

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **December 2023 and two previous periods** which are applicable on its Savings / Term. The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

ISLAMIC DEPOSIT PRODUCTS		Date			
		December 2023	November 2023	October 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	1.1968	1.2320	1.2524
	Saving Musharikah - 10 K To 99.99 K	Monthly	1.2023	1.2376	1.2580
	Saving Musharikah - 100 K To 499.99 K	Monthly	1.2033	1.2387	1.2592
	Saving Musharikah - 500 K To 999.99 K	Monthly	1.2044	1.2398	1.2603
	Saving Musharikah - 1 M To 4.99 M	Monthly	1.2055	1.2409	1.2615
	Saving Musharikah - 5 M To 9.99 M	Monthly	1.2066	1.2421	1.2626
	Saving Musharikah - 10 M To 24.99 M	Monthly	1.2077	1.2432	1.2637
	Saving Musharikah - 25 M To 49.99 M	Monthly	1.2088	1.2443	1.2649
	Saving Musharikah - 50 M To 99.99 M	Monthly	1.2099	1.2454	1.2660
	Saving Musharikah - 100 M To 499.99 M	Monthly	1.2110	1.2465	1.2672
	Saving Musharikah - 500 M & Above	Monthly	1.2120	1.2476	1.2683
	Falah Mahana Amdani - 1 To 499.99 K	Monthly	1.2512	1.2880	1.3093
	Falah Mahana Amdani - 500 K & Above	Monthly	1.4960	1.5400	1.5654
	Falah Classic Savings Account	Six Monthly	1.1968	1.2320	1.2524
	AlFalah Islamic Business Way	Monthly	0.0044	0.0045	0.0046
	Alfalah Islamic Asaan Savings Account	Six Monthly	1.1968	1.2320	1.2524
	Alfalah Islamic Asaan Digital Savings Account	Six Monthly	1.1968	1.2320	1.2524
	Falah Asaan Women Digital Savings Account	Monthly	1.1968	1.2320	1.2524
	Alfalah Islamic Collection Savings Account	Monthly	1.1968	1.2320	1.2524
	Alfalah Islamic Freelancer Digital Savings Account PKR	Monthly	1.5232	1.5680	1.5939
	Alfalah Islamic Recurring Value Deposit	Monthly	1.6320	1.6800	1.7078
	Target Savings Deposit	Monthly	1.5776	1.6240	1.6508
	Alfalah Asaan Remittance saving account	Monthly	1.1968	1.2320	1.2523
	Alfalah Islamic Asaan Digital Remittance Savings Account	Monthly	1.1968	1.2320	1.2524
	Islamic HRA	Monthly	1.1968	1.2320	1.3662
	Alfa Saving Islamic Account 0 to 9,999.99	Monthly	1.1968	1.2320	1.2524
	Alfa Saving Islamic Account 10,000 & Above	Monthly	1.3056	1.3440	1.3662
	Islamic Roshan Digital Saving Account	Monthly	1.6320	1.6800	1.7078
	Islamic Roshan Digital Business Saving Account	Monthly	1.6320	1.6800	1.7078
	Alfa Asaan NRVA PKR Saving NR	Monthly	1.4144	1.4560	1.4801
	Islamic Asaan Roshan Digital Saving Account	Monthly	1.6320	1.6800	1.7078
	Falah Senior Citizens Account - Upto 10,000	Monthly	1.1968	1.2320	1.2524
	Falah Senior Citizens Account - 10,001 to 499,999	Monthly	1.8496	1.9040	1.9355
	Falah Senior Citizens Account - 500,000 & Above	Monthly	1.9584	2.0160	2.0493
Falah Business Account	Falah Business Account - 1 To 999.99 K	Monthly	1.1968	1.2320	1.2524
	Falah Business Account - 1 M To 4.99 M	Monthly	1.1968	1.2320	1.2524
	Falah Business Account - 5 M To 9.99 M	Monthly	1.1968	1.2320	1.2524
	Falah Business Account - 10 M To 24.99 M	Monthly	1.1968	1.2320	1.2524
	Falah Business Account - 25 M To 49.99 M	Monthly	1.2893	1.3272	1.3491
	Falah Business Account - 50 M To 99.99 M	Monthly	1.3437	1.3832	1.4060
	Falah Business Account - 100 M To 149.99 M	Monthly	1.4851	1.5288	1.5541
	Falah Business Account - 150 M To 199.99 M	Monthly	1.4862	1.5299	1.5552
	Falah Business Account - 200 M To 499.99 M	Monthly	1.4906	1.5344	1.5597
	Falah Business Account - 500 M & 999.99M	Monthly	1.5232	1.5680	1.5939
	Falah Business Account - 1 Bn To 1.99Bn	Monthly	1.5341	1.5792	1.6053
	Falah Business Account - 2 Bn & Above	Monthly	1.5504	1.5959	1.6224
OTHER REMUNERATIVE		Payment Frequency	Weightage	Weightage	Weightage
	Falah Margin Accounts	Monthly	0.0033	0.0034	0.0034
ALFALAH TERM DEPOSITS		Payment Frequency	Weightage	Weightage	Weightage
Falah One Month TDR	Falah One Month Term Deposit - 100K To 499.99 K	At Maturity	1.2077	1.2432	1.2637
	Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	1.2077	1.2432	1.2637
	Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	1.2077	1.2432	1.2637
	Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	1.2077	1.2432	1.2637
	Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	1.2077	1.2432	1.2637
	Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	1.2076	1.2431	1.2637
	Falah One Month Term Deposit - 50 M To 74.99 M	At Maturity	1.2076	1.2431	1.2637
	Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	1.2076	1.2431	1.2637
	Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	1.2076	1.2431	1.2637
	Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	1.2076	1.2431	1.2637
	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.2076	1.2431	1.2637
	Falah One Month Term Deposit - 500 M to 999.99 M	At Maturity	1.2076	1.2431	1.2637
	Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.2076	1.2431	1.2637
	Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.2076	1.2431	1.2637
	TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.3165	1.3552	1.3776
	TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.3165	1.3552	1.3776

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

ISLAMIC DEPOSIT PRODUCTS	Date					
	December 2023	November 2023	27-Nov-23			
	PROFIT SHARING RATIO					
Share of Mudarib	50%	50%	50%			
Share of Rabbul Maal	50%	50%	50%			
ALFALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage		
3 Months TDR	TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.3165	1.3552	1.3776	
	TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.3165	1.3552	1.3776	
	TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.3165	1.3552	1.3776	
	TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.3165	1.3551	1.3776	
	TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.3165	1.3551	1.3776	
	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.3165	1.3551	1.3776	
	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.3165	1.3551	1.3776	
	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.3165	1.3551	1.3776	
	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.3165	1.3551	1.3776	
	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.3165	1.3551	1.3776	
TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3165	1.3551	1.3776		
TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.3165	1.3551	1.3776		
6 Months TDR	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.4253	1.4672	1.4914	
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.4253	1.4672	1.4914	
	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.4253	1.4672	1.4914	
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.4253	1.4672	1.4914	
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.4253	1.4672	1.4914	
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.4253	1.4672	1.4914	
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.4253	1.4672	1.4914	
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.4253	1.4672	1.4914	
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.4253	1.4672	1.4914	
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.4253	1.4672	1.4914	
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.4253	1.4672	1.4914	
	TDR 6 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.4253	1.4672	1.4914	
	TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.4253	1.4672	1.4914	
	TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.4253	1.4672	1.4914	
1 Year TDR	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.9693	2.0272	2.0607	
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.9693	2.0272	2.0607	
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.9693	2.0272	2.0607	
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.9693	2.0272	2.0607	
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.9693	2.0272	2.0607	
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.9693	2.0272	2.0607	
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.9693	2.0272	2.0607	
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.9693	2.0272	2.0607	
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.9693	2.0272	2.0607	
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.9693	2.0272	2.0607	
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.9693	2.0272	2.0607	
	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.9693	2.0272	2.0607	
	TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.9693	2.0272	2.0607	
	TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	1.9693	2.0272	2.0607	
2 Years TDR	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2077	1.2432	1.2637	
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2077	1.2432	1.2637	
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2077	1.2432	1.2637	
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2077	1.2432	1.2637	
	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2076	1.2431	1.2637	
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2076	1.2431	1.2637	
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	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2076	1.2431	1.2637	
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2076	1.2431	1.2637	
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2076	1.2431	1.2637	
	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2076	1.2431	1.2637	
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.2076	1.2431	1.2637	
	3 Years TDR	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2077	1.2432	1.2637
		TDR 3 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2077	1.2432	1.2637
