

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for October **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		
		October 2024	September 2024	August 2024
ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO		
		Share of Mudarib	50%	50%
		Share of Rabbul Maal	50%	50%
ALFALAH SAVINGS DEPOSITS		Payment Frequency	Weightage	Weightage
Saving Musharikah	Saving Musharikah - 0 To 9.99 K	Monthly	1.1665	1.2208
	Saving Musharikah - 10 K To 99.99 K	Monthly	1.1665	1.2208
	Saving Musharikah - 100 K To 499.99 K	Monthly	1.1665	1.2208
	Saving Musharikah - 500 K To 999.99 K	Monthly	1.1665	1.2208
	Saving Musharikah - 1 M To 4.99 M	Monthly	1.1665	1.2208
	Saving Musharikah - 5 M To 9.99 M	Monthly	1.1665	1.2208
	Saving Musharikah - 10 M To 24.99 M	Monthly	1.1665	1.2208
	Saving Musharikah - 25 M To 49.99 M	Monthly	1.1665	1.2208
	Saving Musharikah - 50 M To 99.99 M	Monthly	1.1665	1.2208
	Saving Musharikah - 100 M To 499.99 M	Monthly	1.1665	1.2208
	Saving Musharikah - 500 M & Above	Monthly	1.1665	1.2208
Falah Mahana Amdani	Falah Mahana Amdani - 1 To 499.99 K	Monthly	1.2704	1.2648
	Falah Mahana Amdani - 500 K & Above	Monthly	1.4725	1.4572
	Khayaal Rakhna Account (6 months profit)	Six Monthly	1.2819	1.2208
	Khayaal Rakhna Account (1 month profit)	Monthly	1.2704	1.2097
	AlFalah Islamic Business Way	Monthly	0.0046	0.0044
	Alfalah Islamic Asaan Savings Account	Six Monthly	1.1549	1.2098
	Alfalah Islamic Asaan Digital Savings Account	Six Monthly	1.1549	1.2098
	Islamic Women Account	Monthly	1.2704	1.2097
	Falah Asaan Women Digital Savings Account	Monthly	1.1549	1.2098
	Alfalah Islamic Collection Savings Account	Monthly	1.1549	1.2098
	Alfalah Islamic Freelancer Digital Savings Account PKR	Monthly	1.5014	1.5397
	Alfalah Islamic Recurring Value Deposit	Monthly	1.5014	1.5947
	Target Savings Deposit	Monthly	1.5591	1.5397
	Alfalah Asaan Remittance saving account	Monthly	1.1549	1.2098
	Alfalah Islamic Asaan Digital Remittance Savings Account	Monthly	1.1549	1.2098
	Islamic HRA	Monthly	1.1665	1.2208
	Alfa Saving Islamic Account 0 to 9,999.99	Monthly	1.1665	1.2207
	Alfa Saving Islamic Account 10,000 & Above	Monthly	1.2704	1.3198
	Islamic Roshan Digital Saving Account	Monthly	1.5014	1.5397
Islamic Roshan Digital Business Saving Account	Islamic Roshan Digital Business Saving Account	Monthly	1.5014	1.5397
	Alfa Asaan NRVA PKR Saving NR	Monthly	1.5014	1.5397
	Islamic Asaan Roshan Digital Saving Account	Monthly	1.5014	1.5397
	Falah Senior Citizens Account - Upto 10,000	Monthly	1.2704	1.2098
	Falah Senior Citizens Account - 10,001 to 499,999	Monthly	1.5302	1.6222
Falah Senior Citizens Account - 500,000 & Above	Falah Senior Citizens Account - 500,000 & Above	Monthly	1.5533	1.6387
	Falah Business Account - 1 To 999.99 K	Monthly	1.2127	1.2098
	Falah Business Account - 1 M To 4.99 M	Monthly	1.2127	1.2098
	Falah Business Account - 5 M To 9.99 M	Monthly	1.2127	1.2098
	Falah Business Account - 10 M To 24.99 M	Monthly	1.2127	1.2098
	Falah Business Account - 25 M To 49.99 M	Monthly	1.2819	1.3033
	Falah Business Account - 50 M To 99.99 M	Monthly	1.2819	1.3033
	Falah Business Account - 100 M To 149.99 M	Monthly	1.3743	1.3913
	Falah Business Account - 150 M To 199.99 M	Monthly	1.3743	1.3913
	Falah Business Account - 200 M To 499.99 M	Monthly	1.3743	1.3913
	Falah Business Account - 500 M & 999.99M	Monthly	1.3743	1.3913
	Falah Business Account - 1 Bn To 1.99Bn	Monthly	1.3743	1.3913
	Falah Business Account - 2 Bn & Above	Monthly	1.3743	1.3913
OTHER REMUNERATIVE		Payment Frequency	Weightage	Weightage
Falah Margin Accounts		Monthly	0.0035	0.0033
ALFALAH TERM DEPOSITS		Payment Frequency	Weightage	Weightage
Falah One Month Term Deposit	Falah One Month Term Deposit - 100K To 499.99 K	At Maturity	1.1665	1.2208
	Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	1.1665	1.2208
	Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	1.1665	1.2208
	Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	1.1665	1.2207
	Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	1.1665	1.2207
	Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	1.1665	1.2207

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		Date		
		25-Sep-24		
		October 2024	September 2024	August 2024
ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO		
		Share of Mudarib	50%	50%
		Share of Rabbul Maal	50%	50%
Falah One Mo	Falah One Month Term Deposit - 50 M To 74.99 M	At Maturity	1.1665	1.2207
	Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	1.1665	1.2207
	Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	1.1665	1.2207
	Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	1.1665	1.2207
