

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **September 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 **28-Aug-23**

ISLAMIC DEPOSIT PRODUCTS	Date 28-Aug-23				
	September 2023	August 2023	July 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	1.2659	1.3073	1.0906
	Saving Musharikah - 10 K To 99.99 K	Monthly	1.2716	1.3133	1.0961
	Saving Musharikah - 100 K To 499.99 K	Monthly	1.2728	1.3145	1.0972
	Saving Musharikah - 500 K To 999.99 K	Monthly	1.2739	1.3157	1.0982
	Saving Musharikah - 1 M To 4.99 M	Monthly	1.2751	1.3168	1.0993
	Saving Musharikah - 5 M To 9.99 M	Monthly	1.2762	1.3180	1.1004
	Saving Musharikah - 10 M To 24.99 M	Monthly	1.2774	1.3192	1.1015
	Saving Musharikah - 25 M To 49.99 M	Monthly	1.2785	1.3204	1.1026
	Saving Musharikah - 50 M To 99.99 M	Monthly	1.2797	1.3216	1.1037
	Saving Musharikah - 100 M To 499.99 M	Monthly	1.2808	1.3228	1.1048
	Saving Musharikah - 500 M & Above	Monthly	1.2820	1.3240	1.1059
	Falah Mahana Amdani - 1 To 499.99 K	Monthly	1.3234	1.3668	1.0906
	Falah Mahana Amdani - 500 K & Above	Monthly	1.5823	1.6342	1.3905
Falah Classic Savings Account	Six Monthly	1.2659	1.3073	1.0906	
AlFalah Islamic Business Way	Monthly	0.0046	0.0048	0.0044	
Alfalah Islamic Asaan Savings Account	Six Monthly	1.2659	1.3073	1.0906	
Alfalah Islamic Asaan Digital Savings Account	Six Monthly	1.2659	1.3073	1.1070	
Falah Asaan Women Digital Savings Account	Monthly	1.2659	1.3073	1.1070	
Alfalah Islamic Collection Savings Account	Monthly	1.2659	1.3073	1.1997	
Alfalah Islamic Freelancer Digital Savings Account PKR	Monthly	1.6111	1.6639	1.5269	
Alfalah Islamic Recurring Value Deposit	Monthly	1.7262	1.7827	1.5650	
Target Savings Deposit	Monthly	1.6686	1.7233	1.5541	
Alfalah Asaan Remittance saving account	Monthly	1.2659	1.3073	1.0906	
Alfalah Islamic Asaan Digital Remittance Savings Account	Monthly	1.2659	1.3073	1.1070	
Islamic HRA	Monthly	1.3809	1.4262	1.1997	
Alfa Saving Islamic Account 0 to 9,999.99	Monthly	1.2659	1.3073	1.1997	
Alfa Saving Islamic Account 10,000 & Above	Monthly	1.3809	1.4262	1.4178	
Islamic Roshan Digital Saving Account	Monthly	1.7262	1.7827	1.5269	
Islamic Roshan Digital Business Saving Account	Monthly	1.7262	1.7827	1.5270	
Alfa Asaan NRVA PKR Saving NR	Monthly	1.4960	1.5450	1.4178	
Islamic Asaan Roshan Digital Saving Account	Monthly	1.7262	1.7827	1.5269	
Falah Senior Citizens Account - Upto 10,000	Monthly	1.2659	1.3073	0.8755	
Falah Senior Citizens Account - 10,001 to 499,999	Monthly	1.9563	1.9016	1.5269	
Falah Senior Citizens Account - 500,000 & Above	Monthly	2.0714	2.0204	1.6904	
Falah Business Account	Falah Business Account - 1 To 999.99 K	Monthly	1.2659	1.3073	1.0906
	Falah Business Account - 1 M To 4.99 M	Monthly	1.2659	1.3073	1.0906
	Falah Business Account - 5 M To 9.99 M	Monthly	1.2659	1.3073	1.0906
	Falah Business Account - 10 M To 24.99 M	Monthly	1.2659	1.3073	1.0906
	Falah Business Account - 25 M To 49.99 M	Monthly	1.3637	1.4084	1.1833
	Falah Business Account - 50 M To 99.99 M	Monthly	1.4212	1.4678	1.2378
	Falah Business Account - 100 M To 149.99 M	Monthly	1.5708	1.6223	1.3796
	Falah Business Account - 150 M To 199.99 M	Monthly	1.5720	1.6235	1.3807
	Falah Business Account - 200 M To 499.99 M	Monthly	1.5766	1.6282	1.3862
	Falah Business Account - 500 M & 999.99M	Monthly	1.6111	1.6639	1.4014
	Falah Business Account - 1 Bn To 1.99Bn	Monthly	1.6226	1.6758	1.4014
	Falah Business Account - 2 Bn & Above	Monthly	1.6399	1.6936	1.4014
OTHER REMUNERATIVE	Payment Frequency	Weightage	Weightage	Weightage	
Falah Margin Accounts	Monthly	0.0035	0.0036	0.0033	
ALFALAH TERM DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage	
Falah One Month TDR	Falah One Month Term Deposit - 100K To 499.99 K	At Maturity	1.2774	1.3192	1.2106
	Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	1.2774	1.3192	1.2106
	Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	1.2774	1.3192	1.2106
	Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	1.2774	1.3192	1.2106
	Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	1.2774	1.3192	1.2106
	Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	1.2774	1.3192	1.2106
	Falah One Month Term Deposit - 50 M To 74.99 M	At Maturity	1.2774	1.3192	1.2106
	Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	1.2774	1.3192	1.2106
	Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	1.2774	1.3192	1.2106
	Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	1.2774	1.3192	1.2106

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ISLAMIC DEPOSIT PRODUCTS	Date 28-Aug-23				
	September 2023	August 2023	July 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	
1	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.2774	1.3192	1.2106
	Falah One Month Term Deposit - 500 M to 999.99 M	At Maturity	1.2774	1.3192	1.2106
	Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.2774	1.3192	1.2106
	Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.2774	1.3192	1.2106
3 Months TDR	TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.3924	1.4381	1.3196
	TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.3924	1.4381	1.3196
	TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.3924	1.4381	1.3196
	TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.3924	1.4381	1.3196
	TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.3924	1.4381	1.3196
	TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.3924	1.4381	1.3196
	TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.3924	1.4381	1.3196
	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.3924	1.4381	1.3196
	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.3924	1.4381	1.3196
	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.3924	1.4381	1.3196
	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.3924	1.4381	1.3196
	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.3924	1.4381	1.3196
	TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3924	1.4381	1.3196
	TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.3924	1.4381	1.3196
6 Months TDR	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.5075	1.5569	1.4287
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.5075	1.5569	1.4287
	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.5075	1.5569	1.4287
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.5075	1.5569	1.4287
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.5075	1.5569	1.4287
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.5075	1.5569	1.4287
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.5075	1.5569	1.4287
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.5075	1.5569	1.4287
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.5075	1.5569	1.4287
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.5075	1.5569	1.4287
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.5075	1.5569	1.4287
	TDR 6 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.5075	1.5569	1.4287
	TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.5075	1.5569	1.4287
	TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.5075	1.5569	1.4287
1 Year TDR	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	2.0829	2.1512	1.7559
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	2.0829	2.1512	1.7559
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	2.0829	2.1512	1.7559
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	2.0829	2.1512	1.7559
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	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	2.0829	2.1512	1.7559
	TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	2.0829	2.1512	1.7559
	TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	2.0829	2.1512	1.7559
2 Years TDR	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2774	1.3192	1.2106
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2774	1.3192	1.2106
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ALFALAH SAVINGS DEPOSITS		Payment Frequency	Weightage	Weightage	Weightage	
3 Year	TDR 3 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2774	1.3192	1.2106	
	TDR 3 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2774	1.3192	1.2106	
	TDR 3 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2774	1.3192	1.2106	
	TDR 3 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2774	1.3192	1.2106	
	TDR 3 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2774	1.3192	1.2106	
	TDR 3 Year Tier-Wise - 500 M & Above	At Maturity	1.2774	1.3192	1.2106	
