

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **January 2021 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	Date 28-Dec-20			
	Jan 2021	Dec 2020	Nov 2020	
	PROFIT SHARING RATIO			
	Share of Mudarib	50%	50%	50%
	Share of Rabbul Maal	50%	50%	50%
ALFALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
Saving Musharikah - 0 To 9.99 K	Monthly	0.5273	0.5242	0.5139
Saving Musharikah - 10 K To 99.99 K	Monthly	0.5303	0.5272	0.5168
Saving Musharikah - 100 K To 499.99 K	Monthly	0.5333	0.5302	0.5198
Saving Musharikah - 500 K To 999.99 K	Monthly	0.5333	0.5302	0.5198
Saving Musharikah - 1 M To 4.99 M	Monthly	0.5363	0.5332	0.5227
Saving Musharikah - 5 M To 9.99 M	Monthly	0.5393	0.5361	0.5256
Saving Musharikah - 10 M To 24.99 M	Monthly	0.5393	0.5361	0.5256
Saving Musharikah - 25 M To 49.99 M	Monthly	0.5423	0.5391	0.5286
Saving Musharikah - 50 M To 99.99 M	Monthly	0.5574	0.5541	0.5432
Saving Musharikah - 100 M To 499.99 M	Monthly	0.5725	0.5691	0.5579
Saving Musharikah - 500 M & Above	Monthly	0.5875	0.5841	0.5726
Falah Mahana Amdani - 1 To 499.99 K	Monthly	0.5273	0.5242	0.5139
Falah Mahana Amdani - 500 K To 24.99 M	Monthly	1.3558	1.3479	1.3214
Falah Classic Savings Account	Six Monthly	0.5273	0.5242	0.5139
AlFalah Islamic Business Way	Monthly	0.0090	0.0090	0.0088
AlFalah Islamic Asaan Savings Account	Six Monthly	0.5273	0.5242	0.5139
AlFalah Islamic Collection Savings Account	Monthly	1.5426	1.5336	1.5035
AlFalah Islamic Recurring Value Deposit	Monthly	1.5065	1.4976	1.4682
Target Savings Deposit	Monthly	1.5065	1.4976	1.4682
AlFalah Asaan Remittance saving account	Monthly	0.5273	0.5242	0.5139
Islamic HRA	Monthly	0.5273	0.5242	0.5139
Alfa Saving Islamic Account 0 to 9,999.99	Monthly	0.5273	0.5242	N/A
Alfa Saving Islamic Account 10,000 & Above	Monthly	1.5065	1.4976	N/A
Islamic Roshan Digital Saving Account	Monthly	1.5426	1.5336	1.5035
Falah Senior Citizens Account - 10,001 to 499,999	Monthly	1.4161	1.4078	1.3801
Falah Senior Citizens Account - 500,000 & Above	Monthly	1.5426	1.5336	1.5035
Falah Business Account - 1 To 999.99 K	Monthly	0.5273	0.5242	0.5139
Falah Business Account - 1 M To 4.99 M	Monthly	0.6176	0.6140	0.6020
Falah Business Account - 5 M To 9.99 M	Monthly	0.6478	0.6440	0.6313
Falah Business Account - 10 M To 24.99 M	Monthly	0.6779	0.6739	0.6607
Falah Business Account - 25 M To 49.99 M	Monthly	0.7080	0.7039	0.6901
Falah Business Account - 50 M To 99.99 M	Monthly	0.7382	0.7338	0.7194
Falah Business Account - 100 M To 149.99 M	Monthly	0.7683	0.7638	0.7488
Falah Business Account - 150 M To 199.99 M	Monthly	0.8135	0.8087	0.7928
Falah Business Account - 200 M To 499.99 M	Monthly	0.8587	0.8536	0.8369
Falah Business Account - 500 M & 999.99M	Monthly	1.5426	1.5336	1.5035
Falah Business Account - 1 Bn To 1.99Bn	Monthly	0.9641	0.9585	0.9397
Falah Business Account - 2 Bn & Above	Monthly	1.0395	1.0334	1.0131
OTHER REMUNERATIVE	Payment Frequency	Weightage	Weightage	Weightage
Falah Margin Accounts	Monthly	0.0060	0.0060	0.0059
ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
Falah One Month Term Deposit - 100K To 499.99 K	At Maturity	0.7834	0.7788	0.7635
Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	0.7984	0.7937	0.7782
Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	0.8135	0.8087	0.7928
Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	0.8286	0.8237	0.8075
Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	0.8436	0.8387	0.8222
Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	0.8768	0.8716	0.8545
Falah One Month Term Deposit - 50 M To 74.99 M	At Maturity	0.8918	0.8866	0.8692
Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	0.8948	0.8896	0.8721
Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	0.9189	0.9135	0.8956
Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	0.9340	0.9285	0.9103
Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.0093	1.0034	0.9837
Falah One Month Term Deposit - 500 M to 999.99 M	At Maturity	1.2654	1.2580	1.2333
Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.2684	1.2610	1.2363
Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.2715	1.2640	1.2392
TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	0.8135	0.8087	0.7928
TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	0.8286	0.8237	0.8075
TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	0.8436	0.8387	0.8222
TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	0.8587	0.8536	0.8369

