

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 **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		
		July 2025	June 2025	25-Jun-25 May2025
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	1.4457	1.4154
	Saving Musharikah - 10 K To 99.99 K	Monthly	1.4457	1.4154
	Saving Musharikah - 100 K To 499.99 K	Monthly	1.4457	1.4154
	Saving Musharikah - 500 K To 999.99 K	Monthly	1.4457	1.4154
	Saving Musharikah - 1 M To 4.99 M	Monthly	1.4457	1.4154
	Saving Musharikah - 5 M To 9.99 M	Monthly	1.4457	1.4154
	Saving Musharikah - 10 M To 24.99 M	Monthly	1.4457	1.4154
	Saving Musharikah - 25 M To 49.99 M	Monthly	1.4457	1.4154
	Saving Musharikah - 50 M To 99.99 M	Monthly	1.4457	1.4154
	Saving Musharikah - 100 M To 499.99 M	Monthly	1.4457	1.4154
	Saving Musharikah - 500 M & Above	Monthly	1.4457	1.4154
Falah Mahana Amdani	Falah Mahana Amdani - 1 To 499.99 K	Monthly	1.4819	1.4685
	Falah Mahana Amdani - 500 K & Above	Monthly	1.4819	1.4685
	Khayaal Rakhna Account (6 months profit)	Six Monthly	1.4457	1.4154
	Khayaal Rakhna Account (1 month profit)	Monthly	1.4458	1.4153
	AlFalah Islamic Business Way	Monthly	0.0072	0.0071
	Alfalah Islamic Asaan Savings Account	Six Monthly	1.4457	1.4154
	Alfalah Islamic Asaan Digital Savings Account	Six Monthly	1.4457	1.4154
	Islamic Women Account	Monthly	1.4818	1.4685
	Falah Asaan Women Digital Savings Account	Monthly	1.4457	1.4154
	Alfalah Islamic Collection Savings Account	Monthly	1.4457	1.4154
	Alfalah Islamic Freelancer Digital Savings Account PKR	Monthly	1.4457	1.4154
	Alfalah Islamic Recurring Value Deposit	Monthly	1.4457	1.4154
	Target Savings Deposit	Monthly	1.4457	1.4154
	Alfalah Asaan Remittance saving account	Monthly	1.4457	1.4154
	Alfalah Islamic Asaan Digital Remittance Savings Account	Monthly	1.4457	1.4154
	Islamic HRA	Monthly	1.4457	1.4154
	Alfa Saving Islamic Account 0 to 9,999.99	Monthly	1.4458	1.4153
	Alfa Saving Islamic Account 10,000 & Above	Monthly	1.4457	1.4154
	Islamic Roshan Digital Saving Account	Monthly	1.4457	1.4154
Islamic Roshan Digital Business Saving Account	Islamic Roshan Digital Business Saving Account	Monthly	1.4458	1.4153
	Alfa Asaan NRVA PKR Saving NR	Monthly	1.4457	1.4154
	Islamic Asaan Roshan Digital Saving Account	Monthly	1.4458	1.4153
	Falah Senior Citizens Account - Upto 10,000	Monthly	1.4819	1.4685
	Falah Senior Citizens Account - 10,001 to 499,999	Monthly	1.4819	1.4685
Falah Senior Citizens Account - 500,000 & Above	Falah Senior Citizens Account - 500,000 & Above	Monthly	1.4819	1.4685
	Falah Business Account - 1 To 999.99 K	Monthly	1.1746	1.1500
	Falah Business Account - 1 M To 4.99 M	Monthly	1.1746	1.1500
	Falah Business Account - 5 M To 9.99 M	Monthly	1.1746	1.1500
	Falah Business Account - 10 M To 24.99 M	Monthly	1.1746	1.1500
	Falah Business Account - 25 M To 49.99 M	Monthly	1.1746	1.1500
	Falah Business Account - 50 M To 99.99 M	Monthly	1.1746	1.1500
	Falah Business Account - 100 M To 149.99 M	Monthly	1.2650	1.2385
	Falah Business Account - 150 M To 199.99 M	Monthly	1.2650	1.2385
	Falah Business Account - 200 M To 499.99 M	Monthly	1.2650	1.2385
	Falah Business Account - 500 M & 999.99M	Monthly	1.2650	1.2385
	Falah Business Account - 1 Bn To 1.99Bn	Monthly	1.2650	1.2384
	Falah Business Account - 2 Bn & Above	Monthly	1.2650	1.2384
OTHER REMUNERATIVE		Payment Frequency	Weightage	Weightage
Falah Margin Accounts		Monthly	0.0054	0.0053
ALFALAH TERM DEPOSITS		Payment Frequency	Weightage	Weightage
Falah One Month Term Deposit	Falah One Month Term Deposit - 100K To 499.99 K	At Maturity	1.2831	1.2562
	Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	1.2831	1.2562
	Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	1.2831	1.2562
	Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	1.2830	1.2562
	Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	1.2831	1.2562
	Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	1.2831	1.2562

