

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 2022 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		
	25-Aug-22		
	September 2022	August 2022	July 2022
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	Saving Musharikah - 0 To 9.99 K	Monthly	0.9401	0.9301	0.8079	
	Saving Musharikah - 10 K To 99.99 K	Monthly	0.9401	0.9301	0.8093	
	Saving Musharikah - 100 K To 499.99 K	Monthly	0.9429	0.9328	0.8108	
	Saving Musharikah - 500 K To 999.99 K	Monthly	0.9442	0.9342	0.8122	
	Saving Musharikah - 1 M To 4.99 M	Monthly	0.9456	0.9355	0.8137	
	Saving Musharikah - 5 M To 9.99 M	Monthly	0.9470	0.9369	0.8151	
	Saving Musharikah - 10 M To 24.99 M	Monthly	0.9497	0.9396	0.8180	
	Saving Musharikah - 25 M To 49.99 M	Monthly	0.9511	0.9409	0.8194	
	Saving Musharikah - 50 M To 99.99 M	Monthly	0.9524	0.9423	0.8209	
	Saving Musharikah - 100 M To 499.99 M	Monthly	0.9634	0.9531	0.8295	
Saving Musharikah - 500 M & Above	Monthly	0.9702	0.9599	0.8440		
Falah Mahana Amdani	Falah Mahana Amdani - 1 To 499.99 K	Monthly	0.9401	0.9301	0.8079	
	Falah Mahana Amdani - 500 K To 24.99 M	Monthly	1.5455	1.5290	1.4427	
	Falah Classic Savings Account	Six Monthly	0.9401	0.9301	0.8079	
	AlFalah Islamic Business Way	Monthly	0.0055	0.0054	0.0058	
	Alfalah Islamic Asaan Savings Account	Six Monthly	0.9401	0.9301	0.8079	
	Alfalah Islamic Asaan Digital Savings Account	Six Monthly	0.9401	0.9301	0.8079	
	Falah Asaan Women Digital Savings Account	Monthly	0.9401	0.9301	0.8079	
	Alfalah Islamic Collection Savings Account	Monthly	1.4348	1.4195	1.5148	
	Alfalah Islamic Freelancer Digital Savings Account PKR	Monthly	1.2982	1.2843	1.2984	
	Alfalah Islamic Recurring Value Deposit	Monthly	1.5031	1.4871	1.5509	
Target Savings Deposit	Target Savings Deposit	Monthly	1.5031	1.4871	1.5509	
	Alfalah Asaan Remittance saving account	Monthly	0.9401	0.9301	0.8079	
	Alfalah Islamic Asaan Digital Remittance Savings Account	Monthly	0.9401	0.9301	0.8079	
	Islamic HRA	Monthly	0.9401	0.9301	0.8079	
	Alfa Saving Islamic Account 0 to 9,999.99	Monthly	0.9401	0.9301	0.8079	
	Alfa Saving Islamic Account 10,000 & Above	Monthly	1.4348	1.4195	1.3705	
	Islamic Roshan Digital Saving Account	Monthly	1.5168	1.5006	1.5148	
	Alfa Asaan NRVA PKR Saving NR	Monthly	1.5168			
	Islamic Asaan Roshan Digital Saving Account	Monthly	1.5168	1.5006	1.5148	
	Falah Senior Citizens Account - 10,001 to 499,999	Monthly	1.4348	1.4195	1.2984	
Falah Senior Citizens Account - 500,000 & Above	Monthly	1.4348	1.4195	1.5509		
Falah Business Account	Falah Business Account - 1 To 999.99 K	Monthly	0.9743	0.9639	0.8079	
	Falah Business Account - 1 M To 4.99 M	Monthly	0.9839	0.9734	0.8180	
	Falah Business Account - 5 M To 9.99 M	Monthly	1.0030	0.9923	0.8367	
	Falah Business Account - 10 M To 24.99 M	Monthly	1.0208	1.0099	0.8555	
	Falah Business Account - 25 M To 49.99 M	Monthly	1.0522	1.0410	0.8742	
	Falah Business Account - 50 M To 99.99 M	Monthly	1.1041	1.0924	0.8930	
	Falah Business Account - 100 M To 149.99 M	Monthly	1.4088	1.3938	1.4427	
	Falah Business Account - 150 M To 199.99 M	Monthly	1.4102	1.3952	1.4441	
	Falah Business Account - 200 M To 499.99 M	Monthly	1.4157	1.4006	1.4499	
	Falah Business Account - 500 M & 999.99M	Monthly	1.4211	1.4060	1.4571	
OTHER REMUNERATIVE	Falah Business Account - 1 Bn To 1.99Bn	Monthly	1.4348	1.4195	1.5148	
	Falah Business Account - 2 Bn & Above	Monthly	1.4348	1.4195	1.5148	
	Falah Margin Accounts	Monthly	0.0041	0.0041	0.0043	
	ALFALAH TERM DEPOSITS	Falah One Month Term Deposit - 100K To 499.99 K	At Maturity	1.1137	1.1018	1.1758
		Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	1.1328	1.1208	1.1960
		Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	1.1465	1.1343	1.2104
		Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	1.1683	1.1559	1.2335
		Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	1.1875	1.1748	1.2537
		Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	1.1888	1.1762	1.2551
		Falah One Month Term Deposit - 50 M To 74.99 M	At Maturity	1.2503	1.2370	1.3200
Falah One Month Term Deposit - 75 M To 99.99 M		At Maturity	1.2517	1.2384	1.3215	
Falah One Month Term Deposit - 100 M To 149.99 M		At Maturity	1.2531	1.2397	1.3229	
Falah One Month Term Deposit - 150 M To 199.99 M		At Maturity	1.2544	1.2411	1.3244	
TDR	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.2558	1.2424	1.3258	
	Falah One Month Term Deposit - 500 M to 999.99 M	At Maturity	1.2572	1.2438	1.3272	
	Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.2585	1.2451	1.3287	
	Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.2599	1.2465	1.3301	
	TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.1274	1.1153	1.1902	
	TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.1465	1.1343	1.2104	
	TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.1615	1.1491	1.2263	
	TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.1820	1.1694	1.2479	
	TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.2011	1.1884	1.2681	
	TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.2025	1.1897	1.2695	
TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.2039	1.1911	1.2710		

