

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **October 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		
		October 2025	September 2025	25-Sep-25
ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO		
		Share of Mudarib	50%	50%
		Share of Rabbul Maal	50%	50%
		50%	50%	50%
ALFALAH SAVINGS DEPOSITS		Payment Frequency	Weightage	Weightage
Saving Musharikah	Saving Musharikah - 0 To 9.99 K	Monthly	1.4373	1.4107
	Saving Musharikah - 10 K To 99.99 K	Monthly	1.4373	1.4107
	Saving Musharikah - 100 K To 499.99 K	Monthly	1.4373	1.4107
	Saving Musharikah - 500 K To 999.99 K	Monthly	1.4373	1.4107
	Saving Musharikah - 1 M To 4.99 M	Monthly	1.4373	1.4107
	Saving Musharikah - 5 M To 9.99 M	Monthly	1.4373	1.4107
	Saving Musharikah - 10 M To 24.99 M	Monthly	1.4373	1.4107
	Saving Musharikah - 25 M To 49.99 M	Monthly	1.4373	1.4107
	Saving Musharikah - 50 M To 99.99 M	Monthly	1.4373	1.4107
	Saving Musharikah - 100 M To 499.99 M	Monthly	1.4373	1.4107
	Saving Musharikah - 500 M & Above	Monthly	1.4373	1.4107
Falah Mahana Amdani	Falah Mahana Amdani - 1 To 499.99 K	Monthly	1.5194	1.5048
	Falah Mahana Amdani - 500 K & Above	Monthly	1.5194	1.5048
	Khayaal Rakhna Account (6 months profit)	Six Monthly	1.4373	1.4107
	Khayaal Rakhna Account (1 month profit)	Monthly	1.4372	1.4107
	AlFalah Islamic Business Way	Monthly	0.0082	0.0075
	AlFalah Islamic Asaan Savings Account	Six Monthly	1.4373	1.4107
	AlFalah Islamic Asaan Digital Savings Account	Six Monthly	1.4373	1.4107
	Islamic Women Account	Monthly	1.5194	1.5047
	Falah Asaan Women Digital Savings Account	Monthly	1.4373	1.4107
	Alfalah Islamic Collection Savings Account	Monthly	1.4373	1.4107
	Alfalah Islamic Freelancer Digital Savings Account PKR	Monthly	1.4373	1.4107
	Alfalah Islamic Recurring Value Deposit	Monthly	1.4373	1.4107
	Target Savings Deposit	Monthly	1.4373	1.4107
	Alfalah Asaan Remittance saving account	Monthly	1.4373	1.4107
	Alfalah Islamic Asaan Digital Remittance Savings Account	Monthly	1.4373	1.4107
	Islamic HRA	Monthly	1.4373	1.4107
	Alfa Saving Islamic Account 0 to 9,999.99	Monthly	1.4372	1.4107
	Alfa Saving Islamic Account 10,000 & Above	Monthly	1.4373	1.4107
	Islamic Roshan Digital Saving Account	Monthly	1.4373	1.4107
	Islamic Roshan Digital Business Saving Account	Monthly	1.4372	1.4107
Falah Senior Citizens Account	Alfa Asaan NRVA PKR Saving NR	Monthly	1.4373	1.4107
	Islamic Asaan Roshan Digital Saving Account	Monthly	1.4372	1.4107
	Falah Senior Citizens Account - Upto 10,000	Monthly	1.5194	1.5048
	Falah Senior Citizens Account - 10,001 to 499,999	Monthly	1.5194	1.5048
	Falah Senior Citizens Account - 500,000 & Above	Monthly	1.5194	1.5048
	Falah Business Account - 1 To 999.99 K	Monthly	1.1909	1.1474
	Falah Business Account - 1 M To 4.99 M	Monthly	1.1909	1.1474
	Falah Business Account - 5 M To 9.99 M	Monthly	1.1909	1.1474
	Falah Business Account - 10 M To 24.99 M	Monthly	1.1909	1.1474
	Falah Business Account - 25 M To 49.99 M	Monthly	1.1909	1.1474
Falah Business Account	Falah Business Account - 50 M To 99.99 M	Monthly	1.1909	1.1474
	Falah Business Account - 100 M To 149.99 M	Monthly	1.2935	1.2415
	Falah Business Account - 150 M To 199.99 M	Monthly	1.2935	1.2415
	Falah Business Account - 200 M To 499.99 M	Monthly	1.2935	1.2415
	Falah Business Account - 500 M & 999.99M	Monthly	1.2935	1.2415
	Falah Business Account - 1 Bn To 1.99Bn	Monthly	1.2936	1.2415
	Falah Business Account - 2 Bn & Above	Monthly	1.2935	1.2415
	Falah Business Account - 1 To 999.99 K	Monthly	1.1909	1.1474
	Falah Business Account - 1 M To 4.99 M	Monthly	1.1909	1.1474
	Falah Business Account - 5 M To 9.99 M	Monthly	1.1909	1.1474
OTHER REMUNERATIVE		Payment Frequency	Weightage	Weightage
Falah Margin Accounts		Monthly	0.0062	0.0056
ALFALAH TERM DEPOSITS		Payment Frequency	Weightage	Weightage
Falah One Month Term Deposit	Falah One Month Term Deposit - 100K To 499.99 K	At Maturity	1.3346	1.2603
	Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	1.3346	1.2603
	Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	1.3346	1.2603
	Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	1.3346	1.2603
	Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	1.3346	1.2603
	Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	1.3346	1.2603

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		Date			25-Sep-25	
ISLAMIC DEPOSIT PRODUCTS			October 2025	September 2025	August 2025	
		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	1.3347	1.2603	1.3127	
	Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	1.3347	1.2603	1.3127	
	Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	1.3347	1.2603	1.3127	
	Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	1.3347	1.2603	1.3127	
	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.3347	1.2603	1.3127	
	Falah One Month Term Deposit - 500 M to 999.99 M	At Maturity	1.3347	1.2603	1.3127	
	Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.3347	1.2603	1.3127	
	Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.3347	1.2603	1.3127	
3 Months TDR	TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.3243	1.2415	1.2940	
	TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.3244	1.2415	1.2940	
	TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.3243	1.2415	1.2940	
	TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.3243	1.2415	1.2940	
	TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.3243	1.2415	1.2940	
	TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.3243	1.2415	1.2940	
	TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.3243	1.2415	1.2940	
	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.3243	1.2415	1.2940	
	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.3243	1.2415	1.2940	
	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.3243	1.2415	1.2940	
	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.3243	1.2415	1.2940	
	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.3243	1.2415	1.2940	
	TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3243	1.2415	1.2940	
	TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.3243	1.2415	1.2940	
6 Months TDR	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.3243	1.2415	1.2940	
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.3243	1.2415	1.2940	
	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.3243	1.2415	1.2940	
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.3243	1.2415	1.2940	
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.3243	1.2415	1.2940	
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.3243	1.2415	1.2940	
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.3243	1.2415	1.2940	
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.3243	1.2415	1.2940	
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.3243	1.2415	1.2940	
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.3243	1.2415	1.2940	
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.3243	1.2415	1.2940	
	TDR 6 Months Tier-Wise - 500 M to 999.99 M	At Maturity	1.3243	1.2415	1.2940	
	TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3243	1.2415	1.2940	
	TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.3243	1.2415	1.2940	
1 Year TDR	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.3551	1.2791	1.3315	
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.3551	1.2791	1.3315	
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.3551	1.2791	1.3315	
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.3550	1.2791	1.3315	
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.3551	1.2791	1.3315	
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.3551	1.2791	1.3315	
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3550	1.2791	1.3315	
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3550	1.2791	1.3315	
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3550	1.2791	1.3315	
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3550	1.2791	1.3315	
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3550	1.2791	1.3315	
	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.3550	1.2791	1.3315	
	TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3550	1.2791	1.3315	
	TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	1.3550	1.2791	1.3315	
2 Years TDR	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.3551	1.2791	1.3315	
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.3550	1.2791	1.3315	
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.3551	1.2791	1.3315	
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.3550	1.2791	1.3315	
	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.3550	1.2791	1.3315	
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.3550	1.2791	1.3315	
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3550	1.2791	1.3315	
	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3550	1.2791	1.3315	
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3550	1.2791	1.3315	
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3550	1.2791	1.3315	
	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3550	1.2791	1.3315	
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.3550	1.2791	1.3315	
		TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.3962	1.3355	1.3597

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		25-Sep-25			
