

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for January 2024 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:

Date **26-Dec-23**

ISLAMIC DEPOSIT PRODUCTS	Date				
	January 2024	December 2023	November 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	1.1861	1.1968	1.2320
	Saving Musharikah - 10 K To 99.99 K	Monthly	1.1915	1.2023	1.2376
	Saving Musharikah - 100 K To 499.99 K	Monthly	1.1926	1.2033	1.2387
	Saving Musharikah - 500 K To 999.99 K	Monthly	1.1937	1.2044	1.2398
	Saving Musharikah - 1 M To 4.99 M	Monthly	1.1948	1.2055	1.2409
	Saving Musharikah - 5 M To 9.99 M	Monthly	1.1958	1.2066	1.2421
	Saving Musharikah - 10 M To 24.99 M	Monthly	1.1969	1.2077	1.2432
	Saving Musharikah - 25 M To 49.99 M	Monthly	1.1980	1.2088	1.2443
	Saving Musharikah - 50 M To 99.99 M	Monthly	1.1991	1.2099	1.2454
	Saving Musharikah - 100 M To 499.99 M	Monthly	1.2002	1.2110	1.2465
	Saving Musharikah - 500 M & Above	Monthly	1.2012	1.2120	1.2476
Falah Mahana Amdani - 1 To 499.99 K	Monthly	1.2401	1.2512	1.2880	
Falah Mahana Amdani - 500 K & Above	Monthly	1.4827	1.4960	1.5400	
Falah Classic Savings Account	Six Monthly	1.1861	1.1968	1.2320	
AlFalah Islamic Business Way	Monthly	0.0043	0.0044	0.0045	
Alfalah Islamic Asaan Savings Account	Six Monthly	1.1861	1.1968	1.2320	
Alfalah Islamic Asaan Digital Savings Account	Six Monthly	1.1861	1.1968	1.2320	
Falah Asaan Women Digital Savings Account	Monthly	1.1861	1.1968	1.2320	
Alfalah Islamic Collection Savings Account	Monthly	1.1861	1.1968	1.2320	
Alfalah Islamic Freelancer Digital Savings Account PKR	Monthly	1.5096	1.5232	1.5680	
Alfalah Islamic Recurring Value Deposit	Monthly	1.6175	1.6320	1.6800	
Target Savings Deposit	Monthly	1.5635	1.5776	1.6240	
Alfalah Asaan Remittance saving account	Monthly	1.1861	1.1968	1.2320	
Alfalah Islamic Asaan Digital Remittance Savings Account	Monthly	1.1861	1.1968	1.2320	
Islamic HRA	Monthly	1.1861	1.1968	1.2320	
Alfa Saving Islamic Account 0 to 9,999.99	Monthly	1.1861	1.1968	1.2320	
Alfa Saving Islamic Account 10,000 & Above	Monthly	1.2940	1.3056	1.3440	
Islamic Roshan Digital Saving Account	Monthly	1.6175	1.6320	1.6800	
Islamic Roshan Digital Business Saving Account	Monthly	1.6175	1.6320	1.6800	
Alfa Asaan NRVA PKR Saving NR	Monthly	1.4018	1.4144	1.4560	
Islamic Asaan Roshan Digital Saving Account	Monthly	1.6175	1.6320	1.6800	
Falah Senior Citizens Account - Upto 10,000	Monthly	1.1861	1.1968	1.2320	
Falah Senior Citizens Account - 10,001 to 499,999	Monthly	1.8331	1.8496	1.9040	
Falah Senior Citizens Account - 500,000 & Above	Monthly	1.9409	1.9584	2.0160	
Falah Business Account	Falah Business Account - 1 To 999.99 K	Monthly	1.1861	1.1968	1.2320
	Falah Business Account - 1 M To 4.99 M	Monthly	1.1861	1.1968	1.2320
	Falah Business Account - 5 M To 9.99 M	Monthly	1.1861	1.1968	1.2320
	Falah Business Account - 10 M To 24.99 M	Monthly	1.1861	1.1968	1.2320
	Falah Business Account - 25 M To 49.99 M	Monthly	1.2778	1.2893	1.3272
	Falah Business Account - 50 M To 99.99 M	Monthly	1.3317	1.3437	1.3832
	Falah Business Account - 100 M To 149.99 M	Monthly	1.4719	1.4851	1.5288
	Falah Business Account - 150 M To 199.99 M	Monthly	1.4730	1.4862	1.5299
	Falah Business Account - 200 M To 499.99 M	Monthly	1.4773	1.4906	1.5344
	Falah Business Account - 500 M & 999.99M	Monthly	1.5096	1.5232	1.5680
	Falah Business Account - 1 Bn To 1.99Bn	Monthly	1.5204	1.5341	1.5792
	Falah Business Account - 2 Bn & Above	Monthly	1.5366	1.5504	1.5959
	OTHER REMUNERATIVE	Payment Frequency	Weightage	Weightage	Weightage
Falah Margin Accounts	Monthly	0.0032	0.0033	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	1.1969	1.2077	1.2432
	Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	1.1969	1.2077	1.2432
	Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	1.1969	1.2077	1.2432
	Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	1.1969	1.2077	1.2432
	Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	1.1969	1.2077	1.2432
	Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	1.1969	1.2076	1.2431
	Falah One Month Term Deposit - 50 M To 74.99 M	At Maturity	1.1969	1.2076	1.2431
	Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	1.1969	1.2076	1.2431
	Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	1.1969	1.2076	1.2431
	Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	1.1969	1.2076	1.2431
	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.1969	1.2076	1.2431
	Falah One Month Term Deposit - 500 M to 999.99 M	At Maturity	1.1969	1.2076	1.2431
	Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.1969	1.2076	1.2431
	Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.1969	1.2076	1.2431
	TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.3047	1.3165	1.3552
	TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.3047	1.3165	1.3552

