

**Bank Alfalah Limited**  
**Islamic Banking Group**  
**PROFIT DISTRIBUTION RATIO AND WEIGHTAGES**

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for February 2024 and two previous periods which are applicable on its Savings / Term deposits Accounts. These Weightages are used to calculate the distribution of profit as per the requirements of Shariah on the basis of Mudarabah model.

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

ISLAMIC DEPOSIT PRODUCTS	Date			
	25-Jan-24			
		February 2024	January 2024	December 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	1.1937	1.1861	1.1968
	Saving Musharikah - 10 K To 99.99 K	Monthly	1.1991	1.1915	1.2023
	Saving Musharikah - 100 K To 499.99 K	Monthly	1.2002	1.1926	1.2033
	Saving Musharikah - 500 K To 999.99 K	Monthly	1.2013	1.1937	1.2044
	Saving Musharikah - 1 M To 4.99 M	Monthly	1.2024	1.1948	1.2055
	Saving Musharikah - 5 M To 9.99 M	Monthly	1.2035	1.1958	1.2066
	Saving Musharikah - 10 M To 24.99 M	Monthly	1.2046	1.1969	1.2077
	Saving Musharikah - 25 M To 49.99 M	Monthly	1.2056	1.1980	1.2088
	Saving Musharikah - 50 M To 99.99 M	Monthly	1.2067	1.1991	1.2099
	Saving Musharikah - 100 M To 499.99 M	Monthly	1.2078	1.2002	1.2110
	Saving Musharikah - 500 M & Above	Monthly	1.2089	1.2012	1.2120
	Falah Mahana Amdani - 1 To 499.99 K	Monthly	1.2480	1.2401	1.2512
	Falah Mahana Amdani - 500 K & Above	Monthly	1.4921	1.4827	1.4960
Falah Classic Savings Account	Six Monthly	1.1937	1.1861	1.1968	
AlFalah Islamic Business Way	Monthly	0.0043	0.0043	0.0044	
Alfalah Islamic Asaan Savings Account	Six Monthly	1.1937	1.1861	1.1968	
Alfalah Islamic Asaan Digital Savings Account	Six Monthly	1.1937	1.1861	1.1968	
Falah Asaan Women Digital Savings Account	Monthly	1.1937	1.1861	1.1968	
Alfalah Islamic Collection Savings Account	Monthly	1.1937	1.1861	1.1968	
Alfalah Islamic Freelancer Digital Savings Account PKR	Monthly	1.5193	1.5096	1.5232	
Alfalah Islamic Recurring Value Deposit	Monthly	1.6278	1.6175	1.6320	
Target Savings Deposit	Monthly	1.5735	1.5635	1.5776	
Alfalah Asaan Remittance saving account	Monthly	1.1937	1.1861	1.1968	
Alfalah Islamic Asaan Digital Remittance Savings Account	Monthly	1.1938	1.1861	1.1968	
Islamic HRA	Monthly	1.1937	1.1861	1.1968	
Alfa Saving Islamic Account 0 to 9,999.99	Monthly	1.1937	1.1861	1.1968	
Alfa Saving Islamic Account 10,000 & Above	Monthly	1.3022	1.2940	1.3056	
Islamic Roshan Digital Saving Account	Monthly	1.6278	1.6175	1.6320	
Islamic Roshan Digital Business Saving Account	Monthly	1.6277	1.6174	1.6320	
Alfa Asaan NRVA PKR Saving NR	Monthly	1.4107	1.4018	1.4144	
Islamic Asaan Roshan Digital Saving Account	Monthly	1.6277	1.6174	1.6320	
Falah Senior Citizens Account - Upto 10,000	Monthly	1.1937	1.1861	1.1968	
Falah Senior Citizens Account - 10,001 to 499,999	Monthly	1.8448	1.8331	1.8496	
