

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for July 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 Modarabah model.

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

Date **25-Jun-24**

ISLAMIC DEPOSIT PRODUCTS		July 2024	June 2024	May 2024	
	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	1.2084	1.1454	1.1549
	Saving Musharikah - 10 K To 99.99 K	Monthly	1.2084	1.1454	1.1549
	Saving Musharikah - 100 K To 499.99 K	Monthly	1.2084	1.1454	1.1549
	Saving Musharikah - 500 K To 999.99 K	Monthly	1.2084	1.1454	1.1549
	Saving Musharikah - 1 M To 4.99 M	Monthly	1.2084	1.1454	1.1549
	Saving Musharikah - 5 M To 9.99 M	Monthly	1.2084	1.1454	1.1549
	Saving Musharikah - 10 M To 24.99 M	Monthly	1.2084	1.1454	1.1549
	Saving Musharikah - 25 M To 49.99 M	Monthly	1.2084	1.1454	1.1549
	Saving Musharikah - 50 M To 99.99 M	Monthly	1.2084	1.1454	1.1549
	Saving Musharikah - 100 M To 499.99 M	Monthly	1.2084	1.1454	1.1549
	Saving Musharikah - 500 M & Above	Monthly	1.2084	1.1454	1.1549
	Falah Mahana Amdani - 1 To 499.99 K	Monthly	1.2519	1.1867	1.1965
	Falah Mahana Amdani - 500 K & Above	Monthly	1.4696	1.4189	1.4306
	Falah Classic Savings Account	Six Monthly	1.1975	1.1351	1.1445
	AlFalah Islamic Business Way	Monthly	0.0044	0.0041	0.0042
	Alfalah Islamic Asaan Savings Account	Six Monthly	1.1975	1.1351	1.1445
	Alfalah Islamic Asaan Digital Savings Account	Six Monthly	1.1975	1.1351	1.1445
	Falah Asaan Women Digital Savings Account	Monthly	1.1975	1.1351	1.1445
	Alfalah Islamic Collection Savings Account	Monthly	1.1975	1.1351	1.1445
	Alfalah Islamic Freelancer Digital Savings Account PKR	Monthly	1.5241	1.4447	1.4566
	Alfalah Islamic Recurring Value Deposit	Monthly	1.5785	1.5478	1.5607
	Target Savings Deposit	Monthly	1.5241	1.4962	1.5086
	Alfalah Asaan Remittance saving account	Monthly	1.1975	1.1351	1.1445
	Alfalah Islamic Asaan Digital Remittance Savings Account	Monthly	1.1974	1.1351	1.1445
	Islamic HRA	Monthly	1.1975	1.1351	1.1445
	Alfa Saving Islamic Account 0 to 9,999.99	Monthly	1.1975	1.1350	1.1445
	Alfa Saving Islamic Account 10,000 & Above	Monthly	1.3063	1.2383	1.2485
	Islamic Roshan Digital Saving Account	Monthly	1.5241	1.5478	1.5607
	Islamic Roshan Digital Business Saving Account	Monthly	1.5241	1.5478	1.5607
	Alfa Asaan NRVA PKR Saving NR	Monthly	1.4152	1.3415	1.3526
	Islamic Asaan Roshan Digital Saving Account	Monthly	1.5241	1.5478	1.5607
	Falah Senior Citizens Account - Upto 10,000	Monthly	1.1975	1.1351	1.1445
	Falah Senior Citizens Account - 10,001 to 499,999	Monthly	1.7418	1.7542	1.7688
	Falah Senior Citizens Account - 500,000 & Above	Monthly	1.8506	1.8574	1.8728
Falah Business Account	Falah Business Account - 1 To 999.99 K	Monthly	1.1975	1.1351	1.1445
	Falah Business Account - 1 M To 4.99 M	Monthly	1.1975	1.1351	1.1445
	Falah Business Account - 5 M To 9.99 M	Monthly	1.1975	1.1351	1.1445
	Falah Business Account - 10 M To 24.99 M	Monthly	1.1975	1.1351	1.1445
	Falah Business Account - 25 M To 49.99 M	Monthly	1.2900	1.2228	1.2329
	Falah Business Account - 50 M To 99.99 M	Monthly	1.2900	1.2744	1.2850
	Falah Business Account - 100 M To 149.99 M	Monthly	1.4315	1.4085	1.4202
	Falah Business Account - 150 M To 199.99 M	Monthly	1.4326	1.4096	1.4212
	Falah Business Account - 200 M To 499.99 M	Monthly	1.4370	1.4137	1.4254
	Falah Business Account - 500 M & 999.99M	Monthly	1.4696	1.4447	1.4566
	Falah Business Account - 1 Bn To 1.99Bn	Monthly	1.4805	1.4550	1.4670
	Falah Business Account - 2 Bn & Above	Monthly	1.4968	1.4704	1.4827
OTHER REMUNERATIVE					
	Payment Frequency	Weightage	Weightage	Weightage	
	Falah Margin Accounts	Monthly	0.0033	0.0031	0.0031
ALFALAH TERM DEPOSITS					
	Payment Frequency	Weightage	Weightage	Weightage	
Falah One Month TDR	Falah One Month Term Deposit - 100K To 499.99 K	At Maturity	1.2084	1.1454	1.1549
	Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	1.2084	1.1454	1.1549
	Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	1.2084	1.1454	1.1549
	Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	1.2084	1.1454	1.1549
	Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	1.2084	1.1454	1.1549
	Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	1.2084	1.1454	1.1549
	Falah One Month Term Deposit - 50 M To 74.99 M	At Maturity	1.2084	1.1454	1.1549
	Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	1.2084	1.1454	1.1549
	Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	1.2084	1.1454	1.1549
	Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	1.2084	1.1454	1.1549

