

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for December **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:

ISLAMIC DEPOSIT PRODUCTS		Date		
		26-Nov-24		
		December 2024	November 2024	October 2024
		PROFIT SHARING RATIO		
Share of Mudarib		50%	50%	50%
Share of Rabbul Maal		50%	50%	50%
ALFALAH SAVINGS DEPOSITS		Payment Frequency	Weightage	Weightage
Saving Musharikah	Saving Musharikah - 0 To 9.99 K	Monthly	1.1937	1.2855
	Saving Musharikah - 10 K To 99.99 K	Monthly	1.1937	1.2855
	Saving Musharikah - 100 K To 499.99 K	Monthly	1.1937	1.2855
	Saving Musharikah - 500 K To 999.99 K	Monthly	1.1937	1.2855
	Saving Musharikah - 1 M To 4.99 M	Monthly	1.1937	1.2855
	Saving Musharikah - 5 M To 9.99 M	Monthly	1.1937	1.2855
	Saving Musharikah - 10 M To 24.99 M	Monthly	1.1937	1.2855
	Saving Musharikah - 25 M To 49.99 M	Monthly	1.1937	1.2855
	Saving Musharikah - 50 M To 99.99 M	Monthly	1.1937	1.2855
	Saving Musharikah - 100 M To 499.99 M	Monthly	1.1937	1.2855
	Saving Musharikah - 500 M & Above	Monthly	1.1937	1.2855
Falah Mahana Amdani	Falah Mahana Amdani - 1 To 499.99 K	Monthly	1.4175	1.3773
	Falah Mahana Amdani - 500 K & Above	Monthly	1.4772	1.4268
	Khayaal Rakhna Account (6 months profit)	Six Monthly	1.2310	1.3420
	Khayaal Rakhna Account (1 month profit)	Monthly	1.1937	1.3420
	AlFalah Islamic Business Way	Monthly	0.0060	0.0057
	Alfalah Islamic Asaan Savings Account	Six Monthly	1.1937	1.2714
	Alfalah Islamic Asaan Digital Savings Account	Six Monthly	1.1937	1.2714
	Islamic Women Account	Monthly	1.4175	1.4834
	Falah Asaan Women Digital Savings Account	Monthly	1.1937	1.2714
	Alfalah Islamic Collection Savings Account	Monthly	1.1937	1.2714
	Alfalah Islamic Freelancer Digital Savings Account PKR	Monthly	1.1937	1.3420
	Alfalah Islamic Recurring Value Deposit	Monthly	1.3131	1.4127
	Target Savings Deposit	Monthly	1.2832	1.3562
	Alfalah Asaan Remittance saving account	Monthly	1.1937	1.2714
	Alfalah Islamic Asaan Digital Remittance Savings Account	Monthly	1.1937	1.2714
	Islamic HRA	Monthly	1.2310	1.3420
	Alfa Saving Islamic Account 0 to 9,999.99	Monthly	1.2311	1.3420
	Alfa Saving Islamic Account 10,000 & Above	Monthly	1.2310	1.3420
	Islamic Roshan Digital Saving Account	Monthly	1.1937	1.2714
	Islamic Roshan Digital Business Saving Account	Monthly	1.1937	1.2714
Falah Business Account	Alfa Asaan NRVA PKR Saving NR	Monthly	1.1937	1.2714
	Islamic Asaan Roshan Digital Saving Account	Monthly	1.1937	1.2714
	Falah Senior Citizens Account - Upto 10,000	Monthly	1.4325	1.4127
	Falah Senior Citizens Account - 10,001 to 499,999	Monthly	1.4548	1.4480
	Falah Senior Citizens Account - 500,000 & Above	Monthly	1.4772	1.4833
	Falah Business Account - 1 To 999.99 K	Monthly	1.1191	1.2714
	Falah Business Account - 1 M To 4.99 M	Monthly	1.1191	1.2714
	Falah Business Account - 5 M To 9.99 M	Monthly	1.1191	1.2714
	Falah Business Account - 10 M To 24.99 M	Monthly	1.1191	1.2714
	Falah Business Account - 25 M To 49.99 M	Monthly	1.1937	1.4127
Falah Business Account	Falah Business Account - 50 M To 99.99 M	Monthly	1.1937	1.4127
	Falah Business Account - 100 M To 149.99 M	Monthly	1.1937	1.4268
	Falah Business Account - 150 M To 199.99 M	Monthly	1.1937	1.4268
	Falah Business Account - 200 M To 499.99 M	Monthly	1.1937	1.4268
	Falah Business Account - 500 M & 999.99M	Monthly	1.1937	1.4268
	Falah Business Account - 1 Bn To 1.99Bn	Monthly	1.1937	1.4268
	Falah Business Account - 2 Bn & Above	Monthly	1.2683	1.4268
OTHER REMUNERATIVE		Payment Frequency	Weightage	Weightage
Falah Margin Accounts		Monthly	0.0045	0.0042
ALFALAH TERM DEPOSITS		Payment Frequency	Weightage	Weightage
Falah One Month Term Deposit	Falah One Month Term Deposit - 100K To 499.99 K	At Maturity	1.2086	1.3420
	Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	1.2086	1.3420
	Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	1.2086	1.3420
	Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	1.2086	1.3420
	Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	1.2086	1.3420
	Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	1.2087	1.3420