Falah Senior Citizens Account - 500,000 & Above	Monthly	1.9533	1.9409	1.9584	
Falah Business Account	Falah Business Account - 1 To 999.99 K	Monthly	1.1937	1.1861	1.1968
	Falah Business Account - 1 M To 4.99 M	Monthly	1.1937	1.1861	1.1968
	Falah Business Account - 5 M To 9.99 M	Monthly	1.1937	1.1861	1.1968
	Falah Business Account - 10 M To 24.99 M	Monthly	1.1937	1.1861	1.1968
	Falah Business Account - 25 M To 49.99 M	Monthly	1.2859	1.2778	1.2893
	Falah Business Account - 50 M To 99.99 M	Monthly	1.3402	1.3317	1.3437
	Falah Business Account - 100 M To 149.99 M	Monthly	1.4813	1.4719	1.4851
	Falah Business Account - 150 M To 199.99 M	Monthly	1.4824	1.4730	1.4862
	Falah Business Account - 200 M To 499.99 M	Monthly	1.4867	1.4773	1.4906
	Falah Business Account - 500 M & 999.99M	Monthly	1.5193	1.5096	1.5232
	Falah Business Account - 1 Bn To 1.99Bn	Monthly	1.5301	1.5204	1.5341
	Falah Business Account - 2 Bn & Above	Monthly	1.5464	1.5366	1.5504
	<b>OTHER REMUNERATIVE</b>		<b>Payment Frequency</b>	<b>Weightage</b>	<b>Weightage</b>
Falah Margin Accounts		Monthly	0.0033	0.0032	0.0033
<b>ALFALAH TERM DEPOSITS</b>		<b>Payment Frequency</b>	<b>Weightage</b>	<b>Weightage</b>	<b>Weightage</b>
Falah One Month TDR	Falah One Month Term Deposit - 100K To 499.99 K	At Maturity	1.2046	1.1969	1.2077
	Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	1.2046	1.1969	1.2077
	Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	1.2046	1.1969	1.2077
	Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	1.2046	1.1969	1.2077
	Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	1.2045	1.1969	1.2077
	Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	1.2046	1.1969	1.2076
	Falah One Month Term Deposit - 50 M To 74.99 M	At Maturity	1.2046	1.1969	1.2076
	Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	1.2046	1.1969	1.2076
	Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	1.2045	1.1969	1.2076
	Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	1.2045	1.1969	1.2076
	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.2045	1.1969	1.2076
	Falah One Month Term Deposit - 500 M to 999.99 M	At Maturity	1.2045	1.1969	1.2076
	Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.2045	1.1969	1.2076
	Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.2045	1.1969	1.2076
	TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.3131	1.3047	1.3165
	TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.3131	1.3047	1.3165
	TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.3131	1.3047	1.3165
TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.3131	1.3047	1.3165	
TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.3130	1.3048	1.3165	
TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.3130	1.3048	1.3165	

