

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **January 2023** 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			
		January 2023	December 2022	November 2022	
ISLAMIC DEPOSIT PRODUCTS		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	0.9293	0.9296	0.9330	
	Saving Musharikah - 10 K To 99.99 K	Monthly	0.9293	0.9296	0.9330	
	Saving Musharikah - 100 K To 499.99 K	Monthly	0.9320	0.9323	0.9357	
	Saving Musharikah - 500 K To 999.99 K	Monthly	0.9333	0.9336	0.9371	
	Saving Musharikah - 1 M To 4.99 M	Monthly	0.9347	0.9350	0.9384	
	Saving Musharikah - 5 M To 9.99 M	Monthly	0.9360	0.9363	0.9398	
	Saving Musharikah - 10 M To 24.99 M	Monthly	0.9387	0.9390	0.9425	
	Saving Musharikah - 25 M To 49.99 M	Monthly	0.9401	0.9404	0.9439	
	Saving Musharikah - 50 M To 99.99 M	Monthly	0.9414	0.9417	0.9452	
	Saving Musharikah - 100 M To 499.99 M	Monthly	0.9522	0.9525	0.9561	
Saving Musharikah - 500 M & Above	Monthly	0.9590	0.9593	0.9628		
Falah Mahana Amdani	Falah Mahana Amdani - 1 To 499.99 K	Monthly	0.9293	0.9363	0.9398	
	Falah Mahana Amdani - 500 K To 24.99 M	Monthly	1.5330	1.5335	1.5392	
	Falah Classic Savings Account	Six Monthly	0.9293	0.9296	0.9330	
	AlFalah Islamic Business Way	Monthly	0.0054	0.0054	0.0054	
	AlFalah Islamic Asaan Savings Account	Six Monthly	0.9293	0.9296	0.9330	
	AlFalah Islamic Asaan Digital Savings Account	Six Monthly	0.9293	0.9296	0.9330	
	Falah Asaan Women Digital Savings Account	Monthly	0.9293	0.9296	0.9330	
	AlFalah Islamic Collection Savings Account	Monthly	1.4182	1.4187	1.4239	
	AlFalah Islamic Freelancer Digital Savings Account PKR	Monthly	1.2831	1.2835	1.2883	
	AlFalah Islamic Recurring Value Deposit	Monthly	1.4857	1.4862	1.4917	
	Target Savings Deposit	Monthly	1.4857	1.4862	1.4917	
	AlFalah Asaan Remittance saving account	Monthly	0.9293	0.9296	0.9330	
	AlFalah Islamic Asaan Digital Remittance Savings Account	Monthly	0.9293	0.9296	0.9330	
	Islamic HRA	Monthly	0.9293	0.9296	0.9330	
	Alfa Saving Islamic Account 0 to 9,999.99	Monthly	0.9293	0.9296	0.9330	
	Alfa Saving Islamic Account 10,000 & Above	Monthly	1.4182	1.4187	1.4239	
	Islamic Roshan Digital Saving Account	Monthly	1.4992	1.4997	1.5053	
	Alfa Asaan NRVA PKR Saving NR	Monthly	1.4992	1.4997	1.5053	
	Islamic Asaan Roshan Digital Saving Account	Monthly	1.4992	1.4997	1.5053	
	Falah Senior Citizens Account - 10,001 to 499,999	Monthly	1.4182	1.4187	1.4239	
Falah Senior Citizens Account - 500,000 & Above	Monthly	1.4182	1.4187	1.4239		
Falah Business Account	Falah Business Account - 1 To 999.99 K	Monthly	0.9630	0.9633	0.9669	
	Falah Business Account - 1 M To 4.99 M	Monthly	0.9725	0.9728	0.9764	
	Falah Business Account - 5 M To 9.99 M	Monthly	0.9914	0.9917	0.9954	
	Falah Business Account - 10 M To 24.99 M	Monthly	1.0089	1.0093	1.0130	
	Falah Business Account - 25 M To 49.99 M	Monthly	1.0400	1.0404	1.0442	
	Falah Business Account - 50 M To 99.99 M	Monthly	1.0913	1.0917	1.0957	
	Falah Business Account - 100 M To 149.99 M	Monthly	1.3925	1.3930	1.3982	
	Falah Business Account - 150 M To 199.99 M	Monthly	1.3939	1.3943	1.3995	
	Falah Business Account - 200 M To 499.99 M	Monthly	1.3993	1.3997	1.4049	
	Falah Business Account - 500 M & 999.99M	Monthly	1.4047	1.4051	1.4104	
	Falah Business Account - 1 Bn To 1.99Bn	Monthly	1.4182	1.4187	1.4239	
	Falah Business Account - 2 Bn & Above	Monthly	1.4182	1.4187	1.4239	
	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	1.1008	1.1011	1.1052	
	Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	1.1197	1.1201	1.1242	
	Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	1.1332	1.1336	1.1378	
	Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	1.1548	1.1552	1.1595	
	Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	1.1737	1.1741	1.1785	
	Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	1.1751	1.1755	1.1798	
	Falah One Month Term Deposit - 50 M To 74.99 M	At Maturity	1.2359	1.2363	1.2409	
	Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	1.2372	1.2376	1.2422	
	Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	1.2386	1.2390	1.2436	
	Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	1.2399	1.2403	1.2449	
	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.2413	1.2417	1.2463	