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

		Date				
		25-Jun-24				
ISLAMIC DEPOSIT PRODUCTS		July 2024	June 2024	May 2024		
	PROFIT SHARING RATIO					
	Share of Mudarib	50%	50%	50%		
	Share of Rabbul Maal	50%	50%	50%		
		Payment Frequency	Weightage	Weightage	Weightage	
ALFALAH SAVINGS DEPOSITS						
	3 Months TDR	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.2084	1.1454	1.1549
		Falah One Month Term Deposit - 500 M to 999.99 M	At Maturity	1.2084	1.1454	1.1549
		Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.2084	1.1454	1.1549
Falah One Month Term Deposit - 2 Bn & Above		At Maturity	1.2084	1.1454	1.1549	
TDR 3 Months Tier-Wise - 100 K To 499.99 K		At Maturity	1.3172	1.2486	1.2589	
TDR 3 Months Tier-Wise - 500 K To 999.99 K		At Maturity	1.3173	1.2486	1.2590	
TDR 3 Months Tier-Wise - 1 M To 4.99 M		At Maturity	1.3172	1.2486	1.2589	
TDR 3 Months Tier-Wise - 5 M To 9.99 M		At Maturity	1.3173	1.2486	1.2589	
TDR 3 Months Tier-Wise - 10 M To 24.99 M		At Maturity	1.3173	1.2486	1.2590	
TDR 3 Months Tier-Wise - 25 M To 49.99 M		At Maturity	1.3173	1.2486	1.2590	
TDR 3 Months Tier-Wise - 50 M To 74.99 M		At Maturity	1.3173	1.2486	1.2590	
TDR 3 Months Tier-Wise - 75 M To 99.99 M		At Maturity	1.3173	1.2486	1.2590	
TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.3173	1.2486	1.2590		
TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.3173	1.2486	1.2590		
TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.3173	1.2486	1.2590		
TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.3173	1.2486	1.2590		
TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3173	1.2486	1.2590		
TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.3173	1.2486	1.2590		
6 Months TDR	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.4261	1.3518	1.3630	
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.4261	1.3518	1.3630	
	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.4261	1.3518	1.3630	
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.4261	1.3518	1.3630	
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.4261	1.3518	1.3630	
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.4261	1.3518	1.3630	
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.4261	1.3518	1.3630	
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.4261	1.3518	1.3630	
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.4261	1.3518	1.3630	
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.4261	1.3518	1.3630	
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.4261	1.3518	1.3630	
	TDR 6 Months Tier-Wise - 500 M to 999.99 M	At Maturity	1.4261	1.3518	1.3630	
TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.4261	1.3518	1.3630		
TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.4261	1.3518	1.3630		
1 Year TDR	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.7527	1.7645	1.8832	
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.7527	1.7645	1.8832	
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.7527	1.7645	1.8832	
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.7527	1.7645	1.8832	
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.7527	1.7645	1.8832	
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.7527	1.7645	1.8832	
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.7527	1.7645	1.8833	
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.7527	1.7645	1.8833	
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.7527	1.7645	1.8833	
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.7527	1.7645	1.8833	
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.7527	1.7645	1.8833	
	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.7527	1.7645	1.8833	
TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.7527	1.7645	1.8833		
TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	1.7527	1.7645	1.8833		
2 Years TDR	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2084	1.1454	1.1549	
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2084	1.1454	1.1549	
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2084	1.1454	1.1549	
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2084	1.1454	1.1549	
	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2084	1.1454	1.1549	
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2084	1.1454	1.1549	
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2084	1.1454	1.1549	
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	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2084	1.1454	1.1549	
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2084	1.1454	1.1549	
TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2084	1.1454	1.1549		
TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.2084	1.1454	1.1549		
3 Years TDR	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2084	1.1454	1.1549	
	TDR 3 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2084	1.1454	1.1549	
	TDR 3 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2084	1.1454	1.1549	
	TDR 3 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2084	1.1454	1.1549	
	TDR 3 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2084	1.1454	1.1549	
TDR 3 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2084	1.1454	1.1549		