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

		Date		
		25-Jun-25		
		July 2025	June 2025	May2025
		PROFIT SHARING RATIO		
ISLAMIC DEPOSIT PRODUCTS		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	1.2830	1.2563
	Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	1.2831	1.2563
	Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	1.2830	1.2562
	Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	1.2830	1.2563
	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.2830	1.2563
	Falah One Month Term Deposit - 500 M To 999.99 M	At Maturity	1.2830	1.2563
	Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.2830	1.2563
	Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.2830	1.2563
3 Months TDR	TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.2650	1.2385
	TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.2650	1.2384
	TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.2650	1.2384
	TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.2650	1.2385
	TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.2650	1.2385
	TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.2650	1.2384
	TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.2650	1.2384
	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.2650	1.2384
	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.2650	1.2384
	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.2650	1.2384
	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.2650	1.2384
	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.2650	1.2384
6 Months TDR	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.2650	1.2385
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.2650	1.2385
	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.2650	1.2385
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.2650	1.2385
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.2650	1.2384
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.2650	1.2384
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.2650	1.2384
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.2650	1.2384
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.2650	1.2384
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.2650	1.2384
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.2650	1.2384
	TDR 6 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.2650	1.2384
1 Year TDR	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.3102	1.2827
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.3102	1.2827
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.3102	1.2827
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.3103	1.2827
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.3102	1.2827
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.3102	1.2827
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3103	1.2827
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3103	1.2827
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3103	1.2827
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3103	1.2827
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3103	1.2827
	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.3103	1.2827
2 Years TDR	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.3102	1.2827
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.3103	1.2827
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.3102	1.2827
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.3103	1.2827
	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.3103	1.2827
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.3103	1.2827
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3103	1.2827
	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3103	1.2827
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3103	1.2827
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3103	1.2827
	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3103	1.2827
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.3103	1.2827
	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.3554	1.3269

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ISLAMIC DEPOSIT PRODUCTS		Date			25-Jun-25
			July 2025	June 2025	May2025
		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
3 Years TDR	TDR 3 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.3554	1.3269	1.2529
	TDR 3 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.3554	1.3269	1.2529
	TDR 3 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.3554	1.3269	1.2530
	TDR 3 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.3554	1.3269	1.2530
	TDR 3 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.3554	1.3269	1.2530
	TDR 3 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3554	1.3269	1.2530
	TDR 3 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3554	1.3269	1.2530
	TDR 3 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3554	1.3269	1.2530
	TDR 3 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3554	1.3269	1.2530
	TDR 3 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3554	1.3269	1.2530
TDR 3 Year Tier-Wise - 500 M & Above	At Maturity	1.3554	1.3269	1.2530	
4 Years TDR	Falah Term Deposit Certificates - 3 Years	Monthly	1.3554	1.3269	1.2529
	TDR 4 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.3554	1.3269	1.2530
	TDR 4 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.3554	1.3269	1.2530
	TDR 4 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.3554	1.3269	1.2530
	TDR 4 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.3554	1.3269	1.2530
	TDR 4 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.3554	1.3269	1.2530
	TDR 4 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.3554	1.3269	1.2530
	TDR 4 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3554	1.3269	1.2530
	TDR 4 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3554	1.3269	1.2530
	TDR 4 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3554	1.3269	1.2530
	TDR 4 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3554	1.3269	1.2530
	TDR 4 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3554	1.3269	1.2530
	TDR 4 Year Tier-Wise - 500 M & Above	At Maturity	1.3554	1.3269	1.2530
5 Years TDR	TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.3554	1.3269	1.2529
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.3554	1.3269	1.2529
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.3554	1.3269	1.2529
	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.3554	1.3269	1.2530
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.3554	1.3269	1.2530
	TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.3554	1.3269	1.2530
	TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3554	1.3269	1.2530
	TDR 5 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3554	1.3269	1.2530
	TDR 5 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3554	1.3269	1.2530
	TDR 5 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3554	1.3269	1.2530
	TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3554	1.3269	1.2530
	TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.3554	1.3269	1.2530
Falah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.2650	1.2385	1.1861
	TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2650	1.2385	1.1861
	TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.2650	1.2385	1.1861
	TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2650	1.2385	1.1861
	TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.2650	1.2385	1.1861
	TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.2650	1.2385	1.1861
	TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.2650	1.2384	1.1861
	TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.2650	1.2384	1.1861
	TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.2650	1.2385	1.1861
	TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.2650	1.2384	1.1861
	TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.2650	1.2384	1.1861
	TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	1.2650	1.2384	1.1861
	TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	1.2650	1.2384	1.1861
TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.2650	1.2384	1.1861	
Falah 2 Year Mahana Munafa TDR	TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.2831	1.2562	1.1861
	TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2831	1.2562	1.1861
	TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.2831	1.2562	1.1861
	TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2830	1.2563	1.1861
	TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.2830	1.2563	1.1861
	TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.2830	1.2563	1.1861
	TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.2830	1.2563	1.1861
	TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.2830	1.2563	1.1861
	TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.2830	1.2563	1.1861
	TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.2830	1.2563	1.1861
	TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.2830	1.2563	1.1861
	TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.2830	1.2563	1.1861
	TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.3554	1.3269	1.2530

