

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for February **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		
		February 2025	January 2025	December 2024
ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO		
		Share of Mudarib	50%	50%
		Share of Rabbul Maal	50%	50%
ALFALAH SAVINGS DEPOSITS		Payment Frequency	Weightage	Weightage
Saving Musharikah	Saving Musharikah - 0 To 9.99 K	Monthly	1.4759	1.4601
	Saving Musharikah - 10 K To 99.99 K	Monthly	1.4759	1.4601
	Saving Musharikah - 100 K To 499.99 K	Monthly	1.4759	1.4601
	Saving Musharikah - 500 K To 999.99 K	Monthly	1.4759	1.4601
	Saving Musharikah - 1 M To 4.99 M	Monthly	1.4759	1.4601
	Saving Musharikah - 5 M To 9.99 M	Monthly	1.4759	1.4601
	Saving Musharikah - 10 M To 24.99 M	Monthly	1.4759	1.4601
	Saving Musharikah - 25 M To 49.99 M	Monthly	1.4759	1.4601
	Saving Musharikah - 50 M To 99.99 M	Monthly	1.4759	1.4601
	Saving Musharikah - 100 M To 499.99 M	Monthly	1.4759	1.4601
	Saving Musharikah - 500 M & Above	Monthly	1.4759	1.4601
Falah Mahana Amdani	Falah Mahana Amdani - 1 To 499.99 K	Monthly	1.4759	1.4601
	Falah Mahana Amdani - 500 K & Above	Monthly	1.4759	1.4601
	Khayaal Rakhna Account (6 months profit)	Six Monthly	1.4759	1.4601
	Khayaal Rakhna Account (1 month profit)	Monthly	1.4759	1.4601
	AlFalah Islamic Business Way	Monthly	0.0066	0.0056
	Alfalah Islamic Asaan Savings Account	Six Monthly	1.4759	1.4601
	Alfalah Islamic Asaan Digital Savings Account	Six Monthly	1.4759	1.4601
	Islamic Women Account	Monthly	1.4759	1.4601
	Falah Asaan Women Digital Savings Account	Monthly	1.4759	1.4601
	Alfalah Islamic Collection Savings Account	Monthly	1.4759	1.4601
	Alfalah Islamic Freelancer Digital Savings Account PKR	Monthly	1.4759	1.4601
	Alfalah Islamic Recurring Value Deposit	Monthly	1.4759	1.4601
	Target Savings Deposit	Monthly	1.4759	1.4601
	Alfalah Asaan Remittance saving account	Monthly	1.4759	1.4601
	Alfalah Islamic Asaan Digital Remittance Savings Account	Monthly	1.4759	1.4601
	Islamic HRA	Monthly	1.4759	1.4601
	Alfa Saving Islamic Account 0 to 9,999.99	Monthly	1.4759	1.4601
	Alfa Saving Islamic Account 10,000 & Above	Monthly	1.4759	1.4601
Islamic Roshan Digital Saving Account	Islamic Roshan Digital Saving Account	Monthly	1.4759	1.4601
	Islamic Roshan Digital Business Saving Account	Monthly	1.4759	1.4601
	Alfa Asaan NRVA PKR Saving NR	Monthly	1.4759	1.4601
	Islamic Asaan Roshan Digital Saving Account	Monthly	1.4759	1.4601
	Falah Senior Citizens Account - Upto 10,000	Monthly	1.4759	1.4601
Falah Senior Citizens Account	Falah Senior Citizens Account - 10,001 to 499,999	Monthly	1.4759	1.4601
	Falah Senior Citizens Account - 500,000 & Above	Monthly	1.4759	1.4601
Falah Business Account	Falah Business Account - 1 To 999.99 K	Monthly	1.1480	1.0429
	Falah Business Account - 1 M To 4.99 M	Monthly	1.1480	1.0429
	Falah Business Account - 5 M To 9.99 M	Monthly	1.1480	1.0429
	Falah Business Account - 10 M To 24.99 M	Monthly	1.1480	1.0429
	Falah Business Account - 25 M To 49.99 M	Monthly	1.2299	1.1125
	Falah Business Account - 50 M To 99.99 M	Monthly	1.2299	1.1125
	Falah Business Account - 100 M To 149.99 M	Monthly	1.2299	1.1125
	Falah Business Account - 150 M To 199.99 M	Monthly	1.2299	1.1125
	Falah Business Account - 200 M To 499.99 M	Monthly	1.2299	1.1125
	Falah Business Account - 500 M & 999.99M	Monthly	1.2299	1.1125
	Falah Business Account - 1 Bn To 1.99Bn	Monthly	1.2299	1.1125
	Falah Business Account - 2 Bn & Above	Monthly	1.3119	1.1820
OTHER REMUNERATIVE		Payment Frequency	Weightage	Weightage
Falah Margin Accounts		Monthly	0.0049	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	1.1644	1.1264
	Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	1.1644	1.1264
	Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	1.1644	1.1264
	Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	1.1644	1.1264
	Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	1.1644	1.1264
	Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	1.1644	1.1264