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

Date **25-Aug-22**

ISLAMIC DEPOSIT PRODUCTS		Date			
		September 2022	August 2022	July 2022	
		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
Share of Rabbul Maal	50%	50%	50%		
3 Month	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.2052	1.1924	1.2724
	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.2066	1.1938	1.2739
	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.2080	1.1951	1.2753
	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.2093	1.1965	1.2767
	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.2107	1.1978	1.2782
	TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.2121	1.1992	1.2796
6 Months TDR	TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.2134	1.2005	1.2811
	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.1369	1.1248	1.2003
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.1574	1.1451	1.2219
	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.1724	1.1600	1.2378
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.1738	1.1613	1.2392
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.2107	1.1978	1.2782
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.2121	1.1992	1.2796
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.2134	1.2005	1.2811
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.2148	1.2019	1.2825
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.2162	1.2032	1.2840
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.2175	1.2046	1.2854
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.2189	1.2059	1.2868
	TDR 6 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.2203	1.2073	1.2883
	TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.2216	1.2086	1.2897
TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.2230	1.2100	1.2912	
1 Year TDR	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2189	1.2059	1.2868
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2695	1.2559	1.3402
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2804	1.2668	1.3518
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2900	1.2762	1.3619
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2968	1.2830	1.3691
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.3091	1.2952	1.3821
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3105	1.2965	1.3835
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3118	1.2979	1.3849
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3132	1.2992	1.3864
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3146	1.3006	1.3878
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3159	1.3019	1.3893
	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.3173	1.3033	1.3907
	TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3187	1.3046	1.3922
	TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	1.3200	1.3060	1.3936
2 Years TDR	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2203	1.2073	1.2883
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2722	1.2587	1.3431
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2818	1.2681	1.3532
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2831	1.2695	1.3547
	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2845	1.2708	1.3561
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2859	1.2722	1.3575
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2872	1.2735	1.3590
	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2886	1.2749	1.3604
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2900	1.2762	1.3619
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2913	1.2776	1.3633
	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2927	1.2789	1.3648
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.2941	1.2803	1.3662
	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2271	1.2140	1.2955
	TDR 3 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2777	1.2641	1.3489
TDR 3 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2872	1.2735	1.3590	
TDR 3 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2886	1.2749	1.3604	
TDR 3 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2900	1.2762	1.3619	
TDR 3 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2913	1.2776	1.3633	
TDR 3 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2927	1.2789	1.3648	
TDR 3 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2941	1.2803	1.3662	
TDR 3 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2954	1.2816	1.3676	
TDR 3 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2968	1.2830	1.3691	
TDR 3 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2982	1.2843	1.3705	
TDR 3 Year Tier-Wise - 500 M & Above	At Maturity	1.2995	1.2857	1.3720	
5 Years TDR	Falah Term Deposit Certificates - 3 Years	Monthly	1.3665	1.3519	1.4427
	TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2367	1.2235	1.3056
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2872	1.2735	1.3590
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2968	1.2830	1.3691
	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.3077	1.2938	1.3806
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.3091	1.2952	1.3821
	TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.3105	1.2965	1.3835
	TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3118	1.2979	1.3849
	TDR 5 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3132	1.2992	1.3864
	TDR 5 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3146	1.3006	1.3878
	TDR 5 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3159	1.3019	1.3893
	TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3173	1.3033	1.3907
	TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.3187	1.3046	1.3922
	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.2093	1.1965	1.2767
TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2599	1.2465	1.3301	

