To 499.99 M | Monthly | 0.6157 | 0.5797 |
| | Saving Musharikah - 500 M & Above | Monthly | 0.6235 | 0.5988 |
| Falah Savings | Falah Mahana Amdani - 1 To 499.99 K | Monthly | 0.7015 | 0.7708 |
| | Falah Mahana Amdani - 500 K To 24.99 M | Monthly | 1.1691 | 1.1530 |
| | Falah Classic Savings Account | Six Monthly | 0.5456 | 0.5377 |
| | AlFalah Islamic Business Way | Monthly | 0.0062 | 0.0051 |
| | Alfalah Islamic Asaan Savings Account | Six Monthly | 0.5456 | 0.5377 |
| | Alfalah Islamic Collection Savings Account | Monthly | 1.1847 | 0.8982 |
| | Alfalah Islamic Recurring Value Deposit | Monthly | 1.2470 | 1.1467 |
| | Alfalah Asaan Remittance saving account | Monthly | 0.5453 | 0.5376 |
| | Islamic HRA | Monthly | 0.5456 | NA |
| | Falah Senior Citizens Account - Upto 10,000 | Monthly | 0.5456 | 0.5377 |
| | Falah Senior Citizens Account - 10,001 to 499,999 | Monthly | 1.2470 | 1.2104 |
| | Falah Senior Citizens Account - 500,000 & Above | Monthly | 1.3250 | 1.2741 |
| Business Account | Falah Business Account - 1 To 999.99 K | Monthly | 0.6235 | 0.5924 |
| | Falah Business Account - 1 M To 4.99 M | Monthly | 0.6391 | 0.6039 |
| | Falah Business Account - 5 M To 9.99 M | Monthly | 0.6547 | 0.6166 |
| | Falah Business Account - 10 M To 24.99 M | Monthly | 0.6703 | 0.6294 |
| | Falah Business Account - 25 M To 49.99 M | Monthly | 0.6859 | 0.6638 |
| | Falah Business Account - 50 M To 99.99 M | Monthly | 0.7015 | 0.6778 |
| | Falah Business Account - 100 M To 149.99 M | Monthly | 0.7170 | 0.6880 |
| | Falah Business Account - 150 M To 199.99 M | Monthly | 0.7404 | 0.6944 |

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| | | PROFIT SHARING RATIO | | |
| | | Share of Mudarib | 50% | 50% |
| | | Share of Rabbul Maal | 50% | 50% |
| Falah | Falah Business Account - 200 M To 499.99 M | Monthly | 0.7638 | 0.7262 |
| | Falah Business Account - 500 M & 999.99M | Monthly | 0.7872 | 0.8027 |
| | Falah Business Account - 1 Bn To 1.99Bn | Monthly | 0.8184 | 0.8281 |
| | Falah Business Account - 2 Bn & Above | Monthly | 0.8573 | 0.8345 |
| OTHER REMUNERATIVE | | Payment Frequency | Weightage | Weightage |
| Falah Margin Accounts | | Monthly | 0.0047 | 0.0038 |
| ALFALAH TERM DEPOSITS | | Payment Frequency | Weightage | Weightage |
| Falah One Month TDR | Falah One Month Term Deposit - 100K To 499.99 K | At Maturity | 0.8417 | 0.8791 |
| | Falah One Month Term Deposit - 500 K To 999.99 K | At Maturity | 0.8495 | 0.8855 |
| | Falah One Month Term Deposit - 1 M To 4.99 M | At Maturity | 0.8573 | 0.8918 |
| | Falah One Month Term Deposit - 5 M To 9.99 M | At Maturity | 0.8651 | 0.8982 |
| | Falah One Month Term Deposit - 10 M To 24.99 M | At Maturity | 0.8729 | 0.9046 |
| | Falah One Month Term Deposit - 25 M To 49.99 M | At Maturity | 0.8901 | 0.9186 |
| | Falah One Month Term Deposit - 50 M To 74.99 M | At Maturity | 0.8979 | 0.9250 |
| | Falah One Month Term Deposit - 75 M To 99.99 M | At Maturity | 0.8994 | 0.9262 |
| | Falah One Month Term Deposit - 100 M To 149.99 M | At Maturity | 0.9119 | 0.9364 |
| | Falah One Month Term Deposit - 150 M To 199.99 M | At Maturity | 0.9197 | 0.9428 |
| | Falah One Month Term Deposit - 200 M To 499.99 M | At Maturity | 0.9587 | 0.9747 |
| | Falah One Month Term Deposit - 500 M to 999.99 M | At Maturity | 1.5198 | 1.5289 |
| | Falah One Month Term Deposit - 1 Bn To 1.99 Bn | At Maturity | 1.5214 | 1.5314 |
| | Falah One Month Term Deposit - 2 Bn & Above | At Maturity | 1.5229 | 1.5340 |