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		Date		
		February 2024	January 2024	December 2023
<b>ISLAMIC DEPOSIT PRODUCTS</b>	<b>PROFIT SHARING RATIO</b>			
	<b>Share of Mudarib</b>	<b>50%</b>	<b>50%</b>	<b>50%</b>
	<b>Share of Rabbul Maal</b>	<b>50%</b>	<b>50%</b>	<b>50%</b>

<b>ALFALAH SAVINGS DEPOSITS</b>		<b>Payment Frequency</b>	<b>Weightage</b>	<b>Weightage</b>	<b>Weightage</b>	
<b>3 Months</b>	TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.3130	1.3048	1.3165	
	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.3130	1.3048	1.3165	
	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.3130	1.3048	1.3165	
	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.3130	1.3048	1.3165	
	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.3130	1.3048	1.3165	
	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.3130	1.3048	1.3165	
	TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3130	1.3048	1.3165	
	TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.3130	1.3048	1.3165	
<b>6 Months TDR</b>	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.4216	1.4126	1.4253	
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.4216	1.4126	1.4253	
	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.4216	1.4126	1.4253	
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.4216	1.4126	1.4253	
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.4216	1.4126	1.4253	
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.4216	1.4126	1.4253	
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.4216	1.4126	1.4253	
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.4216	1.4126	1.4253	
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.4216	1.4126	1.4253	
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.4216	1.4126	1.4253	
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.4216	1.4126	1.4253	
	TDR 6 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.4216	1.4126	1.4253	
	TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.4216	1.4126	1.4253	
	TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.4216	1.4126	1.4253	
	<b>1 Year TDR</b>	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.9642	1.9517	1.9693
		TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.9642	1.9517	1.9693
TDR 1 Year Tier-Wise - 1 M To 4.99 M		At Maturity	1.9642	1.9517	1.9693	
TDR 1 Year Tier-Wise - 5 M To 9.99 M		At Maturity	1.9642	1.9517	1.9693	
TDR 1 Year Tier-Wise - 10 M To 24.99 M		At Maturity	1.9642	1.9517	1.9693	
TDR 1 Year Tier-Wise - 25 M To 49.99 M		At Maturity	1.9642	1.9517	1.9693	
TDR 1 Year Tier-Wise - 50 M To 74.99 M		At Maturity	1.9643	1.9517	1.9693	
TDR 1 Year Tier-Wise - 75 M To 99.99 M		At Maturity	1.9643	1.9517	1.9693	
TDR 1 Year Tier-Wise - 100 M To 149.99 M		At Maturity	1.9643	1.9517	1.9693	
TDR 1 Year Tier-Wise - 150 M To 199.99 M		At Maturity	1.9643	1.9517	1.9693	
TDR 1 Year Tier-Wise - 200 M To 499.99 M		At Maturity	1.9643	1.9517	1.9693	
TDR 1 Year Tier-Wise - 500 M To 999.99 M		At Maturity	1.9643	1.9517	1.9693	
TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn		At Maturity	1.9643	1.9517	1.9693	
TDR 1 Year Tier-Wise - 2 Bn & Above		At Maturity	1.9643	1.9517	1.9693	
<b>2 Years TDR</b>		TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2046	1.1969	1.2077
		TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2046	1.1969	1.2077
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2046	1.1969	1.2077	
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2046	1.1969	1.2077	
	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2045	1.1969	1.2076	
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2045	1.1969	1.2076	
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2045	1.1969	1.2076	
	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2045	1.1969	1.2076	
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2045	1.1969	1.2076	
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2045	1.1969	1.2076	
	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2045	1.1969	1.2076	
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.2045	1.1969	1.2076	
	<b>3 Years TDR</b>	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2046	1.1969	1.2077
		TDR 3 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2046	1.1969	1.2077
		TDR 3 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2046	1.1969	1.2077
		TDR 3 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2045	1.1969	1.2076
TDR 3 Year Tier-Wise - 10 M To 24.99 M		At Maturity	1.2045	1.1969	1.2076	
TDR 3 Year Tier-Wise - 25 M To 49.99 M		At Maturity	1.2045	1.1969	1.2076	
TDR 3 Year Tier-Wise - 50 M To 74.99 M		At Maturity	1.2045	1.1969	1.2076	
TDR 3 Year Tier-Wise - 75 M To 99.99 M		At Maturity	1.2045	1.1969	1.2076	
TDR 3 Year Tier-Wise - 100 M To 149.99 M		At Maturity	1.2045	1.1969	1.2076	
TDR 3 Year Tier-Wise - 150 M To 199.99 M		At Maturity	1.2045	1.1969	1.2076	
TDR 3 Year Tier-Wise - 200 M To 499.99 M		At Maturity	1.2045	1.1969	1.2076	
TDR 3 Year Tier-Wise - 500 M & Above		At Maturity	1.2045	1.1969	1.2076	
Falsh Term Deposit Certificates - 3 Years		Monthly	1.2046	1.1969	1.2077	
<b>4 Years TDR</b>	TDR 4 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2045	1.1969	1.2076	
	TDR 4 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2045	1.1969	1.2076	
	TDR 4 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2045	1.1969	1.2076	
	TDR 4 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2045	1.1969	1.2076	
	TDR 4 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2045	1.1969	1.2076	
	TDR 4 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2045	1.1969	1.2076	
	TDR 4 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2045	1.1969	1.2076	
	TDR 4 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2045	1.1969	1.2076	
	TDR 4 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2045	1.1969	1.2076	
	TDR 4 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2045	1.1969	1.2076	
TDR 4 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2045	1.1969	1.2076		