			October 2025	September 2025	August 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	1.3962	1.3355	1.3597
	TDR 3 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.3962	1.3355	1.3597
	TDR 3 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.3961	1.3356	1.3598
	TDR 3 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.3961	1.3356	1.3598
	TDR 3 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.3961	1.3356	1.3598
	TDR 3 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3961	1.3356	1.3598
	TDR 3 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3961	1.3356	1.3598
	TDR 3 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3961	1.3356	1.3598
	TDR 3 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3961	1.3356	1.3598
	TDR 3 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3961	1.3356	1.3598
TDR 3 Year Tier-Wise - 500 M & Above	At Maturity	1.3961	1.3356	1.3598	
Falah Term Deposit Certificates - 3 Years		Monthly	1.3757	1.3167	1.3409
4 Years TDR	TDR 4 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.3961	1.3356	1.3598
	TDR 4 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.3961	1.3356	1.3598
	TDR 4 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.3961	1.3356	1.3598
	TDR 4 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.3961	1.3356	1.3598
	TDR 4 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.3961	1.3356	1.3598
	TDR 4 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.3961	1.3356	1.3598
	TDR 4 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3961	1.3356	1.3598
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	TDR 4 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3961	1.3356	1.3598
	TDR 4 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3961	1.3356	1.3598
TDR 4 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3961	1.3356	1.3598	
TDR 4 Year Tier-Wise - 500 M & Above	At Maturity	1.3961	1.3356	1.3598	
5 Years TDR	TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.3962	1.3355	1.3597
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.3962	1.3355	1.3597
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.3962	1.3355	1.3597
	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.3961	1.3356	1.3598
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.3961	1.3356	1.3598
	TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.3961	1.3356	1.3598
	TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3961	1.3356	1.3598
	TDR 5 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3961	1.3356	1.3598
	TDR 5 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3961	1.3356	1.3598
	TDR 5 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3961	1.3356	1.3598
TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3961	1.3356	1.3598	
TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.3961	1.3356	1.3598	
Falah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.3428	1.2603	1.3128
	TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.3428	1.2603	1.3128
	TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.3428	1.2603	1.3128
	TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.3428	1.2603	1.3128
	TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.3428	1.2603	1.3128
	TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.3428	1.2603	1.3128
	TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.3429	1.2603	1.3127
	TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.3429	1.2603	1.3127
	TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.3429	1.2603	1.3127
	TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.3429	1.2603	1.3127
TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.3429	1.2603	1.3127	
TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	1.3429	1.2603	1.3127	
TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	1.3429	1.2603	1.3127	
TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.3429	1.2603	1.3127	
Falah 2 Year Mahana Munafa TDR	TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.3428	1.2603	1.3128
	TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.3428	1.2603	1.3128
	TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.3428	1.2603	1.3128
	TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.3429	1.2603	1.3127
	TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.3429	1.2603	1.3127
	TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.3429	1.2603	1.3127
	TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.3429	1.2603	1.3127
	TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.3429	1.2603	1.3127
	TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.3429	1.2603	1.3127
	TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.3429	1.2603	1.3127
TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.3429	1.2603	1.3127	
TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.3429	1.2603	1.3127	
TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.3961	1.3166	1.3598	

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		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
Falah 4 Years Mahana Munafa	TDR Falah 4Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.3961	1.3166	1.3598
	TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.3962	1.3167	1.3597
	TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.3961	1.3166	1.3598
	TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.3961	1.3166	1.3598
	TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.3961	1.3166	1.3598
	TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.3961	1.3166	1.3598
	TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.3961	1.3166	1.3598
	TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.3961	1.3166	1.3598
	TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.3961	1.3166	1.3598
	TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.3961	1.3166	1.3598
Falah 5 Years Mahana Munafa TDR	TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.3961	1.3166	1.3598
	TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.3757	1.3167	1.3409
	TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.3757	1.3167	1.3409
	TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.3757	1.3167	1.3409
	TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.3757	1.3167	1.3409
	TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.3756	1.3166	1.3410
	TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.3756	1.3166	1.3410
	TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.3756	1.3166	1.3410
	TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.3756	1.3166	1.3410
	TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.3756	1.3166	1.3410
1 Month Bullet Maturity	TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.3756	1.3166	1.3410
	TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.3756	1.3166	1.3410
	TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.3756	1.3166	1.3410
	AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3551	1.2791	1.3315
	AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3551	1.2791	1.3315
	AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3550	1.2791	1.3315
	AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3550	1.2791	1.3315
	AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3550	1.2791	1.3315
	AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3550	1.2791	1.3315
	AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3550	1.2791	1.3315
3 Month Bullet Maturity	AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3449	1.2603	1.3128
	AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3449	1.2603	1.3127
	AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3449	1.2603	1.3127
	AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3449	1.2603	1.3127
	AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3449	1.2603	1.3127
	AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3449	1.2603	1.3127
	AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3449	1.2603	1.3127
	AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3449	1.2603	1.3127
	AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3449	1.2603	1.3127
	AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3449	1.2603	1.3127
6 Month Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3449	1.2603	1.3127
	AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3449	1.2603	1.3127
	AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3449	1.2603	1.3127
	AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3449	1.2603	1.3127
	AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3757	1.2979	1.3597
	AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3757	1.2979	1.3597
	AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3756	1.2978	1.3598
	AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3756	1.2978	1.3598
	AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3756	1.2978	1.3598
	AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3756	1.2978	1.3598
1 Yr. Bullet Maturity	AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.3756	1.2978	1.3598
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.3551	1.2697	1.3315
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	1.3551	1.2697	1.3315
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	1.3550	1.2697	1.3315
