

**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 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					
	24-Oct-22					
	December 2022	November 2022	October 2022			
	<b>PROFIT SHARING RATIO</b>					
Share of Mudarib	80%	80%	80%			
Share of Rabbul Maal	80%	80%	80%			
<b>ALFALAH SAVINGS DEPOSITS</b>	<b>Payment Frequency</b>	<b>Weightage</b>	<b>Weightage</b>	<b>Weightage</b>		
Savings Musharikah	Saving Musharikah - 0 To 9.99 K	Monthly	0.9296	0.9330	0.9351	
	Saving Musharikah - 10 K To 99.99 K	Monthly	0.9296	0.9330	0.9351	
	Saving Musharikah - 100 K To 499.99 K	Monthly	0.9323	0.9357	0.9378	
	Saving Musharikah - 500 K To 999.99 K	Monthly	0.9336	0.9371	0.9392	
	Saving Musharikah - 1 M To 4.99 M	Monthly	0.9350	0.9384	0.9405	
	Saving Musharikah - 5 M To 9.99 M	Monthly	0.9363	0.9398	0.9419	
	Saving Musharikah - 10 M To 24.99 M	Monthly	0.9390	0.9425	0.9446	
	Saving Musharikah - 25 M To 49.99 M	Monthly	0.9404	0.9439	0.9460	
	Saving Musharikah - 50 M To 99.99 M	Monthly	0.9417	0.9452	0.9473	
	Saving Musharikah - 100 M To 499.99 M	Monthly	0.9525	0.9561	0.9582	
	Saving Musharikah - 500 M & Above	Monthly	0.9593	0.9628	0.9650	
	Falah Mahana Amdani - 1 To 499.99 K	Monthly	0.9363	0.9398	0.9419	
	Falah Mahana Amdani - 500 K To 24.99 M	Monthly	1.5335	1.5392	1.5426	
	Falah Classic Savings Account	Six Monthly	0.9296	0.9330	0.9351	
	Alfalah Islamic Business Way	Monthly	0.0054	0.0054	0.0054	
	Alfalah Islamic Asaan Savings Account	Six Monthly	0.9296	0.9330	0.9351	
	Alfalah Islamic Asaan Digital Savings Account	Six Monthly	0.9296	0.9330	0.9351	
	Falah Asaan Women Digital Savings Account	Monthly	0.9296	0.9330	0.9351	
	Alfalah Islamic Collection Savings Account	Monthly	1.4187	1.4239	1.4271	
	Alfalah Islamic Freelancer Digital Savings Account PKR	Monthly	1.2835	1.2883	1.2912	
	Alfalah Islamic Recurring Value Deposit	Monthly	1.4862	1.4917	1.4950	
	Target Savings Deposit	Monthly	1.4862	1.4917	1.4950	
	Alfalah Asaan Remittance saving account	Monthly	0.9296	0.9330	0.9351	
	Alfalah Islamic Asaan Digital Remittance Savings Account	Monthly	0.9296	0.9330	0.9351	
Islamic HRA	Monthly	0.9296	0.9330	0.9351		
Alfa Saving Islamic Account 0 to 9,999.99	Monthly	0.9296	0.9330	0.9351		
Alfa Saving Islamic Account 10,000 & Above	Monthly	1.4187	1.4239	1.4271		
Islamic Roshan Digital Saving Account	Monthly	1.4997	1.5053	1.5086		
Alfa Asaan NRVA PKR Saving NR	Monthly	1.4997	1.5053	1.5086		
Islamic Asaan Roshan Digital Saving Account	Monthly	1.4997	1.5053	1.5086		
Falah Senior Citizens Account - 10,001 to 499,999	Monthly	1.4187	1.4239	1.4271		
Falah Senior Citizens Account - 500,000 & Above	Monthly	1.4187	1.4239	1.4271		
Falah Business Account	Falah Business Account - 1 To 999.99 K	Monthly	0.9633	0.9669	0.9691	
	Falah Business Account - 1 M To 4.99 M	Monthly	0.9728	0.9764	0.9786	
	Falah Business Account - 5 M To 9.99 M	Monthly	0.9917	0.9954	0.9976	
	Falah Business Account - 10 M To 24.99 M	Monthly	1.0093	1.0130	1.0153	
	Falah Business Account - 25 M To 49.99 M	Monthly	1.0404	1.0442	1.0465	
	Falah Business Account - 50 M To 99.99 M	Monthly	1.0917	1.0957	1.0982	
	Falah Business Account - 100 M To 149.99 M	Monthly	1.3930	1.3982	1.4013	
