

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

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

ISLAMIC DEPOSIT PRODUCTS	Date			
	25-Jul-23			
		August 2023	July 2023	June 2023
	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	1.3073	1.0999	1.0902
	Saving Musharikah - 10 K To 99.99 K	Monthly	1.3133	1.1054	1.0957
	Saving Musharikah - 100 K To 499.99 K	Monthly	1.3145	1.1065	1.0968
	Saving Musharikah - 500 K To 999.99 K	Monthly	1.3157	1.1076	1.0979
	Saving Musharikah - 1 M To 4.99 M	Monthly	1.3168	1.1087	1.0989
	Saving Musharikah - 5 M To 9.99 M	Monthly	1.3180	1.1098	1.1000
	Saving Musharikah - 10 M To 24.99 M	Monthly	1.3192	1.1109	1.1011
	Saving Musharikah - 25 M To 49.99 M	Monthly	1.3204	1.1120	1.1022
	Saving Musharikah - 50 M To 99.99 M	Monthly	1.3216	1.1131	1.1033
	Saving Musharikah - 100 M To 499.99 M	Monthly	1.3228	1.1142	1.1044
Saving Musharikah - 500 M & Above	Monthly	1.3240	1.1153	1.1055	
Falaha Mahana Amdani - 1 To 499.99 K		Monthly	1.3668	1.0999	1.0902
Falaha Mahana Amdani - 500 K To 24.99 M		Monthly	1.6342	1.4024	1.3900
Falaha Mahana Amdani - 25M To 49.99M		Monthly	1.3668	1.0999	1.0902
Falaha Classic Savings Account		Six Monthly	1.3073	1.0999	1.0902
AlFalaha Islamic Business Way		Monthly	0.0048	0.0044	0.0044
AlFalaha Islamic Asaan Savings Account		Six Monthly	1.3073	1.0999	1.0902
AlFalaha Islamic Asaan Digital Savings Account		Six Monthly	1.3073	1.1164	1.1066
Falaha Asaan Women Digital Savings Account		Monthly	1.3073	1.1164	1.1066
AlFalaha Islamic Collection Savings Account		Monthly	1.3073	1.2099	1.1992
AlFalaha Islamic Freelancer Digital Savings Account PKR		Monthly	1.6639	1.5399	1.5263
AlFalaha Islamic Recurring Value Deposit		Monthly	1.7827	1.5784	1.5645
Target Savings Deposit		Monthly	1.7233	1.5674	1.5536
AlFalaha Asaan Remittance saving account		Monthly	1.3073	1.0999	1.0902
AlFalaha Islamic Asaan Digital Remittance Savings Account		Monthly	1.3073	1.1164	1.1066
Islamic HRA		Monthly	1.4262	1.2099	1.1992
Alfa Saving Islamic Account 0 to 9,999.99		Monthly	1.3073	1.2099	1.1992
Alfa Saving Islamic Account 10,000 & Above		Monthly	1.4262	1.4299	1.4173
Islamic Roshan Digital Saving Account		Monthly	1.7827	1.5399	1.5263
Islamic Roshan Digital Business Saving Account		Monthly	1.7827	1.5401	1.5295
Alfa Asaan NRVA PKR Saving NR		Monthly	1.5450	1.4299	1.4173
Islamic Asaan Roshan Digital Saving Account		Monthly	1.7827	1.5399	1.5263
Falaha Senior Citizens Account - Upto 10,000		Monthly	1.3073	0.8830	0.8682
Falaha Senior Citizens Account - 10,001 to 499,999		Monthly	1.9016	1.5399	1.5263
Falaha Senior Citizens Account - 500,000 & Above		Monthly	2.0204	1.7049	1.6898
Falaha Business Account	Falaha Business Account - 1 To 999.99 K	Monthly	1.3073	1.0999	1.0902
	Falaha Business Account - 1 M To 4.99 M	Monthly	1.3073	1.0999	1.0902
	Falaha Business Account - 5 M To 9.99 M	Monthly	1.3073	1.0999	1.0902
	Falaha Business Account - 10 M To 24.99 M	Monthly	1.3073	1.0999	1.0902
	Falaha Business Account - 25 M To 49.99 M	Monthly	1.4084	1.1934	1.1829
	Falaha Business Account - 50 M To 99.99 M	Monthly	1.4678	1.2484	1.2374
	Falaha Business Account - 100 M To 149.99 M	Monthly	1.6223	1.3914	1.3791
	Falaha Business Account - 150 M To 199.99 M	Monthly	1.6235	1.3925	1.3802
	Falaha Business Account - 200 M To 499.99 M	Monthly	1.6282	1.3980	1.3857
	Falaha Business Account - 500 M & 999.99M	Monthly	1.6639	1.4134	1.4009
	Falaha Business Account - 1 Bn To 1.99Bn	Monthly	1.6758	1.4134	1.4009
	Falaha Business Account - 2 Bn & Above	Monthly	1.6936	1.4134	1.4009
	OTHER REMUNERATIVE		Payment Frequency	Weightage	Weightage
Falaha Margin Accounts		Monthly	0.0036	0.0033	0.0033
ALFALAH TERM DEPOSITS		Payment Frequency	Weightage	Weightage	Weightage
Month TDR	Falaha One Month Term Deposit - 100K To 499.99 K	At Maturity	1.3192	1.2209	1.2101
	Falaha One Month Term Deposit - 500 K To 999.99 K	At Maturity	1.3192	1.2209	1.2101
	Falaha One Month Term Deposit - 1 M To 4.99 M	At Maturity	1.3192	1.2209	1.2101
	Falaha One Month Term Deposit - 5 M To 9.99 M	At Maturity	1.3192	1.2209	1.2101
	Falaha One Month Term Deposit - 10 M To 24.99 M	At Maturity	1.3192	1.2209	1.2101
	Falaha One Month Term Deposit - 25 M To 49.99 M	At Maturity	1.3192	1.2209	1.2101
	Falaha One Month Term Deposit - 50 M To 74.99 M	At Maturity	1.3192	1.2209	1.2101