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	Share of Rabbul Maal	50%	50%	50%

ISLAMIC DEPOSIT PRODUCTS		Date			
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Falah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.2695	1.2559	1.3402
	TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2804	1.2668	1.3518
	TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.2872	1.2735	1.3590
	TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.2995	1.2857	1.3720
	TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.3091	1.2952	1.3821
	TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.3105	1.2965	1.3835
	TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.3118	1.2979	1.3849
	TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.3132	1.2992	1.3864
	TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.3146	1.3006	1.3878
	TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	1.3159	1.3019	1.3893
	TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	1.3173	1.3033	1.3907
	TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.3187	1.3046	1.3922
Falah 2 Year Mahana Munafa TDR	TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.2107	1.1978	1.2782
	TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2626	1.2492	1.3330
	TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.2722	1.2587	1.3431
	TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2736	1.2600	1.3446
	TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.2749	1.2614	1.3460
	TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.2763	1.2627	1.3474
	TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.2777	1.2641	1.3489
	TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.2790	1.2654	1.3503
	TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.2804	1.2668	1.3518
	TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.2818	1.2681	1.3532
	TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.2831	1.2695	1.3547
	TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.2845	1.2708	1.3561
Falah 4 Years Mahana Munafa TDR	TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.2626	1.2492	1.3330
	TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2640	1.2505	1.3345
	TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.2736	1.2600	1.3446
	TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2749	1.2614	1.3460
	TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.2763	1.2627	1.3474
	TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.2777	1.2641	1.3489
	TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.2790	1.2654	1.3503
	TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.2804	1.2668	1.3518
	TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.2818	1.2681	1.3532
	TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.2831	1.2695	1.3547
	TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.2845	1.2708	1.3561
	TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.2859	1.2722	1.3575
Falah 5 Years Mahana Munafa TDR	TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.2148	1.2019	1.2825
	TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2681	1.2546	1.3388
	TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.2777	1.2641	1.3489
	TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2872	1.2735	1.3590
	TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.2954	1.2816	1.3676
	TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.3077	1.2938	1.3806
	TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.3091	1.2952	1.3821
	TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.3105	1.2965	1.3835
	TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.3118	1.2979	1.3849
	TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.3132	1.2992	1.3864
	TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.3146	1.3006	1.3878
	TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.3159	1.3019	1.3893
1 Month Bullet Maturity	AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4334	1.4182	1.4326
	AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4348	1.4195	1.4340
	AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4362	1.4209	1.4354
	AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4389	1.4236	1.4383
	AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4403	1.4249	1.4398
	AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4416	1.4263	1.4412
	AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4430	1.4276	1.4427
	AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4348	1.4195	1.4340
	AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4362	1.4209	1.4354
	AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4389	1.4236	1.4383
	AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4403	1.4249	1.4398
	AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4416	1.4263	1.4412
AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4430	1.4276	1.4427	
3 Month Bullet Maturity	AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4444	1.4290	1.4441
	AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4362	1.4209	1.4354
	AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4389	1.4236	1.4383
	AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4403	1.4249	1.4398
	AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4416	1.4263	1.4412
	AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4430	1.4276	1.4427
	AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4444	1.4290	1.4441
	AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4457	1.4303	1.4455
	AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4717	1.4560	1.4729
	AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4826	1.4668	1.4845
	AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4922	1.4763	1.4946
	AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4949	1.4790	1.4960
AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4949	1.4790	1.4975	
AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4963	1.4804	1.4980	

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 2022 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 **25-Aug-22**