| 3 Months TDR | TDR 3 Months Tier-Wise - 100 K To 499.99 K | At Maturity | 0.8573 | 0.8918 |
| | TDR 3 Months Tier-Wise - 500 K To 999.99 K | At Maturity | 0.8651 | 0.8982 |
| | TDR 3 Months Tier-Wise - 1 M To 4.99 M | At Maturity | 0.8729 | 0.9046 |
| | TDR 3 Months Tier-Wise - 5 M To 9.99 M | At Maturity | 0.8807 | 0.9110 |
| | TDR 3 Months Tier-Wise - 10 M To 24.99 M | At Maturity | 0.8885 | 0.9173 |
| | TDR 3 Months Tier-Wise - 25 M To 49.99 M | At Maturity | 0.9010 | 0.9275 |
| | TDR 3 Months Tier-Wise - 50 M To 74.99 M | At Maturity | 0.9088 | 0.9339 |
| | TDR 3 Months Tier-Wise - 75 M To 99.99 M | At Maturity | 0.9150 | 0.9390 |
| | TDR 3 Months Tier-Wise - 100 M To 149.99 M | At Maturity | 0.9228 | 0.9454 |
| | TDR 3 Months Tier-Wise - 150 M To 199.99 M | At Maturity | 0.9306 | 0.9517 |

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| | | PROFIT SHARING RATIO | | |
| | | Share of Mudarib | 50% | 50% |
| | | Share of Rabbul Maal | 50% | 50% |
| TDR 3 Months Tier-Wise | 200 M To 499.99 M | At Maturity | 0.9696 | 0.9836 |
| | 500 M To 999.99 M | At Maturity | 1.5214 | 1.5302 |
| | 1 Bn To 1.99 Bn | At Maturity | 1.5588 | 1.5607 |
| | 2 Bn & Above | At Maturity | 1.5603 | 1.5607 |
| 6 Months TDR | TDR 6 Months Tier-Wise - 100 K To 499.99 K | At Maturity | 0.8729 | 0.9046 |
| | TDR 6 Months Tier-Wise - 500 K To 999.99 K | At Maturity | 0.8807 | 0.9110 |
| | TDR 6 Months Tier-Wise - 1 M To 4.99 M | At Maturity | 0.8885 | 0.9173 |
| | TDR 6 Months Tier-Wise - 5 M To 9.99 M | At Maturity | 0.8963 | 0.9237 |
| | TDR 6 Months Tier-Wise - 10 M To 24.99 M | At Maturity | 0.9041 | 0.9301 |
| | TDR 6 Months Tier-Wise - 25 M To 49.99 M | At Maturity | 0.9119 | 0.9364 |
| | TDR 6 Months Tier-Wise - 50 M To 74.99 M | At Maturity | 0.9197 | 0.9428 |
| | TDR 6 Months Tier-Wise - 75 M To 99.99 M | At Maturity | 0.9275 | 0.9492 |
| | TDR 6 Months Tier-Wise - 100 M To 149.99 M | At Maturity | 0.9306 | 0.9517 |
| | TDR 6 Months Tier-Wise - 150 M To 199.99 M | At Maturity | 0.9384 | 0.9581 |
| | TDR 6 Months Tier-Wise - 200 M To 499.99 M | At Maturity | 0.9774 | 0.9899 |
| | TDR 6 Months Tier-Wise - 500 M to 999.99 M | At Maturity | 1.0631 | 1.0600 |
| | TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn | At Maturity | 1.0709 | 1.0664 |
| | TDR 6 Months Tier-Wise - 2 Bn & Above | At Maturity | 1.0787 | 1.0728 |
| 1 Year TDR | TDR 1 Year Tier-Wise - 100 K To 499.99 K | At Maturity | 0.8885 | 0.9173 |
| | TDR 1 Year Tier-Wise - 500 K To 999.99 K | At Maturity | 0.9134 | 0.9377 |
| | TDR 1 Year Tier-Wise - 1 M To 4.99 M | At Maturity | 0.9212 | 0.9441 |
| | TDR 1 Year Tier-Wise - 5 M To 9.99 M | At Maturity | 0.9290 | 0.9505 |
| | TDR 1 Year Tier-Wise - 10 M To 24.99 M | At Maturity | 0.9368 | 0.9568 |
| | TDR 1 Year Tier-Wise - 25 M To 49.99 M | At Maturity | 0.9446 | 0.9632 |
| | TDR 1 Year Tier-Wise - 50 M To 74.99 M | At Maturity | 0.9524 | 0.9696 |
| | TDR 1 Year Tier-Wise - 75 M To 99.99 M | At Maturity | 0.9555 | 0.9721 |
| | TDR 1 Year Tier-Wise - 100 M To 149.99 M | At Maturity | 0.9696 | 0.9836 |
| | TDR 1 Year Tier-Wise - 150 M To 199.99 M | At Maturity | 0.9711 | 0.9849 |
| | TDR 1 Year Tier-Wise - 200 M To 499.99 M | At Maturity | 0.9929 | 1.0027 |
| | TDR 1 Year Tier-Wise - 500 M To 999.99 M | At Maturity | 1.0787 | 1.0728 |
| | TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn | At Maturity | 1.0865 | 1.0791 |
