

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for March 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			
		March 2023	February 2023	January 2023	
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
Savings Musharikah	Saving Musharikah - 0 To 9.99 K	Monthly	1.0195	1.0130	0.9293
	Saving Musharikah - 10 K To 99.99 K	Monthly	1.0207	1.0142	0.9293
	Saving Musharikah - 100 K To 499.99 K	Monthly	1.0220	1.0155	0.9320
	Saving Musharikah - 500 K To 999.99 K	Monthly	1.0233	1.0168	0.9333
	Saving Musharikah - 1 M To 4.99 M	Monthly	1.0246	1.0180	0.9347
	Saving Musharikah - 5 M To 9.99 M	Monthly	1.0258	1.0193	0.9360
	Saving Musharikah - 10 M To 24.99 M	Monthly	1.0271	1.0206	0.9387
	Saving Musharikah - 25 M To 49.99 M	Monthly	1.0322	1.0256	0.9401
	Saving Musharikah - 50 M To 99.99 M	Monthly	1.0386	1.0320	0.9414
	Saving Musharikah - 100 M To 499.99 M	Monthly	1.0449	1.0383	0.9522
	Saving Musharikah - 500 M & Above	Monthly	1.0449	1.0383	0.9590
	Falah Mahana Amdani - 1 To 499.99 K	Monthly	1.0195	1.0130	0.9293
	Falah Mahana Amdani - 500 K To 24.99 M	Monthly	1.5687	1.5587	1.5330
Falah Classic Savings Account	Six Monthly	1.0195	1.0130	0.9293	
AlFalah Islamic Business Way	Monthly	0.0051	0.0051	0.0054	
AlFalah Islamic Asaan Savings Account	Six Monthly	1.0195	1.0130	0.9293	
AlFalah Islamic Asaan Digital Savings Account	Six Monthly	1.0195	1.0130	0.9293	
Falah Asaan Women Digital Savings Account	Monthly	1.0195	1.0130	0.9293	
AlFalah Islamic Collection Savings Account	Monthly	1.3380	1.3295	1.4182	
AlFalah Islamic Freelancer Digital Savings Account PKR	Monthly	1.3635	1.3549	1.2831	
AlFalah Islamic Recurring Value Deposit	Monthly	1.5292	1.5195	1.4857	
Target Savings Deposit	Monthly	1.5292	1.5195	1.4857	
AlFalah Asaan Remittance saving account	Monthly	1.0195	1.0130	0.9293	
AlFalah Islamic Asaan Digital Remittance Savings Account	Monthly	1.0195	1.0130	0.9293	
Islamic HRA	Monthly	1.0195	1.0130	0.9293	
Alfa Saving Islamic Account 0 to 9,999.99	Monthly	1.0195	1.0130	0.9293	
Alfa Saving Islamic Account 10,000 & Above	Monthly	1.3380	1.3295	1.4182	
Islamic Roshan Digital Saving Account	Monthly	1.5687	1.5587	1.4992	
Alfa Asaan NRVA PKR Saving NR	Monthly	1.5687	1.5587	1.4992	
Islamic Asaan Roshan Digital Saving Account	Monthly	1.5687	1.5587	1.4992	
Falah Senior Citizens Account - 10,001 to 499,999	Monthly	1.5929	1.4802	1.4182	
Falah Senior Citizens Account - 500,000 & Above	Monthly	1.6056	1.5195	1.4182	
Falah Business Account - 1 To 999.99 K	Monthly	1.0195	1.0130	0.9630	
Falah Business Account - 1 M To 4.99 M	Monthly	1.0258	1.0193	0.9725	
Falah Business Account - 5 M To 9.99 M	Monthly	1.0322	1.0256	0.9914	
Falah Business Account - 10 M To 24.99 M	Monthly	1.0386	1.0320	1.0089	
Falah Business Account - 25 M To 49.99 M	Monthly	1.1469	1.1396	1.0400	
Falah Business Account - 50 M To 99.99 M	Monthly	1.2106	1.2029	1.0913	
Falah Business Account - 100 M To 149.99 M	Monthly	1.3763	1.3675	1.3925	
Falah Business Account - 150 M To 199.99 M	Monthly	1.3775	1.3688	1.3939	
Falah Business Account - 200 M To 499.99 M	Monthly	1.3839	1.3751	1.3993	
Falah Business Account - 500 M & 999.99M	Monthly	1.4018	1.3929	1.4047	
Falah Business Account - 1 Bn To 1.99Bn	Monthly	1.4018	1.3929	1.4182	
Falah Business Account - 2 Bn & Above	Monthly	1.4018	1.3929	1.4182	
OTHER REMUNERATIVE		Payment Frequency	Weightage	Weightage	Weightage
Falah Margin Accounts		Monthly	0.0038	0.0038	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	1.1023	1.0953	1.1008
	Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	1.1201	1.1130	1.1197
	Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	1.1329	1.1257	1.1332
	Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	1.1533	1.1459	1.1548
	Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	1.1711	1.1637	1.1737
	Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	1.1724	1.1649	1.1751
	Falah One Month Term Deposit - 50 M To 74.99 M	At Maturity	1.2297	1.2219	1.2359
	Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	1.2310	1.2232	1.2372
	Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	1.2323	1.2244	1.2386
	Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	1.2335	1.2257	1.2399
	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.2348	1.2270	1.2413
	Falah One Month Term Deposit - 500 M to 999.99 M	At Maturity	1.2361	1.2282	1.2426
	Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.2374	1.2295	1.2440
	Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.2386	1.2308	1.2453
	TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.1150	1.1079	1.1143
	TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.1328	1.1257	1.1332
	TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.1469	1.1396	1.1481
TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.1660	1.1586	1.1683	
TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.1838	1.1763	1.1872	
TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.1851	1.1776	1.1886	
TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.1864	1.1789	1.1899	
TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.1877	1.1801	1.1913	
TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.1889	1.1814	1.1926	
TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.1902	1.1827	1.1940	
TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.1915	1.1839	1.1953	
TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.1928	1.1852	1.1967	
TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.1940	1.1865	1.1980	
TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.1953	1.1877	1.1994	
TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.1240	1.1168	1.1237	
TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.1431	1.1358	1.1440	