	Falah One Month Term Deposit - 500 M to 999.99 M	At Maturity	1.2426	1.2430	1.2476	
	Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.2440	1.2444	1.2490	
	Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.2453	1.2457	1.2503	
	3 Months TDR	TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.1143	1.1147	1.1188
		TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.1332	1.1336	1.1378
		TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.1481	1.1484	1.1527
		TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.1683	1.1687	1.1730
TDR 3 Months Tier-Wise - 10 M To 24.99 M		At Maturity	1.1872	1.1876	1.1920	
TDR 3 Months Tier-Wise - 25 M To 49.99 M		At Maturity	1.1886	1.1890	1.1934	
TDR 3 Months Tier-Wise - 50 M To 74.99 M		At Maturity	1.1899	1.1903	1.1947	
TDR 3 Months Tier-Wise - 75 M To 99.99 M		At Maturity	1.1913	1.1917	1.1961	
TDR 3 Months Tier-Wise - 100 M To 149.99 M		At Maturity	1.1926	1.1930	1.1975	
TDR 3 Months Tier-Wise - 150 M To 199.99 M		At Maturity	1.1940	1.1944	1.1988	
TDR 3 Months Tier-Wise - 200 M To 499.99 M		At Maturity	1.1953	1.1957	1.2002	
TDR 3 Months Tier-Wise - 500 M To 999.99 M		At Maturity	1.1967	1.1971	1.2015	
TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn		At Maturity	1.1980	1.1984	1.2029	
TDR 3 Months Tier-Wise - 2 Bn & Above		At Maturity	1.1994	1.1998	1.2042	
TDR 6 Months Tier-Wise - 100 K To 499.99 K		At Maturity	1.1237	1.1241	1.1283	
TDR 6 Months Tier-Wise - 500 K To 999.99 K		At Maturity	1.1440	1.1444	1.1486	

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

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

ISLAMIC DEPOSIT PRODUCTS	Date					
	January 2023	December 2022	26-Dec-22			
	PROFIT SHARING RATIO					
	Share of Mudarib	50%	50%	50%		
Share of Rabbul Maal	50%	50%	50%			
6 Months TDR	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.1589	1.1592	1.1636	
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.1602	1.1606	1.1649	
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.1967	1.1971	1.2015	
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.1980	1.1984	1.2029	
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.1994	1.1998	1.2042	
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.2007	1.2011	1.2056	
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.2021	1.2025	1.2069	
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.2034	1.2038	1.2083	
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.2048	1.2052	1.2097	
	TDR 6 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.2061	1.2065	1.2110	
	TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.2075	1.2079	1.2124	
	TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.2088	1.2092	1.2137	
	1 Year TDR	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2048	1.2052	1.2097
		TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2048	1.2052	1.2097
TDR 1 Year Tier-Wise - 1 M To 4.99 M		At Maturity	1.2548	1.2552	1.2598	
TDR 1 Year Tier-Wise - 5 M To 9.99 M		At Maturity	1.2656	1.2660	1.2707	
TDR 1 Year Tier-Wise - 10 M To 24.99 M		At Maturity	1.2750	1.2754	1.2802	
TDR 1 Year Tier-Wise - 25 M To 49.99 M		At Maturity	1.2818	1.2822	1.2870	
TDR 1 Year Tier-Wise - 50 M To 74.99 M		At Maturity	1.2939	1.2944	1.2992	
TDR 1 Year Tier-Wise - 75 M To 99.99 M		At Maturity	1.2953	1.2957	1.3005	
TDR 1 Year Tier-Wise - 100 M To 149.99 M		At Maturity	1.2966	1.2971	1.3019	
TDR 1 Year Tier-Wise - 150 M To 199.99 M		At Maturity	1.2980	1.2984	1.3032	
TDR 1 Year Tier-Wise - 200 M To 499.99 M		At Maturity	1.2993	1.2998	1.3046	
TDR 1 Year Tier-Wise - 500 M To 999.99 M		At Maturity	1.3007	1.3011	1.3059	
TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn		At Maturity	1.3020	1.3025	1.3073	
TDR 1 Year Tier-Wise - 2 Bn & Above		At Maturity	1.3034	1.3038	1.3087	
2 Years TDR	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.3047	1.3052	1.3100	
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2061	1.2065	1.2110	
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2575	1.2579	1.2626	
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2669	1.2673	1.2720	
	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2683	1.2687	1.2734	
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2696	1.2700	1.2748	
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2710	1.2714	1.2761	