| | TDR 1 Year Tier-Wise - 2 Bn & Above | At Maturity | 1.0943 | 1.0855 |

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| | | PROFIT SHARING RATIO | | |
| | | Share of Mudarib | 50% | 50% |
| | | Share of Rabbul Maal | 50% | 50% |
| 2 Years TDR | TDR 2 Year Tier-Wise - 100 K To 499.99 K | At Maturity | 0.9041 | 0.9301 |
| | TDR 2 Year Tier-Wise - 500 K To 999.99 K | At Maturity | 0.9150 | 0.9390 |
| | TDR 2 Year Tier-Wise - 1 M To 4.99 M | At Maturity | 0.9228 | 0.9454 |
| | TDR 2 Year Tier-Wise - 5 M To 9.99 M | At Maturity | 0.9306 | 0.9517 |
| | TDR 2 Year Tier-Wise - 10 M To 24.99 M | At Maturity | 0.9368 | 0.9568 |
| | TDR 2 Year Tier-Wise - 25 M To 49.99 M | At Maturity | 0.9462 | 0.9645 |
| | TDR 2 Year Tier-Wise - 50 M To 74.99 M | At Maturity | 0.9540 | 0.9708 |
| | TDR 2 Year Tier-Wise - 75 M To 99.99 M | At Maturity | 0.9571 | 0.9734 |
| | TDR 2 Year Tier-Wise - 100 M To 149.99 M | At Maturity | 0.9711 | 0.9849 |
| | TDR 2 Year Tier-Wise - 150 M To 199.99 M | At Maturity | 0.9727 | 0.9861 |
| | TDR 2 Year Tier-Wise - 200 M To 499.99 M | At Maturity | 0.9929 | 1.0027 |
| | TDR 2 Year Tier-Wise - 500 M & Above | At Maturity | 1.0802 | 1.0740 |
| 3 Years TDR | TDR 3 Year Tier-Wise - 100 K To 499.99 K | At Maturity | 0.9197 | 0.9428 |
| | TDR 3 Year Tier-Wise - 500 K To 999.99 K | At Maturity | 0.9275 | 0.9492 |
| | TDR 3 Year Tier-Wise - 1 M To 4.99 M | At Maturity | 0.9353 | 0.9555 |
| | TDR 3 Year Tier-Wise - 5 M To 9.99 M | At Maturity | 0.9431 | 0.9619 |
| | TDR 3 Year Tier-Wise - 10 M To 24.99 M | At Maturity | 0.9509 | 0.9683 |
| | TDR 3 Year Tier-Wise - 25 M To 49.99 M | At Maturity | 0.9587 | 0.9747 |
| | TDR 3 Year Tier-Wise - 50 M To 74.99 M | At Maturity | 0.9664 | 0.9810 |
| | TDR 3 Year Tier-Wise - 75 M To 99.99 M | At Maturity | 0.9742 | 0.9874 |
| | TDR 3 Year Tier-Wise - 100 M To 149.99 M | At Maturity | 0.9820 | 0.9938 |
| | TDR 3 Year Tier-Wise - 150 M To 199.99 M | At Maturity | 0.9898 | 1.0001 |
| | TDR 3 Year Tier-Wise - 200 M To 499.99 M | At Maturity | 0.9976 | 1.0065 |
| | TDR 3 Year Tier-Wise - 500 M & Above | At Maturity | 1.0818 | 1.0753 |
| | Falah Term Deposit Certificates - 3 Years | Monthly | 0.9976 | 1.0065 |
| 5 Years TDR | TDR 5 Year Tier-Wise - 100 K To 499.99 K | At Maturity | 0.9353 | 0.9555 |
| | TDR 5 Year Tier-Wise - 500 K To 999.99 K | At Maturity | 0.9431 | 0.9619 |
| | TDR 5 Year Tier-Wise - 1 M To 4.99 M | At Maturity | 0.9509 | 0.9683 |
| | TDR 5 Year Tier-Wise - 5 M To 9.99 M | At Maturity | 0.9587 | 0.9747 |
| | TDR 5 Year Tier-Wise - 10 M To 24.99 M | At Maturity | 0.9664 | 0.9810 |
| | TDR 5 Year Tier-Wise - 25 M To 49.99 M | At Maturity | 0.9742 | 0.9874 |
| | TDR 5 Year Tier-Wise - 50 M To 74.99 M | At Maturity | 0.9820 | 0.9938 |
| | TDR 5 Year Tier-Wise - 75 M To 99.99 M | At Maturity | 0.9898 | 1.0001 |
| | TDR 5 Year Tier-Wise - 100 M To 149.99 M | At Maturity | 0.9976 | 1.0065 |
| | TDR 5 Year Tier-Wise - 150 M To 199.99 M | At Maturity | 1.0054 | 1.0129 |

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| | | PROFIT SHARING RATIO | | | | |
| | | Share of Mudarib | 50% | 50% | 50% | |
| | | Share of Rabbul Maal | 50% | 50% | 50% | |
| | | | | | | |
| | TDR 5 Year Tier-Wise - 200 M To 499.99 M | At Maturity | 1.0132 | 1.0193 | 1.0132 | |
| | TDR 5 Year Tier-Wise - 500 M & Above | At Maturity | 1.0756 | 1.0702 | 1.0639 | |
| Falah 1 Year Mahana Munafa TDR | TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K | Monthly | 0.8807 | 0.9110 | 0.9056 | |
| | TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K | Monthly | 0.9057 | 0.9313 | 0.9258 | |
| | TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M | Monthly | 0.9134 | 0.9377 | 0.9322 | |
| | TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M | Monthly | 0.9212 | 0.9441 | 0.9385 | |
| | TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M | Monthly | 0.9290 | 0.9505 | 0.9448 | |
| | TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M | Monthly | 0.9368 | 0.9568 | 0.9512 | |
| | TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M | Monthly | 0.9446 | 0.9632 | 0.9575 | |
| | TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M | Monthly | 0.9477 | 0.9657 | 0.9600 | |
| | TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M | Monthly | 0.9618 | 0.9772 | 0.9714 | |
| | TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M | Monthly | 0.9633 | 0.9785 | 0.9727 | |
| | TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M | Monthly | 0.9852 | 0.9963 | 0.9904 | |
| | TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M | Monthly | 1.0709 | 1.0664 | 1.0601 | |
| | TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn | Monthly | 1.0787 | 1.0728 | 1.0664 | |
| | TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above | Monthly | 1.0865 | 1.0791 | 1.0728 | |
| Falah 2 Year Mahana Munafa TDR | TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K | Monthly | 0.8963 | 0.9237 | 0.9182 | |
| | TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K | Monthly | 0.9072 | 0.9326 | 0.9271 | |
| | TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M | Monthly | 0.9150 | 0.9390 | 0.9334 | |
| | TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M | Monthly | 0.9228 | 0.9454 | 0.9398 | |
| | TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M | Monthly | 0.9290 | 0.9505 | 0.9448 | |
| | TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M | Monthly | 0.9384 | 0.9581 | 0.9524 | |
| | TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M | Monthly | 0.9462 | 0.9645 | 0.9588 | |
| | TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M | Monthly | 0.9493 | 0.9670 | 0.9613 | |
| | TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M | Monthly | 0.9633 | 0.9785 | 0.9727 | |
| | TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M | Monthly | 0.9649 | 0.9798 | 0.9740 | |
| | TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M | Monthly | 0.9852 | 0.9963 | 0.9904 | |
| | TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above | Monthly | 1.0724 | 1.0677 | 1.0614 | |
| | Falah 4 Year Mahana Munafa TDR | TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K | Monthly | 0.8729 | 0.9046 | 0.8992 |
| | | TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K | Monthly | 0.9088 | 0.9339 | 0.9284 |
| TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M | | Monthly | 0.9166 | 0.9403 | 0.9347 | |
| TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M | | Monthly | 0.9244 | 0.9466 | 0.9410 | |
| TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M | | Monthly | 0.9306 | 0.9517 | 0.9461 | |

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| | | PROFIT SHARING RATIO | | | |
| | | Share of Mudarib | 50% | 50% | 50% |
| | | Share of Rabbul Maal | 50% | 50% | 50% |
| | | | | | |
| Falah 4 Years Mahana TDR | TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M | Monthly | 0.9399 | 0.9594 | 0.9537 |
| | TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M | Monthly | 0.9477 | 0.9657 | 0.9600 |
| | TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M | Monthly | 0.9509 | 0.9683 | 0.9626 |
| | TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M | Monthly | 0.9680 | 0.9823 | 0.9765 |
| | TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M | Monthly | 0.9696 | 0.9836 | 0.9778 |
| | TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M | Monthly | 0.9883 | 0.9989 | 0.9930 |
| | TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above | Monthly | 1.0756 | 1.0702 | 1.0639 |
| Falah 5 Years Mahana Munafa TDR | TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K | Monthly | 1.4107 | 1.4397 | 1.4312 |
| | TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K | Monthly | 1.4263 | 1.4524 | 1.4439 |
| | TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M | Monthly | 1.4419 | 1.4652 | 1.4565 |
| | TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M | Monthly | 1.4575 | 1.4779 | 1.4692 |
| | TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M | Monthly | 1.4731 | 1.4907 | 1.4819 |
| | TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M | Monthly | 1.4886 | 1.5034 | 1.4945 |
| | TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M | Monthly | 1.5042 | 1.5161 | 1.5072 |
| | TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M | Monthly | 1.5354 | 1.5416 | 1.5325 |
| | TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M | Monthly | 1.5510 | 1.5544 | 1.5452 |
| | TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M | Monthly | 1.5666 | 1.5671 | 1.5579 |
| | TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M | Monthly | 1.5822 | 1.5798 | 1.5705 |
| | TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above | Monthly | 1.5978 | 1.5926 | 1.5832 |
| | 1 Month Bullet Maturity | AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M | At Maturity | 1.3250 | 1.3378 |
| AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M | | At Maturity | 1.4808 | 1.4970 | 1.4882 |
| AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M | | At Maturity | 1.5588 | 1.5607 | 1.5515 |
| AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M | | At Maturity | 1.5603 | 1.5620 | 1.5528 |
| AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M | | At Maturity | 1.5619 | 1.5633 | 1.5541 |
| AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M | | At Maturity | 1.5635 | 1.5646 | 1.5553 |
| AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above | | At Maturity | 1.5650 | 1.5671 | 1.5579 |
| 3 Month Bullet Maturity | AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M | At Maturity | 1.3265 | 1.3390 | 1.3311 |
| | AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M | At Maturity | 1.4824 | 1.4983 | 1.4895 |
| | AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M | At Maturity | 1.5619 | 1.5633 | 1.5541 |
| | AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M | At Maturity | 1.5635 | 1.5646 | 1.5553 |
| | AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M | At Maturity | 1.5650 | 1.5658 | 1.5566 |
| | AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M | At Maturity | 1.5666 | 1.5671 | 1.5579 |
| | AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above | At Maturity | 1.5681 | 1.5684 | 1.5591 |

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **April 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 | | | Apr 2020 | Mar 2020 | Feb 2020 |