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

ISLAMIC DEPOSIT PRODUCTS	Date		
	March 2023	February 2023	January 2023
	PROFIT SHARING RATIO		
Share of Mudarib	50%	50%	50%
Share of Rabbul Maal	50%	50%	50%

ISLAMIC DEPOSIT PRODUCTS	Date				
	March 2023	February 2023	January 2023		
6 Months TDR	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.1571	1.1497	1.1589
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.1584	1.1510	1.1602
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.1928	1.1852	1.1967
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.1940	1.1865	1.1980
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.1953	1.1877	1.1994
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.1966	1.1890	1.2007
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.1979	1.1903	1.2021
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.1991	1.1915	1.2034
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.2004	1.1928	1.2048
	TDR 6 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.2017	1.1941	1.2061
	TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.2030	1.1953	1.2075
	TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.2042	1.1966	1.2088
1 Year TDR	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2044	1.1928	1.2048
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2476	1.2396	1.2548
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2578	1.2498	1.2656
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2667	1.2586	1.2750
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2730	1.2650	1.2818
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2845	1.2764	1.2939
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2858	1.2776	1.2953
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2871	1.2789	1.2966
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2883	1.2802	1.2980
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2896	1.2814	1.2993
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2909	1.2827	1.3007
	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.2922	1.2840	1.3020
2 Years TDR	TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.2934	1.2852	1.3034
	TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	1.2947	1.2865	1.3047
	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2017	1.1941	1.2061
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2501	1.2422	1.2575
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2590	1.2510	1.2669
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2603	1.2523	1.2683
	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2616	1.2536	1.2696
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2629	1.2548	1.2710
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2641	1.2561	1.2723
	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2654	1.2574	1.2737
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2667	1.2586	1.2750
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2679	1.2599	1.2764
3 Years TDR	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2692	1.2612	1.2777
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.2705	1.2624	1.2791
	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2081	1.2004	1.2129
	TDR 3 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2552	1.2472	1.2629
	TDR 3 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2641	1.2561	1.2723
	TDR 3 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2654	1.2574	1.2737
	TDR 3 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2667	1.2586	1.2750
	TDR 3 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2679	1.2599	1.2764
	TDR 3 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2692	1.2612	1.2777
	TDR 3 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2705	1.2624	1.2791
	TDR 3 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2718	1.2637	1.2804
	TDR 3 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2730	1.2650	1.2818
5 Years TDR	TDR 3 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2743	1.2662	1.2831
	TDR 3 Year Tier-Wise - 500 M & Above	At Maturity	1.2756	1.2675	1.2845
	TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.3380	1.3295	1.3507
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	Monthly	1.2170	1.2092	1.2223
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2641	1.2561	1.2723
	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2730	1.2650	1.2818
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2832	1.2751	1.2926
	TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2845	1.2764	1.2939
	TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2858	1.2776	1.2953
	TDR 5 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2871	1.2789	1.2966
	TDR 5 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2883	1.2802	1.2980
	TDR 5 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2896	1.2814	1.2993
Falaha 1 Year Mahana Munafa TDR	TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2909	1.2827	1.3007
	TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.2922	1.2840	1.3020
	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.2934	1.2852	1.3034
	TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2386	1.2308	1.2453
	TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.2476	1.2396	1.2548
	TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2578	1.2498	1.2656
	TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.2641	1.2561	1.2723
	TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.2756	1.2675	1.2845
	TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.2845	1.2764	1.2939
	TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.2858	1.2776	1.2953
	TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.2871	1.2789	1.2966
	TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.2883	1.2802	1.2980