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Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for February **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			28-Jan-25
ISLAMIC DEPOSIT PRODUCTS			February 2025	January 2025	December 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	1.1644	1.1264	1.2087
	Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	1.1644	1.1264	1.2087
	Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	1.1644	1.1264	1.2087
	Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	1.1644	1.1264	1.2087
	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.1644	1.1264	1.2087
	Falah One Month Term Deposit - 500 M to 999.99 M	At Maturity	1.1644	1.1264	1.2087
	Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.1644	1.1264	1.2087
	Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.1644	1.1264	1.2087

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

ISLAMIC DEPOSIT PRODUCTS		Date			
		28-Jan-25			
			February 2025	January 2025	December 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	1.0660	1.0429	1.1191
	TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.0659	1.0429	1.1190
	TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.0660	1.0429	1.1191
	TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.0659	1.0429	1.1190
	TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.0659	1.0429	1.1190
	TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.0659	1.0429	1.1190
	TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.0659	1.0429	1.1190
	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.0659	1.0429	1.1190
	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.0659	1.0429	1.1190
	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.0659	1.0429	1.1190
	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.0659	1.0429	1.1190
	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.0659	1.0429	1.1190
TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.0659	1.0429	1.1190	
TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.0659	1.0429	1.1190	
6 Months TDR	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	0.9840	0.9734	1.0445
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	0.9840	0.9734	1.0445
	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	0.9840	0.9734	1.0445
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	0.9840	0.9734	1.0445
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	0.9840	0.9734	1.0445
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	0.9840	0.9734	1.0445
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	0.9840	0.9734	1.0445
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	0.9840	0.9734	1.0445
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	0.9840	0.9734	1.0445
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	0.9840	0.9734	1.0445
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	0.9840	0.9734	1.0445
	TDR 6 Months Tier-Wise - 500 M to 999.99 M	At Maturity	0.9840	0.9734	1.0445
TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	0.9840	0.9734	1.0445	
TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	0.9840	0.9734	1.0445	
1 Year TDR	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1889	1.1472	1.2310
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.1889	1.1472	1.2310
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.1889	1.1472	1.2310
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.1890	1.1473	1.2311
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.1889	1.1472	1.2310
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.1889	1.1472	1.2310
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.1890	1.1473	1.2311
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.1890	1.1473	1.2311
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.1890	1.1473	1.2311
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.1890	1.1473	1.2311
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.1890	1.1473	1.2311
	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.1890	1.1473	1.2311
TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.1890	1.1473	1.2311	
TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	1.1890	1.1473	1.2311	
2 Years TDR	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.1890	1.1472	1.2310
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.1890	1.1472	1.2310
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.1889	1.1472	1.2310
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.1890	1.1473	1.2311
	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.1890	1.1473	1.2311
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.1890	1.1473	1.2311
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.1890	1.1473	1.2311
	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.1890	1.1473	1.2311
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.1890	1.1473	1.2311
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.1890	1.1473	1.2311
	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.1890	1.1473	1.2311
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.1890	1.1473	1.2311
3 Years TDR	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2299	1.1820	1.2683
	TDR 3 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2299	1.1820	1.2683
	TDR 3 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2299	1.1820	1.2683
	TDR 3 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2299	1.1819	1.2682
	TDR 3 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2299	1.1819	1.2682
	TDR 3 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2299	1.1819	1.2682
	TDR 3 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2299	1.1819	1.2682
	TDR 3 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2299	1.1819	1.2682
	TDR 3 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2299	1.1819	1.2682
	TDR 3 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2299	1.1819	1.2682