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		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
Falah 4 Years Mahana Munaf	TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.3554	1.3269	1.2530
	TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.3554	1.3269	1.2529
	TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.3554	1.3269	1.2530
	TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.3554	1.3269	1.2530
	TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.3554	1.3269	1.2530
	TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.3554	1.3269	1.2530
	TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.3554	1.3269	1.2530
	TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.3554	1.3269	1.2530
	TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.3554	1.3269	1.2530
	TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.3554	1.3269	1.2530
Falah 5 Years Mahana Munafa TDR	TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.3554	1.3269	1.2530
	TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.3554	1.3269	1.2529
	TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.3554	1.3269	1.2529
	TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.3554	1.3269	1.2529
	TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.3554	1.3269	1.2529
	TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.3554	1.3269	1.2530
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	TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.3554	1.3269	1.2530
	TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.3554	1.3269	1.2530
Falah 1 Month Bullet Maturity	TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.3554	1.3269	1.2530
	TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.3554	1.3269	1.2530
	TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.3554	1.3269	1.2530
	AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3011	1.2739	1.2028
	AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3011	1.2739	1.2028
	AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3011	1.2739	1.2028
	AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3011	1.2739	1.2028
	AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3011	1.2739	1.2028
	AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3011	1.2739	1.2028
	AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3011	1.2739	1.2028
Falah 3 Month Bullet Maturity	AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.2831	1.2562	1.1193
	AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.2830	1.2562	1.1193
	AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.2830	1.2563	1.1192
	AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.2830	1.2563	1.1192
	AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.2830	1.2563	1.1192
	AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.2830	1.2563	1.1192
	AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.2830	1.2563	1.1192
	AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.2650	1.2384	1.0441
	AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.2650	1.2384	1.0441
	AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.2650	1.2384	1.0441
Falah 6 Month Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.2650	1.2384	1.0441
	AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.2650	1.2384	1.0441
	AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.2650	1.2384	1.0441
	AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.2650	1.2384	1.0441
	AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3102	1.2827	1.2112
	AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3102	1.2827	1.2112
	AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3103	1.2827	1.2113
	AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3103	1.2827	1.2113
	AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3103	1.2827	1.2113
	AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3103	1.2827	1.2113
Falah 1 Yr Bullet Maturity	AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.3103	1.2827	1.2113
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.2831	1.2562	1.1945
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	1.2831	1.2562	1.1945
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	1.2830	1.2563	1.1945
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	1.2830	1.2563	1.1945
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	Monthly	1.2830	1.2563	1.1945
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	Monthly	1.2830	1.2563	1.1945
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	Monthly	1.2830	1.2563	1.1945
	Falah Senior Citizens TDR - 1Month - Maturity	Monthly	1.4638	1.4862	1.4451
	Falah Senior Citizens TDR - 3Month - Maturity	Monthly	1.4457	1.4596	1.4200
Falah Senior Citizens TDR	Falah Senior Citizens TDR - 6Month - Maturity	Monthly	1.4457	1.4154	1.3782
	Falah Senior Citizens TDR - 1Year - Maturity	At Maturity	1.4005	1.3712	1.3365
	Falah Senior Citizens TDR - 1Year - Monthly	Monthly	1.3825	1.3535	1.3365

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 **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:

