

Bank Alfalah Limited

Islamic Banking Group PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **December 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 24-Nov-20			
	Dec 2020	Nov 2020	Oct 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	Saving Musharikah - 0 To 9.99 K	Monthly	0.5242	0.5139	0.5003	
	Saving Musharikah - 10 K To 99.99 K	Monthly	0.5272	0.5168	0.5003	
	Saving Musharikah - 100 K To 499.99 K	Monthly	0.5302	0.5198	0.5032	
	Saving Musharikah - 500 K To 999.99 K	Monthly	0.5302	0.5198	0.5061	
	Saving Musharikah - 1 M To 4.99 M	Monthly	0.5332	0.5227	0.5091	
	Saving Musharikah - 5 M To 9.99 M	Monthly	0.5361	0.5256	0.5149	
	Saving Musharikah - 10 M To 24.99 M	Monthly	0.5361	0.5256	0.5178	
	Saving Musharikah - 25 M To 49.99 M	Monthly	0.5391	0.5286	0.5266	
	Saving Musharikah - 50 M To 99.99 M	Monthly	0.5541	0.5432	0.5413	
	Saving Musharikah - 100 M To 499.99 M	Monthly	0.5691	0.5579	0.5559	
	Saving Musharikah - 500 M & Above	Monthly	0.5841	0.5726	0.5705	
	Falah Mahana Amdani - 1 To 499.99 K	Monthly	0.5242	0.5139	0.5003	
	Falah Mahana Amdani - 500 K To 24.99 M	Monthly	1.3479	1.3214	1.3312	
	Falah Classic Savings Account	Six Monthly	0.5242	0.5139	0.5003	
	AlFalah Islamic Business Way	Monthly	0.0090	0.0088	0.0088	
Alfalah Islamic Asaan Savings Account	Six Monthly	0.5242	0.5139	0.5003		
Alfalah Islamic Collection Savings Account	Monthly	1.5336	1.5035	1.4979		
Alfalah Islamic Recurring Value Deposit	Monthly	1.4976	1.4682	1.4043		
Target Savings Deposit	Monthly	1.4976	1.4682	1.4043		
Alfalah Asaan Remittance saving account	Monthly	0.5242	0.5139	0.5003		
Islamic HRA	Monthly	0.5242	0.5139	0.5003		
Alfa Saving Islamic Account 0 to 9,999.99	Monthly	0.5242	N/A	N/A		
Alfa Saving Islamic Account 10,000 & Above	Monthly	1.4976	N/A	N/A		
Islamic Roshan Digital Saving Account	Monthly	1.5336	1.5035	1.4979		
Falah Senior Citizens Account - 10,001 to 499,999	Monthly	1.4078	1.3801	1.3751		
Falah Senior Citizens Account - 500,000 & Above	Monthly	1.5336	1.5035	1.4979		
Falah Business Account	Falah Business Account - 1 To 999.99 K	Monthly	0.5242	0.5139	0.5003	
	Falah Business Account - 1 M To 4.99 M	Monthly	0.6140	0.6020	0.5998	
	Falah Business Account - 5 M To 9.99 M	Monthly	0.6440	0.6313	0.6290	
	Falah Business Account - 10 M To 24.99 M	Monthly	0.6739	0.6607	0.6583	
	Falah Business Account - 25 M To 49.99 M	Monthly	0.7039	0.6901	0.6875	
	Falah Business Account - 50 M To 99.99 M	Monthly	0.7338	0.7194	0.7168	
	Falah Business Account - 100 M To 149.99 M	Monthly	0.7638	0.7488	0.7450	
	Falah Business Account - 150 M To 199.99 M	Monthly	0.8087	0.7928	0.7899	
	Falah Business Account - 200 M To 499.99 M	Monthly	0.8536	0.8369	0.8338	
	Falah Business Account - 500 M & 999.99M	Monthly	1.5336	1.5035	1.4979	
	Falah Business Account - 1 Bn To 1.99Bn	Monthly	0.9585	0.9397	0.9302	
	Falah Business Account - 2 Bn & Above	Monthly	1.0334	1.0131	1.0094	
	OTHER REMUNERATIVE					
		Falah Margin Accounts	Monthly	0.0060	0.0059	0.0059
	ALFALAH TERM DEPOSITS					
Falah One Month TDR	Falah One Month Term Deposit - 100K To 499.99 K	At Maturity	0.7788	0.7635	0.7607	
	Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	0.7937	0.7782	0.7753	
	Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	0.8087	0.7928	0.7899	
	Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	0.8237	0.8075	0.8046	
	Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	0.8387	0.8222	0.8192	
	Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	0.8716	0.8545	0.8511	
	Falah One Month Term Deposit - 50 M To 74.99 M	At Maturity	0.8866	0.8692	0.8660	
	Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	0.8896	0.8721	0.8689	
	Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	0.9135	0.8956	0.8923	
	Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	0.9285	0.9103	0.9070	
	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.0034	0.9837	0.9801	
	Falah One Month Term Deposit - 500 M To 999.99 M	At Maturity	1.2580	1.2333	1.2288	
	Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.2610	1.2363	1.2317	
	Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.2640	1.2392	1.2346	
	TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	0.8087	0.7928	0.7899	
	TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	0.8237	0.8075	0.8046	
	TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	0.8387	0.8222	0.8192	
	TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	0.8536	0.8369	0.8338	