	Falah Business Account - 150 M To 199.99 M	Monthly	1.3943	1.3995	1.4026	
	Falah Business Account - 200 M To 499.99 M	Monthly	1.3997	1.4049	1.4081	
	Falah Business Account - 500 M & 999.99M	Monthly	1.4051	1.4104	1.4135	
	Falah Business Account - 1 Bn To 1.99Bn	Monthly	1.4187	1.4239	1.4271	
	Falah Business Account - 2 Bn & Above	Monthly	1.4187	1.4239	1.4271	
	<b>OTHER REMUNERATIVE</b>	<b>Payment Frequency</b>	<b>Weightage</b>	<b>Weightage</b>	<b>Weightage</b>	
Falah Margin Accounts	Monthly	0.0041	0.0041	0.0041		
<b>ALFALAH TERM DEPOSITS</b>	<b>Payment Frequency</b>	<b>Weightage</b>	<b>Weightage</b>	<b>Weightage</b>		
Falah One Month TDR	Falah One Month Term Deposit - 100K To 499.99 K	At Maturity	1.1011	1.1052	1.1077	
	Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	1.1201	1.1242	1.1267	
	Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	1.1336	1.1378	1.1403	
	Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	1.1552	1.1595	1.1621	
	Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	1.1741	1.1785	1.1811	
	Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	1.1755	1.1798	1.1824	
	Falah One Month Term Deposit - 50 M To 74.99 M	At Maturity	1.2363	1.2409	1.2436	
	Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	1.2376	1.2422	1.2450	
	Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	1.2390	1.2436	1.2463	
	Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	1.2403	1.2449	1.2477	
	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.2417	1.2463	1.2490	
	Falah One Month Term Deposit - 500 M to 999.99 M	At Maturity	1.2430	1.2476	1.2504	
	Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.2444	1.2490	1.2518	
	Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.2457	1.2503	1.2531	
	3 Months TDR	TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.1147	1.1188	1.1213
		TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.1336	1.1378	1.1403
		TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.1484	1.1527	1.1553
		TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.1687	1.1730	1.1756
		TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.1876	1.1920	1.1947
		TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.1890	1.1934	1.1960
TDR 3 Months Tier-Wise - 50 M To 74.99 M		At Maturity	1.1903	1.1947	1.1974	
TDR 3 Months Tier-Wise - 75 M To 99.99 M		At Maturity	1.1917	1.1961	1.1987	
TDR 3 Months Tier-Wise - 100 M To 149.99 M		At Maturity	1.1930	1.1975	1.2001	
TDR 3 Months Tier-Wise - 150 M To 199.99 M		At Maturity	1.1944	1.1988	1.2015	
TDR 3 Months Tier-Wise - 200 M To 499.99 M		At Maturity	1.1957	1.2002	1.2028	
TDR 3 Months Tier-Wise - 500 M To 999.99 M		At Maturity	1.1971	1.2015	1.2042	
TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn		At Maturity	1.1984	1.2029	1.2055	
TDR 3 Months Tier-Wise - 2 Bn & Above		At Maturity	1.1998	1.2042	1.2069	
6 Months TDR		TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.1241	1.1283	1.1308
		TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.1444	1.1486	1.1512
		TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.1592	1.1636	1.1661
		TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.1606	1.1649	1.1675
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.1971	1.2015	1.2042	