	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.1665	1.2207
	Falah One Month Term Deposit - 500 M to 999.99 M	At Maturity	1.1665	1.2207
	Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.1665	1.2207
	Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.1665	1.2207

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ISLAMIC DEPOSIT PRODUCTS		Date			25-Sep-24
			October 2024	September 2024	August 2024
		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
3 Months TDR	TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.3397	1.3308	1.3051
	TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.3397	1.3308	1.3051
	TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.3397	1.3308	1.3051
	TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.3397	1.3308	1.3051
	TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.3397	1.3308	1.3051
	TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.3397	1.3308	1.3051
	TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.3397	1.3308	1.3051
	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.3397	1.3308	1.3051
	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.3397	1.3308	1.3051
	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.3397	1.3308	1.3051
	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.3397	1.3308	1.3051
	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.3397	1.3308	1.3051
	TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3397	1.3308	1.3051
TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.3397	1.3308	1.3051	
6 Months TDR	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.4263	1.3858	1.4130
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.4263	1.3858	1.4130
	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.4263	1.3858	1.4130
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.4263	1.3858	1.4130
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.4263	1.3858	1.4130
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.4263	1.3858	1.4130
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.4263	1.3858	1.4130
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.4263	1.3858	1.4130
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.4263	1.3858	1.4130
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.4263	1.3858	1.4130
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.4263	1.3858	1.4130
	TDR 6 Months Tier-Wise - 500 M to 999.99 M	At Maturity	1.4263	1.3858	1.4130
	TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.4263	1.3858	1.4130
TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.4263	1.3858	1.4130	
1 Year TDR	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.5129	1.5507	1.6287
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.5129	1.5507	1.6287
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.5129	1.5507	1.6287
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.5130	1.5507	1.6287
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.5129	1.5507	1.6287
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.5129	1.5507	1.6287
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.5130	1.5507	1.6287
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.5130	1.5507	1.6287
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.5130	1.5507	1.6287
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.5130	1.5507	1.6287
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.5130	1.5507	1.6287
	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.5130	1.5507	1.6287
	TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.5130	1.5507	1.6287
TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	1.5130	1.5507	1.6287	
2 Years TDR	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1665	1.2208	1.1972
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.1665	1.2208	1.1972
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.1665	1.2208	1.1972
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.1665	1.2207	1.1973
	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.1665	1.2207	1.1973
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.1665	1.2207	1.1973
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.1665	1.2207	1.1973
	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.1665	1.2207	1.1973
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.1665	1.2207	1.1973
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.1665	1.2207	1.1973
	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.1665	1.2207	1.1973
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.1665	1.2207	1.1973
	3 Years TDR	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1665	1.2208