|--------------------------|---|----------------------|----------|----------|----------|
| | | PROFIT SHARING RATIO | | | |
| | | Share of Mudarib | 50% | 50% | 50% |
| | | Share of Rabbul Maal | 50% | 50% | 50% |
| | | | | | |
| 6 Month Bullet Maturity | AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M | At Maturity | 1.3281 | 1.3403 | 1.3324 |
| | AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M | At Maturity | 1.4840 | 1.4996 | 1.4907 |
| | AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M | At Maturity | 1.5635 | 1.5646 | 1.5553 |
| | AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M | At Maturity | 1.5650 | 1.5658 | 1.5566 |
| | AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M | At Maturity | 1.5666 | 1.5671 | 1.5579 |
| | AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M | At Maturity | 1.5681 | 1.5684 | 1.5591 |
| | AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above | At Maturity | 1.5697 | 1.5696 | 1.5604 |
| 1 Yr Bullet Maturity | AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M | At Maturity | 1.3296 | 1.3416 | 1.3337 |
| | AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M | At Maturity | 1.4855 | 1.5008 | 1.4920 |
| | AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M | At Maturity | 1.5650 | 1.5658 | 1.5566 |
| | AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M | At Maturity | 1.5666 | 1.5671 | 1.5579 |
| | AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M | At Maturity | 1.5681 | 1.5684 | 1.5591 |
| | AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M | At Maturity | 1.5697 | 1.5696 | 1.5604 |
| | AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above | At Maturity | 1.5713 | 1.5709 | 1.5617 |
| 1 Year Monthly | AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M | Monthly | 1.3250 | 1.3441 | 1.3362 |
| | AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M | Monthly | 1.4808 | 1.5034 | 1.4945 |
| | AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M | Monthly | 1.5603 | 1.5671 | 1.5579 |
| | AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M | Monthly | 1.5619 | 1.5684 | 1.5591 |
| | AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M | Monthly | 1.5635 | 1.5696 | 1.5604 |
| | AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M | Monthly | 1.5650 | 1.5709 | 1.5617 |
| | AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above | Monthly | 1.5666 | 1.5722 | 1.5629 |
| Alfa Maturity | Alfa Term Deposit - Islamic (LCY) 500 & Above-One Month-Maturity (Subject to Launch) | Monthly | 0.6594 | 0.5389 | 0.5357 |
| | Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Months-Maturity (Subject to Launch) | Monthly | 0.6609 | 0.5402 | 0.5370 |
| | Alfa Term Deposit - Islamic (LCY) 500 & Above-Six Months-Maturity (Subject to Launch) | Monthly | 0.6625 | 0.5415 | 0.5383 |
| | Alfa Term Deposit - Islamic (LCY) 500 & Above-One Year-Maturity (Subject to Launch) | Monthly | 0.6640 | 0.5428 | 0.5395 |
| | Alfa Term Deposit - Islamic (LCY) 500 & Above-Two Years-Maturity (Subject to Launch) | Monthly | 0.6656 | 0.5440 | 0.5408 |
| | Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Years-Maturity (Subject to Launch) | Monthly | 0.6672 | 0.5453 | 0.5421 |
| | Alfa Term Deposit - Islamic (LCY) 500 & Above-Four Years-Maturity (Subject to Launch) | Monthly | 0.6687 | 0.5466 | 0.5433 |
| Monthly | Alfa Term Deposit - Islamic (LCY) 500 & Above-Five Years-Maturity (Subject to Launch) | Monthly | 0.6703 | 0.5478 | 0.5446 |