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	25-Jan-24		
	February 2024	January 2024	December 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		
5 Years TDR	TDR 4 Year Tier-Wise - 500 M & Above	At Maturity	1.2045	1.1969	1.2076	
	TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2046	1.1969	1.2077	
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2046	1.1969	1.2077	
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2046	1.1969	1.2077	
	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2045	1.1969	1.2076	
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	TDR 5 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2045	1.1969	1.2076	
	TDR 5 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2045	1.1969	1.2076	
	TDR 5 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2045	1.1969	1.2076	
	TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2045	1.1969	1.2076	
	TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.2045	1.1969	1.2076	
	Falalah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.9533	1.9409	1.9584
TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K		Monthly	1.9533	1.9409	1.9584	
TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M		Monthly	1.9533	1.9409	1.9584	
TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M		Monthly	1.9533	1.9409	1.9584	
TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M		Monthly	1.9533	1.9409	1.9584	
TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M		Monthly	1.9533	1.9409	1.9585	
TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M		Monthly	1.9533	1.9409	1.9585	
TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M		Monthly	1.9533	1.9409	1.9585	
TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M		Monthly	1.9533	1.9409	1.9585	
TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M		Monthly	1.9533	1.9409	1.9585	
TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M		Monthly	1.9533	1.9409	1.9585	
TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M		Monthly	1.9533	1.9409	1.9585	
TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn		Monthly	1.9533	1.9409	1.9585	
TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above		Monthly	1.9533	1.9409	1.9585	
Falalah 2 Year Mahana Munafa TDR	TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1937	1.1861	1.1968	
	TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.1937	1.1861	1.1968	
	TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.1937	1.1861	1.1968	
	TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.1937	1.1861	1.1968	
	TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.1937	1.1861	1.1968	
	TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.1937	1.1861	1.1968	
	TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.1937	1.1861	1.1968	
	TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.1937	1.1861	1.1968	
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	TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.1937	1.1861	1.1968	
	TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.1937	1.1861	1.1968	
	Falalah 4 Years Mahana Muli	TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1937	1.1861	1.1968
		TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.1937	1.1861	1.1968
TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M		Monthly	1.1937	1.1861	1.1968	
TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M		Monthly	1.1937	1.1861	1.1968	
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TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M		Monthly	1.1937	1.1861	1.1968	
TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M		Monthly	1.1937	1.1861	1.1968	
TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M		Monthly	1.1937	1.1861	1.1968	
TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above		Monthly	1.1937	1.1861	1.1968	
Falalah 5 Years Mahana Munafa		TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1937	1.1861	1.1968
		TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.1937	1.1861	1.1968
	TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.1937	1.1861	1.1968	
	TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.1937	1.1861	1.1968	
	TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.1937	1.1861	1.1968	
	TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.1937	1.1861	1.1968	
	TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.1937	1.1861	1.1968	
	TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.1937	1.1861	1.1968	
	TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.1937	1.1861	1.1968	
	TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.1937	1.1861	1.1968	
	TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.1937	1.1861	1.1968	
	TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.1937	1.1861	1.1968	
	1 Month Bullet Watul	AlFalalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.2208	1.2131	1.2240
		AlFalalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.2208	1.2131	1.2240
AlFalalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M		At Maturity	1.2208	1.2132	1.2240	
AlFalalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M		At Maturity	1.2208	1.2132	1.2240	
AlFalalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M		At Maturity	1.2208	1.2132	1.2240	
AlFalalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M		At Maturity	1.2208	1.2132	1.2240	
AlFalalah Islamic One Month Premium Term Deposit - 1 Bn & Above		At Maturity	1.2208	1.2132	1.2240	
AlFalalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M		At Maturity	1.3294	1.3209	1.3328	
AlFalalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M		At Maturity	1.3293	1.3209	1.3328	
AlFalalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M		At Maturity	1.3293	1.3210	1.3328	
AlFalalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M		At Maturity	1.3293	1.3210	1.3328	
AlFalalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M		At Maturity	1.3293	1.3210	1.3328	
AlFalalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M		At Maturity	1.3293	1.3210	1.3328	