TDR 3 Year Tier-Wise - 500 K To 999.99 K		At Maturity	1.1665	1.2208	1.1972
TDR 3 Year Tier-Wise - 1 M To 4.99 M		At Maturity	1.1665	1.2208	1.1972
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TDR 3 Year Tier-Wise - 50 M To 74.99 M		At Maturity	1.1665	1.2207	1.1973
TDR 3 Year Tier-Wise - 75 M To 99.99 M		At Maturity	1.1665	1.2207	1.1973
TDR 3 Year Tier-Wise - 100 M To 149.99 M		At Maturity	1.1665	1.2207	1.1973
TDR 3 Year Tier-Wise - 150 M To 199.99 M		At Maturity	1.1665	1.2207	1.1973

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	Share of Mudarib	50%	50%	50%	
	Share of Rabbul Maal	50%	50%	50%	
	TDR 3 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.1665	1.2207	1.1973
	TDR 3 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.1665	1.2207	1.1973
	TDR 3 Year Tier-Wise - 500 M & Above	At Maturity	1.1665	1.2207	1.1973
	Falah Term Deposit Certificates - 3 Years	Monthly	1.1665	1.2098	1.1864
	TDR 4 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1665	1.2207	1.1973
	TDR 4 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.1665	1.2207	1.1973
	TDR 4 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.1665	1.2207	1.1973
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		Share of Rabbul Maal	50%	50%	50%
4 Years TDR	TDR 4 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.1665	1.2207	1.1973
	TDR 4 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.1665	1.2207	1.1973
	TDR 4 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.1665	1.2207	1.1973
	TDR 4 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.1665	1.2207	1.1973
	TDR 4 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.1665	1.2207	1.1973
	TDR 4 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.1665	1.2207	1.1973
	TDR 4 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.1665	1.2207	1.1973
	TDR 4 Year Tier-Wise - 500 M & Above	At Maturity	1.1665	1.2207	1.1973
5 Years TDR	TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1665	1.2208	1.1972
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.1665	1.2208	1.1972
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.1665	1.2208	1.1972
	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.1665	1.2207	1.1973
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.1665	1.2207	1.1973
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	TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.1665	1.2207	1.1973
	TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.1665	1.2207	1.1973
Falsh 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.5014	1.5397	1.6179
	TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.5014	1.5397	1.6179
	TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.5014	1.5397	1.6179
	TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.5014	1.5397	1.6179
	TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.5014	1.5397	1.6179
	TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.5014	1.5397	1.6179
	TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.5014	1.5397	1.6179
	TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.5014	1.5397	1.6179
	TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.5014	1.5397	1.6179
	TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.5014	1.5397	1.6179
	TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.5014	1.5397	1.6179
	TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	1.5014	1.5397	1.6179
TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	1.5014	1.5397	1.6179	
TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.5014	1.5397	1.6179	
Falsh 2 Year Mahana Munafa TDR	TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1549	1.2098	1.1864
	TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.1549	1.2098	1.1864
	TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.1549	1.2098	1.1864
	TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.1549	1.2097	1.1865
	TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.1549	1.2097	1.1865
	TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.1549	1.2097	1.1865
	TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.1549	1.2097	1.1865
	TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.1549	1.2097	1.1865
	TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.1549	1.2097	1.1865
	TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.1549	1.2097	1.1865
	TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.1549	1.2097	1.1865
	TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.1549	1.2097	1.1865
Falsh 4 Years Mahana Munafa TDR	TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1549	1.2097	1.1865
	TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.1549	1.2097	1.1865
	TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.1549	1.2098	1.1864
	TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.1549	1.2097	1.1865
	TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.1549	1.2097	1.1865
	TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.1549	1.2097	1.1865
	TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.1549	1.2097	1.1865
	TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.1549	1.2097	1.1865
	TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.1549	1.2097	1.1865
	TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.1549	1.2097	1.1865
	TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.1549	1.2097	1.1865
	TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.1549	1.2097	1.1865
Falsh 5Y Mahana Munafa TDR	TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1549	1.2098	1.1864
	TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.1549	1.2098	1.1864
	TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.1549	1.2098	1.1864
	TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.1549	1.2098	1.1864
	TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.1549	1.2098	1.1864

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for October **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-Sep-24		
		October 2024	September 2024	August 2024
ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO		
		Share of Mudarib	50%	50%
		Share of Rabbul Maal	50%	50%
Falah 5 Years Maha	TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.1549	1.2097
	TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.1549	1.2097
	TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.1549	1.2097
	TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.1549	1.2097
	TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.1549	1.2097
	TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.1549	1.2097
	TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.1549	1.2097
1 Month Bullet Maturity	AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.1838	1.2373
	AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.1838	1.2373
	AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.1838	1.2372
	AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.1838	1.2372
	AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.1838	1.2372
	AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.1838	1.2372
	AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.1838	1.2372
Month Bullet Maturity	AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.2993	1.3473
	AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.2993	1.3473
	AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.2993	1.3473
	AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.2993	1.3473
	AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.2993	1.3473
	AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.2993	1.3473

Bank Alfalah Limited
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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			
			October 2024	September 2024	25-Sep-24
ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
3	AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.2993	1.3473	1.3213
6 Month Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3281	1.3748	1.4292
	AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3281	1.3748	1.4292
	AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3281	1.3748	1.4292
	AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3281	1.3748	1.4292
	AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3281	1.3748	1.4292
	AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3281	1.3748	1.4292
1 Yr Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3281	1.3748	1.4292
	AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.5129	1.5507	1.6718
	AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.5129	1.5507	1.6718
	AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.5130	1.5507	1.6718
	AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.5130	1.5507	1.6718
	AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.5130	1.5507	1.6718
	AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.5130	1.5507	1.6718
	AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.5130	1.5507	1.6718
	1 Year Monthly	AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.5014	1.5397
AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M		Monthly	1.5014	1.5397	1.6610
AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M		Monthly	1.5014	1.5397	1.6611
AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M		Monthly	1.5014	1.5397	1.6611
AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M		Monthly	1.5014	1.5397	1.6611
AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M		Monthly	1.5014	1.5397	1.6611
AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above		Monthly	1.5014	1.5397	1.6611
Falal Senior Cit	Falah Senior Citizens TDR - 1Month - Maturity	Monthly	1.5591	1.6497	1.7797
	Falah Senior Citizens TDR - 3Month - Maturity	Monthly	1.5476	1.6387	1.7527
	Falah Senior Citizens TDR - 6Month - Maturity	Monthly	1.5360	1.5947	1.7473
	Falah Senior Citizens TDR - 1Year - Maturity	At Maturity	1.5245	1.5837	1.7365
	Falah Senior Citizens TDR - 1Year - Monthly	Monthly	1.4956	1.5672	1.7257
Alfa Term Dep	Alfa Term Deposit - Islamic One Month Rs.500 & Above	Monthly	1.5591	1.6497	1.7797
	Alfa Term Deposit - Islamic Three Month Rs.500 & Above	Monthly	1.5476	1.6387	1.7527
	Alfa Term Deposit - Islamic Six Month Rs.500 & Above	Monthly	1.5360	1.5947	1.7473
	Alfa Term Deposit - Islamic One Year Maturity Rs.500 & Above	At Maturity	1.5245	1.5837	1.7365
	Alfa Term Deposit - Islamic One Year Monthly Rs.500 & Above	Monthly	1.4956	1.5672	1.7257
ILTFF	SBP ILTFF - Textile Sector - 3Years BEFORE 23-May	Monthly	0.4042	0.3850	0.3774
	SBP ILTFF - Textile Sector - 5Years BEFORE 23-May	Monthly	0.2887	0.2750	0.2696
	SBP ILTFF - Textile Sector - 10Years BEFORE 23-May	Monthly	0.2310	0.2200	0.2157
	SBP ILTFF - Non Textile Sector - 3years BEFORE 23-May	Monthly	0.4042	0.3850	0.3774
	SBP ILTFF - Non Textile Sector - 5years BEFORE 23-May	Monthly	0.2887	0.2749	0.2696
	SBP ILTFF - Non Textile Sector - 10years BEFORE 23-May	Monthly	0.2310	0.2199	0.2157
ILTFF	SBP ILTFF - Textile Sector - 3Years BEFORE0 07-July 2022	Monthly	0.6351	0.6049	0.5932
	SBP ILTFF - Textile Sector - 5Years BEFORE0 07-July 2022	Monthly	0.5196	0.4950	0.4853
	SBP ILTFF - Textile Sector - 10 BEFORE0 07-July 2022	Monthly	0.4620	0.4399	0.4314
	SBP ILTFF - Non Textile Sector - 3years BEFORE0 07-July 2022	Monthly	0.6351	0.6049	0.5932
	SBP ILTFF - Non Textile Sector - 5years BEFORE0 07-July 2022	Monthly	0.5196	0.4950	0.4853
	SBP ILTFF - Non Textile Sector - 10years BEFORE0 07-July 2022	Monthly	0.4620	0.4400	0.4314
ILTFF	SBP ILTFF - Textile Sector - 3Years Before DEC 22	Monthly	0.9816	0.9348	0.9167
	SBP ILTFF - Textile Sector - 5Years Before DEC 22	Monthly	0.8661	0.8249	0.8089
	SBP ILTFF - Textile Sector - 10Years Before DEC 22	Monthly	0.8084	0.7699	0.7550
	SBP ILTFF - Non Textile Sector - 3years Before DEC 22	Monthly	0.9816	0.9348	0.9167
	SBP ILTFF - Non Textile Sector - 5years Before DEC 22	Monthly	0.8661	0.8249	0.8089
	SBP ILTFF - Non Textile Sector - 10years Before DEC 22	Monthly	0.8084	0.7699	0.7550
ILTFF	SBP ILTFF - Textile Sector - 3Years	Monthly	2.0210	1.9246	1.8875
	SBP ILTFF - Textile Sector - 5Years	Monthly	1.9055	1.8147	1.7796
	SBP ILTFF - Textile Sector - 10Years	Monthly	1.8479	1.7597	1.7258
	SBP ILTFF - Non Textile Sector - 3years	Monthly	2.0210	1.9246	1.8875
	SBP ILTFF - Non Textile Sector - 5years	Monthly	1.9055	1.8147	1.7796
	SBP ILTFF - Non Textile Sector - 10years	Monthly	1.8479	1.7597	1.7258
IFRE	SBP Borrowing IFRE Corp C-I	Monthly	0.3465	0.3299	0.3236
	SBP Borrowing Consumer C-II	Monthly	0.2310	0.2200	0.2157
	SBP Borrowing Corp C-II	Monthly	0.2310	0.2200	0.2157
	SBP Borrowing IFRE Corp C-III	Monthly	0.3465	0.3299	0.3236
IFFSAP	Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years	Monthly	0.4042	0.3850	0.3774
	Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 years	Monthly	0.3753	0.3574	0.3505
	Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and upto 7 years	Monthly	0.2887	0.2749	0.2696

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

		Date		
		25-Sep-24		
ISLAMIC DEPOSIT PRODUCTS		October 2024	September 2024	August 2024
	PROFIT SHARING RATIO			
	Share of Mudarib	50%	50%	50%
	Share of Rabbul Maal	50%	50%	50%
Islamic Financing Facility for Storage of Agriculture Produce Upto 10 years (only for SMEs)	Monthly	0.2310	0.2199	0.2157
Islamic Financing Facility for Modernization of SMEs Upto 10years	Monthly	0.2310	0.2199	0.2157
Islamic Temporary Economic Refinance Facility (ITERF)	Monthly	0.1155	0.1100	0.1079
SBP Borrowing ISAAF	Monthly	0.1155	0.1100	0.1079
Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Monthly	0.0012	0.0011	0.0011
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busi	Monthly	0.1155	0.1100	0.1079
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busi	Monthly	0.2310	0.2199	0.2157
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-IWS ATP-SME/CORP Tazc Payer	Monthly	0.0011	0.0011	0.0010