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

ISLAMIC DEPOSIT PRODUCTS		Date 28-Dec-20			
		Jan 2021	Dec 2020	Nov 2020	
		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
TDR 3 Months	TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	0.8737	0.8686	0.8516
	TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	0.8979	0.8926	0.8751
	TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	0.9129	0.9076	0.8898
TDR 6 Months	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	0.9250	0.9195	0.9015
	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	0.9400	0.9345	0.9162
	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	0.9551	0.9495	0.9309
TDR 1 Year	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.0304	1.0244	1.0043
	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.2684	1.2610	1.2363
	TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.2715	1.2640	1.2392
TDR 2 Year	TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.2745	1.2670	1.2421
	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	0.8436	0.8387	0.8222
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	0.8587	0.8536	0.8369
TDR 3 Year	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	0.8737	0.8686	0.8516
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	0.8888	0.8836	0.8663
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	0.9039	0.8986	0.8809
TDR 4 Year	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	0.9189	0.9135	0.8956
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	0.9340	0.9285	0.9103
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	0.9491	0.9435	0.9250
TDR 5 Year	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	0.9551	0.9495	0.9309
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	0.9702	0.9645	0.9455
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.0455	1.0393	1.0190
TDR 5 Year	TDR 6 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.0605	1.0543	1.0336
	TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.0756	1.0693	1.0483
	TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.0907	1.0843	1.0630
TDR 5 Year	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	0.8737	0.8686	0.8516
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	0.9220	0.9165	0.8986
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	0.9370	0.9315	0.9132
TDR 5 Year	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	0.9521	0.9465	0.9279
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	0.9671	0.9615	0.9426
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	0.9822	0.9764	0.9573
TDR 5 Year	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	0.9973	0.9914	0.9720
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.0033	0.9974	0.9778
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.0304	1.0244	1.0043
TDR 5 Year	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.0334	1.0274	1.0072
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.0756	1.0693	1.0483
	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.0907	1.0843	1.0630
TDR 5 Year	TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.1057	1.0993	1.0777
	TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	1.1208	1.1142	1.0924
	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	0.9039	0.8986	0.8809
TDR 5 Year	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	0.9250	0.9195	0.9015
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	0.9400	0.9345	0.9162
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	0.9551	0.9495	0.9309
TDR 5 Year	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	0.9671	0.9615	0.9426
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	0.9852	0.9794	0.9602
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.0003	0.9944	0.9749
TDR 5 Year	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.0063	1.0004	0.9808
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.0334	1.0274	1.0072
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.0364	1.0304	1.0101
TDR 5 Year	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.0756	1.0693	1.0483
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.0937	1.0873	1.0659
	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	0.9340	0.9285	0.9103
TDR 5 Year	TDR 3 Year Tier-Wise - 500 K To 999.99 K	At Maturity	0.9491	0.9435	0.9250
	TDR 3 Year Tier-Wise - 1 M To 4.99 M	At Maturity	0.9641	0.9585	0.9397
	TDR 3 Year Tier-Wise - 5 M To 9.99 M	At Maturity	0.9792	0.9735	0.9544
TDR 5 Year	TDR 3 Year Tier-Wise - 10 M To 24.99 M	At Maturity	0.9943	0.9884	0.9690
	TDR 3 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.0093	1.0034	0.9837
	TDR 3 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.0244	1.0184	0.9984
TDR 5 Year	TDR 3 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.0395	1.0334	1.0131
	TDR 3 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.0545	1.0483	1.0278
	TDR 3 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.0696	1.0633	1.0424
TDR 5 Year	TDR 3 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.0847	1.0783	1.0571
	TDR 3 Year Tier-Wise - 500 M & Above	At Maturity	1.0967	1.0903	1.0689
	Falah Term Deposit Certificates - 3 Years	Monthly	1.1148	1.1082	1.0855
TDR 5 Year	TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	0.9641	0.9585	0.9397
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	0.9792	0.9735	0.9544
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	0.9943	0.9884	0.9690

