

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for January **2025 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		
		January 2025	December 2024	November 2024
ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO		
		Share of Mudarib	50%	50%
		Share of Rabbul Maal	50%	50%
		Payment Frequency	Weightage	Weightage
				Weightage
Saving Musharikah	Saving Musharikah - 0 To 9.99 K	Monthly	1.4601	1.2855
	Saving Musharikah - 10 K To 99.99 K	Monthly	1.4601	1.2855
	Saving Musharikah - 100 K To 499.99 K	Monthly	1.4601	1.2855
	Saving Musharikah - 500 K To 999.99 K	Monthly	1.4601	1.2855
	Saving Musharikah - 1 M To 4.99 M	Monthly	1.4601	1.2855
	Saving Musharikah - 5 M To 9.99 M	Monthly	1.4601	1.2855
	Saving Musharikah - 10 M To 24.99 M	Monthly	1.4601	1.2855
	Saving Musharikah - 25 M To 49.99 M	Monthly	1.4601	1.2855
	Saving Musharikah - 50 M To 99.99 M	Monthly	1.4601	1.2855
	Saving Musharikah - 100 M To 499.99 M	Monthly	1.4601	1.2855
	Saving Musharikah - 500 M & Above	Monthly	1.4601	1.2855
Falah Mahana Amdani	Falah Mahana Amdani - 1 To 499.99 K	Monthly	1.4601	1.4175
	Falah Mahana Amdani - 500 K & Above	Monthly	1.4601	1.4772
	Khayaal Rakhna Account (6 months profit)	Six Monthly	1.4601	1.2310
	Khayaal Rakhna Account (1 month profit)	Monthly	1.4601	1.1937
	AlFalah Islamic Business Way	Monthly	0.0056	0.0060
	Alfalah Islamic Asaan Savings Account	Six Monthly	1.4601	1.1937
	Alfalah Islamic Asaan Digital Savings Account	Six Monthly	1.4601	1.1937
	Islamic Women Account	Monthly	1.4601	1.4175
	Falah Asaan Women Digital Savings Account	Monthly	1.4601	1.1937
	Alfalah Islamic Collection Savings Account	Monthly	1.4601	1.1937
	Alfalah Islamic Freelancer Digital Savings Account PKR	Monthly	1.4601	1.1937
	Alfalah Islamic Recurring Value Deposit	Monthly	1.4601	1.3131
	Target Savings Deposit	Monthly	1.4601	1.2832
	Alfalah Asaan Remittance saving account	Monthly	1.4601	1.1937
	Alfalah Islamic Asaan Digital Remittance Savings Account	Monthly	1.4601	1.1937
	Islamic HRA	Monthly	1.4601	1.2310
	Alfa Saving Islamic Account 0 to 9,999.99	Monthly	1.4601	1.2311
	Alfa Saving Islamic Account 10,000 & Above	Monthly	1.4601	1.2310
	Islamic Roshan Digital Saving Account	Monthly	1.4601	1.1937
	Islamic Roshan Digital Business Saving Account	Monthly	1.4601	1.1937
Alfa Asaan NRVA PKR Saving NR	Alfa Asaan NRVA PKR Saving NR	Monthly	1.4601	1.1937
	Islamic Asaan Roshan Digital Saving Account	Monthly	1.4601	1.1937
	Falah Senior Citizens Account - Upto 10,000	Monthly	1.4601	1.4325
	Falah Senior Citizens Account - 10,001 to 499,999	Monthly	1.4601	1.4548
	Falah Senior Citizens Account - 500,000 & Above	Monthly	1.4601	1.4772
Falah Business Account	Falah Business Account - 1 To 999.99 K	Monthly	1.0429	1.1191
	Falah Business Account - 1 M To 4.99 M	Monthly	1.0429	1.1191
	Falah Business Account - 5 M To 9.99 M	Monthly	1.0429	1.1191
	Falah Business Account - 10 M To 24.99 M	Monthly	1.0429	1.1191
	Falah Business Account - 25 M To 49.99 M	Monthly	1.1125	1.1937
	Falah Business Account - 50 M To 99.99 M	Monthly	1.1125	1.1937
	Falah Business Account - 100 M To 149.99 M	Monthly	1.1125	1.1937
	Falah Business Account - 150 M To 199.99 M	Monthly	1.1125	1.1937
	Falah Business Account - 200 M To 499.99 M	Monthly	1.1125	1.1937
	Falah Business Account - 500 M & 999.99M	Monthly	1.1125	1.1937
	Falah Business Account - 1 Bn To 1.99Bn	Monthly	1.1125	1.1937
	Falah Business Account - 2 Bn & Above	Monthly	1.1820	1.2683
OTHER REMUNERATIVE		Payment Frequency	Weightage	Weightage
	Falah Margin Accounts	Monthly	0.0042	0.0045
ALFALAH TERM DEPOSITS		Payment Frequency	Weightage	Weightage
nth TDR	Falah One Month Term Deposit - 100K To 499.99 K	At Maturity	1.1264	1.2086
	Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	1.1264	1.2086
	Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	1.1264	1.2086
	Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	1.1264	1.2086
	Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	1.1264	1.2086
	Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	1.1264	1.2087

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		Date			26-Dec-24
ISLAMIC DEPOSIT PRODUCTS			January 2025	December 2024	November 2024
		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
Falah One Mo	Falah One Month Term Deposit - 50 M To 74.99 M	At Maturity	1.1264	1.2087	1.3420
	Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	1.1264	1.2087	1.3420
	Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	1.1264	1.2087	1.3420
	Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	1.1264	1.2087	1.3420
	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.1264	1.2087	1.3420
	Falah One Month Term Deposit - 500 M to 999.99 M	At Maturity	1.1264	1.2087	1.3420
	Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.1264	1.2087	1.3420
	Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.1264	1.2087	1.3420

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

ISLAMIC DEPOSIT PRODUCTS		Date			
		26-Dec-24			
			January 2025	December 2024	November 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	1.0429	1.1191	1.2714
	TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.0429	1.1190	1.2714
	TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.0429	1.1191	1.2714
	TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.0429	1.1190	1.2714
	TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.0429	1.1190	1.2714
	TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.0429	1.1190	1.2714
	TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.0429	1.1190	1.2714
	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.0429	1.1190	1.2714
	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.0429	1.1190	1.2714
	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.0429	1.1190	1.2714
	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.0429	1.1190	1.2714
	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.0429	1.1190	1.2714
	TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.0429	1.1190	1.2714
TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.0429	1.1190	1.2714	
6 Months TDR	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	0.9734	1.0445	1.2714
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	0.9734	1.0445	1.2714
	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	0.9734	1.0445	1.2714
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	0.9734	1.0445	1.2714
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	0.9734	1.0445	1.2714
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	0.9734	1.0445	1.2714
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	0.9734	1.0445	1.2714
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	0.9734	1.0445	1.2714
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	0.9734	1.0445	1.2714
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	0.9734	1.0445	1.2714
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	0.9734	1.0445	1.2714
	TDR 6 Months Tier-Wise - 500 M to 999.99 M	At Maturity	0.9734	1.0445	1.2714
	TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	0.9734	1.0445	1.2714
TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	0.9734	1.0445	1.2714	
1 Year TDR	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1472	1.2310	1.4127
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.1472	1.2310	1.4127
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.1472	1.2310	1.4127
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.1473	1.2311	1.4127
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.1472	1.2310	1.4127
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.1472	1.2310	1.4127
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.1473	1.2311	1.4127
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.1473	1.2311	1.4127
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.1473	1.2311	1.4127
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.1473	1.2311	1.4127
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.1473	1.2311	1.4127
	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.1473	1.2311	1.4127
	TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.1473	1.2311	1.4127
TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	1.1473	1.2311	1.4127	
2 Years TDR	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1472	1.2310	1.4268
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.1472	1.2310	1.4268
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.1472	1.2310	1.4268
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.1473	1.2311	1.4268
	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.1473	1.2311	1.4268
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.1473	1.2311	1.4268
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.1473	1.2311	1.4268
	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.1473	1.2311	1.4268
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.1473	1.2311	1.4268
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.1473	1.2311	1.4268
	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.1473	1.2311	1.4268
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.1473	1.2311	1.4268
	3 Years TDR	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1820	1.2683
TDR 3 Year Tier-Wise - 500 K To 999.99 K		At Maturity	1.1820	1.2683	1.4268
TDR 3 Year Tier-Wise - 1 M To 4.99 M		At Maturity	1.1820	1.2683	1.4268
TDR 3 Year Tier-Wise - 5 M To 9.99 M		At Maturity	1.1819	1.2682	1.4268
TDR 3 Year Tier-Wise - 10 M To 24.99 M		At Maturity	1.1819	1.2682	1.4268