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		Date		
		February 2025	January 2025	28-Jan-25 December 2024
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	1.2299	1.1819	1.2682
TDR 3 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2299	1.1819	1.2682
TDR 3 Year Tier-Wise - 500 M & Above	At Maturity	1.2299	1.1819	1.2682
Falah Term Deposit Certificates - 3 Years	Monthly	1.2299	1.1820	1.2683
TDR 4 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2299	1.1819	1.2682
TDR 4 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2299	1.1819	1.2682
TDR 4 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2299	1.1819	1.2682
TDR 4 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2299	1.1819	1.2682

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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	1.2299	1.1819	1.2682
	TDR 4 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2299	1.1819	1.2682
	TDR 4 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2299	1.1819	1.2682
	TDR 4 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2299	1.1819	1.2682
	TDR 4 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2299	1.1819	1.2682
	TDR 4 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2299	1.1819	1.2682
	TDR 4 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2299	1.1819	1.2682
	TDR 4 Year Tier-Wise - 500 M & Above	At Maturity	1.2299	1.1819	1.2682
5 Years TDR	TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.2299	1.1820	1.2683
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.2299	1.1820	1.2683
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.2299	1.1820	1.2683
	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.2299	1.1819	1.2682
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.2299	1.1819	1.2682
	TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.2299	1.1819	1.2682
	TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.2299	1.1819	1.2682
	TDR 5 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.2299	1.1819	1.2682
	TDR 5 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.2299	1.1819	1.2682
	TDR 5 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.2299	1.1819	1.2682
	TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.2299	1.1819	1.2682
	TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.2299	1.1819	1.2682
Falsh 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1644	1.1264	1.2086
	TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.1644	1.1264	1.2086
	TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.1644	1.1264	1.2086
	TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.1644	1.1264	1.2086
	TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.1644	1.1264	1.2086
	TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.1644	1.1264	1.2086
	TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.1644	1.1264	1.2087
	TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.1644	1.1264	1.2087
	TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.1644	1.1264	1.2087
	TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.1644	1.1264	1.2087
	TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.1644	1.1264	1.2087
	TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	1.1644	1.1264	1.2087
TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	1.1644	1.1264	1.2087	
TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.1644	1.1264	1.2087	
Falsh 2 Year Mahana Munafa TDR	TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.1644	1.1264	1.2086
	TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.1644	1.1264	1.2086
	TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.1644	1.1264	1.2086
	TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.1644	1.1264	1.2087
	TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.1644	1.1264	1.2087
	TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.1644	1.1264	1.2087
	TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.1644	1.1264	1.2087
	TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.1644	1.1264	1.2087
	TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.1644	1.1264	1.2087
	TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.1644	1.1264	1.2087
	TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.1644	1.1264	1.2087
	TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.1644	1.1264	1.2087
Falsh 4 Years Mahana Munafa TDR	TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.2299	1.1819	1.2682
	TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2299	1.1819	1.2682
	TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.2299	1.1820	1.2683
	TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2299	1.1819	1.2682
	TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.2299	1.1819	1.2682
	TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.2299	1.1819	1.2682
	TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.2299	1.1819	1.2682
	TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.2299	1.1819	1.2682
	TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.2299	1.1819	1.2682
	TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.2299	1.1819	1.2682
	TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.2299	1.1819	1.2682
	TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.2299	1.1819	1.2682
	TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.2299	1.1820	1.2683
	TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.2299	1.1820	1.2683
	TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.2299	1.1820	1.2683
	TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.2299	1.1820	1.2683
TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.2299	1.1820	1.2683	