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

ISLAMIC DEPOSIT PRODUCTS		Date		
		Jan 2021	Dec 2020	Nov 2020
		PROFIT SHARING RATIO		
		Share of Mudarib	50%	50%
Share of Rabbul Maal	50%	50%	50%	
TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.0093	1.0034	0.9837
TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.0244	1.0184	0.9984
TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.0395	1.0334	1.0131
TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.0545	1.0483	1.0278
TDR 5 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.0696	1.0633	1.0424
TDR 5 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.0847	1.0783	1.0571
TDR 5 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.0997	1.0933	1.0718
TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.1148	1.1082	1.0865
TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.1178	1.1112	1.0894
TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	0.8587	0.8536	0.8369
TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	0.9069	0.9016	0.8839
TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	0.9220	0.9165	0.8986
TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	0.9370	0.9315	0.9132
TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	0.9521	0.9465	0.9279
TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	0.9671	0.9615	0.9426
TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	0.9822	0.9764	0.9573
TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	0.9882	0.9824	0.9632
TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.0154	1.0094	0.9896
TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.0184	1.0124	0.9925
TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.0605	1.0543	1.0336
TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	1.0847	1.0783	1.0571
TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	1.0877	1.0813	1.0601
TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.0907	1.0843	1.0630
TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	0.8888	0.8836	0.8663
TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	0.9099	0.9046	0.8868
TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	0.9250	0.9195	0.9015
TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	0.9400	0.9345	0.9162
TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	0.9521	0.9465	0.9279
TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	0.9702	0.9645	0.9455
TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	0.9852	0.9794	0.9602
TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	0.9913	0.9854	0.9661
TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.0184	1.0124	0.9925
TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.0214	1.0154	0.9955
TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.0605	1.0543	1.0336
TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.3799	1.3718	1.3449
TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	0.8436	0.8387	0.8222
TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	0.9129	0.9076	0.8898
TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	0.9280	0.9225	0.9044
TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	0.9430	0.9375	0.9191
TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	0.9551	0.9495	0.9309
TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	0.9732	0.9675	0.9485
TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	0.9882	0.9824	0.9632
TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	0.9943	0.9884	0.9690
TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.0274	1.0214	1.0013
TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.0304	1.0244	1.0043
TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.0666	1.0603	1.0395
TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.0847	1.0783	1.0571
TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.2805	1.2730	1.2480
TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.3106	1.3029	1.2774
TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.3408	1.3329	1.3067
TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.3709	1.3628	1.3361
TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.4010	1.3928	1.3655
TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.4311	1.4227	1.3948
TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.4613	1.4527	1.4242
TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.5215	1.5126	1.4829
TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.5336	1.5246	1.4947
TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.5366	1.5276	1.4976
TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.5396	1.5306	1.5005
TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.5426	1.5336	1.5035
AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4161	1.4078	1.3801
AlFalah Islamic One Month Premium Term Deposits - 25 M To 99.99 M	At Maturity	1.4161	1.4078	1.3801
AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4191	1.4108	1.3831
AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4221	1.4138	1.3860
AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4251	1.4167	1.3890
AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4281	1.4197	1.3919
AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4311	1.4227	1.3948