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		Dec 2020	Nov 2020	Oct 2020	
ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	
		Share of Rabbul Maal	50%	50%	
3 Months TDR	TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	0.8686	0.8516	0.8484
	TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	0.8926	0.8751	0.8719
	TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	0.9076	0.8898	0.8865
	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	0.9195	0.9015	0.8982
	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	0.9345	0.9162	0.9128
	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	0.9495	0.9309	0.9274
	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.0244	1.0043	1.0006
	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.2610	1.2363	1.2317
	TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.2640	1.2392	1.2346
TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.2670	1.2421	1.2376	
6 Months TDR	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	0.8387	0.8222	0.8192
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	0.8536	0.8369	0.8338
	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	0.8686	0.8516	0.8484
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	0.8836	0.8663	0.8631
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	0.8986	0.8809	0.8777
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	0.9135	0.8956	0.8923
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	0.9285	0.9103	0.9070
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	0.9435	0.9250	0.9216
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	0.9495	0.9309	0.9274
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	0.9645	0.9455	0.9421
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.0393	1.0190	1.0152
	TDR 6 Months Tier-Wise - 500 M to 999.99 M	At Maturity	1.0543	1.0336	1.0298
TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.0693	1.0483	1.0445	
TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.0843	1.0630	1.0591	
1 Year TDR	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	0.8686	0.8516	0.8484
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	0.9165	0.8986	0.8953
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	0.9315	0.9132	0.9099
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	0.9465	0.9279	0.9245
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	0.9615	0.9426	0.9391
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	0.9764	0.9573	0.9538
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	0.9914	0.9720	0.9684
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	0.9974	0.9778	0.9743
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.0244	1.0043	1.0006
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.0274	1.0072	1.0035
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.0693	1.0483	1.0445
	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.0843	1.0630	1.0591
	TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.0993	1.0777	1.0737
	TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	1.1142	1.0924	1.0884
2 Years TDR	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	0.8986	0.8809	0.8777
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	0.9195	0.9015	0.8982
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	0.9345	0.9162	0.9128
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	0.9495	0.9309	0.9274
	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	0.9615	0.9426	0.9391
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	0.9794	0.9602	0.9567
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	0.9944	0.9749	0.9713
	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.0004	0.9808	0.9772
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.0274	1.0072	1.0035
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.0304	1.0101	1.0064
	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.0693	1.0483	1.0445
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.0873	1.0659	1.0620
3 Years TDR	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	0.9285	0.9103	0.9070
	TDR 3 Year Tier-Wise - 500 K To 999.99 K	At Maturity	0.9435	0.9250	0.9216
	TDR 3 Year Tier-Wise - 1 M To 4.99 M	At Maturity	0.9585	0.9397	0.9362
	TDR 3 Year Tier-Wise - 5 M To 9.99 M	At Maturity	0.9735	0.9544	0.9508
	TDR 3 Year Tier-Wise - 10 M To 24.99 M	At Maturity	0.9884	0.9690	0.9655
	TDR 3 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.0034	0.9837	0.9801
	TDR 3 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.0184	0.9984	0.9947
	TDR 3 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.0334	1.0131	1.0094
	TDR 3 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.0483	1.0278	1.0240
	TDR 3 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.0633	1.0424	1.0386
	TDR 3 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.0783	1.0571	1.0532
	TDR 3 Year Tier-Wise - 500 M & Above	At Maturity	1.0903	1.0689	1.0649
Falah Term Deposit Certificates - 3 Years	Monthly	1.1082	1.0865	1.0825	
TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	0.9585	0.9397	0.9362	
TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	0.9735	0.9544	0.9508	
TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	0.9884	0.9690	0.9655	

