

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

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

| ISLAMIC DEPOSIT PRODUCTS | Date | | | | | |
|--|--|--|------------------|------------------|--------|--------|
| | October 2022 | September 2022 | August 2022 | | | |
| | PROFIT SHARING RATIO | | | | | |
| Share of Mudarib | 50% | 50% | 50% | | | |
| Share of Rabul Masl | 50% | 50% | 50% | | | |
| ALFALAH SAVINGS DEPOSITS | Payment Frequency | Weightage | Weightage | Weightage | | |
| Savings Musharakah | Saving Musharakah - 0 To 9.99 K | Monthly | 0.9351 | 0.9401 | 0.9301 | |
| | Saving Musharakah - 10 K To 99.99 K | Monthly | 0.9351 | 0.9401 | 0.9301 | |
| | Saving Musharakah - 100 K To 499.99 K | Monthly | 0.9378 | 0.9429 | 0.9328 | |
| | Saving Musharakah - 500 K To 999.99 K | Monthly | 0.9392 | 0.9442 | 0.9342 | |
| | Saving Musharakah - 1 M To 4.99 M | Monthly | 0.9405 | 0.9456 | 0.9355 | |
| | Saving Musharakah - 5 M To 9.99 M | Monthly | 0.9419 | 0.9470 | 0.9369 | |
| | Saving Musharakah - 10 M To 24.99 M | Monthly | 0.9446 | 0.9497 | 0.9396 | |
| | Saving Musharakah - 25 M To 49.99 M | Monthly | 0.9460 | 0.9511 | 0.9409 | |
| | Saving Musharakah - 50 M To 99.99 M | Monthly | 0.9473 | 0.9524 | 0.9423 | |
| | Saving Musharakah - 100 M To 499.99 M | Monthly | 0.9582 | 0.9634 | 0.9531 | |
| | Saving Musharakah - 500 M & Above | Monthly | 0.9650 | 0.9702 | 0.9599 | |
| | Falah Mahana Amdani - 1 To 499.99 K | Monthly | 0.9419 | 0.9401 | 0.9301 | |
| | | Monthly | 1.5426 | 1.5455 | 1.5290 | |
| | Falah Mahana Amdani - 500 K To 24.99 M | Six Monthly | 0.9351 | 0.9401 | 0.9301 | |
| | | Monthly | 0.0054 | 0.0055 | 0.0054 | |
| | Falah Classic Savings Account | Six Monthly | 0.9351 | 0.9401 | 0.9301 | |
| | | Six Monthly | 0.9351 | 0.9401 | 0.9301 | |
| | Alfalah Islamic Business Wavy | Monthly | 0.9351 | 0.9401 | 0.9301 | |
| | | Six Monthly | 0.9351 | 0.9401 | 0.9301 | |
| | Alfalah Islamic Asaan Savings Account | Monthly | 0.9351 | 0.9401 | 0.9301 | |
| Monthly | | 1.4271 | 1.4348 | 1.4195 | | |
| Alfalah Asaan Women Digital Savings Account | Monthly | 1.2912 | 1.2982 | 1.2843 | | |
| | Monthly | 1.4950 | 1.5031 | 1.4871 | | |
| Alfalah Islamic Collection Savings Account | Monthly | 1.4950 | 1.5031 | 1.4871 | | |
| | Monthly | 0.9351 | 0.9401 | 0.9301 | | |
| Alfalah Islamic Freelancer Digital Savings Account PKR | Monthly | 0.9351 | 0.9401 | 0.9301 | | |
| | Monthly | 0.9351 | 0.9401 | 0.9301 | | |
| Alfalah Islamic Recurring Value Deposit | Monthly | 0.9351 | 0.9401 | 0.9301 | | |
| | Monthly | 1.4271 | 1.4348 | 1.4195 | | |
| Target Savings Deposit | Monthly | 0.9351 | 0.9401 | 0.9301 | | |
| | Monthly | 0.9351 | 0.9401 | 0.9301 | | |
| Alfalah Asaan Remittance saving account | Monthly | 0.9351 | 0.9401 | 0.9301 | | |
| | Monthly | 0.9351 | 0.9401 | 0.9301 | | |
| Alfalah Islamic Asaan Digital Remittance Savings Account | Monthly | 0.9351 | 0.9401 | 0.9301 | | |
| | Monthly | 0.9351 | 0.9401 | 0.9301 | | |
| Islamic HRA | Monthly | 0.9351 | 0.9401 | 0.9301 | | |
| | Monthly | 1.4271 | 1.4348 | 1.4195 | | |
| Alfa Saving Islamic Account 0 to 9,999.99 | Monthly | 1.5086 | 1.5168 | 1.5006 | | |
| | Monthly | 1.5086 | 1.5168 | 1.5006 | | |
| Alfa Saving Islamic Account 10,000 & Above | Monthly | 1.5086 | 1.5168 | 1.5006 | | |