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

		Date			
		August 2023	July 2023	June 2023	
ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
Falah One	Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	1.3192	1.2209	1.2101
	Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	1.3192	1.2209	1.2101
	Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	1.3192	1.2209	1.2101
	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.3192	1.2209	1.2101
	Falah One Month Term Deposit - 500 M to 999.99 M	At Maturity	1.3192	1.2209	1.2101
	Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.3192	1.2209	1.2101
	Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.3192	1.2209	1.2101
	TDR	TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.4381	1.3309
TDR 3 Months Tier-Wise - 500 K To 999.99 K		At Maturity	1.4381	1.3308	1.3193
TDR 3 Months Tier-Wise - 1 M To 4.99 M		At Maturity	1.4381	1.3309	1.3192
TDR 3 Months Tier-Wise - 5 M To 9.99 M		At Maturity	1.4381	1.3309	1.3192
TDR 3 Months Tier-Wise - 10 M To 24.99 M		At Maturity	1.4381	1.3309	1.3192
TDR 3 Months Tier-Wise - 25 M To 49.99 M		At Maturity	1.4381	1.3309	1.3192

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		25-Jul-23			
		August 2023	July 2023	June 2023	
		PROFIT SHARING RATIO			
Share of Mudarib		50%	50%	50%	
Share of Rabbul Maal		50%	50%	50%	
3 Months	TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.4381	1.3309	1.3192
	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.4381	1.3309	1.3192
	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.4381	1.3309	1.3192
	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.4381	1.3309	1.3192
	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.4381	1.3309	1.3192
	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.4381	1.3309	1.3192
	TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.4381	1.3309	1.3192
TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.4381	1.3309	1.3192	
6 Months TDR	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.5569	1.4409	1.4282
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.5569	1.4409	1.4282
	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.5569	1.4409	1.4282
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.5569	1.4409	1.4282
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.5569	1.4409	1.4282
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.5569	1.4409	1.4282
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.5569	1.4409	1.4282
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.5569	1.4409	1.4282
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.5569	1.4409	1.4282
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.5569	1.4409	1.4282
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.5569	1.4409	1.4282
	TDR 6 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.5569	1.4409	1.4282
	TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.5569	1.4409	1.4282
TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.5569	1.4409	1.4282	
1 Year TDR	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	2.1512	1.7708	1.7553
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	2.1512	1.7708	1.7553
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	2.1512	1.7708	1.7553
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	2.1512	1.7708	1.7553
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	2.1512	1.7708	1.7553
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	2.1512	1.7708	1.7553
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	2.1512	1.7708	1.7553
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	2.1512	1.7708	1.7553
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	2.1512	1.7708	1.7553
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	2.1512	1.7708	1.7553
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	2.1512	1.7708	1.7553
	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	2.1512	1.7708	1.7553
	TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	2.1512	1.7708	1.7553
TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	2.1512	1.7708	1.7553	
2 Years TDR	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.3192	1.2209	1.2101
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.3192	1.2209	1.2101
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.3192	1.2209	1.2101
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.3192	1.2209	1.2101
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	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3192	1.2209	1.2101
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.3192	1.2209	1.2101
	3 Years TDR	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.3192	1.2209
TDR 3 Year Tier-Wise - 500 K To 999.99 K		At Maturity	1.3192	1.2209	1.2101
TDR 3 Year Tier-Wise - 1 M To 4.99 M		At Maturity	1.3192	1.2209	1.2101
TDR 3 Year Tier-Wise - 5 M To 9.99 M		At Maturity	1.3192	1.2209	1.2101
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TDR 3 Year Tier-Wise - 150 M To 199.99 M		At Maturity	1.3192	1.2209	1.2101
TDR 3 Year Tier-Wise - 200 M To 499.99 M		At Maturity	1.3192	1.2209	1.2101
TDR 3 Year Tier-Wise - 500 M & Above		At Maturity	1.3192	1.2209	1.2101
Falah Term Deposit Certificates - 3 Years		Monthly	1.3073	1.2099	1.1992
TDR 4 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.3192	1.2099	1.1992	
TDR 4 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.3192	1.2099	1.1992	

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ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
4 Years TDR	TDR 4 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.3192	1.2099	1.1992
	TDR 4 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.3192	1.2099	1.1992
	TDR 4 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.3192	1.2099	1.1992