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

ISLAMIC DEPOSIT PRODUCTS		Date			
		January 2024	December 2023	26-Dec-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	1.3047	1.3165	1.3552
	TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.3047	1.3165	1.3552
	TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.3048	1.3165	1.3552
	TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.3048	1.3165	1.3551
	TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.3048	1.3165	1.3551
	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.3048	1.3165	1.3551
	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.3048	1.3165	1.3551
	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.3048	1.3165	1.3551
	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.3048	1.3165	1.3551
	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.3048	1.3165	1.3551
6 Months TDR	TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3048	1.3165	1.3551
	TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.3048	1.3165	1.3551
	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.4126	1.4253	1.4672
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.4126	1.4253	1.4672
	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.4126	1.4253	1.4672
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.4126	1.4253	1.4672
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.4126	1.4253	1.4672
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.4126	1.4253	1.4672
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.4126	1.4253	1.4672
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.4126	1.4253	1.4672
1 Year TDR	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.4126	1.4253	1.4672
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.4126	1.4253	1.4672
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.4126	1.4253	1.4672
	TDR 6 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.4126	1.4253	1.4672
	TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.4126	1.4253	1.4672
	TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.4126	1.4253	1.4672
	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.9517	1.9693	2.0272
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.9517	1.9693	2.0272
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.9517	1.9693	2.0272
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.9517	1.9693	2.0272
2 Years TDR	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.9518	1.9693	2.0272
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.9517	1.9693	2.0272
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.9518	1.9693	2.0272
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.9518	1.9693	2.0272
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.9518	1.9693	2.0272
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.9518	1.9693	2.0272
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.9518	1.9693	2.0272
	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.9518	1.9693	2.0272
	TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.9518	1.9693	2.0272
	TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	1.9518	1.9693	2.0272
3 Years TDR	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1969	1.2077	1.2432
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.1969	1.2077	1.2432
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.1969	1.2077	1.2432
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.1969	1.2077	1.2432
	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.1969	1.2076	1.2431
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.1969	1.2076	1.2431
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.1969	1.2076	1.2431
	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.1969	1.2076	1.2431
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.1969	1.2076	1.2431
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.1969	1.2076	1.2431
4 Years TDR	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.1969	1.2076	1.2431
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.1969	1.2076	1.2431
	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1969	1.2077	1.2432
	TDR 3 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.1969	1.2077	1.2432
	TDR 3 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.1969	1.2077	1.2432
	TDR 3 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.1969	1.2076	1.2431
	TDR 3 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.1969	1.2076	1.2431
	TDR 3 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.1969	1.2076	1.2431
	TDR 3 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.1969	1.2076	1.2431
	TDR 3 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.1969	1.2076	1.2431
Falah Term Deposit Certificates - 3 Years	TDR 3 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.1969	1.2076	1.2431
	TDR 3 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.1969	1.2076	1.2431
	TDR 3 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.1969	1.2076	1.2431
	TDR 3 Year Tier-Wise - 500 M & Above	At Maturity	1.1969	1.2076	1.2431
	TDR 4 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1969	1.2076	1.2431
	TDR 4 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.1969	1.2076	1.2431
	TDR 4 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.1969	1.2076	1.2431
	TDR 4 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.1969	1.2076	1.2431
	TDR 4 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.1969	1.2076	1.2431
	TDR 4 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.1969	1.2076	1.2431
TDR 4 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.1969	1.2076	1.2431	