| | Monthly | 1.5086 | 1.5168 | 1.5006 | | |
| Islamic Roshan Digital Saving Account | Monthly | 1.5086 | 1.5168 | 1.5006 | | |
| | Monthly | 1.5086 | 1.5168 | 1.5006 | | |
| Alfa Asaan NRVA PKR Saving NR | Monthly | 1.4271 | 1.4348 | 1.4195 | | |
| | Monthly | 1.4271 | 1.4348 | 1.4195 | | |
| Islamic Asaan Roshan Digital Saving Account | Monthly | 1.4271 | 1.4348 | 1.4195 | | |
| | Monthly | 1.4271 | 1.4348 | 1.4195 | | |
| Falah Senior Citizens Account - 10,001 to 499,999 | Monthly | 0.9691 | 0.9743 | 0.9639 | | |
| | Monthly | 0.9786 | 0.9839 | 0.9734 | | |
| Falah Senior Citizens Account - 500,000 & Above | Monthly | 0.9786 | 0.9839 | 0.9734 | | |
| | Monthly | 0.9976 | 1.0030 | 0.9923 | | |
| Falah Business Account - 1 M To 4.99 M | Monthly | 1.0153 | 1.0208 | 1.0099 | | |
| | Monthly | 1.0465 | 1.0522 | 1.0410 | | |
| Falah Business Account - 5 M To 9.99 M | Monthly | 1.0882 | 1.1041 | 1.0924 | | |
| | Monthly | 1.4013 | 1.4088 | 1.3938 | | |
| Falah Business Account - 10 M To 24.99 M | Monthly | 1.4026 | 1.4102 | 1.3952 | | |
| | Monthly | 1.4081 | 1.4157 | 1.4006 | | |
| Falah Business Account - 25 M To 49.99 M | Monthly | 1.4135 | 1.4211 | 1.4060 | | |
| | Monthly | 1.4271 | 1.4348 | 1.4195 | | |
| Falah Business Account - 50 M To 99.99 M | Monthly | 1.4271 | 1.4348 | 1.4195 | | |
| | Monthly | 1.4271 | 1.4348 | 1.4195 | | |
| Falah Business Account - 1 Bn To 1.99Bn | Monthly | 1.4271 | 1.4348 | 1.4195 | | |
| | Monthly | 1.4271 | 1.4348 | 1.4195 | | |
| Falah Business Account - 2 Bn & Above | Monthly | 1.4271 | 1.4348 | 1.4195 | | |
| | Monthly | 1.4271 | 1.4348 | 1.4195 | | |
| OTHER REMUNERATIVE | Payment Frequency | Weightage | Weightage | Weightage | | |
| Falah Margin Accounts | Monthly | 0.0041 | 0.0041 | 0.0041 | | |
| ALFALAH TERM DEPOSITS | Payment Frequency | Weightage | Weightage | Weightage | | |
| Falah One Month TDR | Falah One Month Term Deposit - 100K To 499.99 K | At Maturity | 1.1077 | 1.1137 | 1.1018 | |
| | Falah One Month Term Deposit - 500 K To 999.99 K | At Maturity | 1.1267 | 1.1328 | 1.1208 | |
| | Falah One Month Term Deposit - 1 M To 4.99 M | At Maturity | 1.1403 | 1.1465 | 1.1343 | |
| | Falah One Month Term Deposit - 5 M To 9.99 M | At Maturity | 1.1621 | 1.1683 | 1.1559 | |
| | Falah One Month Term Deposit - 10 M To 24.99 M | At Maturity | 1.1811 | 1.1875 | 1.1748 | |
| | Falah One Month Term Deposit - 25 M To 49.99 M | At Maturity | 1.1824 | 1.1888 | 1.1762 | |
| | Falah One Month Term Deposit - 50 M To 99.99 M | At Maturity | 1.2436 | 1.2503 | 1.2370 | |
| | Falah One Month Term Deposit - 100 M To 149.99 M | At Maturity | 1.2450 | 1.2517 | 1.2384 | |
| | Falah One Month Term Deposit - 150 M To 199.99 M | At Maturity | 1.2463 | 1.2531 | 1.2397 | |
| | Falah One Month Term Deposit - 200 M To 499.99 M | At Maturity | 1.2477 | 1.2544 | 1.2411 | |
| | Falah One Month Term Deposit - 250 M To 999.99 M | At Maturity | 1.2490 | 1.2558 | 1.2424 | |
| | Falah One Month Term Deposit - 300 M To 149.99 M | At Maturity | 1.2504 | 1.2572 | 1.2438 | |
| | Falah One Month Term Deposit - 350 M To 199.99 M | At Maturity | 1.2518 | 1.2585 | 1.2451 | |
| | Falah One Month Term Deposit - 400 M To 249.99 M | At Maturity | 1.2531 | 1.2599 | 1.2465 | |
| | Falah One Month Term Deposit - 450 M To 299.99 M | At Maturity | 1.2531 | 1.2599 | 1.2465 | |