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

ISLAMIC DEPOSIT PRODUCTS	Date			
	March 2023	February 2023	23-Feb-23	
	PROFIT SHARING RATIO			
Share of Mudarib	50%	50%	50%	
Share of Rabbul Maal	50%	50%	50%	
TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1928	1.1852	1.1967
	Monthly	1.2412	1.2333	1.2480
TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2501	1.2422	1.2575
	Monthly	1.2514	1.2434	1.2588
TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.2527	1.2447	1.2602
	Monthly	1.2539	1.2460	1.2615
TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2552	1.2472	1.2629
	Monthly	1.2578	1.2498	1.2656
TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.2590	1.2510	1.2669
	Monthly	1.2590	1.2510	1.2669
TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.2603	1.2523	1.2683
	Monthly	1.2616	1.2536	1.2696
TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.2629	1.2548	1.2710
	Monthly	1.2642	1.2561	1.2723
TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.2656	1.2574	1.2736
	Monthly	1.2669	1.2587	1.2749
TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.2683	1.2603	1.2763
	Monthly	1.2696	1.2616	1.2776
TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.2710	1.2629	1.2790
	Monthly	1.2723	1.2642	1.2803
TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.2736	1.2656	1.2816
	Monthly	1.2749	1.2669	1.2829
TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.2763	1.2683	1.2843
	Monthly	1.2776	1.2696	1.2856
TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1966	1.1890	1.2007
	Monthly	1.2425	1.2346	1.2494
TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2412	1.2333	1.2480
	Monthly	1.2425	1.2346	1.2494
TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.2434	1.2354	1.2507
	Monthly	1.2447	1.2367	1.2520
TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2460	1.2380	1.2533
	Monthly	1.2472	1.2393	1.2546
TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.2485	1.2405	1.2559
	Monthly	1.2498	1.2418	1.2572
TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.2510	1.2430	1.2585
	Monthly	1.2523	1.2443	1.2598
TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.2536	1.2456	1.2611
	Monthly	1.2548	1.2469	1.2624
TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.2561	1.2482	1.2637
	Monthly	1.2574	1.2495	1.2650
TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.2587	1.2508	1.2663
	Monthly	1.2600	1.2521	1.2676
TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.2613	1.2534	1.2689
	Monthly	1.2626	1.2547	1.2702
TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.2639	1.2560	1.2715
	Monthly	1.2652	1.2573	1.2728
TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.2665	1.2586	1.2741
	Monthly	1.2678	1.2599	1.2754
TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1966	1.1890	1.2007
	Monthly	1.2463	1.2384	1.2534
TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2452	1.2373	1.2523
	Monthly	1.2465	1.2386	1.2536
TDR Falah 5Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.2478	1.2400	1.2560
	Monthly	1.2491	1.2413	1.2573
TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2504	1.2426	1.2586
	Monthly	1.2517	1.2439	1.2599
TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.2530	1.2452	1.2612
	Monthly	1.2543	1.2465	1.2625
TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.2556	1.2478	1.2638
	Monthly	1.2569	1.2491	1.2651
TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.2582	1.2504	1.2664
	Monthly	1.2595	1.2517	1.2677
TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.2608	1.2527	1.2690
	Monthly	1.2621	1.2540	1.2703
TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.2634	1.2553	1.2716
	Monthly	1.2647	1.2566	1.2729
TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.2660	1.2579	1.2742
	Monthly	1.2673	1.2592	1.2755
TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.2686	1.2605	1.2768
	Monthly	1.2699	1.2618	1.2781
TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.2712	1.2631	1.2794
	Monthly	1.2725	1.2644	1.2807
AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4005	1.3916	1.4168
	At Maturity	1.4018	1.3929	1.4181
AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4030	1.3941	1.4195
	At Maturity	1.4043	1.3954	1.4208
AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4056	1.3967	1.4222
	At Maturity	1.4069	1.3980	1.4235
AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4081	1.3992	1.4249
	At Maturity	1.4094	1.4005	1.4262
AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4107	1.4017	1.4276
	At Maturity	1.4120	1.4030	1.4289
AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4133	1.4043	1.4302
	At Maturity	1.4146	1.4056	1.4315
AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4159	1.4069	1.4328
	At Maturity	1.4172	1.4082	1.4341
AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4030	1.3941	1.4195
	At Maturity	1.4043	1.3954	1.4208
AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4056	1.3967	1.4222
	At Maturity	1.4069	1.3980	1.4235
AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4081	1.3992	1.4249
	At Maturity	1.4094	1.4005	1.4262
AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4107	1.4017	1.4276
	At Maturity	1.4120	1.4030	1.4289
AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4133	1.4043	1.4302
	At Maturity	1.4146	1.4056	1.4315
AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4159	1.4069	1.4328
	At Maturity	1.4172	1.4082	1.4341
AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4185	1.4095	1.4354
	At Maturity	1.4198	1.4108	1.4367
AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4056	1.3967	1.4222
	At Maturity	1.4069	1.3980	1.4235
AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4081	1.3992	1.4249
	At Maturity	1.4094	1.4005	1.4262
AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4107	1.4017	1.4276
	At Maturity	1.4120	1.4030	1.4289
AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4133	1.4043	1.4302
	At Maturity	1.4146	1.4056	1.4315
AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4159	1.4069	1.4328
	At Maturity	1.4172	1.4082	1.4341
AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4185	1.4095	1.4354
	At Maturity	1.4198	1.4108	1.4367
AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4211	1.4121	1.4380
	At Maturity	1.4224	1.4134	1.4393
AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4362	1.4270	1.4547
	At Maturity	1.4464	1.4372	1.4655
AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4553	1.4460	1.4749
	At Maturity	1.4644	1.4551	1.4841
AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4735	1.4642	1.4933
	At Maturity	1.4826	1.4733	1.5025
AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4917	1.4824	1.5117
	At Maturity	1.5008	1.4915	1.5209
AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.5099	1.5006	1.5301
	At Maturity	1.5190	1.5097	1.5393
AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.5281	1.5188	1.5485
	At Maturity	1.5372	1.5279	1.5577
AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.5463	1.5370	1.5669
	At Maturity	1.5554	1.5461	1.5761
AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.4489	1.4397	1.4682
	Monthly	1.4502	1.4410	1.4695
AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	1.4515	1.4422	1.4709
	Monthly	1.4527	1.4435	1.4722
AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	1.4540	1.4448	1.4736
	Monthly	1.4553	1.4460	1.4749
AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	1.4566	1.4473	1.4763
	Monthly	1.4579	1.4486	1.4776
AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	Monthly	1.4592	1.4500	1.4789
	Monthly	1.4605	1.4513	1.4802
AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	Monthly	1.4618	1.4526	1.4815
	Monthly	1.4631	1.4539	1.4828
AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	Monthly	1.4644	1.4552	1.4841
	Monthly	1.4657	1.4565	1.4854
Falah Senior Citizens TDR - 1Month - Maturity	Monthly	1.7203	1.7094	1.6883
	Monthly	1.7216	1.7107	1.6896
Falah Senior Citizens TDR - 3Month - Maturity	Monthly	1.7841	1.7727	1.8234
	Monthly	1.7854	1.7740	1.8247
Falah Senior Citizens TDR - 6Month - Maturity	Monthly	1.9115	1.8487	1.9044
	Monthly	1.9128	1.8500	1.9057
Falah Senior Citizens TDR - 1Year - Maturity	At Maturity	1.9115	1.8487	1.9044
	At Maturity	1.9128	1.8500	1.9057
Alfa Term Deposit - Islamic One Month Rs.500 & Above	Monthly	1.7203	1.7094	1.6883
	Monthly	1.7216	1.7107	1.6896
Alfa Term Deposit - Islamic Three Month Rs.500 & Above	Monthly	1.7331	1.7221	1.7018
	Monthly	1.7344	1.7234	1.7031
Alfa Term Deposit - Islamic Six Month Rs.500 & Above	Monthly	1.7458	1.7347	1.7153
	Monthly	1.7471	1.7360	1.7166
Alfa Term Deposit - Islamic One Year Maturity Rs.500 & Above	At Maturity	1.7841	1.7727	1.7559
	At Maturity	1.7854	1.7740	1.7572