| | Alfa Term Deposit - Islamic (LCY) 500 & Above-One Month-Monthly (Subject to Launch) | Monthly | 0.6609 | 0.5402 | 0.5370 |
| | Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Months-Monthly (Subject to Launch) | Monthly | 0.6625 | 0.5415 | 0.5383 |
| | Alfa Term Deposit - Islamic (LCY) 500 & Above-Six Months-Monthly (Subject to Launch) | Monthly | 0.6640 | 0.5428 | 0.5395 |
| | Alfa Term Deposit - Islamic (LCY) 500 & Above-One Year-Monthly (Subject to Launch) | Monthly | 0.6656 | 0.5440 | 0.5408 |

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **April 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 | | | Apr 2020 | Mar 2020 | Feb 2020 |
|--------------------------|---|----------------------|----------|----------|----------|
| | | PROFIT SHARING RATIO | | | |
| | | Share of Mudarib | 50% | 50% | 50% |
| | | Share of Rabbul Maal | 50% | 50% | 50% |
| Alfa M | Alfa Term Deposit - Islamic (LCY) 500 & Above-Two Years-Monthly (Subject to Launch) | Monthly | 0.6672 | 0.5453 | 0.5421 |
| | Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Years-Monthly (Subject to Launch) | Monthly | 0.6687 | 0.5466 | 0.5433 |
| | Alfa Term Deposit - Islamic (LCY) 500 & Above-Four Years-Monthly (Subject to Launch) | Monthly | 0.6703 | 0.5478 | 0.5446 |
| | Alfa Term Deposit - Islamic (LCY) 500 & Above-Five Years-Monthly (Subject to Launch) | Monthly | 0.6718 | 0.5491 | 0.5459 |
| Falah Senior Cit | Falah Senior Citizens TDR - 1Month - Maturity | Monthly | 1.3639 | 1.3059 | NA |
| | Falah Senior Citizens TDR - 3Month - Maturity | Monthly | 1.4029 | 1.3378 | NA |
| | Falah Senior Citizens TDR - 6Month - Maturity | Monthly | 1.4419 | 1.3696 | NA |
| | Falah Senior Citizens TDR - 1Year - Maturity | Monthly | 1.5198 | 1.4333 | NA |
| | Falah Senior Citizens TDR - 1Year - Monthly | Monthly | 1.5198 | 1.4270 | NA |
| | SBP ILTFF - Textile Sector - 3Years | Monthly | 0.5456 | 0.4459 | 0.4433 |
| | SBP ILTFF - Textile Sector - 5Years | Monthly | 0.3897 | 0.3185 | 0.3166 |
| | SBP ILTFF - Textile Sector - 10Years | Monthly | 0.3118 | 0.2548 | 0.2533 |
| | SBP ILTFF - Non Textile Sector - 3years | Monthly | 0.7015 | 0.5733 | 0.5699 |
| | SBP ILTFF - Non Textile Sector - 5years | Monthly | 0.5456 | 0.4459 | 0.4433 |
| | SBP ILTFF - Non Textile Sector - 10years | Monthly | 0.4676 | 0.3822 | 0.3800 |
| | Renewable Energy Category I | Monthly | 0.4676 | 0.3822 | 0.3800 |
| | Renewable Energy Category II | Monthly | 0.3118 | 0.2548 | 0.2533 |
| | Renewable Energy Category III | Monthly | 0.4676 | 0.3822 | 0.3800 |
| | Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years | Monthly | 0.5456 | 0.4459 | 0.4433 |
| | Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 years | Monthly | 0.5066 | 0.4141 | 0.4116 |
| | Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and upto 7 years | Monthly | 0.4676 | 0.3822 | 0.3800 |
| | Islamic Financing Facility for Storage of Agriculture Produce Upto 10 years (only for SMEs) | Monthly | 0.3118 | 0.2548 | 0.2533 |
| | Islamic Financing Facility for Modernization of SMEs Upto 10years | Monthly | 0.3118 | 0.2548 | 0.2533 |

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

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **April 2020 and the two previous periods** which are applicable on its FCY

Savings / Term deposits Accounts. These Weightages are used to calculate the distribution of profit as per the requirements of Shariah.