| | Falah One Month Term Deposit - 500 M To 999.99 M | At Maturity | 1.2531 | 1.2599 | 1.2465 | |
| | Falah One Month Term Deposit - 1 Bn To 1.99 Bn | At Maturity | 1.2531 | 1.2599 | 1.2465 | |
| | Falah One Month Term Deposit - 2 Bn & Above | At Maturity | 1.2531 | 1.2599 | 1.2465 | |
| | 3 Months TDR | TDR 3 Months Tier-Wise - 100 K To 499.99 K | At Maturity | 1.1213 | 1.1274 | 1.1153 |
| | | TDR 3 Months Tier-Wise - 500 K To 999.99 K | At Maturity | 1.1403 | 1.1465 | 1.1343 |
| TDR 3 Months Tier-Wise - 1 M To 4.99 M | | At Maturity | 1.1553 | 1.1615 | 1.1491 | |
| TDR 3 Months Tier-Wise - 5 M To 9.99 M | | At Maturity | 1.1756 | 1.1820 | 1.1694 | |
| TDR 3 Months Tier-Wise - 10 M To 24.99 M | | At Maturity | 1.1947 | 1.2011 | 1.1884 | |
| TDR 3 Months Tier-Wise - 25 M To 49.99 M | | At Maturity | 1.1960 | 1.2025 | 1.1897 | |
| TDR 3 Months Tier-Wise - 50 M To 99.99 M | | At Maturity | 1.1974 | 1.2039 | 1.1911 | |
| TDR 3 Months Tier-Wise - 75 M To 149.99 M | | At Maturity | 1.1987 | 1.2052 | 1.1924 | |
| TDR 3 Months Tier-Wise - 100 M To 149.99 M | | At Maturity | 1.2001 | 1.2066 | 1.1938 | |
| TDR 3 Months Tier-Wise - 150 M To 199.99 M | | At Maturity | 1.2015 | 1.2080 | 1.1951 | |
| TDR 3 Months Tier-Wise - 200 M To 499.99 M | | At Maturity | 1.2028 | 1.2093 | 1.1965 | |
| TDR 3 Months Tier-Wise - 250 M To 999.99 M | | At Maturity | 1.2042 | 1.2107 | 1.1978 | |
| 6 Months TDR | TDR 6 Months Tier-Wise - 100 K To 499.99 K | At Maturity | 1.2055 | 1.2121 | 1.1992 | |
| | TDR 6 Months Tier-Wise - 500 K To 999.99 K | At Maturity | 1.2069 | 1.2134 | 1.2005 | |
| | TDR 6 Months Tier-Wise - 1 M To 4.99 M | At Maturity | 1.2083 | 1.2148 | 1.2019 | |
| | TDR 6 Months Tier-Wise - 5 M To 9.99 M | At Maturity | 1.2096 | 1.2162 | 1.2032 | |
| | TDR 6 Months Tier-Wise - 10 M To 24.99 M | At Maturity | 1.2110 | 1.2175 | 1.2046 | |
| | TDR 6 Months Tier-Wise - 25 M To 49.99 M | At Maturity | 1.2123 | 1.2189 | 1.2059 | |
| | TDR 6 Months Tier-Wise - 50 M To 99.99 M | At Maturity | 1.2137 | 1.2203 | 1.2073 | |
| | TDR 6 Months Tier-Wise - 75 M To 149.99 M | At Maturity | 1.2151 | 1.2216 | 1.2086 | |
| | TDR 6 Months Tier-Wise - 100 M To 149.99 M | At Maturity | 1.2164 | 1.2230 | 1.2100 | |
| | TDR 6 Months Tier-Wise - 150 M To 199.99 M | At Maturity | 1.2164 | 1.2230 | 1.2100 | |
| | TDR 6 Months Tier-Wise - 200 M To 499.99 M | At Maturity | 1.2164 | 1.2230 | 1.2100 | |
| | TDR 6 Months Tier-Wise - 250 M To 999.99 M | At Maturity | 1.2164 | 1.2230 | 1.2100 | |

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

| ISLAMIC DEPOSIT PRODUCTS | | Date | | | |
|--|---|----------------------|----------------|-------------|--------|
| | | 26-Sep-22 | | | |
| | | October 2022 | September 2022 | August 2022 | |
| | | PROFIT SHARING RATIO | | | |
| Share of Mudarib | 50% | 50% | 50% | | |
| Share of Rabbul Maal | 50% | 50% | 50% | | |
| 1 Year TDR | TDR 1 Year Tier-Wise - 100 K To 499.99 K | At Maturity | 1.2123 | 1.2189 | 1.2059 |
| | TDR 1 Year Tier-Wise - 500 K To 999.99 K | At Maturity | 1.2626 | 1.2695 | 1.2559 |
| | TDR 1 Year Tier-Wise - 1 M To 4.99 M | At Maturity | 1.2735 | 1.2804 | 1.2668 |
| | TDR 1 Year Tier-Wise - 5 M To 9.99 M | At Maturity | 1.2830 | 1.2900 | 1.2764 |
| | TDR 1 Year Tier-Wise - 10 M To 24.99 M | At Maturity | 1.2898 | 1.2968 | 1.2830 |