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		Date		
		December 2024	November 2024	October 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	1.2087	1.3420
	Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	1.2087	1.3420
	Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	1.2087	1.3420
	Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	1.2087	1.3420
	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.2087	1.3420
	Falah One Month Term Deposit - 500 M to 999.99 M	At Maturity	1.2087	1.3420
	Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.2087	1.3420
	Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.2087	1.3420

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ISLAMIC DEPOSIT PRODUCTS		Date			26-Nov-24
		December 2024	November 2024	October 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	1.1191	1.2714	1.3397
	TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.1190	1.2714	1.3397
	TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.1191	1.2714	1.3397
	TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.1190	1.2714	1.3397
	TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.1190	1.2714	1.3397
	TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.1190	1.2714	1.3397
	TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.1190	1.2714	1.3397
	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.1190	1.2714	1.3397
	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.1190	1.2714	1.3397
	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.1190	1.2714	1.3397
	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.1190	1.2714	1.3397
	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.1190	1.2714	1.3397
	TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.1190	1.2714	1.3397
6 Months TDR	TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.1190	1.2714	1.3397
	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.0445	1.2714	1.4263
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.0445	1.2714	1.4263
	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.0445	1.2714	1.4263
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.0445	1.2714	1.4263
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.0445	1.2714	1.4263
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.0445	1.2714	1.4263
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.0445	1.2714	1.4263
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.0445	1.2714	1.4263
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.0445	1.2714	1.4263
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.0445	1.2714	1.4263
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.0445	1.2714	1.4263
	TDR 6 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.0445	1.2714	1.4263
1 Year TDR	TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.0445	1.2714	1.4263
	TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.0445	1.2714	1.4263
	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2310	1.4127	1.5129
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2310	1.4127	1.5129
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2310	1.4127	1.5129
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2311	1.4127	1.5130
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2310	1.4127	1.5129
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2310	1.4127	1.5129
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2311	1.4127	1.5130
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2311	1.4127	1.5130
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2311	1.4127	1.5130
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2311	1.4127	1.5130
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2311	1.4127	1.5130
2 Years TDR	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.2311	1.4127	1.5130
	TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.2311	1.4127	1.5130
	TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	1.2311	1.4127	1.5130
	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2310	1.4268	1.1665
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2310	1.4268	1.1665
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2310	1.4268	1.1665
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2311	1.4268	1.1665
	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2311	1.4268	1.1665
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2311	1.4268	1.1665
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2311	1.4268	1.1665
	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2311	1.4268	1.1665
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2311	1.4268	1.1665
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2311	1.4268	1.1665
3 Years TDR	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2311	1.4268	1.1665
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.2311	1.4268	1.1665
	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2683	1.4268	1.1665
	TDR 3 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2683	1.4268	1.1665
	TDR 3 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2683	1.4268	1.1665
	TDR 3 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2682	1.4268	1.1665
	TDR 3 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2682	1.4268	1.1665
	TDR 3 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2682	1.4268	1.1665
	TDR 3 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2682	1.4268	1.1665
	TDR 3 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2682	1.4268	1.1665
	TDR 3 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2682	1.4268	1.1665