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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	1.1969	1.2076	1.2431
	TDR 4 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.1969	1.2076	1.2431
	TDR 4 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.1969	1.2076	1.2431
	TDR 4 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.1969	1.2076	1.2431
	TDR 4 Year Tier-Wise - 500 M & Above	At Maturity	1.1969	1.2076	1.2431
5 Years TDR	TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1969	1.2077	1.2432
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.1969	1.2077	1.2432
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.1969	1.2077	1.2432
	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.1969	1.2076	1.2431
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.1969	1.2076	1.2431
	TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.1969	1.2076	1.2431
	TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.1969	1.2076	1.2431
	TDR 5 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.1969	1.2076	1.2431
	TDR 5 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.1969	1.2076	1.2431
	TDR 5 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.1969	1.2076	1.2431
	TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.1969	1.2076	1.2431
	TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.1969	1.2076	1.2431
	Falalah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.9409	1.9584
TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K		Monthly	1.9409	1.9584	2.0160
TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M		Monthly	1.9409	1.9584	2.0160
TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M		Monthly	1.9409	1.9584	2.0160
TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M		Monthly	1.9409	1.9584	2.0160
TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M		Monthly	1.9410	1.9585	2.0160
TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M		Monthly	1.9410	1.9585	2.0160
TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M		Monthly	1.9410	1.9585	2.0160
TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M		Monthly	1.9410	1.9585	2.0160
TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M		Monthly	1.9410	1.9585	2.0160
TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M		Monthly	1.9410	1.9585	2.0160
TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M		Monthly	1.9410	1.9585	2.0160
TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn		Monthly	1.9410	1.9585	2.0160
TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.9410	1.9585	2.0160	
Falalah 2 Year Mahana Munafa TDR	TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1861	1.1968	1.2320
	TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.1861	1.1968	1.2320
	TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.1861	1.1968	1.2320
	TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.1861	1.1968	1.2320
	TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.1861	1.1968	1.2320
	TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.1861	1.1968	1.2320
	TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.1861	1.1968	1.2320
	TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.1861	1.1968	1.2320
	TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.1861	1.1968	1.2320
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	TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.1861	1.1968	1.2320
	TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.1861	1.1968	1.2320
	Falalah 4 Years Mahana Munafa TDR	TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1861	1.1968
TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K		Monthly	1.1861	1.1968	1.2320
TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M		Monthly	1.1861	1.1968	1.2320
TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M		Monthly	1.1861	1.1968	1.2320
TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M		Monthly	1.1861	1.1968	1.2320
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TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M		Monthly	1.1861	1.1968	1.2320
TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M		Monthly	1.1861	1.1968	1.2320
TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M		Monthly	1.1861	1.1968	1.2320
TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M		Monthly	1.1861	1.1968	1.2320
TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M		Monthly	1.1861	1.1968	1.2320
TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above		Monthly	1.1861	1.1968	1.2320
Falalah 5 Years Mahana Munafa TDR		TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1861	1.1968
	TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.1861	1.1968	1.2320
	TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.1861	1.1968	1.2320
	TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.1861	1.1968	1.2320
	TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.1861	1.1968	1.2320
	TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.1861	1.1968	1.2320
	TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.1861	1.1968	1.2320
	TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.1861	1.1968	1.2320
	TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.1861	1.1968	1.2320
	TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.1861	1.1968	1.2320
	TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.1861	1.1968	1.2320
	TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.1861	1.1968	1.2320
	th Buller Maturity	AlFalalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.2131	1.2240
AlFalalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M		At Maturity	1.2131	1.2240	1.2600
AlFalalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M		At Maturity	1.2131	1.2240	1.2600
AlFalalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M		At Maturity	1.2131	1.2240	1.2600
	AlFalalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.2131	1.2240	1.2600