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ISLAMIC DEPOSIT PRODUCTS		Date			
		Dec 2020	Nov 2020	Oct 2020	24-Nov-20
		PROFIT SHARING RATIO			
Share of Mudarib		50%	50%	50%	
Share of Rabbul Maal		50%	50%	50%	
5 Years TDR	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.0034	0.9837	0.9801
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.0184	0.9984	0.9947
	TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.0334	1.0131	1.0094
	TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.0483	1.0278	1.0240
	TDR 5 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.0633	1.0424	1.0386
	TDR 5 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.0783	1.0571	1.0532
	TDR 5 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.0933	1.0718	1.0679
	TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.1082	1.0865	1.0825
TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.1112	1.0894	1.0854	
Falah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	0.8536	0.8369	0.8338
	TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	0.9016	0.8839	0.8806
	TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	0.9165	0.8986	0.8953
	TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	0.9315	0.9132	0.9099
	TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	0.9465	0.9279	0.9245
	TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	0.9615	0.9426	0.9391
	TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	0.9764	0.9573	0.9538
	TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	0.9824	0.9632	0.9596
	TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.0094	0.9896	0.9860
	TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.0124	0.9925	0.9889
	TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.0543	1.0336	1.0298
	TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	1.0783	1.0571	1.0532
TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	1.0813	1.0601	1.0562	
TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.0843	1.0630	1.0591	
Falah 2 Year Mahana Munafa TDR	TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	0.8836	0.8663	0.8631
	TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	0.9046	0.8868	0.8836
	TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	0.9195	0.9015	0.8982
	TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	0.9345	0.9162	0.9128
	TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	0.9465	0.9279	0.9245
	TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	0.9645	0.9455	0.9421
	TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	0.9794	0.9602	0.9567
	TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	0.9854	0.9661	0.9625
	TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.0124	0.9925	0.9889
	TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.0154	0.9955	0.9918
	TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.0543	1.0336	1.0298
	TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.3718	1.3449	1.3400
Falah 4 Years Mahana Munafa TDR	TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	0.8387	0.8222	0.8192
	TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	0.9076	0.8898	0.8865
	TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	0.9225	0.9044	0.9011
	TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	0.9375	0.9191	0.9157
	TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	0.9495	0.9309	0.9274
	TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	0.9675	0.9485	0.9450
	TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	0.9824	0.9632	0.9596
	TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	0.9884	0.9690	0.9655
	TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.0214	1.0013	0.9977
	TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.0244	1.0043	1.0006
	TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.0603	1.0395	1.0357
	TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.0783	1.0571	1.0532
Falah 5 Years Mahana Munafa TDR	TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.2730	1.2480	1.2434
	TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.3029	1.2774	1.2727
	TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.3329	1.3067	1.3019
	TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.3628	1.3361	1.3312
	TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.3928	1.3655	1.3604
	TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.4227	1.3948	1.3897
	TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.4527	1.4242	1.4190
	TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.5126	1.4829	1.4775
	TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.5246	1.4947	1.4892
	TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.5276	1.4976	1.4921
	TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.5306	1.5005	1.4950
	TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.5336	1.5035	1.4979
1 Month Bullseye Maturity	AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4078	1.3801	1.3751
	AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4078	1.3801	1.3751
	AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4108	1.3831	1.3780
	AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4138	1.3860	1.3809
	AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4167	1.3890	1.3838
	AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4197	1.3919	1.3868
	AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4227	1.3948	1.3897