	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2723	1.2727	1.2775	
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2737	1.2741	1.2788	
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2750	1.2754	1.2802	
	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2764	1.2768	1.2815	
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.2777	1.2781	1.2829	
	3 Years TDR	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2791	1.2795	1.2842
		TDR 3 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2129	1.2133	1.2178
TDR 3 Year Tier-Wise - 1 M To 4.99 M		At Maturity	1.2629	1.2633	1.2680	
TDR 3 Year Tier-Wise - 5 M To 9.99 M		At Maturity	1.2723	1.2727	1.2775	
TDR 3 Year Tier-Wise - 10 M To 24.99 M		At Maturity	1.2737	1.2741	1.2788	
TDR 3 Year Tier-Wise - 25 M To 49.99 M		At Maturity	1.2750	1.2754	1.2802	
TDR 3 Year Tier-Wise - 50 M To 74.99 M		At Maturity	1.2764	1.2768	1.2815	
TDR 3 Year Tier-Wise - 75 M To 99.99 M		At Maturity	1.2777	1.2781	1.2829	
TDR 3 Year Tier-Wise - 100 M To 149.99 M		At Maturity	1.2791	1.2795	1.2842	
TDR 3 Year Tier-Wise - 150 M To 199.99 M		At Maturity	1.2804	1.2808	1.2856	
TDR 3 Year Tier-Wise - 200 M To 499.99 M		At Maturity	1.2818	1.2822	1.2870	
TDR 3 Year Tier-Wise - 500 M & Above		At Maturity	1.2831	1.2835	1.2883	
5 Years TDR		TDR 5 Year Tier-Wise - 100 K To 499.99 K	Monthly	1.3507	1.3511	1.3561
		TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2223	1.2228	1.2273
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2723	1.2727	1.2775	
	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2818	1.2822	1.2870	
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2926	1.2930	1.2978	
	TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2939	1.2944	1.2992	
	TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2953	1.2957	1.3005	
	TDR 5 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2966	1.2971	1.3019	
	TDR 5 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2980	1.2984	1.3032	
	TDR 5 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2993	1.2998	1.3046	
	TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3007	1.3011	1.3059	
	TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.3020	1.3025	1.3073	
	Falsh 1 Year Mahana Munafa TDR	TDR Falsh 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1953	1.1957	1.2002
		TDR Falsh 1Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2453	1.2457	1.2503
TDR Falsh 1Y Mahana Munafa - Tierwise 1M To 4.99 M		Monthly	1.2548	1.2552	1.2598	
TDR Falsh 1Y Mahana Munafa - Tierwise 5 M To 9.99 M		Monthly	1.2656	1.2660	1.2707	
TDR Falsh 1Y Mahana Munafa - Tierwise 10 M To 24.99 M		Monthly	1.2723	1.2727	1.2775	
TDR Falsh 1Y Mahana Munafa - Tierwise 25 M To 49.99 M		Monthly	1.2845	1.2849	1.2897	
TDR Falsh 1Y Mahana Munafa - Tierwise 50 M To 74.99 M		Monthly	1.2939	1.2944	1.2992	
TDR Falsh 1Y Mahana Munafa - Tierwise 75 M To 99.99 M		Monthly	1.2953	1.2957	1.3005	
TDR Falsh 1Y Mahana Munafa - Tierwise 100 M To 149.99 M		Monthly	1.2966	1.2971	1.3019	
TDR Falsh 1Y Mahana Munafa - Tierwise 150 M To 199.99 M		Monthly	1.2980	1.2984	1.3032	
TDR Falsh 1Y Mahana Munafa - Tierwise 200 M To 499.99 M		Monthly	1.2993	1.2998	1.3046	
TDR Falsh 1Y Mahana Munafa - Tierwise 500 M & 999.99 M		Monthly	1.3007	1.3011	1.3059	
TDR Falsh 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn		Monthly	1.3020	1.3025	1.3073	
TDR Falsh 1Y Mahana Munafa - Tierwise 2 Bn & Above		Monthly	1.3034	1.3038	1.3087	
Falsh 2Y Mahana Munafa TDR	TDR Falsh 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1967	1.1971	1.2015	
	TDR Falsh 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2480	1.2484	1.2531	
	TDR Falsh 2Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.2575	1.2579	1.2626	
	TDR Falsh 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2588	1.2592	1.2639	
	TDR Falsh 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.2602	1.2606	1.2653	
	TDR Falsh 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.2615	1.2619	1.2666	

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	26-Dec-22		
	January 2023	December 2022	November 2022
	PROFIT SHARING RATIO		
Share of Mudarib	50%	50%	50%
Share of Rabbul Maal	50%	50%	50%

Falah 2 Year	TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.2642	1.2646	1.2693
	TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.2656	1.2660	1.2707
	TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.2669	1.2673	1.2720
	TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.2683	1.2687	1.2734
	TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.2696	1.2700	1.2748
Falah 4 Years Mahana Munafa TI	TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.2480	1.2484	1.2531
	TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2494	1.2498	1.2544
	TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.2588	1.2592	1.2639
	TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2602	1.2606	1.2653
	TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.2615	1.2619	1.2666
	TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.2629	1.2633	1.2680
	TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.2642	1.2646	1.2693
	TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.2656	1.2660	1.2707
	TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.2669	1.2673	1.2720
	TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.2683	1.2687	1.2734
	TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.2696	1.2700	1.2748
	TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.2710	1.2714	1.2761
Falah 5 Years Mahana Munafa TDR	TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.2007	1.2011	1.2056
	TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2534	1.2538	1.2585
	TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.2629	1.2633	1.2680
	TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2723	1.2727	1.2775
	TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.2804	1.2808	1.2856
	TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.2926	1.2930	1.2978
	TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.2939	1.2944	1.2992
	TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.2953	1.2957	1.3005
	TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.2966	1.2971	1.3019
	TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.2980	1.2984	1.3032
	TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.2993	1.2998	1.3046
	TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.3007	1.3011	1.3059
1 Month Bullet Maturity	AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4168	1.4173	1.4226
	AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4182	1.4187	1.4239
	AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4195	1.4200	1.4253
	AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4222	1.4227	1.4280
	AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4236	1.4241	1.4294
	AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4249	1.4254	1.4307
	AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4263	1.4268	1.4321
	AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4182	1.4187	1.4239
	AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4195	1.4200	1.4253
	AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4222	1.4227	1.4280
	AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4236	1.4241	1.4294
	AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4249	1.4254	1.4307
3 Month Bullet Maturity	AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4263	1.4268	1.4321
	AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4276	1.4281	1.4334
	AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4195	1.4200	1.4253
	AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4222	1.4227	1.4280
	AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4236	1.4241	1.4294
	AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4250	1.4254	1.4307
	AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4263	1.4268	1.4321
	AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4276	1.4281	1.4334
	AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4290	1.4295	1.4348
	AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4547	1.4551	1.4605
	AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4655	1.4659	1.4714
	AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4749	1.4754	1.4809
1 Yr Bullet Maturity	AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4776	1.4781	1.4836
	AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4776	1.4781	1.4836
	AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4790	1.4795	1.4850
	AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.4790	1.4795	1.4850
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.4655	1.4659	1.4714
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	1.4682	1.4687	1.4741
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	1.4695	1.4700	1.4755
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	1.4709	1.4714	1.4768
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	Monthly	1.4722	1.4727	1.4782
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	Monthly	1.4736	1.4741	1.4795
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	Monthly	1.4749	1.4754	1.4809
	Falah Senior Citizens	Falah Senior Citizens TDR - 1Month - Maturity	Monthly	1.6883	1.6889
Falah Senior Citizens TDR - 3Month - Maturity		Monthly	1.7559	1.7564	1.7630
Falah Senior Citizens TDR - 6Month - Maturity		Monthly	1.8234	1.8240	1.8308
Falah Senior Citizens TDR - 1Year - Maturity		At Maturity	1.9044	1.9051	1.9121
Falah Senior Citizens TDR - 1Year - Monthly		Monthly	1.9044	1.9051	1.9121
Alfa Term Dep		Alfa Term Deposit - Islamic One Month Rs.500 & Above	Monthly	1.6883	1.6483
	Alfa Term Deposit - Islamic Three Month Rs.500 & Above	Monthly	1.7018	1.6497	1.6558
	Alfa Term Deposit - Islamic Six Month Rs.500 & Above	Monthly	1.7153	1.6524	1.6585
	Alfa Term Deposit - Islamic One Year Maturity Rs.500 & Above	At Maturity	1.7559	1.6551	1.6613
	Alfa Term Deposit - Islamic One Year Monthly Rs.500 & Above	Monthly	1.7539	1.6559	1.6629
	ILTF	SBP ILTF - Textile Sector - 3Years BEFORE 23-May	Monthly	0.4727	0.4729
SBP ILTF - Textile Sector - 5Years BEFORE 23-May		Monthly	0.3377	0.3378	0.3390
SBP ILTF - Textile Sector - 10Years BEFORE 23-May		Monthly	0.2701	0.2702	0.2712
SBP ILTF - Non Textile Sector - 3years BEFORE 23-May		Monthly	0.4727	0.4729	0.4746
SBP ILTF - Non Textile Sector - 5years BEFORE 23-May		Monthly	0.3377	0.3378	0.3390
SBP ILTF - Non Textile Sector - 10years BEFORE 23-May		Monthly	0.2701	0.2702	0.2712
ILTF	SBP ILTF - Textile Sector - 3Years BEFORE 07-July 2022	Monthly	0.7429	0.7431	0.7459
	SBP ILTF - Textile Sector - 5Years BEFORE 07-July 2022	Monthly	0.6078	0.6080	0.6103
	SBP ILTF - Textile Sector - 10 BEFORE 07-July 2022	Monthly	0.5403	0.5404	0.5424
	SBP ILTF - Non Textile Sector - 3years BEFORE 07-July 2022	Monthly	0.7429	0.7431	0.7459

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 2023** 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 **26-Dec-22**

ISLAMIC DEPOSIT PRODUCTS		January 2023	December 2022	November 2022
		PROFIT SHARING RATIO		
		Share of Mudarib	50%	50%
	Share of Rabbul Maal	50%	50%	50%
SBP ILTFF - Non Textile Sector - 5years BEFORE0 07-July 20222	Monthly	0.6078	0.6080	0.6103
SBP ILTFF - Non Textile Sector - 10years BEFORE0 07-July 20222	Monthly	0.5403	0.5404	0.5424
SBP ILTFF - Textile Sector - 3Years	Monthly	1.1481	1.1484	1.1527
SBP ILTFF - Textile Sector - 5Years	Monthly	1.0130	1.0133	1.0171
SBP ILTFF - Textile Sector - 10Years	Monthly	0.9455	0.9458	0.9493
SBP ILTFF - Non Textile Sector - 3years	Monthly	1.1481	1.1484	1.1527
SBP ILTFF - Non Textile Sector - 5years	Monthly	1.0130	1.0133	1.0171
SBP ILTFF - Non Textile Sector - 10years	Monthly	0.9455	0.9458	0.9493
SBP Borrowing IFRE Corp C-I	Monthly	0.4052	0.4053	0.4068
SBP Borrowing Consumer & Corp IFRE C-II	Monthly	0.2688	0.2689	0.2699
SBP Borrowing IFRE Corp C-III	Monthly	0.4052	0.4053	0.4068
Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years	Monthly	0.4727	0.4729	0.4746
Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 years	Monthly	0.4390	0.4391	0.4407
Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and upto 7 years	Monthly	0.3377	0.3378	0.3390
Islamic Financing Facility for Storage of Agriculture Produce Upto 10 years (only for SMEs)	Monthly	0.2701	0.2702	0.2712
Islamic Financing Facility for Modernization of SMEs Upto 10years	Monthly	0.2701	0.2702	0.2712
Islamic Temporary Economic Refinance Facility (ITERF)	Monthly	0.1337	0.1338	0.1343
SBP Borrowing ISAAF	Monthly	0.1351	0.1351	0.1356
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	0.1351	0.1351	0.1356
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busi	Monthly	0.2701	0.2702	0.2712
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

