

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **December 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-Nov-25		
		December 2025	November 2025	October 2025
		PROFIT SHARING RATIO		
Share of Mudarib		50%	50%	50%
Share of Rabbul Maal		50%	50%	50%
ALFALAH SAVINGS DEPOSITS		Payment Frequency	Weightage	Weightage
Saving Musharikah	Saving Musharikah - 0 To 9.99 K	Monthly	1.5116	1.4771
	Saving Musharikah - 10 K To 99.99 K	Monthly	1.5116	1.4771
	Saving Musharikah - 100 K To 499.99 K	Monthly	1.5116	1.4771
	Saving Musharikah - 500 K To 999.99 K	Monthly	1.5116	1.4771
	Saving Musharikah - 1 M To 4.99 M	Monthly	1.5116	1.4771
	Saving Musharikah - 5 M To 9.99 M	Monthly	1.5116	1.4771
	Saving Musharikah - 10 M To 24.99 M	Monthly	1.5116	1.4771
	Saving Musharikah - 25 M To 49.99 M	Monthly	1.5116	1.4771
	Saving Musharikah - 50 M To 99.99 M	Monthly	1.5116	1.4771
	Saving Musharikah - 100 M To 499.99 M	Monthly	1.5116	1.4771
	Saving Musharikah - 500 M & Above	Monthly	1.5116	1.4771
Falah Mahana Amdani	Falah Mahana Amdani - 1 To 499.99 K	Monthly	1.5116	1.5299
	Falah Mahana Amdani - 500 K & Above	Monthly	1.5116	1.5299
	Khayaal Rakhna Account (6 months profit)	Six Monthly	1.5332	1.4982
	Khayaal Rakhna Account (1 month profit)	Monthly	1.5116	1.4770
	AlFalah Islamic Business Way	Monthly	0.0086	0.0084
	Alfalah Islamic Asaan Savings Account	Six Monthly	1.5116	1.4771
	Alfalah Islamic Asaan Digital Savings Account	Six Monthly	1.5116	1.4771
	Islamic Women Account	Monthly	1.5657	1.5299
	Falah Asaan Women Digital Savings Account	Monthly	1.5116	1.4771
	Alfalah Islamic Collection Savings Account	Monthly	1.5116	1.4771
	Alfalah Islamic Freelancer Digital Savings Account PKR	Monthly	1.5116	1.4771
	Alfalah Islamic Recurring Value Deposit	Monthly	1.5116	1.4771
	Target Savings Deposit	Monthly	1.5116	1.4771
	Alfalah Asaan Remittance saving account	Monthly	1.5116	1.4771
	Alfalah Islamic Asaan Digital Remittance Savings Account	Monthly	1.5116	1.4771
	Islamic HRA	Monthly	1.5116	1.4771
	Alfa Saving Islamic Account 0 to 9,999.99	Monthly	1.5116	1.4770
	Alfa Saving Islamic Account 10,000 & Above	Monthly	1.5116	1.4771
	Islamic Roshan Digital Saving Account	Monthly	1.5116	1.4771
	Islamic Roshan Digital Business Saving Account	Monthly	1.5116	1.4770
Alfa Asaan NRVA PKR Saving NR	Alfa Asaan NRVA PKR Saving NR	Monthly	1.5116	1.4771
	Islamic Asaan Roshan Digital Saving Account	Monthly	1.5116	1.4770
	Falah Senior Citizens Account - Upto 10,000	Monthly	1.5656	1.5299
	Falah Senior Citizens Account - 10,001 to 499,999	Monthly	1.5656	1.5299
	Falah Senior Citizens Account - 500,000 & Above	Monthly	1.5656	1.5299
Falah Business Account	Falah Business Account - 1 To 999.99 K	Monthly	1.2525	1.2239
	Falah Business Account - 1 M To 4.99 M	Monthly	1.2525	1.2239
	Falah Business Account - 5 M To 9.99 M	Monthly	1.2525	1.2239
	Falah Business Account - 10 M To 24.99 M	Monthly	1.2525	1.2239
	Falah Business Account - 25 M To 49.99 M	Monthly	1.2525	1.2239
	Falah Business Account - 50 M To 99.99 M	Monthly	1.2525	1.2239
	Falah Business Account - 100 M To 149.99 M	Monthly	1.3605	1.3294
	Falah Business Account - 150 M To 199.99 M	Monthly	1.3605	1.3294
	Falah Business Account - 200 M To 499.99 M	Monthly	1.3605	1.3294
	Falah Business Account - 500 M & 999.99M	Monthly	1.3605	1.3294
	Falah Business Account - 1 Bn To 1.99Bn	Monthly	1.3605	1.3294
	Falah Business Account - 2 Bn & Above	Monthly	1.3605	1.3294
OTHER REMUNERATIVE		Payment Frequency	Weightage	Weightage
Falah Margin Accounts		Monthly	0.0065	0.0063
ALFALAH TERM DEPOSITS		Payment Frequency	Weightage	Weightage
nth TDR	Falah One Month Term Deposit - 100K To 499.99 K	At Maturity	1.3497	1.3189
	Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	1.3497	1.3189
	Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	1.3497	1.3189
	Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	1.3497	1.3189
	Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	1.3497	1.3189
	Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	1.3496	1.3189