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		Dec 2020	Nov 2020	Oct 2020	
	ISLAMIC DEPOSIT PRODUCTS	PROFIT SHARING RATIO			
	Share of Mudarib	50%	50%	50%	
	Share of Rabbul Maal	50%	50%	50%	
3 Month Bullet Maturity	AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4108	1.3831	1.3780
	AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4108	1.3831	1.3780
	AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4138	1.3860	1.3809
	AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4167	1.3890	1.3838
	AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4197	1.3919	1.3868
	AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4227	1.3948	1.3897
	AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4257	1.3978	1.3926
6 Month Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4138	1.3860	1.3809
	AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4138	1.3860	1.3809
	AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4167	1.3890	1.3838
	AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4197	1.3919	1.3868
	AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4227	1.3948	1.3897
	AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4257	1.3978	1.3926
	AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4287	1.4007	1.3955
1 Yr Bullet Maturity	AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.5216	1.4917	1.4862
	AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.5186	1.4888	1.4833
	AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.5216	1.4917	1.4862
	AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.5246	1.4947	1.4892
	AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.5276	1.4976	1.4921
	AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.5306	1.5005	1.4950
	AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.5336	1.5035	1.4979
1 Year Monthly	AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.5276	1.4976	1.4921
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	1.5306	1.5005	1.4950
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	1.5336	1.5035	1.4979
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	1.5246	1.4947	1.4892
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	Monthly	1.5276	1.4976	1.4921
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	Monthly	1.5306	1.5005	1.4950
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	Monthly	1.5336	1.5035	1.4979
Alfa Maturity	Alfa Term Deposit - Islamic (LCY) 500 & Above-One Month-Maturity (Subject to Launch)	Monthly	0.5781	0.5667	0.5647
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Months-Maturity (Subject to Launch)	Monthly	0.5811	0.5697	0.5676
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Six Months-Maturity (Subject to Launch)	Monthly	0.5841	0.5726	0.5705
	Alfa Term Deposit - Islamic (LCY) 500 & Above-One Year-Maturity (Subject to Launch)	Monthly	0.5871	0.5756	0.5734
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Two Years-Maturity (Subject to Launch)	Monthly	0.5901	0.5785	0.5764
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Years-Maturity (Subject to Launch)	Monthly	0.5931	0.5814	0.5793
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Four Years-Maturity (Subject to Launch)	Monthly	0.5961	0.5844	0.5822
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Five Years-Maturity (Subject to Launch)	Monthly	0.5990	0.5873	0.5851
	Alfa Term Deposit - Islamic (LCY) 500 & Above-One Month-Monthly (Subject to Launch)	Monthly	0.5811	0.5697	0.5676
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Months-Monthly (Subject to Launch)	Monthly	0.5841	0.5726	0.5705
Alfa Monthly	Alfa Term Deposit - Islamic (LCY) 500 & Above-Six Months-Monthly (Subject to Launch)	Monthly	0.5871	0.5755	0.5734
	Alfa Term Deposit - Islamic (LCY) 500 & Above-One Year-Monthly (Subject to Launch)	Monthly	0.5901	0.5785	0.5764
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Two Years-Monthly (Subject to Launch)	Monthly	0.5931	0.5814	0.5793
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Years-Monthly (Subject to Launch)	Monthly	0.5961	0.5844	0.5822
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Four Years-Monthly (Subject to Launch)	Monthly	0.5990	0.5873	0.5851
	Alfa Term Deposit - Islamic (LCY) 500 & Above-Five Years-Monthly (Subject to Launch)	Monthly	0.6020	0.5902	0.5881
	Falah Senior Citizens TDR - 1Month - Maturity	Monthly	1.5425	1.5123	1.4862
	Falah Senior Citizens TDR - 3Month - Maturity	Monthly	1.5455	1.5152	1.4892
ILTF	Falah Senior Citizens TDR - 6Month - Maturity	Monthly	1.5485	1.5182	1.4921
	Falah Senior Citizens TDR - 1Year - Maturity	At Maturity	1.5695	1.5387	1.4950
	Falah Senior Citizens TDR - 1Year - Monthly	Monthly	1.5575	1.5270	1.4979
	SBP ILTF - Textile Sector - 3Years	Monthly	0.9884	0.9690	0.9655
	SBP ILTF - Textile Sector - 5Years	Monthly	0.6889	0.6754	0.6729
	SBP ILTF - Textile Sector - 10Years	Monthly	0.5391	0.5286	0.5266
	SBP ILTF - Non Textile Sector - 3years	Monthly	0.9884	0.9690	0.9655
IRE	SBP ILTF - Non Textile Sector - 5years	Monthly	0.6889	0.6754	0.6729
	SBP ILTF - Non Textile Sector - 10years	Monthly	0.5391	0.5286	0.5266
	Renewable Energy Category I	Monthly	0.8387	0.8222	0.8192
IFISAP	Renewable Energy Category II	Monthly	0.5391	0.5286	0.5266
	Renewable Energy Category III	Monthly	0.8387	0.8222	0.8192
	Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years	Monthly	1.0483	0.9690	0.9655
	Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 Years	Monthly	0.9735	0.8956	0.8923
	Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and upto 7 years	Monthly	0.7488	0.8222	0.8192
	Islamic Financing Facility for Storage of Agriculture Produce Upto 10 years (only for SMEs)	Monthly	0.5990	0.5286	0.5266
	Islamic Financing Facility for Modernization of SMEs Upto 10years	Monthly	0.5990	0.5286	0.5266
	Islamic Temporary Economic Refinance Facility (ITERF)	Monthly	0.2995	0.2643	0.2341
	Islamic Refinance Facility for Combating COVID - 19 (IRFCC)	Monthly	0.0030	0.0029	0.0029

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **December 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 Mudarabah model.

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

		Date		
		Dec 2020	Nov 2020	Oct 2020
ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO		
		Share of Mudarib	50%	50%
		Share of Rabbul Maal	50%	50%
IWS	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-IWS SME	Monthly	0.2396	0.2349
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-IWS CORPORATE	Monthly	0.5391	0.5286
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-IWS ATP-SME/CORP	Monthly	0.0030	0.0029