TDR 3 Year Tier-Wise - 25 M To 49.99 M		At Maturity	1.1819	1.2682	1.4268
TDR 3 Year Tier-Wise - 50 M To 74.99 M		At Maturity	1.1819	1.2682	1.4268
TDR 3 Year Tier-Wise - 75 M To 99.99 M		At Maturity	1.1819	1.2682	1.4268
TDR 3 Year Tier-Wise - 100 M To 149.99 M		At Maturity	1.1819	1.2682	1.4268
TDR 3 Year Tier-Wise - 150 M To 199.99 M		At Maturity	1.1819	1.2682	1.4268

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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	1.1819	1.2682	1.4268
TDR 3 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.1819	1.2682	1.4268
TDR 3 Year Tier-Wise - 500 M & Above	At Maturity	1.1819	1.2682	1.4268
Falah Term Deposit Certificates - 3 Years	Monthly	1.1820	1.2683	1.4268
TDR 4 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1819	1.2682	1.4268
TDR 4 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.1819	1.2682	1.4268
TDR 4 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.1819	1.2682	1.4268
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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	1.1819	1.2682	1.4268
	TDR 4 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.1819	1.2682	1.4268
	TDR 4 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.1819	1.2682	1.4268
	TDR 4 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.1819	1.2682	1.4268
	TDR 4 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.1819	1.2682	1.4268
	TDR 4 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.1819	1.2682	1.4268
	TDR 4 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.1819	1.2682	1.4268
	TDR 4 Year Tier-Wise - 500 M & Above	At Maturity	1.1819	1.2682	1.4268
5 Years TDR	TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1820	1.2683	1.4268
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.1820	1.2683	1.4268
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.1820	1.2683	1.4268
	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.1819	1.2682	1.4268
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.1819	1.2682	1.4268
	TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.1819	1.2682	1.4268
	TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.1819	1.2682	1.4268
	TDR 5 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.1819	1.2682	1.4268
	TDR 5 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.1819	1.2682	1.4268
	TDR 5 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.1819	1.2682	1.4268
	TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.1819	1.2682	1.4268
	TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.1819	1.2682	1.4268
Falsh 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1264	1.2086	1.3773
	TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.1264	1.2086	1.3773
	TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.1264	1.2086	1.3773
	TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.1264	1.2086	1.3773
	TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.1264	1.2086	1.3773
	TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.1264	1.2086	1.3773
	TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.1264	1.2087	1.3774
	TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.1264	1.2087	1.3774
	TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.1264	1.2087	1.3774
	TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.1264	1.2087	1.3774
	TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.1264	1.2087	1.3774
	TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	1.1264	1.2087	1.3774
	TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	1.1264	1.2087	1.3774
TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.1264	1.2087	1.3774	
Falsh 2 Year Mahana Munafa TDR	TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1264	1.2086	1.4127
	TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.1264	1.2086	1.4127
	TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.1264	1.2086	1.4127
	TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.1264	1.2087	1.4127
	TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.1264	1.2087	1.4127
	TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.1264	1.2087	1.4127
	TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.1264	1.2087	1.4127
	TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.1264	1.2087	1.4127
	TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.1264	1.2087	1.4127
	TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.1264	1.2087	1.4127
	TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.1264	1.2087	1.4127
	TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.1264	1.2087	1.4127
	Falsh 4 Years Mahana Munafa TDR	TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1819	1.2682
TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K		Monthly	1.1819	1.2682	1.4127
TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M		Monthly	1.1820	1.2683	1.4127
TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M		Monthly	1.1819	1.2682	1.4127
TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M		Monthly	1.1819	1.2682	1.4127
TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M		Monthly	1.1819	1.2682	1.4127
TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M		Monthly	1.1819	1.2682	1.4127
TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M		Monthly	1.1819	1.2682	1.4127
TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M		Monthly	1.1819	1.2682	1.4127
TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M		Monthly	1.1819	1.2682	1.4127
TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M		Monthly	1.1819	1.2682	1.4127
TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above		Monthly	1.1819	1.2682	1.4127
Falsh 5 Years Mahana Munafa TDR		TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1820	1.2683
	TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.1820	1.2683	1.4127
	TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.1820	1.2683	1.4127
	TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.1820	1.2683	1.4127
	TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.1820	1.2683	1.4127
	TDR Falah 5Y Mahana Munafa - Tierwise 20 M To 49.99 M	Monthly	1.1820	1.2683	1.4127

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for January **2025 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			26-Dec-24
ISLAMIC DEPOSIT PRODUCTS			January 2025	December 2024	November 2024
		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
Falah 5 Years Maha	TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.1819	1.2682	1.4127
	TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.1819	1.2682	1.4127
	TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.1819	1.2682	1.4127
	TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.1819	1.2682	1.4127
	TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.1819	1.2682	1.4127
	TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.1819	1.2682	1.4127
	TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.1819	1.2682	1.4127
1 Month Bullet Maturity	AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.1403	1.2236	1.4127
	AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.1403	1.2236	1.4127
	AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.1402	1.2235	1.4127
	AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.1402	1.2235	1.4127
	AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.1402	1.2235	1.4127
	AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.1402	1.2235	1.4127
	AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.1402	1.2235	1.4127
Month Bullet Maturity	AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.0708	1.1490	1.2714
	AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.0708	1.1490	1.2714
	AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.0708	1.1490	1.2714
	AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.0708	1.1490	1.2714
	AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.0708	1.1490	1.2714
	AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.0708	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:

ISLAMIC DEPOSIT PRODUCTS		Date			
		26-Dec-24			
		January 2025	December 2024	November 2024	
		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	1.0708	1.1490	1.2714
6 Month Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.0082	1.0819	1.2714
	AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.0082	1.0819	1.2714
	AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.0082	1.0819	1.2714
	AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.0082	1.0819	1.2714
	AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.0082	1.0819	1.2714
	AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.0082	1.0819	1.2714
1 Yr Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.0082	1.0819	1.2714
	AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.1472	1.2310	1.4268
	AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.1472	1.2310	1.4268
	AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.1473	1.2311	1.4268
	AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.1473	1.2311	1.4268
	AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.1473	1.2311	1.4268
	AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.1473	1.2311	1.4268
	AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.1473	1.2311	1.4268
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.1333	1.2161	1.4127
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	1.1333	1.2161	1.4127
