

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **August 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		
		August 2025	July 2025	June 2025
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	1.4534	1.4457
	Saving Musharikah - 10 K To 99.99 K	Monthly	1.4534	1.4457
	Saving Musharikah - 100 K To 499.99 K	Monthly	1.4534	1.4457
	Saving Musharikah - 500 K To 999.99 K	Monthly	1.4534	1.4457
	Saving Musharikah - 1 M To 4.99 M	Monthly	1.4534	1.4457
	Saving Musharikah - 5 M To 9.99 M	Monthly	1.4534	1.4457
	Saving Musharikah - 10 M To 24.99 M	Monthly	1.4534	1.4457
	Saving Musharikah - 25 M To 49.99 M	Monthly	1.4534	1.4457
	Saving Musharikah - 50 M To 99.99 M	Monthly	1.4534	1.4457
	Saving Musharikah - 100 M To 499.99 M	Monthly	1.4534	1.4457
	Saving Musharikah - 500 M & Above	Monthly	1.4534	1.4457
Falah Mahana Amdani	Falah Mahana Amdani - 1 To 499.99 K	Monthly	1.5003	1.4819
	Falah Mahana Amdani - 500 K & Above	Monthly	1.5003	1.4819
	Khayaal Rakhna Account (6 months profit)	Six Monthly	1.4534	1.4457
	Khayaal Rakhna Account (1 month profit)	Monthly	1.4534	1.4457
	AlFalah Islamic Business Way	Monthly	0.0075	0.0072
	Alfalah Islamic Asaan Savings Account	Six Monthly	1.4534	1.4457
	Alfalah Islamic Asaan Digital Savings Account	Six Monthly	1.4534	1.4457
	Islamic Women Account	Monthly	1.5004	1.4818
	Falah Asaan Women Digital Savings Account	Monthly	1.4534	1.4457
	Alfalah Islamic Collection Savings Account	Monthly	1.4534	1.4457
	Alfalah Islamic Freelancer Digital Savings Account PKR	Monthly	1.4534	1.4457
	Alfalah Islamic Recurring Value Deposit	Monthly	1.4534	1.4457
	Target Savings Deposit	Monthly	1.4534	1.4457
	Alfalah Asaan Remittance saving account	Monthly	1.4534	1.4457
	Alfalah Islamic Asaan Digital Remittance Savings Account	Monthly	1.4534	1.4457
	Islamic HRA	Monthly	1.4534	1.4457
	Alfa Saving Islamic Account 0 to 9,999.99	Monthly	1.4534	1.4457
	Alfa Saving Islamic Account 10,000 & Above	Monthly	1.4534	1.4457
	Islamic Roshan Digital Saving Account	Monthly	1.4534	1.4457
Islamic Roshan Digital Business Saving Account	Islamic Roshan Digital Business Saving Account	Monthly	1.4534	1.4457
	Alfa Asaan NRVA PKR Saving NR	Monthly	1.4534	1.4457
	Islamic Asaan Roshan Digital Saving Account	Monthly	1.4534	1.4457
	Falah Senior Citizens Account - Upto 10,000	Monthly	1.5003	1.4819
	Falah Senior Citizens Account - 10,001 to 499,999	Monthly	1.5003	1.4819
Falah Business Account	Falah Senior Citizens Account - 500,000 & Above	Monthly	1.5003	1.4819
	Falah Business Account - 1 To 999.99 K	Monthly	1.1721	1.1746
	Falah Business Account - 1 M To 4.99 M	Monthly	1.1721	1.1746
	Falah Business Account - 5 M To 9.99 M	Monthly	1.1721	1.1746
	Falah Business Account - 10 M To 24.99 M	Monthly	1.1721	1.1746
	Falah Business Account - 25 M To 49.99 M	Monthly	1.1721	1.1746
	Falah Business Account - 50 M To 99.99 M	Monthly	1.1721	1.1746
	Falah Business Account - 100 M To 149.99 M	Monthly	1.2659	1.2650
	Falah Business Account - 150 M To 199.99 M	Monthly	1.2659	1.2650
	Falah Business Account - 200 M To 499.99 M	Monthly	1.2659	1.2650
	Falah Business Account - 500 M & 999.99M	Monthly	1.2659	1.2650
	Falah Business Account - 1 Bn To 1.99Bn	Monthly	1.2659	1.2650
	Falah Business Account - 2 Bn & Above	Monthly	1.2659	1.2650
OTHER REMUNERATIVE		Payment Frequency	Weightage	Weightage
Falah Margin Accounts		Monthly	0.0056	0.0054
ALFALAH TERM DEPOSITS		Payment Frequency	Weightage	Weightage
Falah One Month Term Deposit	Falah One Month Term Deposit - 100K To 499.99 K	At Maturity	1.3128	1.2831
	Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	1.3128	1.2831
	Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	1.3128	1.2831
	Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	1.3128	1.2830
	Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	1.3128	1.2831
	Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	1.3128	1.2831

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

		Date		
		August 2025	July 2025	June 2025
		PROFIT SHARING RATIO		
		Share of Mudarib	50%	50%
ISLAMIC DEPOSIT PRODUCTS		Share of Rabbul Maal	50%	50%
Falah One Mo	Falah One Month Term Deposit - 50 M To 74.99 M	At Maturity	1.3127	1.2830
	Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	1.3127	1.2831
	Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	1.3127	1.2830
	Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	1.3127	1.2830
	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.3127	1.2830
	Falah One Month Term Deposit - 500 M To 999.99 M	At Maturity	1.3127	1.2830
	Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.3127	1.2830
	Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.3127	1.2830
3 Months TDR	TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.2940	1.2650
	TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.2940	1.2650
	TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.2940	1.2650
	TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.2940	1.2650
	TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.2940	1.2650
	TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.2940	1.2650
	TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.2940	1.2650
	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.2940	1.2650
	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.2940	1.2650
	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.2940	1.2650
	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.2940	1.2650
	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.2940	1.2650