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ISLAMIC DEPOSIT PRODUCTS		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 Years	TDR 3 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2084	1.1454	1.1549
	TDR 3 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2084	1.1454	1.1549
	TDR 3 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2084	1.1454	1.1549
	TDR 3 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2084	1.1454	1.1549
	TDR 3 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2084	1.1454	1.1549
	TDR 3 Year Tier-Wise - 500 M & Above	At Maturity	1.2084	1.1454	1.1549
Falalah Term Deposit Certificates - 3 Years		Monthly	1.1975	1.1351	1.1549
4 Years TDR	TDR 4 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2084	1.1454	1.1549
	TDR 4 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2084	1.1454	1.1549
	TDR 4 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2084	1.1454	1.1549
	TDR 4 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2084	1.1454	1.1549
	TDR 4 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2084	1.1454	1.1549
	TDR 4 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2084	1.1454	1.1549
	TDR 4 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2084	1.1454	1.1549
	TDR 4 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2084	1.1454	1.1549
	TDR 4 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2084	1.1454	1.1549
	TDR 4 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2084	1.1454	1.1549
	TDR 4 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2084	1.1454	1.1549
	TDR 4 Year Tier-Wise - 500 M & Above	At Maturity	1.2084	1.1454	1.1549
	TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2084	1.1351	1.1549
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2084	1.1454	1.1549
5 Years TDR	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2084	1.1454	1.1549
	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2084	1.1454	1.1549
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2084	1.1454	1.1549
	TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2084	1.1454	1.1549
	TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2084	1.1454	1.1549
	TDR 5 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2084	1.1454	1.1549
	TDR 5 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2084	1.1454	1.1549
	TDR 5 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2084	1.1454	1.1549
	TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2084	1.1454	1.1549
	TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.2084	1.1454	1.1549
	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.7418	1.7542	1.8728
	TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.7418	1.7542	1.8728
	TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.7418	1.7542	1.8728
	TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.7418	1.7542	1.8728
TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.7418	1.7542	1.8728	
TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.7418	1.7542	1.8728	
TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.7418	1.7542	1.8728	
TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.7418	1.7542	1.8728	
TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.7418	1.7542	1.8728	
TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.7418	1.7542	1.8728	
TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.7418	1.7542	1.8728	
TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	1.7418	1.7542	1.8728	
TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	1.7418	1.7542	1.8728	
TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.7418	1.7542	1.8728	
Falah 2 Year Mahana Munafa TDR	TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1975	1.1351	1.1445
	TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.1975	1.1351	1.1445
	TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.1975	1.1351	1.1445
	TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.1975	1.1350	1.1445
	TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.1975	1.1350	1.1445
	TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.1975	1.1350	1.1445
	TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.1975	1.1350	1.1445
	TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.1975	1.1350	1.1445
	TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.1975	1.1350	1.1445
	TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.1975	1.1350	1.1445
	TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.1975	1.1350	1.1445
	TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.1975	1.1350	1.1445
	TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1975	1.1350	1.1445
	TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.1975	1.1350	1.1445
TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.1975	1.1351	1.1445	
TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.1975	1.1350	1.1445	
TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.1975	1.1350	1.1445	
TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.1975	1.1350	1.1445	
TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.1975	1.1350	1.1445	