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ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO		
	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	1.2682	1.4268	1.1665
TDR 3 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2682	1.4268	1.1665
TDR 3 Year Tier-Wise - 500 M & Above	At Maturity	1.2682	1.4268	1.1665
Falah Term Deposit Certificates - 3 Years	Monthly	1.2683	1.4268	1.1665
TDR 4 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2682	1.4268	1.1665
TDR 4 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2682	1.4268	1.1665
TDR 4 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2682	1.4268	1.1665
TDR 4 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2682	1.4268	1.1665

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		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
4 Years TDR	TDR 4 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2682	1.4268	1.1665
	TDR 4 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2682	1.4268	1.1665
	TDR 4 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2682	1.4268	1.1665
	TDR 4 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2682	1.4268	1.1665
	TDR 4 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2682	1.4268	1.1665
	TDR 4 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2682	1.4268	1.1665
	TDR 4 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2682	1.4268	1.1665
	TDR 4 Year Tier-Wise - 500 M & Above	At Maturity	1.2682	1.4268	1.1665
5 Years TDR	TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2683	1.4268	1.1665
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2683	1.4268	1.1665
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2683	1.4268	1.1665
	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2682	1.4268	1.1665
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2682	1.4268	1.1665
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	TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2682	1.4268	1.1665
	TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.2682	1.4268	1.1665
Falsh 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.2086	1.3773	1.5014
	TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2086	1.3773	1.5014
	TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.2086	1.3773	1.5014
	TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2086	1.3773	1.5014
	TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.2086	1.3773	1.5014
	TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.2086	1.3773	1.5014
	TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.2087	1.3774	1.5014
	TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.2087	1.3774	1.5014
	TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.2087	1.3774	1.5014
	TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.2087	1.3774	1.5014
	TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.2087	1.3774	1.5014
	TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	1.2087	1.3774	1.5014
	TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	1.2087	1.3774	1.5014
TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.2087	1.3774	1.5014	
Falsh 2 Year Mahana Munafa TDR	TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.2086	1.4127	1.1549
	TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2086	1.4127	1.1549
	TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.2086	1.4127	1.1549
	TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2087	1.4127	1.1549
	TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.2087	1.4127	1.1549
	TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.2087	1.4127	1.1549
	TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.2087	1.4127	1.1549
	TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.2087	1.4127	1.1549
	TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.2087	1.4127	1.1549
	TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.2087	1.4127	1.1549
	TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.2087	1.4127	1.1549
	TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.2087	1.4127	1.1549
	Falsh 4 Years Mahana Munafa TDR	TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.2682	1.4127
TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K		Monthly	1.2682	1.4127	1.1549
TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M		Monthly	1.2683	1.4127	1.1549
TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M		Monthly	1.2682	1.4127	1.1549
TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M		Monthly	1.2682	1.4127	1.1549
TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M		Monthly	1.2682	1.4127	1.1549
TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M		Monthly	1.2682	1.4127	1.1549
TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M		Monthly	1.2682	1.4127	1.1549
TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M		Monthly	1.2682	1.4127	1.1549
TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M		Monthly	1.2682	1.4127	1.1549
TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M		Monthly	1.2682	1.4127	1.1549
TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above		Monthly	1.2682	1.4127	1.1549
Falsh 5 Years Mahana Munafa TDR		TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.2683	1.4127
	TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2683	1.4127	1.1549
	TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.2683	1.4127	1.1549
	TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2683	1.4127	1.1549
	TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.2683	1.4127	1.1549
	TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.2683	1.4127	1.1549
	TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.2683	1.4127	1.1549