| | TDR 1 Year Tier-Wise - 25 M To 49.99 M | At Maturity | 1.3020 | 1.3091 | 1.2952 |
| | TDR 1 Year Tier-Wise - 50 M To 74.99 M | At Maturity | 1.3034 | 1.3105 | 1.2965 |
| | TDR 1 Year Tier-Wise - 75 M To 99.99 M | At Maturity | 1.3048 | 1.3118 | 1.2979 |
| | TDR 1 Year Tier-Wise - 100 M To 149.99 M | At Maturity | 1.3061 | 1.3132 | 1.2992 |
| | TDR 1 Year Tier-Wise - 150 M To 199.99 M | At Maturity | 1.3075 | 1.3146 | 1.3006 |
| TDR 1 Year Tier-Wise - 200 M To 499.99 M | At Maturity | 1.3088 | 1.3159 | 1.3019 | |
| TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn | At Maturity | 1.3102 | 1.3173 | 1.3033 | |
| TDR 1 Year Tier-Wise - 2 Bn & Above | At Maturity | 1.3116 | 1.3187 | 1.3046 | |
| 2 Year TDR | TDR 2 Year Tier-Wise - 100 K To 499.99 K | At Maturity | 1.3129 | 1.3200 | 1.3060 |
| | TDR 2 Year Tier-Wise - 500 K To 999.99 K | At Maturity | 1.3137 | 1.3203 | 1.3073 |
| | TDR 2 Year Tier-Wise - 1 M To 4.99 M | At Maturity | 1.2653 | 1.2722 | 1.2587 |
| | TDR 2 Year Tier-Wise - 5 M To 9.99 M | At Maturity | 1.2749 | 1.2818 | 1.2681 |
| | TDR 2 Year Tier-Wise - 10 M To 24.99 M | At Maturity | 1.2762 | 1.2831 | 1.2695 |
| | TDR 2 Year Tier-Wise - 25 M To 49.99 M | At Maturity | 1.2776 | 1.2845 | 1.2708 |
| | TDR 2 Year Tier-Wise - 50 M To 74.99 M | At Maturity | 1.2789 | 1.2859 | 1.2722 |
| | TDR 2 Year Tier-Wise - 75 M To 99.99 M | At Maturity | 1.2803 | 1.2872 | 1.2735 |
| | TDR 2 Year Tier-Wise - 100 M To 149.99 M | At Maturity | 1.2817 | 1.2886 | 1.2749 |
| | TDR 2 Year Tier-Wise - 150 M To 199.99 M | At Maturity | 1.2830 | 1.2900 | 1.2762 |
| TDR 2 Year Tier-Wise - 200 M To 499.99 M | At Maturity | 1.2844 | 1.2913 | 1.2776 | |
| TDR 2 Year Tier-Wise - 500 M & Above | At Maturity | 1.2857 | 1.2927 | 1.2789 | |
| 3 Year TDR | TDR 3 Year Tier-Wise - 100 K To 499.99 K | At Maturity | 1.2871 | 1.2941 | 1.2803 |
| | TDR 3 Year Tier-Wise - 500 K To 999.99 K | At Maturity | 1.2885 | 1.2954 | 1.2816 |
| | TDR 3 Year Tier-Wise - 1 M To 4.99 M | At Maturity | 1.2898 | 1.2968 | 1.2830 |
| | TDR 3 Year Tier-Wise - 5 M To 9.99 M | At Maturity | 1.2912 | 1.2982 | 1.2843 |
| | TDR 3 Year Tier-Wise - 10 M To 24.99 M | At Maturity | 1.2925 | 1.2995 | 1.2857 |
| | TDR 3 Year Tier-Wise - 25 M To 49.99 M | At Maturity | 1.2939 | 1.3008 | 1.2870 |
| | TDR 3 Year Tier-Wise - 50 M To 74.99 M | At Maturity | 1.2952 | 1.3021 | 1.2884 |
| | TDR 3 Year Tier-Wise - 75 M To 99.99 M | At Maturity | 1.2965 | 1.3034 | 1.2897 |
| | TDR 3 Year Tier-Wise - 100 M To 149.99 M | At Maturity | 1.2979 | 1.3047 | 1.2910 |
| | TDR 3 Year Tier-Wise - 150 M To 199.99 M | At Maturity | 1.2992 | 1.3060 | 1.2923 |
| 5 Year TDR | TDR 5 Year Tier-Wise - 100 K To 499.99 K | At Maturity | 1.2591 | 1.2661 | 1.2523 |
| | TDR 5 Year Tier-Wise - 500 K To 999.99 K | At Maturity | 1.2605 | 1.2675 | 1.2537 |
| | TDR 5 Year Tier-Wise - 1 M To 4.99 M | At Maturity | 1.2619 | 1.2689 | 1.2551 |
| | TDR 5 Year Tier-Wise - 5 M To 9.99 M | At Maturity | 1.2633 | 1.2703 | 1.2565 |
| | TDR 5 Year Tier-Wise - 10 M To 24.99 M | At Maturity | 1.2647 | 1.2717 | 1.2579 |
| | TDR 5 Year Tier-Wise - 25 M To 49.99 M | At Maturity | 1.2661 | 1.2731 | 1.2593 |
| | TDR 5 Year Tier-Wise - 50 M To 74.99 M | At Maturity | 1.2675 | 1.2745 | 1.2607 |
| | TDR 5 Year Tier-Wise - 75 M To 99.99 M | At Maturity | 1.2689 | 1.2759 | 1.2621 |