ISLAMIC DEPOSIT PRODUCTS		Date		
		July 2025	June 2025	25-Jun-25 May2025
		PROFIT SHARING RATIO		
		Share of Mudarib	50%	50%
		Share of Rabbul Maal	50%	50%
Alfa Term Dep	Alfa Term Deposit - Islamic One Month Rs.500 & Above	Monthly	1.4638	1.4862
	Alfa Term Deposit - Islamic Three Month Rs.500 & Above	Monthly	1.4457	1.4596
	Alfa Term Deposit - Islamic Six Month Rs.500 & Above	Monthly	1.4457	1.4154
	Alfa Term Deposit - Islamic One Year Maturity Rs.500 & Above	At Maturity	1.4005	1.3712
	Alfa Term Deposit - Islamic One Year Monthly Rs.500 & Above	Monthly	1.3825	1.3535
ILTF	SBP ILTF - Textile Sector - 3Years BEFORE 23-May	Monthly	0.6326	0.6193
	SBP ILTF - Textile Sector - 5Years BEFORE 23-May	Monthly	0.4517	0.4424
	SBP ILTF - Textile Sector - 10Years BEFORE 23-May	Monthly	0.3614	0.3539
	SBP ILTF - Non Textile Sector - 3years BEFORE 23-May	Monthly	0.6326	0.6193
	SBP ILTF - Non Textile Sector - 5years BEFORE 23-May	Monthly	0.4517	0.4424
	SBP ILTF - Non Textile Sector - 10years BEFORE 23-May	Monthly	0.3615	0.3539
ILTF	SBP ILTF - Textile Sector - 3Years BEFORE 07-July 2022	Monthly	0.9939	0.9732
	SBP ILTF - Textile Sector - 5Years BEFORE 07-July 2022	Monthly	0.8132	0.7962
	SBP ILTF - Textile Sector - 10 BEFORE 07-July 2022	Monthly	0.7229	0.7077
	SBP ILTF - Non Textile Sector - 3years BEFORE 07-July 2022	Monthly	0.9939	0.9732
	SBP ILTF - Non Textile Sector - 5years BEFORE 07-July 2022	Monthly	0.8132	0.7962
	SBP ILTF - Non Textile Sector - 10years BEFORE 07-July 2022	Monthly	0.7228	0.7078
ILTF	SBP ILTF - Textile Sector - 3Years Before DEC 22	Monthly	1.5360	1.5038
	SBP ILTF - Textile Sector - 5Years Before DEC 22	Monthly	1.3554	1.3269
	SBP ILTF - Textile Sector - 10Years Before DEC 22	Monthly	1.2650	1.2385
	SBP ILTF - Non Textile Sector - 3years Before DEC 22	Monthly	1.5360	1.5038
	SBP ILTF - Non Textile Sector - 5years Before DEC 22	Monthly	1.3554	1.3269
	SBP ILTF - Non Textile Sector - 10years Before DEC 22	Monthly	1.2650	1.2384
ILTF	SBP ILTF - Textile Sector - 3Years	Monthly	3.1625	3.0963
	SBP ILTF - Textile Sector - 5Years	Monthly	2.9819	2.9193
	SBP ILTF - Textile Sector - 10Years	Monthly	2.8914	2.8309
	SBP ILTF - Non Textile Sector - 3years	Monthly	3.1625	3.0963
	SBP ILTF - Non Textile Sector - 5years	Monthly	2.9819	2.9193
	SBP ILTF - Non Textile Sector - 10years	Monthly	2.8914	2.8309
IFRE	SBP Borrowing IFRE Corp C-I	Monthly	0.5421	0.5308
	SBP Borrowing Consumer C-II	Monthly	0.3614	0.3539
	SBP Borrowing Corp C-II	Monthly	0.3614	0.3539
	SBP Borrowing IFRE Corp C-III	Monthly	0.5422	0.5308
IFFSAP	Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years	Monthly	0.6326	0.6193
	Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 years	Monthly	0.5873	0.5750
	Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and upto 7 years	Monthly	0.4517	0.4424
	Islamic Financing Facility for Storage of Agriculture Produce Upto 10 years (only for SMEs)	Monthly	0.3615	0.3539
	Islamic Financing Facility for Modernization of SMEs Upto 10years	Monthly	0.3615	0.3539
	Islamic Temporary Economic Refinance Facility (ITERF)	Monthly	0.1807	0.1769
SBP Borrowing ISAAF		Monthly	0.5421	0.5308
Islamic Refinance Facility for Combating COVID – 19 (IRFCC)		Monthly	0.0018	0.0018
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busi		Monthly	0.1806	0.1769
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busi		Monthly	0.3615	0.3539
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-IWS ATP-SME/CORP Tazc Payer		Monthly	0.0017	0.0017