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	1.3550	1.2697	1.3315
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	Monthly	1.3550	1.2697	1.3315
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	Monthly	1.3550	1.2697	1.3315
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	Monthly	1.3550	1.2697	1.3315
	Falah Senior Citizens TDR - 1Month - Maturity	Monthly	1.4886	1.4390	1.4534
	Falah Senior Citizens TDR - 3Month - Maturity	Monthly	1.4681	1.4201	1.4347
Falah Senior Citizens TDR	Falah Senior Citizens TDR - 6Month - Maturity	Monthly	1.4681	1.4201	1.4347
	Falah Senior Citizens TDR - 1Year - Maturity	At Maturity	1.4373	1.3825	1.3972
	Falah Senior Citizens TDR - 1Year - Monthly	Monthly	1.4167	1.3637	1.3784
	Alfa Term Deposit - Islamic One Month Rs.500 & Above	Monthly	1.4886	1.4390	1.4534
	Alfa Term Deposit - Islamic Three Month Rs.500 & Above	Monthly	1.4681	1.4201	1.4347
	Alfa Term Deposit - Islamic Six Month Rs.500 & Above	Monthly	1.4681	1.4201	1.4347
Alfa Term Deposit	Alfa Term Deposit - Islamic One Year Maturity Rs.500 & Above	At Maturity	1.4373	1.3825	1.3972
	Alfa Term Deposit - Islamic One Year Monthly Rs.500 & Above	Monthly	1.4167	1.3637	1.3784
	SBP ILTFF - Textile Sector - 3Years BEFORE 23-May	Monthly	0.7187	0.6584	0.6565

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **October 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			25-Sep-25
			October 2025	September 2025	August 2025
		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
ILTF	SBP ILTF - Textile Sector - 5Years BEFORE 23-May	Monthly	0.5132	0.4703	0.4688
	SBP ILTF - Textile Sector - 10Years BEFORE 23-May	Monthly	0.4106	0.3762	0.3751
	SBP ILTF - Non Textile Sector - 3years BEFORE 23-May	Monthly	0.7187	0.6584	0.6565
	SBP ILTF - Non Textile Sector - 5years BEFORE 23-May	Monthly	0.5132	0.4703	0.4688
	SBP ILTF - Non Textile Sector - 10years BEFORE 23-May	Monthly	0.4107	0.3762	0.3752
ILTF	SBP ILTF - Textile Sector - 3Years BEFORE07-July 2022	Monthly	1.1292	1.0347	1.0314
	SBP ILTF - Textile Sector - 5Years BEFORE07-July 2022	Monthly	0.9240	0.8465	0.8440
	SBP ILTF - Textile Sector - 10 BEFORE07-July 2022	Monthly	0.8213	0.7524	0.7502
	SBP ILTF - Non Textile Sector - 3years BEFORE07-July 2022	Monthly	1.1292	1.0347	1.0314
	SBP ILTF - Non Textile Sector - 5years BEFORE07-July 2022	Monthly	0.9240	0.8465	0.8440
ILTF	SBP ILTF - Non Textile Sector - 10years BEFORE07-July 2022	Monthly	0.8212	0.7525	0.7501
	SBP ILTF - Textile Sector - 3Years Before DEC 22	Monthly	1.7452	1.5988	1.5941
	SBP ILTF - Textile Sector - 5Years Before DEC 22	Monthly	1.5400	1.4107	1.4066
	SBP ILTF - Textile Sector - 10Years Before DEC 22	Monthly	1.4373	1.3167	1.3128
	SBP ILTF - Non Textile Sector - 3years Before DEC 22	Monthly	1.7452	1.5988	1.5941
ILTF	SBP ILTF - Non Textile Sector - 5years Before DEC 22	Monthly	1.5400	1.4107	1.4066
	SBP ILTF - Non Textile Sector - 10years Before DEC 22	Monthly	1.4372	1.3166	1.3127
	SBP ILTF - Textile Sector - 3Years	Monthly	3.5932	3.2918	3.2820
	SBP ILTF - Textile Sector - 5Years	Monthly	3.3879	3.1037	3.0945
	SBP ILTF - Textile Sector - 10Years	Monthly	3.2852	3.0097	3.0006
IFRE	SBP ILTF - Non Textile Sector - 3years	Monthly	3.5932	3.2918	3.2820
	SBP ILTF - Non Textile Sector - 5years	Monthly	3.3879	3.1037	3.0945
	SBP ILTF - Non Textile Sector - 10years	Monthly	3.2852	3.0097	3.0006
	SBP Borrowing IFRE Corp C-I	Monthly	0.6160	0.5643	0.5626
	SBP Borrowing Consumer C-II	Monthly	0.4106	0.3762	0.3751
IFSAP	SBP Borrowing Corp C-II	Monthly	0.4106	0.3762	0.3751
	SBP Borrowing IFRE Corp C-III	Monthly	0.6160	0.5644	0.5626
	Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years	Monthly	0.7187	0.6584	0.6565
	Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 years	Monthly	0.6673	0.6113	0.6095
	Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and upto 7 years	Monthly	0.5132	0.4703	0.4688
	Islamic Financing Facility for Storage of Agriculture Produce Upto 10 years (only for SMEs)	Monthly	0.4107	0.3762	0.3752
	Islamic Financing Facility for Modernization of SMEs Upto 10years	Monthly	0.4107	0.3762	0.3752
	Islamic Temporary Economic Refinance Facility (ITERF)	Monthly	0.2053	0.1881	0.1875
	SBP Borrowing ISAAF	Monthly	0.6160	0.5643	0.5626
	Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Monthly	0.0021	0.0019	0.0019
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busin	Monthly	0.2052	0.1881	0.1875
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busin	Monthly	0.4107	0.3762	0.3752
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of				
	Business Concerns-IWS ATP-SME/CORP Tazc Payer	Monthly	0.0019	0.0018	0.0018