	TDR 4 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.3192	1.2099	1.1992
	TDR 4 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3192	1.2099	1.1992
	TDR 4 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3192	1.2099	1.1992
	TDR 4 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3192	1.2099	1.1992
	TDR 4 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3192	1.2099	1.1992
	TDR 4 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3192	1.2099	1.1992
	TDR 4 Year Tier-Wise - 500 M & Above	At Maturity	1.3192	1.2099	1.1992
	TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.3192	1.2209	1.2101
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.3192	1.2209	1.2101
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.3192	1.2209	1.2101

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	PROFIT SHARING RATIO			
ISLAMIC DEPOSIT PRODUCTS	Share of Mudarib	50%	50%	50%
	Share of Rabbul Maal	50%	50%	50%

5 Years TDR	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.3192	1.2209	1.2101
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.3192	1.2209	1.2101
	TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.3192	1.2209	1.2101
	TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3192	1.2209	1.2101
	TDR 5 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3192	1.2209	1.2101
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	TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3192	1.2209	1.2101
	TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.3192	1.2209	1.2101
Falah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	2.1393	1.7598	1.7444
	TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	2.1393	1.7598	1.7444
	TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	2.1393	1.7598	1.7444
	TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	2.1393	1.7598	1.7444
	TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	2.1393	1.7598	1.7444
	TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	2.1393	1.7598	1.7444
	TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	2.1393	1.7598	1.7444
	TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	2.1393	1.7598	1.7444
	TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	2.1393	1.7598	1.7444
	TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	2.1393	1.7598	1.7444
	TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	2.1393	1.7598	1.7444
	TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	2.1393	1.7598	1.7444
	TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	2.1393	1.7598	1.7444
	TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	2.1393	1.7598	1.7444
Falah 2 Year Mahana Munafa TDR	TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.3073	1.2099	1.1992
	TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.3073	1.2099	1.1992
	TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.3073	1.2099	1.1992
	TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.3073	1.2099	1.1992
	TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.3073	1.2099	1.1992
	TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.3073	1.2099	1.1992
	TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.3073	1.2099	1.1992
	TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.3073	1.2099	1.1992
	TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.3073	1.2099	1.1992
	TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.3073	1.2099	1.1992
	TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.3073	1.2099	1.1992
	TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.3073	1.2099	1.1992
Falah 4 Years Mahana Munafa TDR	TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.3073	1.2099	1.1992
	TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.3073	1.2099	1.1992
	TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.3073	1.2099	1.1992
	TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.3073	1.2099	1.1992
	TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.3073	1.2099	1.1992
	TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.3073	1.2099	1.1992
	TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.3073	1.2099	1.1992
	TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.3073	1.2099	1.1992
	TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.3073	1.2099	1.1992
	TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.3073	1.2099	1.1992
	TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.3073	1.2099	1.1992
	TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.3073	1.2099	1.1992
Falah 5 Years Mahana Munafa TDR	TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.3073	1.2099	1.1992
	TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.3073	1.2099	1.1992
	TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.3073	1.2099	1.1992
	TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.3073	1.2099	1.1992
	TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.3073	1.2099	1.1992
	TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.3073	1.2099	1.1992
	TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.3073	1.2099	1.1992
	TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.3073	1.2099	1.1992
	TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.3073	1.2099	1.1992
	TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.3073	1.2099	1.1992
	TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.3073	1.2099	1.1992
	TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.3073	1.2099	1.1992
AlFalah Islamic One Month Premium Term Deposit	AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3370	1.2374	1.2265
	AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3370	1.2374	1.2265
	AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3370	1.2374	1.2265
	AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3370	1.2374	1.2265