ISLAMIC DEPOSIT PRODUCTS		Date		
		September 2022	August 2022	July 2022
		PROFIT SHARING RATIO		
	Share of Mudarib	50%	50%	50%
	Share of Rabbul Maal	50%	50%	50%
1. Alfalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.4963	1.4804	1.5004
Alfalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.4826	1.4668	1.4845
Alfalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	1.4854	1.4696	1.4874
Alfalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	1.4867	1.4709	1.4888
Alfalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	1.4881	1.4723	1.4903
Alfalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	Monthly	1.4895	1.4736	1.4917
Alfalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	Monthly	1.4908	1.4750	1.4931
Alfalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	Monthly	1.4922	1.4763	1.4946
Falah Senior Citizens TDR - 1Month - Maturity	Monthly	1.7081	1.6899	1.5451
Falah Senior Citizens TDR - 3Month - Maturity	Monthly	1.7764	1.7575	1.5465
Falah Senior Citizens TDR - 6Month - Maturity	Monthly	1.8448	1.8251	1.5480
Falah Senior Citizens TDR - 1Year - Maturity	At Maturity	1.9267	1.9062	1.5509
Falah Senior Citizens TDR - 1Year - Monthly	Monthly	1.9267	1.9062	1.5509
Alfa Term Deposit - Islamic One Month Rs.500 & Above	Monthly	1.6671	1.6250	1.5436
Alfa Term Deposit - Islamic Three Month Rs.500 & Above	Monthly	1.6685	1.6264	1.5451
Alfa Term Deposit - Islamic Six Month Rs.500 & Above	Monthly	1.6712	1.6277	1.5465
Alfa Term Deposit - Islamic One Year Maturity Rs.500 & Above	At Maturity	1.6739	1.6318	1.5509
Alfa Term Deposit - Islamic One Year Monthly Rs.500 & Above	Monthly	1.6756	1.6306	1.5506
SBP ILTFF - Textile Sector - 3Years BEFORE 23-May	Monthly	0.4783	0.4732	0.5049
SBP ILTFF - Textile Sector - 5Years BEFORE 23-May	Monthly	0.3416	0.3380	0.3607
SBP ILTFF - Textile Sector - 10Years BEFORE 23-May	Monthly	0.2733	0.2704	0.2885
SBP ILTFF - Non Textile Sector - 3years BEFORE 23-May	Monthly	0.4783	0.4732	0.5049
SBP ILTFF - Non Textile Sector - 5years BEFORE 23-May	Monthly	0.3416	0.3380	0.3607
SBP ILTFF - Non Textile Sector - 10years BEFORE 23-May	Monthly	0.2733	0.2704	0.2885
SBP ILTFF - Textile Sector - 3Years BEFORE 07-July 20222	Monthly	0.7516	0.7436	0.7935
SBP ILTFF - Textile Sector - 5Years BEFORE 07-July 20222	Monthly	0.6149	0.6084	0.6492
SBP ILTFF - Textile Sector - 10 BEFORE 07-July 20222	Monthly	0.5466	0.5408	0.5771
SBP ILTFF - Non Textile Sector - 3years BEFORE 07-July 2022	Monthly	0.7516	0.7436	0.7935
SBP ILTFF - Non Textile Sector - 5years BEFORE 07-July 20222	Monthly	0.6149	0.6084	0.6492
SBP ILTFF - Non Textile Sector - 10years BEFORE 07-July 20222	Monthly	0.5466	0.5408	0.5771
SBP ILTFF - Textile Sector - 3Years	Monthly	1.1615		
SBP ILTFF - Textile Sector - 5Years	Monthly	1.0249		
SBP ILTFF - Textile Sector - 10Years	Monthly	0.9565		
SBP ILTFF - Non Textile Sector - 3years	Monthly	1.1615		
SBP ILTFF - Non Textile Sector - 5years	Monthly	1.0249		
SBP ILTFF - Non Textile Sector - 10years	Monthly	0.9565		
SBP Borrowing IFRE Corp C-I	Monthly	0.4099	0.4042	0.4314
SBP Borrowing Consumer & Corp IFRE C-II	Monthly	0.2719	0.2690	0.2871
SBP Borrowing IFRE Corp C-III	Monthly	0.4099	0.4056	0.4328
Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years	Monthly	0.4783	0.4732	0.5049
Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 years	Monthly	0.4441	0.4394	0.4689
Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and upto 7 years	Monthly	0.3416	0.3380	0.3607
Islamic Financing Facility for Storage of Agriculture Produce Upto 10 years (only for SMEs)	Monthly	0.2733	0.2704	0.2885
Islamic Financing Facility for Modernization of SMEs Upto 10years	Monthly	0.2733	0.2704	0.2885
Islamic Temporary Economic Refinance Facility (ITERF)	Monthly	0.1353	0.1338	0.1428
SBP Borrowing ISAAF	Monthly	0.1366	0.1352	0.1443
Islamic Refinance Facility for Combating COVID - 19 (IRFCC)	Monthly	0.0014	0.0014	0.0014
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busi	Monthly	0.1366		
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busi	Monthly	0.2733		
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-IWS ATP-SME/CORP Tazc Payer	Monthly	0.0014	0.0014	0.0014