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		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		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	1.1975	1.1350	1.1445
	TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.1975	1.1350	1.1445
	TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.1975	1.1350	1.1445
	TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.1975	1.1350	1.1445
Falah 5 Years Mahana Munafa TDR	TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.1975	1.1350	1.1445
	TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1975	1.1351	1.1445
	TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.1975	1.1351	1.1445
	TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.1975	1.1351	1.1445
	TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.1975	1.1351	1.1445
	TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.1975	1.1351	1.1445
	TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.1975	1.1350	1.1445
	TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.1975	1.1350	1.1445
	TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.1975	1.1350	1.1445
	TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.1975	1.1350	1.1445
	TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.1975	1.1350	1.1445
	TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.1975	1.1350	1.1445
TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.1975	1.1350	1.1445	
1 Month Bullet Maturity	AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.2247	1.1609	1.1705
	AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.2247	1.1609	1.1705
	AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.2247	1.1608	1.1705
	AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.2247	1.1608	1.1705
	AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.2247	1.1608	1.1705
	AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.2247	1.1608	1.1705
	AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.2247	1.1608	1.1705
	AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3335	1.2641	1.2745
	AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3335	1.2641	1.2745
AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3336	1.2641	1.2746	
3 Month Bullet Maturity	AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3336	1.2641	1.2746
	AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3336	1.2641	1.2746
	AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3336	1.2641	1.2746
	AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3336	1.2641	1.2746
	AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4424	1.3673	1.3786
	AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4424	1.3673	1.3786
	AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4424	1.3673	1.3786
	AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4424	1.3673	1.3786
	AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4424	1.3673	1.3786
6 Month Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4424	1.3673	1.3786
	AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4424	1.3673	1.3786
	AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.7635	1.7749	1.8936
	AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.7635	1.7800	1.8988
	AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.7635	1.7800	1.8989
	AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.7635	1.7800	1.8989
	AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.7635	1.7800	1.8989
	AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.7635	1.7800	1.8989
	AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.7635	1.7800	1.8989
1 Year Monthly	AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.7527	1.7645	1.8832
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	1.7527	1.7645	1.8832
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	1.7527	1.7645	1.8833
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	1.7527	1.7645	1.8833
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	Monthly	1.7527	1.7645	1.8833
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	Monthly	1.7527	1.7645	1.8833
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	Monthly	1.7527	1.7645	1.8833
Falah Senior Citizens TDR	Falah Senior Citizens TDR - 1Month - Maturity	Monthly	1.7962	1.8058	1.8208
	Falah Senior Citizens TDR - 3Month - Maturity	Monthly	1.8234	1.8316	1.8468
	Falah Senior Citizens TDR - 6Month - Maturity	Monthly	1.8506	1.8574	1.8728
	Falah Senior Citizens TDR - 1Year - Maturity	At Maturity	1.8506	1.8574	1.9248
	Falah Senior Citizens TDR - 1Year - Monthly	Monthly	1.8397	1.8471	1.9144
Alfa Term Depd	Alfa Term Deposit - Islamic One Month Rs.500 & Above	Monthly	1.7962	1.8058	1.8208
	Alfa Term Deposit - Islamic Three Month Rs.500 & Above	Monthly	1.8234	1.8316	1.8468
	Alfa Term Deposit - Islamic Six Month Rs.500 & Above	Monthly	1.8506	1.8574	1.8728
	Alfa Term Deposit - Islamic One Year Maturity Rs.500 & Above	At Maturity	1.8506	1.8574	1.9248
	Alfa Term Deposit - Islamic One Year Monthly Rs.500 & Above	Monthly	1.8397	1.8471	1.9144
SBP ILTFF - Textile Sector - 3Years BEFORE 23-May		Monthly	0.3810	0.3612	0.3641
	SBP ILTFF - Textile Sector - 5Years BEFORE 23-May	Monthly	0.2722	0.2580	0.2601

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for July 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 Modarabah model.