Falsh Term Deposit Certificates - 3 Years		Monthly	1.2659	1.3073	1.1997	
4 Years TDR	TDR 4 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2774	1.3192	0.0000	
	TDR 4 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2774	1.3192	0.0000	
	TDR 4 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2774	1.3192	0.0000	
	TDR 4 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2774	1.3192	0.0000	
	TDR 4 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2774	1.3192	0.0000	
	TDR 4 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2774	1.3192	0.0000	
	TDR 4 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2774	1.3192	0.0000	
	TDR 4 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2774	1.3192	0.0000	
	TDR 4 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2774	1.3192	0.0000	
	TDR 4 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2774	1.3192	0.0000	
	TDR 4 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2774	1.3192	0.0000	
	TDR 4 Year Tier-Wise - 500 M & Above	At Maturity	1.2774	1.3192	0.0000	
	5 Years TDR	TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2774	1.3192	1.2106
		TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2774	1.3192	1.2106
TDR 5 Year Tier-Wise - 1 M To 4.99 M		At Maturity	1.2774	1.3192	1.2106	
TDR 5 Year Tier-Wise - 5 M To 9.99 M		At Maturity	1.2774	1.3192	1.2106	
TDR 5 Year Tier-Wise - 10 M To 24.99 M		At Maturity	1.2774	1.3192	1.2106	
TDR 5 Year Tier-Wise - 25 M To 49.99 M		At Maturity	1.2774	1.3192	1.2106	
TDR 5 Year Tier-Wise - 50 M To 74.99 M		At Maturity	1.2774	1.3192	1.2106	
TDR 5 Year Tier-Wise - 75 M To 99.99 M		At Maturity	1.2774	1.3192	1.2106	
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TDR 5 Year Tier-Wise - 200 M To 499.99 M		At Maturity	1.2774	1.3192	1.2106	
TDR 5 Year Tier-Wise - 500 M & Above		At Maturity	1.2774	1.3192	1.2106	
Falsh 1 Year Mahana Munafa TDR		TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	2.0714	2.1393	1.7450
		TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	2.0714	2.1393	1.7450
	TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	2.0714	2.1393	1.7450	
	TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	2.0714	2.1393	1.7450	
	TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	2.0714	2.1393	1.7450	
	TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	2.0714	2.1393	1.7450	
	TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	2.0714	2.1393	1.7450	
	TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	2.0714	2.1393	1.7450	
	TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	2.0714	2.1393	1.7450	
	TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	2.0714	2.1393	1.7450	
	TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	2.0714	2.1393	1.7450	
	TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	2.0714	2.1393	1.7450	
	TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	2.0714	2.1393	1.7450	
	TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	2.0714	2.1393	1.7450	
Falsh 2 Year Mahana Munafa TDR	TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.2659	1.3073	1.1997	
	TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2659	1.3073	1.1997	
	TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.2659	1.3073	1.1997	
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	TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.2659	1.3073	1.1997	
	TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.2659	1.3073	1.1997	
	Falsh 4Y Mahana Munafa TDR	TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.2659	1.3073	1.1997
		TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2659	1.3073	1.1997
TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M		Monthly	1.2659	1.3073	1.1997	
TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M		Monthly	1.2659	1.3073	1.1997	
TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M		Monthly	1.2659	1.3073	1.1997	
TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M		Monthly	1.2659	1.3073	1.1997	
TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M		Monthly	1.2659	1.3073	1.1997	
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		Share of Rabbul Maal	50%	50%	50%
ALFALAH SAVINGS DEPOSITS		Payment Frequency	Weightage	Weightage	Weightage