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for February **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			28-Jan-25
ISLAMIC DEPOSIT PRODUCTS			February 2025	January 2025	December 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	1.2299	1.1819	1.2682
	TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.2299	1.1819	1.2682
	TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.2299	1.1819	1.2682
	TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.2299	1.1819	1.2682
	TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.2299	1.1819	1.2682
	TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.2299	1.1819	1.2682
	TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.2299	1.1819	1.2682
1 Month Bullet Maturity	AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.1808	1.1403	1.2236
	AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.1808	1.1403	1.2236
	AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.1807	1.1402	1.2235
	AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.1807	1.1402	1.2235
	AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.1807	1.1402	1.2235
	AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.1807	1.1402	1.2235
	AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.1807	1.1402	1.2235
Month Bullet Maturity	AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.0988	1.0708	1.1490
	AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.0988	1.0708	1.1490
	AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.0988	1.0708	1.1490
	AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.0988	1.0708	1.1490
	AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.0988	1.0708	1.1490
	AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.0988	1.0708	1.1490

Bank Alfalah Limited
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PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

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

		Date			28-Jan-25
ISLAMIC DEPOSIT PRODUCTS			February 2025	January 2025	December 2024
		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
3/6 Month Bullet Maturity	AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.0988	1.0708	1.1490
	AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.0251	1.0082	1.0819
	AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.0251	1.0082	1.0819
	AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.0251	1.0082	1.0819
	AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.0251	1.0082	1.0819
	AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.0251	1.0082	1.0819
	AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.0251	1.0082	1.0819
1 Yr Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.0251	1.0082	1.0819
	AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.1889	1.1472	1.2310
	AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.1889	1.1472	1.2310
	AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.1890	1.1473	1.2311
	AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.1890	1.1473	1.2311
	AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.1890	1.1473	1.2311
	AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.1890	1.1473	1.2311
1 Year Monthly	AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.1890	1.1473	1.2311
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.1726	1.1333	1.2161
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	1.1726	1.1333	1.2161
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	1.1726	1.1333	1.2161
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	1.1726	1.1333	1.2161
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	Monthly	1.1726	1.1333	1.2161
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	Monthly	1.1726	1.1333	1.2161
Falah Senior Cit	AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	Monthly	1.1726	1.1333	1.2161
	Falah Senior Citizens TDR - 1Month - Maturity	Monthly	1.4595	1.3767	1.4772
	Falah Senior Citizens TDR - 3Month - Maturity	Monthly	1.3939	1.3211	1.4175