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for January 2024 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			
		January 2024	December 2023	26-Dec-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	1.2131	1.2240	1.2600
	AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.2131	1.2240	1.2600
3 Month Bullet Maturity	AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3209	1.3328	1.3720
	AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3209	1.3328	1.3720
	AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3209	1.3328	1.3719
	AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3209	1.3328	1.3719
	AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3209	1.3328	1.3719
	AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3209	1.3328	1.3719
6 Month Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4288	1.4416	1.4840
	AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4287	1.4416	1.4839
	AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4287	1.4416	1.4839
	AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4287	1.4416	1.4839
	AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4287	1.4416	1.4839
	AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4287	1.4416	1.4839
1 Yr Bullet Maturity	AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.9625	1.9802	2.0384
	AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.9679	1.9856	2.0440
	AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.9679	1.9856	2.0440
	AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.9679	1.9856	2.0440
	AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.9679	1.9856	2.0440
	AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.9679	1.9856	2.0440
1 Year Monthly	AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.9679	1.9856	2.0440
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.9517	1.9693	2.0272
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	1.9517	1.9693	2.0272
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	1.9518	1.9693	2.0272
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	1.9518	1.9693	2.0272
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	Monthly	1.9518	1.9693	2.0272
Falsh Senior Cit	AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	Monthly	1.9518	1.9693	2.0272
	Falah Senior Citizens TDR - 1Month - Maturity	Monthly	1.8870	1.9040	1.9600
	Falah Senior Citizens TDR - 3Month - Maturity	Monthly	1.9140	1.9312	1.9880
	Falah Senior Citizens TDR - 6Month - Maturity	Monthly	1.9409	1.9584	2.0160
	Falah Senior Citizens TDR - 1Year - Maturity	At Maturity	1.9949	2.0128	2.0720
	Falah Senior Citizens TDR - 1Year - Monthly	Monthly	1.9841	2.0019	2.0608
Alfa Term Depd	Alfa Term Deposit - Islamic One Month Rs.500 & Above	Monthly	1.8870	1.9040	1.9600
	Alfa Term Deposit - Islamic Three Month Rs.500 & Above	Monthly	1.9140	1.9312	1.9880
	Alfa Term Deposit - Islamic Six Month Rs.500 & Above	Monthly	1.9409	1.9584	2.0160
	Alfa Term Deposit - Islamic One Year Maturity Rs.500 & Above	At Maturity	1.9949	2.0128	2.0720
	Alfa Term Deposit - Islamic One Year Monthly Rs.500 & Above	Monthly	1.9841	2.0019	2.0608
	ILTF	SBP ILTF - Textile Sector - 3Years BEFORE 23-May	Monthly	0.3774	0.3808