Falah 4 Year	TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.2659	1.3073	1.1997
	TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.2659	1.3073	1.1997
	TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.2659	1.3073	1.1997
	TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.2659	1.3073	1.1997
Falah 5 Years Mahana Munafa TDR	TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.2659	1.3073	1.1997
	TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.2659	1.3073	1.1997
	TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2659	1.3073	1.1997
	TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.2659	1.3073	1.1997
	TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2659	1.3073	1.1997
	TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.2659	1.3073	1.1997
	TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.2659	1.3073	1.1997
	TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.2659	1.3073	1.1997
	TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.2659	1.3073	1.1997
	TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.2659	1.3073	1.1997
	TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.2659	1.3073	1.1997
	TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.2659	1.3073	1.1997
TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.2659	1.3073	1.1997	
1 Month Bullet Maturity	AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.2946	1.3370	1.2269
	AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.2946	1.3370	1.2269
	AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.2946	1.3370	1.2269
	AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.2946	1.3370	1.2269
	AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.2946	1.3370	1.2269
	AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.2946	1.3370	1.2269
3 Month Bullet Maturity	AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.2946	1.3370	1.2269
	AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4097	1.4559	1.3360
	AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4097	1.4559	1.3360
	AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4097	1.4559	1.3360
	AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4097	1.4559	1.3360
	AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4097	1.4559	1.3360
6 Month Bullet Maturity	AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4097	1.4559	1.3360
	AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4097	1.4559	1.3360
	AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.5248	1.5747	1.4451
	AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.5248	1.5747	1.4451
	AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.5248	1.5747	1.4451
	AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.5248	1.5747	1.4451
1 Yr. Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.5248	1.5747	1.4451
	AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.5248	1.5747	1.4451
	AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.5248	1.5747	1.4451
	AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	2.0944	2.1630	1.7722
	AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	2.1002	2.1690	1.7722
	AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	2.1002	2.1690	1.7722
1 Year Monthly	AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	2.1002	2.1690	1.7722
	AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	2.1002	2.1690	1.7722
	AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	2.1002	2.1690	1.7722
	AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	2.1002	2.1690	1.7722
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	2.0829	2.1512	1.7559
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	2.0829	2.1512	1.7559
Falah Senior Citizens TDR	AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	2.0829	2.1512	1.7559
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	2.0829	2.1512	1.7559
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	Monthly	2.0829	2.1512	1.7559
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	Monthly	2.0829	2.1512	1.7559
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	Monthly	2.0829	2.1512	1.7559
	Falah Senior Citizens TDR - 1Month - Maturity	Monthly	2.0139	2.0204	1.6359