6 Months TDR	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.2940	1.2650
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.2940	1.2650
	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.2940	1.2650
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.2940	1.2650
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.2940	1.2650
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.2940	1.2650
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.2940	1.2650
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.2940	1.2650
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.2940	1.2650
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.2940	1.2650
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.2940	1.2650
	TDR 6 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.2940	1.2650
1 Year TDR	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.3315	1.3102
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.3315	1.3102
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.3315	1.3102
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.3315	1.3103
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.3315	1.3102
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.3315	1.3102
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3315	1.3103
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3315	1.3103
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3315	1.3103
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3315	1.3103
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3315	1.3103
	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.3315	1.3103
2 Years TDR	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.3315	1.3102
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.3315	1.3103
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.3315	1.3102
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.3315	1.3103
	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.3315	1.3103
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.3315	1.3103
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3315	1.3103
	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3315	1.3103
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3315	1.3103
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3315	1.3103
	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3315	1.3103
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.3315	1.3103
	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.3597	1.3554

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ISLAMIC DEPOSIT PRODUCTS		Date			
		28-Jul-25			
		August 2025	July 2025	June 2025	
		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	1.3597	1.3554	1.3269
	TDR 3 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.3597	1.3554	1.3269
	TDR 3 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.3598	1.3554	1.3269
	TDR 3 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.3598	1.3554	1.3269
	TDR 3 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.3598	1.3554	1.3269
	TDR 3 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3598	1.3554	1.3269
	TDR 3 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3598	1.3554	1.3269
	TDR 3 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3598	1.3554	1.3269
	TDR 3 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3598	1.3554	1.3269
	TDR 3 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3598	1.3554	1.3269
TDR 3 Year Tier-Wise - 500 M & Above	At Maturity	1.3598	1.3554	1.3269	
Falah Term Deposit Certificates - 3 Years		Monthly	1.3409	1.3554	1.3269
4 Years TDR	TDR 4 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.3598	1.3554	1.3269
	TDR 4 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.3598	1.3554	1.3269
	TDR 4 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.3598	1.3554	1.3269
	TDR 4 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.3598	1.3554	1.3269
	TDR 4 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.3598	1.3554	1.3269
	TDR 4 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.3598	1.3554	1.3269
	TDR 4 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3598	1.3554	1.3269
	TDR 4 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3598	1.3554	1.3269
	TDR 4 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3598	1.3554	1.3269
	TDR 4 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3598	1.3554	1.3269
	TDR 4 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3598	1.3554	1.3269
	TDR 4 Year Tier-Wise - 500 M & Above	At Maturity	1.3598	1.3554	1.3269
5 Years TDR	TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.3597	1.3554	1.3269
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.3597	1.3554	1.3269
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.3597	1.3554	1.3269
	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.3598	1.3554	1.3269
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.3598	1.3554	1.3269
	TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.3598	1.3554	1.3269
	TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3598	1.3554	1.3269
	TDR 5 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3598	1.3554	1.3269
	TDR 5 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3598	1.3554	1.3269
	TDR 5 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3598	1.3554	1.3269
	TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3598	1.3554	1.3269
	TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.3598	1.3554	1.3269