| | TDR 5 Year Tier-Wise - 100 M To 149.99 M | At Maturity | 1.2703 | 1.2773 | 1.2635 |
| | TDR 5 Year Tier-Wise - 150 M To 199.99 M | At Maturity | 1.2717 | 1.2787 | 1.2649 |
| Falah 1 Year Mahana Munafa TDR | TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K | Monthly | 1.2028 | 1.2093 | 1.1965 |
| | TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K | Monthly | 1.2531 | 1.2599 | 1.2465 |
| | TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M | Monthly | 1.2626 | 1.2695 | 1.2559 |
| | TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M | Monthly | 1.2735 | 1.2804 | 1.2668 |
| | TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M | Monthly | 1.2830 | 1.2899 | 1.2772 |
| | TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M | Monthly | 1.2925 | 1.2995 | 1.2885 |
| | TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M | Monthly | 1.3020 | 1.3091 | 1.2992 |
| | TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M | Monthly | 1.3034 | 1.3105 | 1.2965 |
| | TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M | Monthly | 1.3048 | 1.3118 | 1.2979 |
| | TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M | Monthly | 1.3061 | 1.3132 | 1.2992 |
| Falah 2 Year Mahana Munafa TDR | TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K | Monthly | 1.2572 | 1.2640 | 1.2504 |
| | TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K | Monthly | 1.2586 | 1.2654 | 1.2518 |
| | TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M | Monthly | 1.2599 | 1.2667 | 1.2529 |
| | TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M | Monthly | 1.2613 | 1.2681 | 1.2543 |
| | TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M | Monthly | 1.2626 | 1.2694 | 1.2556 |
| | TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M | Monthly | 1.2640 | 1.2708 | 1.2570 |
| | TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M | Monthly | 1.2653 | 1.2722 | 1.2584 |
| | TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M | Monthly | 1.2667 | 1.2736 | 1.2598 |
| | TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M | Monthly | 1.2681 | 1.2750 | 1.2612 |
| | TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M | Monthly | 1.2694 | 1.2764 | 1.2626 |
| Falah 3 Year Mahana Munafa TDR | TDR Falah 3Y Mahana Munafa - Tierwise 100 K To 499.99 K | Monthly | 1.2723 | 1.2791 | 1.2723 |
| | TDR Falah 3Y Mahana Munafa - Tierwise 500 K To 999.99 K | Monthly | 1.2737 | 1.2805 | 1.2737 |
| | TDR Falah 3Y Mahana Munafa - Tierwise 1M To 4.99 M | Monthly | 1.2750 | 1.2818 | 1.2750 |
| | TDR Falah 3Y Mahana Munafa - Tierwise 5 M To 9.99 M | Monthly | 1.2764 | 1.2831 | 1.2764 |
| | TDR Falah 3Y Mahana Munafa - Tierwise 10 M To 24.99 M | Monthly | 1.2777 | 1.2845 | 1.2777 |
| | TDR Falah 3Y Mahana Munafa - Tierwise 25 M To 49.99 M | Monthly | 1.2791 | 1.2859 | 1.2791 |
| | TDR Falah 3Y Mahana Munafa - Tierwise 50 M To 74.99 M | Monthly | 1.2804 | 1.2872 | 1.2804 |
| | TDR Falah 3Y Mahana Munafa - Tierwise 75 M To 99.99 M | Monthly | 1.2818 | 1.2886 | 1.2818 |
| | TDR Falah 3Y Mahana Munafa - Tierwise 100 M To 149.99 M | Monthly | 1.2831 | 1.2900 | 1.2831 |
| | TDR Falah 3Y Mahana Munafa - Tierwise 150 M To 199.99 M | Monthly | 1.2845 | 1.2913 | 1.2845 |
| Falah 4 Year Mahana Munafa TDR | TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K | Monthly | 1.2885 | 1.2953 | 1.2885 |
| | TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K | Monthly | 1.2899 | 1.2967 | 1.2899 |
| | TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M | Monthly | 1.2912 | 1.2980 | 1.2912 |
| | TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M | Monthly | 1.2926 | 1.2994 | 1.2926 |
| | TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M | Monthly | 1.2939 | 1.3007 | 1.2939 |
| | TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M | Monthly | 1.2953 | 1.3021 | 1.2953 |
| | TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M | Monthly | 1.2966 | 1.3034 | 1.2966 |
| | TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M | Monthly | 1.2980 | 1.3048 | 1.2980 |
| | TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M | Monthly | 1.2993 | 1.3061 | 1.2993 |
| | TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M | Monthly | 1.3007 | 1.3075 | 1.3007 |
| Falah 5 Year Mahana Munafa TDR | TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K | Monthly | 1.2939 | 1.3007 | 1.2939 |
| | TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K | Monthly | 1.2953 | 1.3021 | 1.2953 |
| | TDR Falah 5Y Mahana Munafa - Tierwise 1M To 4.99 M | Monthly | 1.2966 | 1.3034 | 1.2966 |
| | TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M | Monthly | 1.2980 | 1.3048 | 1.2980 |
| | TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M | Monthly | 1.2993 | 1.3061 | 1.2993 |
| | TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M | Monthly | 1.3007 | 1.3075 | 1.3007 |
| | TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M | Monthly | 1.3021 | 1.3089 | 1.3021 |
| | TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M | Monthly | 1.3034 | 1.3102 | 1.3034 |
| | TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M | Monthly | 1.3048 | 1.3116 | 1.3048 |
| | TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M | Monthly | 1.3061 | 1.3130 | 1.3061 |

Signature

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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 October 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:

| ISLAMIC DEPOSIT PRODUCTS | | Date | | |
|---|-------------|----------------------|----------------|-------------|
| | | October 2022 | September 2022 | August 2022 |
| | | PROFIT SHARING RATIO | | |
| Share of Mudarib | 50% | 50% | 50% | |
| Share of Rabul Maal | 50% | 50% | 50% | |
| Alfalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M | At Maturity | 1.4257 | 1.4334 | 1.4182 |
| Alfalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M | At Maturity | 1.4271 | 1.4348 | 1.4195 |
| Alfalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M | At Maturity | 1.4284 | 1.4362 | 1.4209 |
| Alfalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M | At Maturity | 1.4312 | 1.4389 | 1.4236 |
| Alfalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M | At Maturity | 1.4325 | 1.4403 | 1.4249 |
| Alfalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M | At Maturity | 1.4339 | 1.4416 | 1.4263 |
| Alfalah Islamic One Month Premium Term Deposit - 1 Bn & Above | At Maturity | 1.4352 | 1.4430 | 1.4276 |
| Alfalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M | At Maturity | 1.4271 | 1.4348 | 1.4195 |
| Alfalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M | At Maturity | 1.4284 | 1.4362 | 1.4209 |
| Alfalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M | At Maturity | 1.4312 | 1.4389 | 1.4236 |
| Alfalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M | At Maturity | 1.4325 | 1.4403 | 1.4249 |
| Alfalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M | At Maturity | 1.4339 | 1.4416 | 1.4263 |
| Alfalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M | At Maturity | 1.4352 | 1.4430 | 1.4276 |
| Alfalah Islamic Three Month Premium Term Deposit - 1 Bn & Above | At Maturity | 1.4366 | 1.4444 | 1.4290 |
| Alfalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M | At Maturity | 1.4284 | 1.4362 | 1.4209 |
| Alfalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M | At Maturity | 1.4312 | 1.4389 | 1.4236 |
| Alfalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M | At Maturity | 1.4325 | 1.4403 | 1.4249 |
| Alfalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M | At Maturity | 1.4339 | 1.4416 | 1.4263 |
| Alfalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M | At Maturity | 1.4352 | 1.4430 | 1.4276 |
| Alfalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M | At Maturity | 1.4366 | 1.4444 | 1.4290 |
| Alfalah Islamic Six Month Premium Term Deposit - 1 Bn & Above | At Maturity | 1.4380 | 1.4457 | 1.4303 |
| Alfalah Islamic One Year Premium Term Deposit - 5 M To 24.99 M | At Maturity | 1.4638 | 1.4717 | 1.4560 |
| Alfalah Islamic One Year Premium Term Deposit - 25 M To 99.99 M | At Maturity | 1.4747 | 1.4826 | 1.4668 |
| Alfalah Islamic One Year Premium Term Deposit - 100 M To 199.99 M | At Maturity | 1.4842 | 1.4922 | 1.4763 |
| Alfalah Islamic One Year Premium Term Deposit - 200 M To 299.99 M | At Maturity | 1.4869 | 1.4949 | 1.4790 |
| Alfalah Islamic One Year Premium Term Deposit - 300 M To 499.99 M | At Maturity | 1.4869 | 1.4949 | 1.4790 |
| Alfalah Islamic One Year Premium Term Deposit - 500 M To 999.99 M | At Maturity | 1.4882 | 1.4963 | 1.4804 |
| Alfalah Islamic One Year Premium Term Deposit - 1 Bn & Above | At Maturity | 1.4882 | 1.4963 | 1.4804 |
| Alfalah Islamic One Year Premium Term Deposit Mth - 5 M To 24.99 M | Monthly | 1.4747 | 1.4826 | 1.4668 |
| Alfalah Islamic One Year Premium Term Deposit Mth - 25 M To 99.99 M | Monthly | 1.4774 | 1.4854 | 1.4696 |
| Alfalah Islamic One Year Premium Term Deposit Mth - 100 M To 199.99 M | Monthly | 1.4787 | 1.4867 | 1.4709 |
| Alfalah Islamic One Year Premium Term Deposit Mth - 200 M To 299.99 M | Monthly | 1.4801 | 1.4881 | 1.4723 |
| Alfalah Islamic One Year Premium Term Deposit Mth - 300 M To 499.99 M | Monthly | 1.4814 | 1.4895 | 1.4736 |
| Alfalah Islamic One Year Premium Term Deposit Mth - 500 M To 999.99 M | Monthly | 1.4828 | 1.4908 | 1.4750 |
| Alfalah Islamic One Year Premium Term Deposit Mth - 1 Bn & Above | Monthly | 1.4842 | 1.4922 | 1.4763 |
| Falah Senior Citizens TDR - 1Month - Maturity | Monthly | 1.6989 | 1.7081 | 1.6899 |
| Falah Senior Citizens TDR - 3Month - Maturity | Monthly | 1.7669 | 1.7764 | 1.7575 |
| Falah Senior Citizens TDR - 6Month - Maturity | Monthly | 1.8348 | 1.8448 | 1.8251 |
| Falah Senior Citizens TDR - 1Year - Maturity | At Maturity | 1.9164 | 1.9267 | 1.9062 |
| Falah Senior Citizens TDR - 1Year - Monthly | Monthly | 1.9164 | 1.9267 | 1.9062 |
| Alfa Term Deposit - Islamic One Month Rs.500 & Above | Monthly | 1.6581 | 1.6671 | 1.6450 |