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for December **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		
		December 2024	November 2024	October 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	1.2682	1.4127
	TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.2682	1.4127
	TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.2682	1.4127
	TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.2682	1.4127
	TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.2682	1.4127
	TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.2682	1.4127
	TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.2682	1.4127
1 Month Bullet Maturity	AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.2236	1.4127
	AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.2236	1.4127
	AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.2235	1.4127
	AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.2235	1.4127
	AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.2235	1.4127
	AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.2235	1.4127
	AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.2235	1.4127
Month Bullet Maturity	AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.1490	1.2714
	AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.1490	1.2714
	AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.1490	1.2714
	AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.1490	1.2714
	AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.1490	1.2714
	AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.1490	1.2714

Bank Alfalah Limited
Islamic Banking Group
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			26-Nov-24
ISLAMIC DEPOSIT PRODUCTS			December 2024	November 2024	October 2024
		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
31	AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.1490	1.2714	1.2993
6 Month Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.0819	1.2714	1.3281
	AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.0819	1.2714	1.3281
	AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.0819	1.2714	1.3281
	AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.0819	1.2714	1.3281
	AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.0819	1.2714	1.3281
	AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.0819	1.2714	1.3281
	AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.0819	1.2714	1.3281
1 Yr. Bullet Maturity	AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.2310	1.4268	1.5129
	AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.2310	1.4268	1.5129
	AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.2311	1.4268	1.5130
	AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.2311	1.4268	1.5130
	AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.2311	1.4268	1.5130
	AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.2311	1.4268	1.5130
	AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.2311	1.4268	1.5130
1 Year Monthly	AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.2161	1.4127	1.5014
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	1.2161	1.4127	1.5014
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	1.2161	1.4127	1.5014
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	1.2161	1.4127	1.5014
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	Monthly	1.2161	1.4127	1.5014
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	Monthly	1.2161	1.4127	1.5014
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	Monthly	1.2161	1.4127	1.5014
Falal Senior Cit	Falah Senior Citizens TDR - 1Month - Maturity	Monthly	1.4772	1.5539	1.5591
	Falah Senior Citizens TDR - 3Month - Maturity	Monthly	1.4175	1.5186	1.5476
	Falah Senior Citizens TDR - 6Month - Maturity	Monthly	1.3802	1.4833	1.5360
	Falah Senior Citizens TDR - 1Year - Maturity	At Maturity	1.3429	1.4127	1.5245
	Falah Senior Citizens TDR - 1Year - Monthly	Monthly	1.3429	1.3844	1.4956