TDR 3 Year Tier-Wise - 1 M To 4.99 M		At Maturity	1.2077	1.2432	1.2637	
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TDR 3 Year Tier-Wise - 25 M To 49.99 M		At Maturity	1.2076	1.2431	1.2637	
TDR 3 Year Tier-Wise - 50 M To 74.99 M		At Maturity	1.2076	1.2431	1.2637	
TDR 3 Year Tier-Wise - 75 M To 99.99 M		At Maturity	1.2076	1.2431	1.2637	
TDR 3 Year Tier-Wise - 100 M To 149.99 M		At Maturity	1.2076	1.2431	1.2637	
TDR 3 Year Tier-Wise - 150 M To 199.99 M		At Maturity	1.2076	1.2431	1.2637	
TDR 3 Year Tier-Wise - 200 M To 499.99 M		At Maturity	1.2076	1.2431	1.2637	
TDR 3 Year Tier-Wise - 500 M & Above		At Maturity	1.2076	1.2431	1.2637	
Falah Term Deposit Certificates - 3 Years		Monthly	1.2077	1.2432	1.2524	
4 Years TDR		TDR 4 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2076	1.2431	1.2637
	TDR 4 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2076	1.2431	1.2637	
	TDR 4 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2076	1.2431	1.2637	
	TDR 4 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2076	1.2431	1.2637	
	TDR 4 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2076	1.2431	1.2637	
	TDR 4 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2076	1.2431	1.2637	
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Share of Rabbul Maal		50%	50%	50%	
ALFALAH SAVINGS DEPOSITS		Payment Frequency	Weightage	Weightage	Weightage
4)	TDR 4 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2076	1.2431	1.2637
	TDR 4 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2076	1.2431	1.2637
	TDR 4 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2076	1.2431	1.2637
	TDR 4 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2076	1.2431	1.2637
	TDR 4 Year Tier-Wise - 500 M & Above	At Maturity	1.2076	1.2431	1.2637
5 Years TDR	TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2077	1.2432	1.2637
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2077	1.2432	1.2637
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2077	1.2432	1.2637
	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2076	1.2431	1.2637
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2076	1.2431	1.2637
	TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2076	1.2431	1.2637
	TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2076	1.2431	1.2637
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	TDR 5 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2076	1.2431	1.2637
	TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2076	1.2431	1.2637
	TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.2076	1.2431	1.2637
	Falalah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.9584	2.0160
TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K		Monthly	1.9584	2.0160	2.0493
TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M		Monthly	1.9584	2.0160	2.0493
TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M		Monthly	1.9584	2.0160	2.0493
TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M		Monthly	1.9584	2.0160	2.0493
TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M		Monthly	1.9585	2.0160	2.0493
TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M		Monthly	1.9585	2.0160	2.0493
TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M		Monthly	1.9585	2.0160	2.0493
TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M		Monthly	1.9585	2.0160	2.0493
TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M		Monthly	1.9585	2.0160	2.0493
TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M		Monthly	1.9585	2.0160	2.0493
TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M		Monthly	1.9585	2.0160	2.0493
TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn		Monthly	1.9585	2.0160	2.0493
TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.9585	2.0160	2.0493	
Falalah 2 Year Mahana Munafa TDR	TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1968	1.2320	1.2524
	TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.1968	1.2320	1.2524
	TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.1968	1.2320	1.2524
	TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.1968	1.2320	1.2524
	TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.1968	1.2320	1.2524
	TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.1968	1.2320	1.2524
	TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.1968	1.2320	1.2524
	TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.1968	1.2320	1.2524
	TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.1968	1.2320	1.2524
	TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.1968	1.2320	1.2524
	TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.1968	1.2320	1.2524
	TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.1968	1.2320	1.2524
	Falalah 4 Years Mahana Munafa TDR	TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1968	1.2320
TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K		Monthly	1.1968	1.2320	1.2524
TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M		Monthly	1.1968	1.2320	1.2524
TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M		Monthly	1.1968	1.2320	1.2524
TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M		Monthly	1.1968	1.2320	1.2524
TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M		Monthly	1.1968	1.2320	1.2524
TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M		Monthly	1.1968	1.2320	1.2524
TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M		Monthly	1.1968	1.2320	1.2524
TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M		Monthly	1.1968	1.2320	1.2524
TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M		Monthly	1.1968	1.2320	1.2524
TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M		Monthly	1.1968	1.2320	1.2524
TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above		Monthly	1.1968	1.2320	1.2524
Falalah 5 Years Mahana Munafa TDR		TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1968	1.2320
	TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.1968	1.2320	1.2524
	TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.1968	1.2320	1.2524
	TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.1968	1.2320	1.2524
	TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.1968	1.2320	1.2524
	TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.1968	1.2320	1.2524
	TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.1968	1.2320	1.2524
	TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.1968	1.2320	1.2524
	TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.1968	1.2320	1.2524
	TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.1968	1.2320	1.2524
	TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.1968	1.2320	1.2524
	TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.1968	1.2320	1.2524
	4th Buller Maturity	AlFalalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.2240	1.2600
AlFalalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M		At Maturity	1.2240	1.2600	1.2808
AlFalalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M		At Maturity	1.2240	1.2600	1.2808
AlFalalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M		At Maturity	1.2240	1.2600	1.2808
AlFalalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M		At Maturity	1.2240	1.2600	1.2808

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **December 2023 and two previous periods** which are applicable on its Savings / Term. The profit sharing ratio between bank and investor before deduction of Tax would be as follows:

ISLAMIC DEPOSIT PRODUCTS	Date		
	December 2023	November 2023	27-Nov-23
	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 Mo	AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.2240	1.2600	1.2808
	AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.2240	1.2600	1.2808
3 Month Bullet Maturity	AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3328	1.3720	1.3947
	AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3328	1.3720	1.3947
	AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3328	1.3719	1.3947
	AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3328	1.3719	1.3947
	AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3328	1.3719	1.3947
	AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3328	1.3719	1.3947
6 Month Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4416	1.4840	1.5085
	AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4416	1.4839	1.5085
	AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4416	1.4839	1.5085
	AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4416	1.4839	1.5085
	AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4416	1.4839	1.5085
	AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4416	1.4839	1.5085
1 Yr Bullet Maturity	AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.9802	2.0384	2.0721
	AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.9856	2.0440	2.0778
	AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.9856	2.0440	2.0778
	AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.9856	2.0440	2.0778
	AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.9856	2.0440	2.0778
	AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.9856	2.0440	2.0778
1 Year Monthly	AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.9856	2.0440	2.0778
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.9693	2.0272	2.0607