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

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

ISLAMIC DEPOSIT PRODUCTS		Date			
		25-Jul-23			
		August 2023	July 2023	June 2023	
		PROFIT SHARING RATIO			
Share of Mudarib		50%	50%	50%	
Share of Rabbul Maal		50%	50%	50%	
1 Month E	AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3370	1.2374	1.2265
	AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3370	1.2374	1.2265
	AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3370	1.2374	1.2265
3 Month Bullet Maturity	AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4559	1.3474	1.3355
	AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4559	1.3474	1.3355
	AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4559	1.3474	1.3355
	AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4559	1.3474	1.3355
	AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4559	1.3474	1.3355
	AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4559	1.3474	1.3355
6 Month Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.5747	1.4574	1.4445
	AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.5747	1.4574	1.4445
	AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.5747	1.4574	1.4445
	AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.5747	1.4574	1.4445
	AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.5747	1.4574	1.4445
	AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.5747	1.4574	1.4445
1 Yr. Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.5747	1.4574	1.4445
	AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	2.1630	1.7873	1.7716
	AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	2.1690	1.7873	1.7716
	AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	2.1690	1.7873	1.7716
	AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	2.1690	1.7873	1.7716
	AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	2.1690	1.7873	1.7716
1 Year Monthly	AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	2.1690	1.7873	1.7716
	AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	2.1690	1.7873	1.7716
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	2.1512	1.7708	1.7553
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	2.1512	1.7708	1.7553
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	2.1512	1.7708	1.7553
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	2.1512	1.7708	1.7553
Falaha Senior Cit	AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	Monthly	2.1512	1.7708	1.7553
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	Monthly	2.1512	1.7708	1.7553
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	Monthly	2.1512	1.7708	1.7553
	Falaha Senior Citizens TDR - 1Month - Maturity	Monthly	2.0204	1.6499	1.6353
	Falaha Senior Citizens TDR - 3Month - Maturity	Monthly	2.0501	1.6774	1.6626
	Falaha Senior Citizens TDR - 6Month - Maturity	Monthly	2.0799	1.7049	1.6898
Alfa Term Depo	Falaha Senior Citizens TDR - 1Year - Maturity	At Maturity	2.1987	1.7598	1.7444
	Falaha Senior Citizens TDR - 1Year - Monthly	Monthly	2.1868	1.7323	1.7171
	Alfa Term Deposit - Islamic One Month Rs.500 & Above	Monthly	2.0799	1.7598	1.7444
	Alfa Term Deposit - Islamic Three Month Rs.500 & Above	Monthly	2.1096	1.7873	1.7716
	Alfa Term Deposit - Islamic Six Month Rs.500 & Above	Monthly	2.1393	1.8148	1.7989
	Alfa Term Deposit - Islamic One Year Maturity Rs.500 & Above	At Maturity	2.1987	1.8698	1.8534
ILTF	Alfa Term Deposit - Islamic One Year Monthly Rs.500 & Above	Monthly	2.1868	1.8698	1.8534
	SBP ILTF - Textile Sector - 3Years BEFORE 23-May	Monthly	0.4160	0.3850	0.3816
	SBP ILTF - Textile Sector - 5Years BEFORE 23-May	Monthly	0.2971	0.2750	0.2726
	SBP ILTF - Textile Sector - 10Years BEFORE 23-May	Monthly	0.2377	0.2200	0.2180
	SBP ILTF - Non Textile Sector - 3years BEFORE 23-May	Monthly	0.4160	0.3850	0.3816
	SBP ILTF - Non Textile Sector - 5years BEFORE 23-May	Monthly	0.2971	0.2750	0.2726
ILTF	SBP ILTF - Non Textile Sector - 10years BEFORE 23-May	Monthly	0.2377	0.2200	0.2180
	SBP ILTF - Textile Sector - 3Years BEFORE0 07-July 2022	Monthly	0.6537	0.6049	0.5996
	SBP ILTF - Textile Sector - 5Years BEFORE0 07-July 2022	Monthly	0.5348	0.4950	0.4906
	SBP ILTF - Textile Sector - 10 BEFORE0 07-July 2022	Monthly	0.4754	0.4400	0.4361
	SBP ILTF - Non Textile Sector - 3years BEFORE0 07-July 2022	Monthly	0.6537	0.6049	0.5996
	SBP ILTF - Non Textile Sector - 5years BEFORE0 07-July 2022	Monthly	0.5348	0.4950	0.4906
ILTF	SBP ILTF - Non Textile Sector - 10years BEFORE0 07-July 2022	Monthly	0.4754	0.4400	0.4361
	SBP ILTF - Textile Sector - 3Years Before DEC 22	Monthly	1.0102	0.9349	0.9267
	SBP ILTF - Textile Sector - 5Years Before DEC 22	Monthly	0.8914	0.8249	0.8177
	SBP ILTF - Textile Sector - 10Years Before DEC 22	Monthly	0.8319	0.7699	0.7632
	SBP ILTF - Non Textile Sector - 3years Before DEC 22	Monthly	1.0102	0.9349	0.9267
	SBP ILTF - Non Textile Sector - 5years Before DEC 22	Monthly	0.8914	0.8249	0.8177
ILTF	SBP ILTF - Non Textile Sector - 10years Before DEC 22	Monthly	0.8319	0.7699	0.7632
	SBP ILTF - Textile Sector - 3Years	Monthly	2.0799	1.8148	1.7989
	SBP ILTF - Textile Sector - 5Years	Monthly	1.9610	1.7049	1.6898
	SBP ILTF - Textile Sector - 10Years	Monthly	1.9016	1.6499	1.6353
ILTF	SBP ILTF - Non Textile Sector - 3years	Monthly	2.0799	1.8148	1.7989