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

		Date			
		December 2022	November 2022	October 2022	
<b>ISLAMIC DEPOSIT PRODUCTS</b>		<b>PROFIT SHARING RATIO</b>			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
			24-Oct-22		
6 Months TDR	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.1984	1.2029	1.2055
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.1998	1.2042	1.2069
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.2011	1.2056	1.2083
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.2025	1.2069	1.2096
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.2038	1.2083	1.2110
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.2052	1.2097	1.2123
	TDR 6 Months Tier-Wise - 500 M to 999.99 M	At Maturity	1.2065	1.2110	1.2137
	TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.2079	1.2124	1.2151
	TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.2092	1.2137	1.2164

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		24-Oct-22				
		December 2022	November 2022	October 2022		
		PROFIT SHARING RATIO				
Share of Mudarib		50%	50%	50%		
Share of Rabul Maal		50%	50%	50%		
1 Year TDR	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2052	1.2097	1.2123	
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2552	1.2598	1.2626	
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2660	1.2707	1.2735	
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2754	1.2802	1.2830	
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2822	1.2870	1.2898	
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2944	1.2992	1.3020	
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2957	1.3005	1.3034	
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2971	1.3019	1.3048	
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2984	1.3032	1.3061	
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2998	1.3046	1.3075	
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3011	1.3059	1.3088	
	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.3025	1.3073	1.3102	
	TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3038	1.3087	1.3116	
	TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	1.3052	1.3100	1.3129	
	2 Years TDR	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2065	1.2110	1.2137
		TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2579	1.2626	1.2653
		TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2673	1.2720	1.2749
		TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2687	1.2734	1.2762
TDR 2 Year Tier-Wise - 10 M To 24.99 M		At Maturity	1.2700	1.2748	1.2776	
TDR 2 Year Tier-Wise - 25 M To 49.99 M		At Maturity	1.2714	1.2761	1.2789	
TDR 2 Year Tier-Wise - 50 M To 74.99 M		At Maturity	1.2727	1.2775	1.2803	
TDR 2 Year Tier-Wise - 75 M To 99.99 M		At Maturity	1.2741	1.2788	1.2817	
TDR 2 Year Tier-Wise - 100 M To 149.99 M		At Maturity	1.2754	1.2802	1.2830	
TDR 2 Year Tier-Wise - 150 M To 199.99 M		At Maturity	1.2768	1.2815	1.2844	
TDR 2 Year Tier-Wise - 200 M To 499.99 M		At Maturity	1.2781	1.2829	1.2857	
TDR 2 Year Tier-Wise - 500 M & Above		At Maturity	1.2795	1.2842	1.2871	
3 Years TDR		TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2133	1.2178	1.2205
		TDR 3 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2633	1.2680	1.2708
		TDR 3 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2727	1.2775	1.2803
		TDR 3 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2741	1.2788	1.2817
		TDR 3 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2754	1.2802	1.2830
		TDR 3 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2768	1.2815	1.2844
	TDR 3 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2781	1.2829	1.2857	
	TDR 3 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2795	1.2842	1.2871	
	TDR 3 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2808	1.2856	1.2885	
	TDR 3 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2822	1.2870	1.2898	
	TDR 3 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2835	1.2883	1.2912	
	TDR 3 Year Tier-Wise - 500 M & Above	At Maturity	1.2849	1.2897	1.2925	
	Falah Term Deposit Certificates - 3 Years	Monthly	1.3511	1.3561	1.3591	
	5 Years TDR	TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2228	1.2273	1.2300
		TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2727	1.2775	1.2803
		TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2822	1.2870	1.2898
		TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2930	1.2978	1.3007
		TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2944	1.2992	1.3020
TDR 5 Year Tier-Wise - 25 M To 49.99 M		At Maturity	1.2957	1.3005	1.3034	
TDR 5 Year Tier-Wise - 50 M To 74.99 M		At Maturity	1.2971	1.3019	1.3048	
TDR 5 Year Tier-Wise - 75 M To 99.99 M		At Maturity	1.2984	1.3032	1.3061	
TDR 5 Year Tier-Wise - 100 M To 149.99 M		At Maturity	1.2998	1.3046	1.3075	
TDR 5 Year Tier-Wise - 150 M To 199.99 M		At Maturity	1.3011	1.3059	1.3088	
TDR 5 Year Tier-Wise - 200 M To 499.99 M		At Maturity	1.3025	1.3073	1.3102	
TDR 5 Year Tier-Wise - 500 M & Above		At Maturity	1.3038	1.3087	1.3116	
Falah 1 Year Mahana Munafa TDR		TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1957	1.2002	1.2028
		TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2457	1.2503	1.2531
		TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.2552	1.2598	1.2626
		TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2660	1.2707	1.2735
		TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.2727	1.2775	1.2803
		TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.2849	1.2897	1.2925
	TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.2944	1.2992	1.3020	
	TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.2957	1.3005	1.3034	
	TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.2971	1.3019	1.3048	
	TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.2984	1.3032	1.3061	
	TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.2998	1.3046	1.3075	
	TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	1.3011	1.3059	1.3088	
	TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	1.3025	1.3073	1.3102	
	TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.3038	1.3087	1.3116	
	Falah 2 Year Mahana Munafa TDR	TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1971	1.2015	1.2042
		TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2484	1.2531	1.2558
		TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.2579	1.2626	1.2653
		TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2592	1.2639	1.2667
TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M		Monthly	1.2606	1.2653	1.2681	
TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M		Monthly	1.2619	1.2666	1.2694	
TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M		Monthly	1.2633	1.2680	1.2708	
TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M		Monthly	1.2646	1.2693	1.2721	
TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M		Monthly	1.2660	1.2707	1.2735	
TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M		Monthly	1.2673	1.2720	1.2749	
TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M		Monthly	1.2687	1.2734	1.2762	
TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above		Monthly	1.2700	1.2748	1.2776	
Falah 4 Year Mahana Munafa TDR		TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.2484	1.2531	1.2558
		TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2498	1.2544	1.2572
		TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.2592	1.2639	1.2667
		TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2606	1.2653	1.2681
		TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.2619	1.2666	1.2694
		TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.2633	1.2680	1.2708
	TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.2646	1.2693	1.2721	
	TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.2660	1.2707	1.2735	
	TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.2673	1.2720	1.2749	

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