SBP ILTF - Textile Sector - 5Years BEFORE 23-May		Monthly	0.2696	0.2720	0.2800
SBP ILTF - Textile Sector - 10Years BEFORE 23-May		Monthly	0.2157	0.2176	0.2240
SBP ILTF - Non Textile Sector - 3years BEFORE 23-May		Monthly	0.3775	0.3809	0.3920
SBP ILTF - Non Textile Sector - 5years BEFORE 23-May		Monthly	0.2695	0.2720	0.2800
SBP ILTF - Non Textile Sector - 10years BEFORE 23-May		Monthly	0.2157	0.2176	0.2240
ILTF	SBP ILTF - Textile Sector - 3Years BEFORE 07-July 2022	Monthly	0.5930	0.5984	0.6160
	SBP ILTF - Textile Sector - 5Years BEFORE 07-July 2022	Monthly	0.4852	0.4896	0.5040
	SBP ILTF - Textile Sector - 10 BEFORE 07-July 2022	Monthly	0.4313	0.4352	0.4480
	SBP ILTF - Non Textile Sector - 3years BEFORE 07-July 2022	Monthly	0.5930	0.5984	0.6160
	SBP ILTF - Non Textile Sector - 5years BEFORE 07-July 2022	Monthly	0.4852	0.4896	0.5040
	SBP ILTF - Non Textile Sector - 10years BEFORE 07-July 2022	Monthly	0.4313	0.4352	0.4480
ILTF	SBP ILTF - Textile Sector - 3Years Before DEC 22	Monthly	0.9165	0.9248	0.9519
	SBP ILTF - Textile Sector - 5Years Before DEC 22	Monthly	0.8087	0.8160	0.8399
	SBP ILTF - Textile Sector - 10Years Before DEC 22	Monthly	0.7548	0.7616	0.7840
	SBP ILTF - Non Textile Sector - 3years Before DEC 22	Monthly	0.9165	0.9248	0.9519
	SBP ILTF - Non Textile Sector - 5years Before DEC 22	Monthly	0.8087	0.8160	0.8399
	SBP ILTF - Non Textile Sector - 10years Before DEC 22	Monthly	0.7548	0.7616	0.7839
ILTF	SBP ILTF - Textile Sector - 3Years	Monthly	1.8870	1.9040	1.9600
	SBP ILTF - Textile Sector - 5Years	Monthly	1.7792	1.7953	1.8480
	SBP ILTF - Textile Sector - 10Years	Monthly	1.7253	1.7408	1.7920
	SBP ILTF - Non Textile Sector - 3years	Monthly	1.8870	1.9040	1.9600
	SBP ILTF - Non Textile Sector - 5years	Monthly	1.7792	1.7953	1.8480
	SBP ILTF - Non Textile Sector - 10years	Monthly	1.7253	1.7408	1.7920
IFRE	SBP Borrowing IFRE Corp C-I	Monthly	0.3235	0.3264	0.3360
	SBP Borrowing Consumer C-II	Monthly	0.2157	0.2176	0.2240
	SBP Borrowing Corp C-II	Monthly	0.2157	0.2176	0.2240
	SBP Borrowing IFRE Corp C-III	Monthly	0.3235	0.3264	0.3360
IFFSAP	Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years	Monthly	0.3775	0.3809	0.3920
	Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 years	Monthly	0.3504	0.3536	0.3640
	Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and upto 7 years	Monthly	0.2695	0.2720	0.2800
	Islamic Financing Facility for Storage of Agriculture Produce Upto 10 years (only for SMEs)	Monthly	0.2157	0.2176	0.2240

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

ISLAMIC DEPOSIT PRODUCTS	Date			
	January 2024	December 2023	26-Dec-23 November 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	0.2157	0.2176	0.2240
Islamic Temporary Economic Refinance Facility (ITERF)	Monthly	0.1078	0.1088	0.1120
SBP Borrowing ISAAF	Monthly	0.1078	0.1088	0.1120
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 Busir	Monthly	0.1078	0.1088	0.1120
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busir	Monthly	0.2157	0.2176	0.2240
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-IWS ATP-SME/CORP Tazc Payer	Monthly	0.0010	0.0010	0.0011
		368.8914	383.1500	389.5899