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

Date **25-Jun-24**

ISLAMIC DEPOSIT PRODUCTS	Date				
	PROFIT SHARING RATIO				
	July 2024	June 2024	May 2024		
	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	0.2177	0.2064	0.2081
	SBP ILTFE - Non Textile Sector - 3years BEFORE 23-May	Monthly	0.3810	0.3612	0.3641
	SBP ILTFE - Non Textile Sector - 5years BEFORE 23-May	Monthly	0.2721	0.2580	0.2601
	SBP ILTFE - Non Textile Sector - 10years BEFORE 23-May	Monthly	0.2177	0.2063	0.2081
ILTFE	SBP ILTFE - Textile Sector - 3Years BEFORE0 07-July 20222	Monthly	0.5987	0.5675	0.5722
	SBP ILTFE - Textile Sector - 5Years BEFORE0 07-July 20222	Monthly	0.4898	0.4644	0.4681
	SBP ILTFE - Textile Sector - 10 BEFORE0 07-July 20222	Monthly	0.4354	0.4128	0.4162
	SBP ILTFE - Non Textile Sector - 3years BEFORE0 07-July 2022	Monthly	0.5987	0.5675	0.5722
ILTFE	SBP ILTFE - Non Textile Sector - 5years BEFORE0 07-July 2022	Monthly	0.4898	0.4644	0.4681
	SBP ILTFE - Non Textile Sector - 10years BEFORE0 07-July 20222	Monthly	0.4354	0.4128	0.4162
	SBP ILTFE - Textile Sector - 3Years Before DEC 22	Monthly	0.9253	0.8771	0.8843
	SBP ILTFE - Textile Sector - 5Years Before DEC 22	Monthly	0.8164	0.7740	0.7803
ILTFE	SBP ILTFE - Textile Sector - 10Years Before DEC 22	Monthly	0.7620	0.7223	0.7283
	SBP ILTFE - Non Textile Sector - 3years Before DEC 22	Monthly	0.9253	0.8771	0.8843
	SBP ILTFE - Non Textile Sector - 5years Before DEC 22	Monthly	0.8164	0.7740	0.7803
	SBP ILTFE - Non Textile Sector - 10years Before DEC 22	Monthly	0.7620	0.7224	0.7283
ILTFE	SBP ILTFE - Textile Sector - 3Years	Monthly	1.9050	1.8058	1.8207
	SBP ILTFE - Textile Sector - 5Years	Monthly	1.7962	1.7027	1.7167
	SBP ILTFE - Textile Sector - 10Years	Monthly	1.7418	1.6511	1.6647
	SBP ILTFE - Non Textile Sector - 3years	Monthly	1.9050	1.8058	1.8207
IFRE	SBP ILTFE - Non Textile Sector - 5years	Monthly	1.7962	1.7027	1.7167
	SBP ILTFE - Non Textile Sector - 10years	Monthly	1.7418	1.6511	1.6647
	SBP Borrowing IFRE Corp C-I	Monthly	0.3266	0.3096	0.3121
	SBP Borrowing Consumer C-II	Monthly	0.2177	0.2064	0.2081
IFFSAP	SBP Borrowing Corp C-II	Monthly	0.2177	0.2064	0.2081
	SBP Borrowing IFRE Corp C-III	Monthly	0.3266	0.3096	0.3121
	Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years	Monthly	0.3810	0.3612	0.3641
	Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 years	Monthly	0.3538	0.3354	0.3381
	Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and upto 7 years	Monthly	0.2721	0.2580	0.2601
	Islamic Financing Facility for Storage of Agriculture Produce Upto 10 years (only for SMEs)	Monthly	0.2177	0.2063	0.2081
	Islamic Financing Facility for Modernization of SMEs Upto 10years	Monthly	0.2177	0.2063	0.2081
	Islamic Temporary Economic Refinance Facility (ITERF)	Monthly	0.1089	0.1032	0.1040
	SBP Borrowing ISAAF	Monthly	0.1089	0.1032	0.1040
	Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Monthly	0.0011	0.0010	0.0010
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busir	Monthly	0.1089	0.1032	0.1040	
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busir	Monthly	0.2177	0.2063	0.2081	
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	0.0010	
		360.8855	348.4683	355.9595	