Alfa Term Dep	Alfa Term Deposit - Islamic One Month Rs.500 & Above	Monthly	1.4772	1.5539	1.5591
	Alfa Term Deposit - Islamic Three Month Rs.500 & Above	Monthly	1.4175	1.5186	1.5476
	Alfa Term Deposit - Islamic Six Month Rs.500 & Above	Monthly	1.3802	1.4833	1.5360
	Alfa Term Deposit - Islamic One Year Maturity Rs.500 & Above	At Maturity	1.3429	1.4127	1.5245
	Alfa Term Deposit - Islamic One Year Monthly Rs.500 & Above	Monthly	1.4623	1.3844	1.4956
ILTFF	SBP ILTFF - Textile Sector - 3Years BEFORE 23-May	Monthly	0.5222	0.4945	0.4042
	SBP ILTFF - Textile Sector - 5Years BEFORE 23-May	Monthly	0.3730	0.3532	0.2887
	SBP ILTFF - Textile Sector - 10Years BEFORE 23-May	Monthly	0.2984	0.2825	0.2310
	SBP ILTFF - Non Textile Sector - 3years BEFORE 23-May	Monthly	0.5222	0.4945	0.4042
	SBP ILTFF - Non Textile Sector - 5years BEFORE 23-May	Monthly	0.3730	0.3531	0.2887
	SBP ILTFF - Non Textile Sector - 10years BEFORE 23-May	Monthly	0.2984	0.2825	0.2310
ILTFF	SBP ILTFF - Textile Sector - 3Years BEFORE0 07-July 2022	Monthly	0.8206	0.7769	0.6351
	SBP ILTFF - Textile Sector - 5Years BEFORE0 07-July 2022	Monthly	0.6714	0.6358	0.5196
	SBP ILTFF - Textile Sector - 10 BEFORE0 07-July 2022	Monthly	0.5969	0.5651	0.4620
	SBP ILTFF - Non Textile Sector - 3years BEFORE0 07-July 2022	Monthly	0.8206	0.7769	0.6351
	SBP ILTFF - Non Textile Sector - 5years BEFORE0 07-July 2022	Monthly	0.6714	0.6358	0.5196
	SBP ILTFF - Non Textile Sector - 10years BEFORE0 07-July 2022	Monthly	0.5969	0.5651	0.4620
ILTFF	SBP ILTFF - Textile Sector - 3Years Before DEC 22	Monthly	1.2682	1.2007	0.9816
	SBP ILTFF - Textile Sector - 5Years Before DEC 22	Monthly	1.1190	1.0596	0.8661
	SBP ILTFF - Textile Sector - 10Years Before DEC 22	Monthly	1.0445	0.9889	0.8084
	SBP ILTFF - Non Textile Sector - 3years Before DEC 22	Monthly	1.2682	1.2007	0.9816
	SBP ILTFF - Non Textile Sector - 5years Before DEC 22	Monthly	1.1190	1.0596	0.8661
	SBP ILTFF - Non Textile Sector - 10years Before DEC 22	Monthly	1.0445	0.9889	0.8084
ILTFF	SBP ILTFF - Textile Sector - 3Years	Monthly	2.6112	2.4721	2.0210
	SBP ILTFF - Textile Sector - 5Years	Monthly	2.4620	2.3310	1.9055
	SBP ILTFF - Textile Sector - 10Years	Monthly	2.3875	2.2603	1.8479
	SBP ILTFF - Non Textile Sector - 3years	Monthly	2.6112	2.4721	2.0210
	SBP ILTFF - Non Textile Sector - 5years	Monthly	2.4620	2.3310	1.9055
	SBP ILTFF - Non Textile Sector - 10years	Monthly	2.3875	2.2603	1.8479
IFRE	SBP Borrowing IFRE Corp C-I	Monthly	0.4476	0.4238	0.3465
	SBP Borrowing Consumer C-II	Monthly	0.2984	0.2825	0.2310
	SBP Borrowing Corp C-II	Monthly	0.2984	0.2825	0.2310
	SBP Borrowing IFRE Corp C-III	Monthly	0.4476	0.4238	0.3465
IFFSAP	Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years	Monthly	0.5222	0.4945	0.4042
	Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 years	Monthly	0.4849	0.4591	0.3753
	Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and upto 7 years	Monthly	0.3730	0.3531	0.2887

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PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for December **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:

		Date		
		December 2024	November 2024	October 2024
ISLAMIC DEPOSIT PRODUCTS	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	0.2984	0.2825	0.2310
Islamic Financing Facility for Modernization of SMEs Upto 10years	Monthly	0.2984	0.2825	0.2310
Islamic Temporary Economic Refinance Facility (ITERF)	Monthly	0.1492	0.1413	0.1155
SBP Borrowing ISAAF	Monthly	0.1492	0.1413	0.1155
Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Monthly	0.0015	0.0014	0.0012
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busi	Monthly	0.1492	0.1413	0.1155
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busi	Monthly	0.2984	0.2825	0.2310
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-IWS ATP-SME/CORP Tazc Payer	Monthly	0.0014	0.0014	0.0011