1 Year Monthly	AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	1.1333	1.2161	1.4127
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	1.1333	1.2161	1.4127
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	Monthly	1.1333	1.2161	1.4127
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	Monthly	1.1333	1.2161	1.4127
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	Monthly	1.1333	1.2161	1.4127
	Falah Senior Citizens TDR - 1Month - Maturity	Monthly	1.3767	1.4772	1.5539
	Falah Senior Citizens TDR - 3Month - Maturity	Monthly	1.3211	1.4175	1.5186
Falal Senior Cit	Falah Senior Citizens TDR - 6Month - Maturity	Monthly	1.2863	1.3802	1.4833
	Falah Senior Citizens TDR - 1Year - Maturity	At Maturity	1.2515	1.3429	1.4127
	Falah Senior Citizens TDR - 1Year - Monthly	Monthly	1.2515	1.3429	1.3844
	Alfa Term Deposit - Islamic One Month Rs.500 & Above	Monthly	1.3767	1.4772	1.5539
	Alfa Term Deposit - Islamic Three Month Rs.500 & Above	Monthly	1.3211	1.4175	1.5186
	Alfa Term Deposit - Islamic Six Month Rs.500 & Above	Monthly	1.2863	1.3802	1.4833
Alfa Term Dep	Alfa Term Deposit - Islamic One Year Maturity Rs.500 & Above	At Maturity	1.2515	1.3429	1.4127
	Alfa Term Deposit - Islamic One Year Monthly Rs.500 & Above	Monthly	1.2515	1.4623	1.3844
	SBP ILTFF - Textile Sector - 3Years BEFORE 23-May	Monthly	0.4866	0.5222	0.4945
	SBP ILTFF - Textile Sector - 5Years BEFORE 23-May	Monthly	0.3476	0.3730	0.3532
	SBP ILTFF - Textile Sector - 10Years BEFORE 23-May	Monthly	0.2781	0.2984	0.2825
	SBP ILTFF - Non Textile Sector - 3years BEFORE 23-May	Monthly	0.4866	0.5222	0.4945
ILTFF	SBP ILTFF - Non Textile Sector - 5years BEFORE 23-May	Monthly	0.3476	0.3730	0.3531
	SBP ILTFF - Non Textile Sector - 10years BEFORE 23-May	Monthly	0.2781	0.2984	0.2825
	SBP ILTFF - Textile Sector - 3Years BEFORE0 07-July 2022	Monthly	0.7648	0.8206	0.7769
	SBP ILTFF - Textile Sector - 5Years BEFORE0 07-July 2022	Monthly	0.6257	0.6714	0.6358
	SBP ILTFF - Textile Sector - 10 BEFORE0 07-July 2022	Monthly	0.5562	0.5969	0.5651
	SBP ILTFF - Non Textile Sector - 3years BEFORE0 07-July 2022	Monthly	0.7648	0.8206	0.7769
	SBP ILTFF - Non Textile Sector - 5years BEFORE0 07-July 2022	Monthly	0.6257	0.6714	0.6358
ILTFF	SBP ILTFF - Non Textile Sector - 10years BEFORE0 07-July 2022	Monthly	0.5562	0.5969	0.5651
	SBP ILTFF - Textile Sector - 3Years Before DEC 22	Monthly	1.1819	1.2682	1.2007
	SBP ILTFF - Textile Sector - 5Years Before DEC 22	Monthly	1.0429	1.1190	1.0596
	SBP ILTFF - Textile Sector - 10Years Before DEC 22	Monthly	0.9734	1.0445	0.9889
	SBP ILTFF - Non Textile Sector - 3years Before DEC 22	Monthly	1.1819	1.2682	1.2007
	SBP ILTFF - Non Textile Sector - 5years Before DEC 22	Monthly	1.0429	1.1190	1.0596
	SBP ILTFF - Non Textile Sector - 10years Before DEC 22	Monthly	0.9734	1.0445	0.9889
ILTFF	SBP ILTFF - Textile Sector - 3Years	Monthly	2.4335	2.6112	2.4721
	SBP ILTFF - Textile Sector - 5Years	Monthly	2.2944	2.4620	2.3310
	SBP ILTFF - Textile Sector - 10Years	Monthly	2.2250	2.3875	2.2603
	SBP ILTFF - Non Textile Sector - 3years	Monthly	2.4335	2.6112	2.4721
	SBP ILTFF - Non Textile Sector - 5years	Monthly	2.2944	2.4620	2.3310
	SBP ILTFF - Non Textile Sector - 10years	Monthly	2.2250	2.3875	2.2603
IFRE	SBP Borrowing IFRE Corp C-I	Monthly	0.4172	0.4476	0.4238
	SBP Borrowing Consumer C-II	Monthly	0.2781	0.2984	0.2825
	SBP Borrowing Corp C-II	Monthly	0.2781	0.2984	0.2825
	SBP Borrowing IFRE Corp C-III	Monthly	0.4172	0.4476	0.4238
IFFSAP	Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years	Monthly	0.4866	0.5222	0.4945
	Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 years	Monthly	0.4519	0.4849	0.4591
	Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and upto 7 years	Monthly	0.3476	0.3730	0.3531

Bank Alfalah Limited
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PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for January **2025 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		
		26-Dec-24		
ISLAMIC DEPOSIT PRODUCTS		January 2025	December 2024	November 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	0.2781	0.2984	0.2825
Islamic Financing Facility for Modernization of SMEs Upto 10years	Monthly	0.2781	0.2984	0.2825
Islamic Temporary Economic Refinance Facility (ITERF)	Monthly	0.1391	0.1492	0.1413
SBP Borrowing ISAAF	Monthly	0.1391	0.1492	0.1413
Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Monthly	0.0014	0.0015	0.0014
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busi	Monthly	0.1391	0.1492	0.1413
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busi	Monthly	0.2781	0.2984	0.2825
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-IWS ATP-SME/CORP Tazc Payer	Monthly	0.0013	0.0014	0.0014