The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

| ISLAMIC DEPOSIT PRODUCTS | PROFIT SHARING RATIO | | | |
|--------------------------|----------------------|----------|----------|----------|
| | | Apr 2020 | Mar 2020 | Feb 2020 |
| USD | USD | | | |
| | Share of Mudarib | 85% | 85% | 85% |
| | Rabb ul Maal | 15% | 15% | 15% |
| GBP | GBP | | | |
| | Share of Mudarib | 85% | 85% | 85% |
| | Rabb ul Maal | 15% | 15% | 15% |
| EURO | EURO | | | |
| | Share of Mudarib | 85% | 85% | 85% |
| | Rabb ul Maal | 15% | 15% | 15% |

| ALFALAH SAVINGS DEPOSITS | Payment Frequency | Weightage | Weightage | Weightage |
|--|-------------------|-----------|-----------|-----------|
| Saving Deposit USD F.E.25 | Semi Annually | 0.8542 | 0.8510 | 0.8490 |
| Saving Deposit GBP F.E.25 | Semi Annually | 0.6058 | 0.5952 | 0.5941 |
| Saving Deposit EURO F.E.25 | Semi Annually | 0.8876 | 0.8865 | 0.8944 |
| Alfalah Islamic Special Foreign Currency Savings Account | Semi Annually | 0.8542 | NA | NA |
| Alfalah Islamic Special Foreign Currency Savings Account | Semi Annually | 0.6058 | NA | NA |
| Alfalah Islamic Special Foreign Currency Savings Account | Semi Annually | 0.8876 | NA | NA |
| USD | | | | |
| Alfalah Islamic Profex Account USD - 0 to 4.999K | Monthly | 0.8542 | 0.8510 | 0.8497 |
| Alfalah Islamic Profex Account USD - 5K to 9.999K | Monthly | 0.9562 | 0.9526 | 1.0270 |
| Alfalah Islamic Profex Account USD - 10K to 24.999K | Monthly | 1.5936 | 1.5877 | 1.7117 |
| Alfalah Islamic Profex Account USD - 25K to 99.999K | Monthly | 1.9124 | 1.9053 | 2.0541 |
| Alfalah Islamic Profex Account USD - 100K and Above | Monthly | 2.2311 | 2.2228 | 2.3964 |
| GBP | | | | |
| Alfalah Islamic Profex Account GBP - 0 to 4.999K | Monthly | 0.6058 | 0.5952 | 0.5941 |
| Alfalah Islamic Profex Account GBP - 5K to 9.999K | Monthly | 0.8126 | 0.7984 | 0.7970 |
| Alfalah Islamic Profex Account GBP - 10K to 24.999K | Monthly | 1.5514 | 1.5242 | 1.5215 |
| Alfalah Islamic Profex Account GBP - 25K to 99.999K | Monthly | 1.6253 | 1.5968 | 1.5939 |
| Alfalah Islamic Profex Account GBP - 100K and Above | Monthly | 1.7730 | 1.7420 | 1.7388 |
| EURO | | | | |
| Alfalah Islamic Profex Account EURO - 0 to 4.999K | Monthly | 0.8876 | 0.8865 | 0.8945 |
| Alfalah Islamic Profex Account EURO - 5K to 9.999K | Monthly | 0.8876 | 0.8865 | 0.8945 |
| Alfalah Islamic Profex Account EURO - 10K to 24.999K | Monthly | 1.1539 | 1.1525 | 1.1628 |
| Alfalah Islamic Profex Account EURO - 25K to 99.999K | Monthly | 1.2427 | 1.2411 | 1.2522 |
| Alfalah Islamic Profex Account EURO - 100K and Above | Monthly | 1.3314 | 1.3298 | 1.3417 |

| ALFALAH TERM DEPOSITS | Payment Frequency | Weightage | Weightage | Weightage |
|---|-------------------|-----------|-----------|-----------|
| USD | | | | |
| Fixed Deposits USD F.E.25 1 Month | At Maturity | 2.3586 | 2.3498 | 2.5334 |
| Fixed Deposits USD F.E.25 3 Months (0-999,999) | At Maturity | 0.7649 | 0.7621 | 0.2054 |
| Fixed Deposits USD F.E.25 3 Months (1m & Above) | At Maturity | 0.7650 | 0.7621 | 0.2739 |
| Fixed Deposits USD F.E.25 6 Months | At Maturity | 1.7211 | 1.7147 | 1.8487 |
| Fixed Deposits USD F.E.25 1 Year | At Maturity | 1.0199 | 1.0161 | 0.4108 |
| GBP | | | | |
| Fixed Deposits GBP F.E.25 1 Month | At Maturity | 0.4433 | 0.4355 | 0.4347 |
| Fixed Deposits GBP F.E.25 3 Months | At Maturity | 0.458 | 0.45 | 0.4492 |
| Fixed Deposits GBP F.E.25 6 Months | At Maturity | 0.4728 | 0.4645 | 0.4637 |
| Fixed Deposits GBP F.E.25 1 Year | At Maturity | 0.4876 | 0.4791 | 0.4782 |
| EURO | | | | |
| Fixed Deposits EURO F.E.25 1 Month | At Maturity | 2.3966 | 2.3935 | 2.4151 |
| Fixed Deposits EURO F.E.25 3 Months | At Maturity | 2.4854 | 2.4822 | 2.5045 |
| Fixed Deposits EURO F.E.25 6 Months | At Maturity | 2.5737 | 2.5709 | 2.5939 |
| Fixed Deposits EURO F.E.25 1 Year | At Maturity | 2.5746 | 2.5707 | 2.5936 |