Alfa Term Depd	Falah Senior Citizens TDR - 3Month - Maturity	Monthly	2.0426	2.0501	1.6632
	Falah Senior Citizens TDR - 6Month - Maturity	Monthly	2.0714	2.0799	1.6904
	Falah Senior Citizens TDR - 1Year - Maturity	At Maturity	2.1289	2.1987	1.7450
	Falah Senior Citizens TDR - 1Year - Monthly	Monthly	2.1174	2.1868	1.7177
	Alfa Term Deposit - Islamic One Month Rs.500 & Above	Monthly	2.0139	2.0799	1.7450
	Alfa Term Deposit - Islamic Three Month Rs.500 & Above	Monthly	2.0426	2.1096	1.7722
SBP ILTFF - Textile Sector	Alfa Term Deposit - Islamic Six Month Rs.500 & Above	Monthly	2.0714	2.1393	1.7995
	Alfa Term Deposit - Islamic One Year Maturity Rs.500 & Above	At Maturity	2.1289	2.1987	1.8540
	Alfa Term Deposit - Islamic One Year Monthly Rs.500 & Above	Monthly	2.1174	2.1868	1.8540
	SBP ILTFF - Textile Sector - 3Years BEFORE 23-May	Monthly	0.4028	0.4160	0.3817
	SBP ILTFF - Textile Sector - 5Years BEFORE 23-May	Monthly	0.2877	0.2971	0.2727

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **September 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 **28-Aug-23**

ISLAMIC DEPOSIT PRODUCTS		Date			
		September 2023	August 2023	July 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	
ILTFE	SBP ILTFE - Textile Sector - 10Years BEFORE 23-May	Monthly	0.2302	0.2377	0.2181
	SBP ILTFE - Non Textile Sector - 3years BEFORE 23-May	Monthly	0.4028	0.4160	0.3817
	SBP ILTFE - Non Textile Sector - 5years BEFORE 23-May	Monthly	0.2877	0.2971	0.2726
	SBP ILTFE - Non Textile Sector - 10years BEFORE 23-May	Monthly	0.2302	0.2377	0.2181
ILTFE	SBP ILTFE - Textile Sector - 3Years BEFORE0 07-July 20222	Monthly	0.6329	0.6537	0.5998
	SBP ILTFE - Textile Sector - 5Years BEFORE0 07-July 20222	Monthly	0.5178	0.5348	0.4908
	SBP ILTFE - Textile Sector - 10 BEFORE0 07-July 20222	Monthly	0.4603	0.4754	0.4362
	SBP ILTFE - Non Textile Sector - 3years BEFORE0 07-July 2022	Monthly	0.6329	0.6537	0.5998
	SBP ILTFE - Non Textile Sector - 5years BEFORE0 07-July 20222	Monthly	0.5178	0.5348	0.4908
	SBP ILTFE - Non Textile Sector - 10years BEFORE0 07-July 20222	Monthly	0.4603	0.4754	0.4362
ILTFE	SBP ILTFE - Textile Sector - 3Years Before DEC 22	Monthly	0.9782	1.0102	0.9270
	SBP ILTFE - Textile Sector - 5Years Before DEC 22	Monthly	0.8631	0.8914	0.8180
	SBP ILTFE - Textile Sector - 10Years Before DEC 22	Monthly	0.8055	0.8319	0.7634
	SBP ILTFE - Non Textile Sector - 3years Before DEC 22	Monthly	0.9782	1.0102	0.9270
	SBP ILTFE - Non Textile Sector - 5years Before DEC 22	Monthly	0.8631	0.8914	0.8180
	SBP ILTFE - Non Textile Sector - 10years Before DEC 22	Monthly	0.8055	0.8319	0.7634
ILTFE	SBP ILTFE - Textile Sector - 3Years	Monthly	2.0139	2.0799	1.7995
	SBP ILTFE - Textile Sector - 5Years	Monthly	1.8988	1.9610	1.6904
	SBP ILTFE - Textile Sector - 10Years	Monthly	1.8412	1.9016	1.6359
	SBP ILTFE - Non Textile Sector - 3years	Monthly	2.0139	2.0799	1.7995
	SBP ILTFE - Non Textile Sector - 5years	Monthly	1.8988	1.9610	1.6904
	SBP ILTFE - Non Textile Sector - 10years	Monthly	1.8412	1.9016	1.6359
IFRE	SBP Borrowing IFRE Corp C-I	Monthly	0.3452	0.3565	0.3272
	SBP Borrowing Consumer C-II	Monthly	0.2302	0.2377	0.2170
	SBP Borrowing Corp C-II	Monthly	0.2302	0.2377	0.2170
	SBP Borrowing IFRE Corp C-III	Monthly	0.3452	0.3565	0.3272
IFISAP	Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years	Monthly	0.4028	0.4160	0.3817
	Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 years	Monthly	0.3740	0.3863	0.3544
	Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and upto 7 years	Monthly	0.2877	0.2971	0.2727
	Islamic Financing Facility for Storage of Agriculture Produce Upto 10 years (only for SMEs)	Monthly	0.2302	0.2377	0.2181
	Islamic Financing Facility for Modernization of SMEs Upto 10years	Monthly	0.2302	0.2377	0.2181
	Islamic Temporary Economic Refinance Facility (ITERF)	Monthly	0.1151	0.1188	0.1080
	SBP Borrowing ISAAF	Monthly	0.1151	0.1188	0.1091
	Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Monthly	0.0012	0.0012	0.0011
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busir	Monthly	0.1151	0.1188	0.1091
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busir	Monthly	0.2302	0.2377	0.2181
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-IWS ATP-SME/CORP Tazc Payer	Monthly	0.0011	0.0012	0.0011	