| Alfa Term Deposit - Islamic Three Month Rs.500 & Above | Monthly | 1.6595 | 1.6685 | 1.6464 |
| Alfa Term Deposit - Islamic Six Month Rs.500 & Above | Monthly | 1.6622 | 1.6712 | 1.6277 |
| Alfa Term Deposit - Islamic One Year Maturity Rs.500 & Above | At Maturity | 1.6649 | 1.6739 | 1.6318 |
| Alfa Term Deposit - Islamic One Year Monthly Rs.500 & Above | Monthly | 1.6657 | 1.6756 | 1.6306 |
| SBP ILTF - Textile Sector - 3Years BEFORE 23-May | Monthly | 0.4757 | 0.4783 | 0.4732 |
| SBP ILTF - Textile Sector - 5Years BEFORE 23-May | Monthly | 0.3398 | 0.3416 | 0.3380 |
| SBP ILTF - Textile Sector - 10Years BEFORE 23-May | Monthly | 0.2718 | 0.2733 | 0.2704 |
| SBP ILTF - Non Textile Sector - 3Years BEFORE 23-May | Monthly | 0.4757 | 0.4783 | 0.4732 |
| SBP ILTF - Non Textile Sector - 5Years BEFORE 23-May | Monthly | 0.3398 | 0.3416 | 0.3380 |
| SBP ILTF - Non Textile Sector - 10Years BEFORE 23-May | Monthly | 0.2718 | 0.2733 | 0.2704 |
| SBP ILTF - Textile Sector - 3Years BEFORE 07-July 2022 | Monthly | 0.7475 | 0.7516 | 0.7432 |
| SBP ILTF - Textile Sector - 5Years BEFORE 07-July 2022 | Monthly | 0.6116 | 0.6149 | 0.6138 |
| SBP ILTF - Textile Sector - 10 BEFORE 07-July 2022 | Monthly | 0.5437 | 0.5466 | 0.5432 |
| SBP ILTF - Non Textile Sector - 3Years BEFORE 07-July 2022 | Monthly | 0.7475 | 0.7516 | 0.7432 |
| SBP ILTF - Non Textile Sector - 5Years BEFORE 07-July 2022 | Monthly | 0.6116 | 0.6149 | 0.6138 |
| SBP ILTF - Non Textile Sector - 10Years BEFORE 07-July 2022 | Monthly | 0.5437 | 0.5466 | 0.5432 |
| SBP ILTF - Textile Sector - 3Years | Monthly | 1.1553 | 1.1615 | 1.1538 |
| SBP ILTF - Textile Sector - 5Years | Monthly | 1.0193 | 1.0249 | 1.0204 |
| SBP ILTF - Textile Sector - 10Years | Monthly | 0.9514 | 0.9565 | 0.9484 |
| SBP ILTF - Non Textile Sector - 3Years | Monthly | 1.1553 | 1.1615 | 1.1538 |
| SBP ILTF - Non Textile Sector - 5Years | Monthly | 1.0193 | 1.0249 | 1.0204 |
| SBP ILTF - Non Textile Sector - 10Years | Monthly | 0.9514 | 0.9565 | 0.9484 |
| SBP Borrowing IFRE Corp C-I | Monthly | 0.4077 | 0.4099 | 0.4042 |
| SBP Borrowing Consumer & Corp IFRE C-II | Monthly | 0.2705 | 0.2719 | 0.2690 |
| SBP Borrowing IFRE Corp C-III | Monthly | 0.4077 | 0.4099 | 0.4056 |
| Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years | Monthly | 0.4757 | 0.4783 | 0.4732 |
| Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 years | Monthly | 0.4417 | 0.4441 | 0.4394 |
| Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and upto 7 years | Monthly | 0.3398 | 0.3416 | 0.3380 |
| Islamic Financing Facility for Storage of Agriculture Produce Upto 10 years (only for SMEs) | Monthly | 0.2718 | 0.2733 | 0.2704 |
| Islamic Financing Facility for Modernization of SMEs Upto 10years | Monthly | 0.2718 | 0.2733 | 0.2704 |
| Islamic Temporary Economic Refinance Facility (ITERF) | Monthly | 0.1346 | 0.1353 | 0.1338 |
| SBP Borrowing ISAAF | Monthly | 0.1359 | 0.1366 | 0.1352 |
| 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 Busin | Monthly | 0.1359 | 0.1366 | 0.1352 |
| Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busin | Monthly | 0.2718 | 0.2733 | 0.2704 |
| Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-IWS ATP-SME/CORP Tax Payer | Monthly | 0.0014 | 0.0014 | 0.0014 |

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