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		Jan 2021	Dec 2020	Nov 2020
	PROFIT SHARING RATIO			
	Share of Mudarib	50%	50%	50%
Share of Rabbul Maal	50%	50%	50%	
AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4191	1.4108	1.3831
AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4191	1.4108	1.3831
AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4221	1.4138	1.3860
AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4251	1.4167	1.3890
AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4281	1.4197	1.3919
AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4311	1.4227	1.3948
AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4342	1.4257	1.3978
AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4221	1.4138	1.3860
AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4221	1.4138	1.3860
AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4251	1.4167	1.3890
AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4281	1.4197	1.3919
AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4311	1.4227	1.3948
AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4342	1.4257	1.3978
AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4372	1.4287	1.4007
AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.5306	1.5216	1.4917
AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.5276	1.5186	1.4888
AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.5306	1.5216	1.4917
AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.5336	1.5246	1.4947
AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.5366	1.5276	1.4976
AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.5396	1.5306	1.5005
AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.5426	1.5336	1.5035
AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.5366	1.5276	1.4976
AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	1.5396	1.5306	1.5005
AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	1.5426	1.5336	1.5035
AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	1.5336	1.5246	1.4947
AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	Monthly	1.5366	1.5276	1.4976
AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	Monthly	1.5396	1.5306	1.5005
AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	Monthly	1.5426	1.5336	1.5035
Alfa Term Deposit - Islamic (LCY) 500 & Above-One Month-Maturity (Subject to Launch)	Monthly	0.5815	0.5781	0.5667
Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Months-Maturity (Subject to Launch)	Monthly	0.5845	0.5811	0.5697
Alfa Term Deposit - Islamic (LCY) 500 & Above-Six Months-Maturity (Subject to Launch)	Monthly	0.5875	0.5841	0.5726
Alfa Term Deposit - Islamic (LCY) 500 & Above-One Year-Maturity (Subject to Launch)	Monthly	0.5905	0.5871	0.5756
Alfa Term Deposit - Islamic (LCY) 500 & Above-Two Years-Maturity (Subject to Launch)	Monthly	0.5935	0.5901	0.5785
Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Years-Maturity (Subject to Launch)	Monthly	0.5966	0.5931	0.5814
Alfa Term Deposit - Islamic (LCY) 500 & Above-Four Years-Maturity (Subject to Launch)	Monthly	0.5996	0.5961	0.5844
Alfa Term Deposit - Islamic (LCY) 500 & Above-Five Years-Maturity (Subject to Launch)	Monthly	0.6026	0.5990	0.5873
Alfa Term Deposit - Islamic (LCY) 500 & Above-One Month-Monthly (Subject to Launch)	Monthly	0.5845	0.5811	0.5697
Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Months-Monthly (Subject to Launch)	Monthly	0.5875	0.5841	0.5726
Alfa Term Deposit - Islamic (LCY) 500 & Above-Six Months-Monthly (Subject to Launch)	Monthly	0.5905	0.5871	0.5755
Alfa Term Deposit - Islamic (LCY) 500 & Above-One Year-Monthly (Subject to Launch)	Monthly	0.5935	0.5901	0.5785
Alfa Term Deposit - Islamic (LCY) 500 & Above-Two Years-Monthly (Subject to Launch)	Monthly	0.5966	0.5931	0.5814
Alfa Term Deposit - Islamic (LCY) 500 & Above-Three Years-Monthly (Subject to Launch)	Monthly	0.5996	0.5961	0.5844
Alfa Term Deposit - Islamic (LCY) 500 & Above-Four Years-Monthly (Subject to Launch)	Monthly	0.6026	0.5990	0.5873
Alfa Term Deposit - Islamic (LCY) 500 & Above-Five Years-Monthly (Subject to Launch)	Monthly	0.6056	0.6020	0.5902
Falah Senior Citizens TDR - 1Month - Maturity	Monthly	1.5517	1.5425	1.5123
Falah Senior Citizens TDR - 3Month - Maturity	Monthly	1.5547	1.5455	1.5152
Falah Senior Citizens TDR - 6Month - Maturity	Monthly	1.5577	1.5485	1.5182
Falah Senior Citizens TDR - 1Year - Maturity	At Maturity	1.5788	1.5695	1.5387
Falah Senior Citizens TDR - 1Year - Monthly	Monthly	1.5667	1.5575	1.5270
SBP ILTFF - Textile Sector - 3Years	Monthly	0.9943	0.9884	0.9690
SBP ILTFF - Textile Sector - 5Years	Monthly	0.6930	0.6889	0.6754
SBP ILTFF - Textile Sector - 10Years	Monthly	0.5423	0.5391	0.5286
SBP ILTFF - Non Textile Sector - 3years	Monthly	0.9943	0.9884	0.9690
SBP ILTFF - Non Textile Sector - 5years	Monthly	0.6930	0.6889	0.6754
SBP ILTFF - Non Textile Sector - 10years	Monthly	0.5423	0.5391	0.5286
Renewable Energy Category I	Monthly	0.8436	0.8387	0.8222
Renewable Energy Category II	Monthly	0.5423	0.5391	0.5286
Renewable Energy Category III	Monthly	0.8436	0.8387	0.8222
Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years	Monthly	1.0545	1.0483	0.9690
Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 years	Monthly	0.9792	0.9735	0.8956
Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and upto 7 years	Monthly	0.7532	0.7488	0.8222
Islamic Financing Facility for Storage of Agriculture Produce Upto 10 years (only for SMEs)	Monthly	0.6026	0.5990	0.5286
Islamic Financing Facility for Modernization of SMEs Upto 10years	Monthly	0.6026	0.5990	0.5286
Islamic Temporary Economic Refinance Facility (ITERF)	Monthly	0.3013	0.2995	0.2643
Islamic Refinance Facility for Combating COVID - 19 (IRFCC)	Monthly	0.0030	0.0030	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 **January 2021 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 28-Dec-20

ISLAMIC DEPOSIT PRODUCTS	Jan 2021	Dec 2020	Nov 2020	
	PROFIT SHARING RATIO			
Share of Mudarib	50%	50%	50%	
Share of Rabbul Maal	50%	50%	50%	
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-IWS SME	Monthly	0.2410	0.2396	0.2349
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-IWS CORPORATE	Monthly	0.5423	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	0.0030	0.0029