Falah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.3128	1.2650	1.2385
	TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.3128	1.2650	1.2385
	TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.3128	1.2650	1.2385
	TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.3128	1.2650	1.2385
	TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.3128	1.2650	1.2385
	TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.3128	1.2650	1.2385
	TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.3127	1.2650	1.2384
	TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.3127	1.2650	1.2384
	TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.3127	1.2650	1.2385
	TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.3127	1.2650	1.2384
	TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.3127	1.2650	1.2384
	TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	1.3127	1.2650	1.2384
	TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	1.3127	1.2650	1.2384
	TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.3127	1.2650	1.2384
Falah 2 Year Mahana Munafa TDR	TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.3128	1.2831	1.2562
	TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.3128	1.2831	1.2562
	TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.3128	1.2831	1.2562
	TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.3127	1.2830	1.2563
	TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.3127	1.2830	1.2563
	TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.3127	1.2830	1.2563
	TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.3127	1.2830	1.2563
	TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.3127	1.2830	1.2563
	TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.3127	1.2830	1.2563
	TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.3127	1.2830	1.2563
	TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.3127	1.2830	1.2563
	TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.3127	1.2830	1.2563
	TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.3598	1.3554	1.3269

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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	1.3598	1.3554	1.3269
	TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.3597	1.3554	1.3269
	TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.3598	1.3554	1.3269
	TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.3598	1.3554	1.3269
	TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.3598	1.3554	1.3269
	TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.3598	1.3554	1.3269
	TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.3598	1.3554	1.3269
	TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.3598	1.3554	1.3269
	TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.3598	1.3554	1.3269
	TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.3598	1.3554	1.3269
Falah 5 Years Mahana Munafa TDR	TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.3598	1.3554	1.3269
	TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.3409	1.3554	1.3269
	TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.3409	1.3554	1.3269
	TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.3409	1.3554	1.3269
	TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.3409	1.3554	1.3269
	TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.3410	1.3554	1.3269
	TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.3410	1.3554	1.3269
	TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.3410	1.3554	1.3269
	TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.3410	1.3554	1.3269
	TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.3410	1.3554	1.3269
Falah 1 Month Bullet Maturity	TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.3410	1.3554	1.3269
	TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.3410	1.3554	1.3269
	TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.3410	1.3554	1.3269
	AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3315	1.3011	1.2739
	AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3315	1.3011	1.2739
	AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3315	1.3011	1.2739
	AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3315	1.3011	1.2739
	AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3315	1.3011	1.2739
	AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3315	1.3011	1.2739
	AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3315	1.3011	1.2739
Falah 3 Month Bullet Maturity	AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3128	1.2831	1.2562
	AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3127	1.2830	1.2562
	AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3127	1.2830	1.2563
	AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3127	1.2830	1.2563
	AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3127	1.2830	1.2563
	AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3127	1.2830	1.2563
	AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3127	1.2830	1.2563
	AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3127	1.2650	1.2384
	AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3127	1.2650	1.2384
	AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3127	1.2650	1.2384
Falah 6 Month Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3127	1.2650	1.2384
	AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3127	1.2650	1.2384
	AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3127	1.2650	1.2384
	AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3127	1.2650	1.2384
	AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3597	1.3102	1.2827
	AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3597	1.3102	1.2827
	AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3598	1.3103	1.2827
	AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3598	1.3103	1.2827
	AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3598	1.3103	1.2827
	AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3598	1.3103	1.2827
Falah 1 Yr Bullet Maturity	AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.3598	1.3103	1.2827
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.3315	1.2831	1.2562
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	1.3315	1.2831	1.2562
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	1.3315	1.2830	1.2563
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	1.3315	1.2830	1.2563
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	Monthly	1.3315	1.2830	1.2563
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	Monthly	1.3315	1.2830	1.2563
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	Monthly	1.3315	1.2830	1.2563
	Falah Senior Citizens TDR - 1Month - Maturity	Monthly	1.4534	1.4638	1.4862
	Falah Senior Citizens TDR - 3Month - Maturity	Monthly	1.4347	1.4457	1.4596
Falah Senior Citizens TDR	Falah Senior Citizens TDR - 6Month - Maturity	Monthly	1.4347	1.4457	1.4154
	Falah Senior Citizens TDR - 1Year - Maturity	At Maturity	1.3972	1.4005	1.3712
	Falah Senior Citizens TDR - 1Year - Monthly	Monthly	1.3784	1.3825	1.3535

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **August 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			
		28-Jul-25			
			August 2025	July 2025	June 2025
		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
Alfa Term Dep	Alfa Term Deposit - Islamic One Month Rs.500 & Above	Monthly	1.4534	1.4638	1.4862
	Alfa Term Deposit - Islamic Three Month Rs.500 & Above	Monthly	1.4347	1.4457	1.4596
	Alfa Term Deposit - Islamic Six Month Rs.500 & Above	Monthly	1.4347	1.4457	1.4154
	Alfa Term Deposit - Islamic One Year Maturity Rs.500 & Above	At Maturity	1.3972	1.4005	1.3712
	Alfa Term Deposit - Islamic One Year Monthly Rs.500 & Above	Monthly	1.3784	1.3825	1.3535
ILTF	SBP ILTFF - Textile Sector - 3Years BEFORE 23-May	Monthly	0.6565	0.6326	0.6193
	SBP ILTFF - Textile Sector - 5Years BEFORE 23-May	Monthly	0.4688	0.4517	0.4424
	SBP ILTFF - Textile Sector - 10Years BEFORE 23-May	Monthly	0.3751	0.3614	0.3539
	SBP ILTFF - Non Textile Sector - 3years BEFORE 23-May	Monthly	0.6565	0.6326	0.6193
	SBP ILTFF - Non Textile Sector - 5years BEFORE 23-May	Monthly	0.4688	0.4517	0.4424
	SBP ILTFF - Non Textile Sector - 10years BEFORE 23-May	Monthly	0.3752	0.3615	0.3539
ILTF	SBP ILTFF - Textile Sector - 3Years BEFORE0 07-July 2022	Monthly	1.0314	0.9939	0.9732
	SBP ILTFF - Textile Sector - 5Years BEFORE0 07-July 2022	Monthly	0.8440	0.8132	0.7962
	SBP ILTFF - Textile Sector - 10 BEFORE0 07-July 2022	Monthly	0.7502	0.7229	0.7077
	SBP ILTFF - Non Textile Sector - 3years BEFORE0 07-July 2022	Monthly	1.0314	0.9939	0.9732
	SBP ILTFF - Non Textile Sector - 5years BEFORE0 07-July 2022	Monthly	0.8440	0.8132	0.7962
	SBP ILTFF - Non Textile Sector - 10years BEFORE0 07-July 2022	Monthly	0.7501	0.7228	0.7078
ILTF	SBP ILTFF - Textile Sector - 3Years Before DEC 22	Monthly	1.5941	1.5360	1.5038
	SBP ILTFF - Textile Sector - 5Years Before DEC 22	Monthly	1.4066	1.3554	1.3269
	SBP ILTFF - Textile Sector - 10Years Before DEC 22	Monthly	1.3128	1.2650	1.2385
	SBP ILTFF - Non Textile Sector - 3years Before DEC 22	Monthly	1.5941	1.5360	1.5038
	SBP ILTFF - Non Textile Sector - 5years Before DEC 22	Monthly	1.4066	1.3554	1.3269
	SBP ILTFF - Non Textile Sector - 10years Before DEC 22	Monthly	1.3127	1.2650	1.2384
ILTF	SBP ILTFF - Textile Sector - 3Years	Monthly	3.2820	3.1625	3.0963
	SBP ILTFF - Textile Sector - 5Years	Monthly	3.0945	2.9819	2.9193
	SBP ILTFF - Textile Sector - 10Years	Monthly	3.0006	2.8914	2.8309
	SBP ILTFF - Non Textile Sector - 3years	Monthly	3.2820	3.1625	3.0963
	SBP ILTFF - Non Textile Sector - 5years	Monthly	3.0945	2.9819	2.9193
	SBP ILTFF - Non Textile Sector - 10years	Monthly	3.0006	2.8914	2.8309
IFRE	SBP Borrowing IFRE Corp C-I	Monthly	0.5626	0.5421	0.5308
	SBP Borrowing Consumer C-II	Monthly	0.3751	0.3614	0.3539
	SBP Borrowing Corp C-II	Monthly	0.3751	0.3614	0.3539
	SBP Borrowing IFRE Corp C-III	Monthly	0.5626	0.5422	0.5308
IFFSAP	Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years	Monthly	0.6565	0.6326	0.6193
	Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 years	Monthly	0.6095	0.5873	0.5750
	Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and upto 7 years	Monthly	0.4688	0.4517	0.4424
	Islamic Financing Facility for Storage of Agriculture Produce Upto 10 years (only for SMEs)	Monthly	0.3752	0.3615	0.3539
	Islamic Financing Facility for Modernization of SMEs Upto 10years	Monthly	0.3752	0.3615	0.3539
	Islamic Temporary Economic Refinance Facility (ITERF)	Monthly	0.1875	0.1807	0.1769
	SBP Borrowing ISAAF	Monthly	0.5626	0.5421	0.5308
	Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Monthly	0.0019	0.0018	0.0018
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busi	Monthly	0.1875	0.1806	0.1769
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busi	Monthly	0.3752	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	0.0018	0.0017	0.0017