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

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

ISLAMIC DEPOSIT PRODUCTS		Date			
		March 2023	February 2023	January 2023	
		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
			1.7849	1.7727	1.7539
	Alfa Term Deposit - Islamic One Year Monthly Rs.500 & Above	Monthly	0.4460	0.4432	0.4727
	SBP ILTFF - Textile Sector - 3Years BEFORE 23-May	Monthly	0.3186	0.3166	0.3377
	SBP ILTFF - Textile Sector - 5Years BEFORE 23-May	Monthly	0.2549	0.2532	0.2701
	SBP ILTFF - Textile Sector - 10Years BEFORE 23-May	Monthly	0.4460	0.4432	0.4727
	SBP ILTFF - Non Textile Sector - 3years BEFORE 23-May	Monthly	0.3186	0.3166	0.3377
	SBP ILTFF - Non Textile Sector - 5years BEFORE 23-May	Monthly	0.2549	0.2532	0.2701
	SBP ILTFF - Non Textile Sector - 10years BEFORE 23-May	Monthly	0.7009	0.6964	0.7429
	SBP ILTFF - Textile Sector - 3Years BEFORE 07-July 20222	Monthly	0.5734	0.5698	0.6078
	SBP ILTFF - Textile Sector - 5Years BEFORE 07-July 20222	Monthly	0.5097	0.5065	0.5403
	SBP ILTFF - Textile Sector - 10 BEFORE 07-July 20222	Monthly	0.7009	0.6964	0.7429
	SBP ILTFF - Non Textile Sector - 3years BEFORE 07-July 2022	Monthly	0.5734	0.5698	0.6078
	SBP ILTFF - Non Textile Sector - 5years BEFORE 07-July 20222	Monthly	0.5097	0.5065	0.5403
	SBP ILTFF - Non Textile Sector - 10years BEFORE 07-July 20222	Monthly	1.0832	1.0763	1.1481
	SBP ILTFF - Textile Sector - 3Years	Monthly	0.9557	0.9497	1.0130
	SBP ILTFF - Textile Sector - 5Years	Monthly	0.8920	0.8864	0.9455
	SBP ILTFF - Textile Sector - 10Years	Monthly	1.0832	1.0763	1.1481
	SBP ILTFF - Non Textile Sector - 3years	Monthly	0.9557	0.9497	1.0130
	SBP ILTFF - Non Textile Sector - 5years	Monthly	0.8920	0.8864	0.9455
	SBP ILTFF - Non Textile Sector - 10years	Monthly	0.3823	0.3799	0.4052
	SBP Borrowing IFRE Corp C-I	Monthly	0.2536	0.2520	0.2688
	SBP Borrowing Consumer & Corp IFRE C-II	Monthly	0.3823	0.3799	0.4052
	SBP Borrowing IFRE Corp C-III	Monthly	0.4460	0.4432	0.4727
	Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years	Monthly	0.4142	0.4115	0.4390
	Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 years	Monthly	0.3186	0.3166	0.3377
	Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and upto 7 years	Monthly	0.2549	0.2532	0.2701
	Islamic Financing Facility for Storage of Agriculture Produce Upto 10 years (only for SMEs)	Monthly	0.2549	0.2532	0.2701
	Islamic Financing Facility for Modernization of SMEs Upto 10years	Monthly	0.1262	0.1254	0.1337
	Islamic Temporary Economic Refinance Facility (ITERF)	Monthly	0.1274	0.1266	0.1351
	SBP Borrowing ISAAF	Monthly	0.0013	0.0013	0.0014
	Islamic Refinance Facility for Combating COVID - 19 (IRFCC)	Monthly	0.1274	0.1266	0.1351
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Bus	Monthly	0.2549	0.2532	0.2701
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Bus				
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-IWS ATP-SME/CORP Tazc Payer	Monthly	0.0013	0.0013	0.0014