**Bank Alfalah Limited**  
**Islamic Banking Group**  
**PROFIT DISTRIBUTION RATIO AND WEIGHTAGES**

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for February 2024 and two previous periods which are applicable on its Savings / Term deposits Accounts. These Weightages are used to calculate the distribution of profit as per the requirements of Shariah on the basis of Mudarabah model.

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

ISLAMIC DEPOSIT PRODUCTS	Date		
	25-Jan-24		
	February 2024	January 2024	December 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	
3h	AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3293	1.3210	1.3328
	AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4379	1.4288	1.4416
	AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4379	1.4288	1.4416
	AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4379	1.4288	1.4416
	AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4379	1.4288	1.4416
	AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4379	1.4288	1.4416
	AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4379	1.4288	1.4416
	AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4379	1.4288	1.4416
	AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.9750	1.9625	1.9802
	AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.9805	1.9679	1.9856
6 Month Bullet Maturity	AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.9804	1.9679	1.9856
	AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.9804	1.9679	1.9856
	AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.9804	1.9679	1.9856
	AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.9804	1.9679	1.9856
	AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.9804	1.9679	1.9856
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.9642	1.9517	1.9693
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	1.9642	1.9517	1.9693
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	1.9643	1.9517	1.9693
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	1.9643	1.9517	1.9693
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	Monthly	1.9643	1.9517	1.9693
1 Yr Bullet Maturity	AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	Monthly	1.9643	1.9517	1.9693
	AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	Monthly	1.9643	1.9517	1.9693
	Falah Senior Citizens TDR - 1Month - Maturity	Monthly	1.8991	1.8870	1.9040
	Falah Senior Citizens TDR - 3Month - Maturity	Monthly	1.9262	1.9140	1.9312
	Falah Senior Citizens TDR - 6Month - Maturity	Monthly	1.9533	1.9409	1.9584
	Falah Senior Citizens TDR - 1Year - Maturity	At Maturity	2.0076	1.9949	2.0128
	Falah Senior Citizens TDR - 1Year - Monthly	Monthly	1.9967	1.9841	2.0019
	Alfa Term Deposit - Islamic One Month Rs.500 & Above	Monthly	1.8991	1.8870	1.9040
	Alfa Term Deposit - Islamic Three Month Rs.500 & Above	Monthly	1.9262	1.9140	1.9312
	Alfa Term Deposit - Islamic Six Month Rs.500 & Above	Monthly	1.9533	1.9409	1.9584
1 Year Monthly	Alfa Term Deposit - Islamic One Year Maturity Rs.500 & Above	At Maturity	2.0076	1.9949	2.0128
	Alfa Term Deposit - Islamic One Year Monthly Rs.500 & Above	Monthly	1.9967	1.9841	2.0019
	SBP ILTFF - Textile Sector - 3Years BEFORE 23-May	Monthly	0.3798	0.3774	0.3808
	SBP ILTFF - Textile Sector - 5Years BEFORE 23-May	Monthly	0.2713	0.2696	0.2720