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

		Date			
		August 2023	July 2023	June 2023	
ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO			
	Share of Mudarib	50%	50%	50%	
	Share of Rabbul Maal	50%	50%	50%	
	SBP ILTFF - Non Textile Sector - 5years	Monthly	1.9610	1.7049	1.6898
	SBP ILTFF - Non Textile Sector - 10years	Monthly	1.9016	1.6499	1.6353
IFRE	SBP Borrowing IFRE Corp C-I	Monthly	0.3565	0.3300	0.3271
	SBP Borrowing Consumer C-II	Monthly	0.2377	0.2189	0.2170
	SBP Borrowing Corp C-II	Monthly	0.2377	0.2189	0.2170
	SBP Borrowing IFRE Corp C-III	Monthly	0.3565	0.3300	0.3271
IFISAP	Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years	Monthly	0.4160	0.3850	0.3816
	Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 years	Monthly	0.3863	0.3575	0.3543
	Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and upto 7 years	Monthly	0.2971	0.2750	0.0000
	Islamic Financing Facility for Storage of Agriculture Produce Upto 10 years (only for SMEs)	Monthly	0.2377	0.2200	0.2180
	Islamic Financing Facility for Modernization of SMEs Upto 10years	Monthly	0.2377	0.2200	0.2180
	Islamic Temporary Economic Refinance Facility (ITERF)	Monthly	0.1188	0.1089	0.1079
	SBP Borrowing ISAAF	Monthly	0.1188	0.1100	0.1090
	Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Monthly	0.0012	0.0011	0.0011
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busi	Monthly	0.1188	0.1100	0.1090
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busi	Monthly	0.2377	0.2200	0.2180
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-IWS ATP-SME/CORP Tazc Payer	Monthly	0.0012	0.0011	0.0011	