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	1.9693	2.0272	2.0607
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	1.9693	2.0272	2.0607
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	1.9693	2.0272	2.0607
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	Monthly	1.9693	2.0272	2.0607
Falal Senior Cit	AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	Monthly	1.9693	2.0272	2.0607
	Falah Senior Citizens TDR - 1Month - Maturity	Monthly	1.9040	1.9600	1.9924
	Falah Senior Citizens TDR - 3Month - Maturity	Monthly	1.9312	1.9880	2.0208
	Falah Senior Citizens TDR - 6Month - Maturity	Monthly	1.9584	2.0160	2.0493
	Falah Senior Citizens TDR - 1Year - Maturity	At Maturity	2.0128	2.0720	2.1062
	Falah Senior Citizens TDR - 1Year - Monthly	Monthly	2.0019	2.0608	2.0948
Alfa Term Depd	Alfa Term Deposit - Islamic One Month Rs.500 & Above	Monthly	1.9040	1.9600	1.9924
	Alfa Term Deposit - Islamic Three Month Rs.500 & Above	Monthly	1.9312	1.9880	2.0208
	Alfa Term Deposit - Islamic Six Month Rs.500 & Above	Monthly	1.9584	2.0160	2.0493
	Alfa Term Deposit - Islamic One Year Maturity Rs.500 & Above	At Maturity	2.0128	2.0720	2.1062
	Alfa Term Deposit - Islamic One Year Monthly Rs.500 & Above	Monthly	2.0019	2.0608	2.0948
	ILTFE	SBP ILTFE - Textile Sector - 3Years BEFORE 23-May	Monthly	0.3808	0.3920
SBP ILTFE - Textile Sector - 5Years BEFORE 23-May		Monthly	0.2720	0.2800	0.2846
SBP ILTFE - Textile Sector - 10Years BEFORE 23-May		Monthly	0.2176	0.2240	0.2277
SBP ILTFE - Non Textile Sector - 3years BEFORE 23-May		Monthly	0.3809	0.3920	0.3985
SBP ILTFE - Non Textile Sector - 5years BEFORE 23-May		Monthly	0.2720	0.2800	0.2846
SBP ILTFE - Non Textile Sector - 10years BEFORE 23-May		Monthly	0.2176	0.2240	0.2277
ILTFE	SBP ILTFE - Textile Sector - 3Years BEFORE0 07-July 2022	Monthly	0.5984	0.6160	0.6262
	SBP ILTFE - Textile Sector - 5Years BEFORE0 07-July 2022	Monthly	0.4896	0.5040	0.5123
	SBP ILTFE - Textile Sector - 10 BEFORE0 07-July 2022	Monthly	0.4352	0.4480	0.4554
	SBP ILTFE - Non Textile Sector - 3years BEFORE0 07-July 2022	Monthly	0.5984	0.6160	0.6262
	SBP ILTFE - Non Textile Sector - 5years BEFORE0 07-July 2022	Monthly	0.4896	0.5040	0.5123
	SBP ILTFE - Non Textile Sector - 10years BEFORE0 07-July 2022	Monthly	0.4352	0.4480	0.4554
ILTFE	SBP ILTFE - Textile Sector - 3Years Before DEC 22	Monthly	0.9248	0.9519	0.9677
	SBP ILTFE - Textile Sector - 5Years Before DEC 22	Monthly	0.8160	0.8399	0.8539
	SBP ILTFE - Textile Sector - 10Years Before DEC 22	Monthly	0.7616	0.7840	0.7970
	SBP ILTFE - Non Textile Sector - 3years Before DEC 22	Monthly	0.9248	0.9519	0.9677
	SBP ILTFE - Non Textile Sector - 5years Before DEC 22	Monthly	0.8160	0.8399	0.8539
	SBP ILTFE - Non Textile Sector - 10years Before DEC 22	Monthly	0.7616	0.7839	0.7969
ILTFE	SBP ILTFE - Textile Sector - 3Years	Monthly	1.9040	1.9600	1.9924
	SBP ILTFE - Textile Sector - 5Years	Monthly	1.7953	1.8480	1.8785
	SBP ILTFE - Textile Sector - 10Years	Monthly	1.7408	1.7920	1.8216
	SBP ILTFE - Non Textile Sector - 3years	Monthly	1.9040	1.9600	1.9924
	SBP ILTFE - Non Textile Sector - 5years	Monthly	1.7953	1.8480	1.8785
	SBP ILTFE - Non Textile Sector - 10years	Monthly	1.7408	1.7920	1.8216
IFRE	SBP Borrowing IFRE Corp C-I	Monthly	0.3264	0.3360	0.3416
	SBP Borrowing Consumer C-II	Monthly	0.2176	0.2240	0.2277
	SBP Borrowing Corp C-II	Monthly	0.2176	0.2240	0.2277
	SBP Borrowing IFRE Corp C-III	Monthly	0.3264	0.3360	0.3416
IFFSAP	Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years	Monthly	0.3809	0.3920	0.3985
	Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 years	Monthly	0.3536	0.3640	0.3700
	Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and upto 7 years	Monthly	0.2720	0.2800	0.2846
	Islamic Financing Facility for Storage of Agriculture Produce Upto 10 years (only for SMEs)	Monthly	0.2176	0.2240	0.2277

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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			
	December 2023	November 2023	27-Nov-23 October 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
Islamic Financing Facility for Modernization of SMEs Upto 10years	Monthly	0.2176	0.2240	0.2277
Islamic Temporary Economic Refinance Facility (ITERF)	Monthly	0.1088	0.1120	0.1139
SBP Borrowing ISAAF	Monthly	0.1088	0.1120	0.1139
Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Monthly	0.0011	0.0011	0.0011
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busin	Monthly	0.1088	0.1120	0.1138
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busin	Monthly	0.2176	0.2240	0.2277
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-IWS ATP-SME/CORP Tazc Payer	Monthly	0.0010	0.0011	0.0011
		372.2093	383.1500	389.5899