	Falah Senior Citizens TDR - 6Month - Maturity	Monthly	1.3529	1.2863	1.3802
	Falah Senior Citizens TDR - 1Year - Maturity	At Maturity	1.3119	1.2515	1.3429
	Falah Senior Citizens TDR - 1Year - Monthly	Monthly	1.3119	1.2515	1.3429
Alfa Term Depo	Alfa Term Deposit - Islamic One Month Rs.500 & Above	Monthly	1.4595	1.3767	1.4772
	Alfa Term Deposit - Islamic Three Month Rs.500 & Above	Monthly	1.3939	1.3211	1.4175
	Alfa Term Deposit - Islamic Six Month Rs.500 & Above	Monthly	1.3529	1.2863	1.3802
	Alfa Term Deposit - Islamic One Year Maturity Rs.500 & Above	At Maturity	1.3119	1.2515	1.3429
	Alfa Term Deposit - Islamic One Year Monthly Rs.500 & Above	Monthly	1.3119	1.2515	1.4623
	ILTFF	SBP ILTFF - Textile Sector - 3Years BEFORE 23-May	Monthly	0.5740	0.4866
SBP ILTFF - Textile Sector - 5Years BEFORE 23-May		Monthly	0.4100	0.3476	0.3730
SBP ILTFF - Textile Sector - 10Years BEFORE 23-May		Monthly	0.3280	0.2781	0.2984
SBP ILTFF - Non Textile Sector - 3years BEFORE 23-May		Monthly	0.5740	0.4866	0.5222
SBP ILTFF - Non Textile Sector - 5years BEFORE 23-May		Monthly	0.4100	0.3476	0.3730
SBP ILTFF - Non Textile Sector - 10years BEFORE 23-May		Monthly	0.3279	0.2781	0.2984
ILTFF	SBP ILTFF - Textile Sector - 3Years BEFORE0 07-July 20222	Monthly	0.9019	0.7648	0.8206
	SBP ILTFF - Textile Sector - 5Years BEFORE0 07-July 20222	Monthly	0.7380	0.6257	0.6714
	SBP ILTFF - Textile Sector - 10 BEFORE0 07-July 20222	Monthly	0.6560	0.5562	0.5969
	SBP ILTFF - Non Textile Sector - 3years BEFORE0 07-July 2022	Monthly	0.9019	0.7648	0.8206
	SBP ILTFF - Non Textile Sector - 5years BEFORE0 07-July 20222	Monthly	0.7380	0.6257	0.6714
	SBP ILTFF - Non Textile Sector - 10years BEFORE0 07-July 20222	Monthly	0.6559	0.5562	0.5969
ILTFF	SBP ILTFF - Textile Sector - 3Years Before DEC 22	Monthly	1.3940	1.1819	1.2682
	SBP ILTFF - Textile Sector - 5Years Before DEC 22	Monthly	1.2299	1.0429	1.1190
	SBP ILTFF - Textile Sector - 10Years Before DEC 22	Monthly	1.1480	0.9734	1.0445
	SBP ILTFF - Non Textile Sector - 3years Before DEC 22	Monthly	1.3940	1.1819	1.2682
	SBP ILTFF - Non Textile Sector - 5years Before DEC 22	Monthly	1.2299	1.0429	1.1190
	SBP ILTFF - Non Textile Sector - 10years Before DEC 22	Monthly	1.1480	0.9734	1.0445
ILTFF	SBP ILTFF - Textile Sector - 3Years	Monthly	2.8700	2.4335	2.6112
	SBP ILTFF - Textile Sector - 5Years	Monthly	2.7060	2.2944	2.4620
	SBP ILTFF - Textile Sector - 10Years	Monthly	2.6239	2.2250	2.3875
	SBP ILTFF - Non Textile Sector - 3years	Monthly	2.8700	2.4335	2.6112
	SBP ILTFF - Non Textile Sector - 5years	Monthly	2.7060	2.2944	2.4620
	SBP ILTFF - Non Textile Sector - 10years	Monthly	2.6239	2.2250	2.3875
IFRE	SBP Borrowing IFRE Corp C-I	Monthly	0.4920	0.4172	0.4476
	SBP Borrowing Consumer C-II	Monthly	0.3280	0.2781	0.2984
	SBP Borrowing Corp C-II	Monthly	0.3280	0.2781	0.2984
	SBP Borrowing IFRE Corp C-III	Monthly	0.4919	0.4172	0.4476
IFFSAP	Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years	Monthly	0.5740	0.4866	0.5222
	Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 years	Monthly	0.5330	0.4519	0.4849
	Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and upto 7 years	Monthly	0.4100	0.3476	0.3730

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PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

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

		Date		
		February 2025	January 2025	December 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	0.3279	0.2781	0.2984
Islamic Financing Facility for Modernization of SMEs Upto 10years	Monthly	0.3279	0.2781	0.2984
Islamic Temporary Economic Refinance Facility (ITERF)	Monthly	0.1640	0.1391	0.1492
SBP Borrowing ISAAF	Monthly	0.1640	0.1391	0.1492
Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Monthly	0.0016	0.0014	0.0015
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busi	Monthly	0.1640	0.1391	0.1492
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busi	Monthly	0.3279	0.2781	0.2984
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-IWS ATP-SME/CORP Tazc Payer	Monthly	0.0017	0.0013	0.0014