	SBP ILTFF - Textile Sector - 10Years BEFORE 23-May	Monthly	0.2170	0.2157	0.2176
	SBP ILTFF - Non Textile Sector - 3years BEFORE 23-May	Monthly	0.3798	0.3775	0.3809
	SBP ILTFF - Non Textile Sector - 5years BEFORE 23-May	Monthly	0.2713	0.2696	0.2720
	SBP ILTFF - Non Textile Sector - 10years BEFORE 23-May	Monthly	0.2171	0.2157	0.2176
	SBP ILTFF - Textile Sector - 3Years BEFORE07-July 20222	Monthly	0.5969	0.5931	0.5984
	SBP ILTFF - Textile Sector - 5Years BEFORE07-July 20222	Monthly	0.4884	0.4853	0.4896
Falah Senior Cit	SBP ILTFF - Textile Sector - 10 BEFORE07-July 20222	Monthly	0.4341	0.4313	0.4352
	SBP ILTFF - Non Textile Sector - 3years BEFORE07-July 2022	Monthly	0.5969	0.5931	0.5984
	SBP ILTFF - Non Textile Sector - 5years BEFORE07-July 20222	Monthly	0.4884	0.4853	0.4896
	SBP ILTFF - Non Textile Sector - 10years BEFORE07-July 20222	Monthly	0.4340	0.4313	0.4352
	SBP ILTFF - Textile Sector - 3Years Before DEC 22	Monthly	0.9224	0.9166	0.9248
	SBP ILTFF - Textile Sector - 5Years Before DEC 22	Monthly	0.8139	0.8088	0.8160
	SBP ILTFF - Textile Sector - 10Years Before DEC 22	Monthly	0.7596	0.7548	0.7616
	SBP ILTFF - Non Textile Sector - 3years Before DEC 22	Monthly	0.9224	0.9166	0.9248
	SBP ILTFF - Non Textile Sector - 5years Before DEC 22	Monthly	0.8139	0.8088	0.8160
	SBP ILTFF - Non Textile Sector - 10years Before DEC 22	Monthly	0.7596	0.7548	0.7616
Alfa Term Depo	SBP ILTFF - Textile Sector - 3Years	Monthly	1.8991	1.8870	1.9040
	SBP ILTFF - Textile Sector - 5Years	Monthly	1.7906	1.7792	1.7953
	SBP ILTFF - Textile Sector - 10Years	Monthly	1.7364	1.7252	1.7408
	SBP ILTFF - Non Textile Sector - 3years	Monthly	1.8991	1.8870	1.9040
	SBP ILTFF - Non Textile Sector - 5years	Monthly	1.7906	1.7792	1.7953
	SBP ILTFF - Non Textile Sector - 10years	Monthly	1.7364	1.7252	1.7408
	SBP Borrowing IFRE Corp C-I	Monthly	0.3256	0.3235	0.3264
	SBP Borrowing Consumer C-II	Monthly	0.2170	0.2157	0.2176
	SBP Borrowing Corp C-II	Monthly	0.2170	0.2157	0.2176
	SBP Borrowing IFRE Corp C-III	Monthly	0.3256	0.3235	0.3264
ILTFF	Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years	Monthly	0.3798	0.3775	0.3809
	Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 years	Monthly	0.3527	0.3504	0.3536
	Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and upto 7 years	Monthly	0.2713	0.2696	0.2720
	Islamic Financing Facility for Storage of Agriculture Produce Upto 10 years (only for SMEs)	Monthly	0.2171	0.2157	0.2176
	Islamic Financing Facility for Modernization of SMEs Upto 10years	Monthly	0.2171	0.2157	0.2176
	Islamic Temporary Economic Refinance Facility (ITERF)	Monthly	0.1085	0.1078	0.1088
	SBP Borrowing ISAAF	Monthly	0.1085	0.1078	0.1088
	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 Business Concerns-IWS SME NON TAYPAY	Monthly	0.1085	0.1078	0.1088
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-IWS CORPORATE NON Tazc Payer	Monthly	0.2171	0.2157	0.2176

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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:

		Date		
		February 2024	January 2024	December 2023
<b>ISLAMIC DEPOSIT PRODUCTS</b>	<b>PROFIT SHARING RATIO</b>			
	Share of Mudarib	50%	50%	50%
	Share of Rabbul Maal	50%	50%	50%
<b>ALFALAH SAVINGS DEPOSITS</b>	<b>Payment Frequency</b>	<b>Weightage</b>	<b>Weightage</b>	<b>Weightage</b>
	<i>Must be ZERO</i>	CONTROL	0.0000	0.0000