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

ISLAMIC DEPOSIT PRODUCTS		Date			25-Nov-25
			December 2025	November 2025	October 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	1.3496	1.3189	1.3347
	Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	1.3496	1.3189	1.3347
	Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	1.3496	1.3189	1.3347
	Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	1.3496	1.3189	1.3347
	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.3496	1.3189	1.3347
	Falah One Month Term Deposit - 500 M to 999.99 M	At Maturity	1.3496	1.3189	1.3347
	Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.3496	1.3189	1.3347
	Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.3496	1.3189	1.3347
3 Months TDR	TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.3497	1.3189	1.3243
	TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.3496	1.3189	1.3244
	TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.3497	1.3189	1.3243
	TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.3497	1.3189	1.3243
	TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.3497	1.3189	1.3243
	TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.3496	1.3189	1.3243
	TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.3497	1.3189	1.3243
	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.3496	1.3189	1.3243
	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.3496	1.3189	1.3243
	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.3496	1.3189	1.3243
	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.3496	1.3189	1.3243
	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.3496	1.3189	1.3243
	TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3496	1.3189	1.3243
	TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.3496	1.3189	1.3243
6 Months TDR	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.3497	1.3189	1.3243
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.3497	1.3189	1.3243
	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.3497	1.3189	1.3243
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.3497	1.3189	1.3243
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.3496	1.3189	1.3243
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.3496	1.3189	1.3243
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.3496	1.3189	1.3243
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.3496	1.3189	1.3243
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.3496	1.3189	1.3243
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.3496	1.3189	1.3243
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.3496	1.3189	1.3243
	TDR 6 Months Tier-Wise - 500 M to 999.99 M	At Maturity	1.3496	1.3189	1.3243
	TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3496	1.3189	1.3243
	TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.3496	1.3189	1.3243
1 Year TDR	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.3821	1.3505	1.3551
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.3821	1.3505	1.3551
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.3821	1.3505	1.3551
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.3821	1.3504	1.3550
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.3821	1.3505	1.3551
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.3821	1.3505	1.3551
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3821	1.3504	1.3550
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3821	1.3504	1.3550
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3821	1.3504	1.3550
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3821	1.3504	1.3550
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3821	1.3504	1.3550
	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.3821	1.3504	1.3550
	TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3821	1.3504	1.3550
	TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	1.3821	1.3504	1.3550
2 Years TDR	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.4036	1.3716	1.3551
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.4038	1.3715	1.3550
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.4036	1.3716	1.3551
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.4038	1.3715	1.3550
	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.4038	1.3715	1.3550
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.4038	1.3715	1.3550
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.4038	1.3715	1.3550
	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.4038	1.3715	1.3550
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.4038	1.3715	1.3550
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.4038	1.3715	1.3550
	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.4038	1.3715	1.3550
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.4038	1.3715	1.3550
	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.4252	1.3927	1.3962

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		December 2025	November 2025	October 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	1.4252	1.3927	1.3962
	TDR 3 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.4252	1.3927	1.3962
	TDR 3 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.4252	1.3928	1.3961
	TDR 3 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.4251	1.3928	1.3961
	TDR 3 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.4251	1.3928	1.3961
	TDR 3 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.4251	1.3928	1.3961
	TDR 3 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.4251	1.3928	1.3961
	TDR 3 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.4251	1.3928	1.3961
	TDR 3 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.4251	1.3928	1.3961
	TDR 3 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.4251	1.3928	1.3961
TDR 3 Year Tier-Wise - 500 M & Above	At Maturity	1.4251	1.3928	1.3961	
4 Years TDR	Falah Term Deposit Certificates - 3 Years	Monthly	1.4036	1.3716	1.3757
	TDR 4 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.4251	1.3928	1.3961
	TDR 4 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.4251	1.3928	1.3961
	TDR 4 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.4251	1.3928	1.3961
	TDR 4 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.4251	1.3928	1.3961
	TDR 4 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.4251	1.3928	1.3961
	TDR 4 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.4251	1.3928	1.3961
	TDR 4 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.4251	1.3928	1.3961
	TDR 4 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.4251	1.3928	1.3961
	TDR 4 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.4251	1.3928	1.3961
	TDR 4 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.4251	1.3928	1.3961
	TDR 4 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.4251	1.3928	1.3961
	TDR 4 Year Tier-Wise - 500 M & Above	At Maturity	1.4251	1.3928	1.3961
5 Years TDR	TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.4252	1.3927	1.3962
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.4252	1.3927	1.3962
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.4252	1.3927	1.3962
	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.4251	1.3928	1.3961
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.4251	1.3928	1.3961
	TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.4251	1.3928	1.3961
	TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.4251	1.3928	1.3961
	TDR 5 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.4251	1.3928	1.3961
	TDR 5 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.4251	1.3928	1.3961
	TDR 5 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.4251	1.3928	1.3961
	TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.4251	1.3928	1.3961
	TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.4251	1.3928	1.3961
Falah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.3605	1.3294	1.3428
	TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.3605	1.3294	1.3428
	TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.3605	1.3294	1.3428
	TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.3605	1.3294	1.3428
	TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.3605	1.3294	1.3428
	TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.3605	1.3294	1.3428
	TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.3605	1.3294	1.3429
	TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.3605	1.3294	1.3429
	TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.3605	1.3294	1.3429
	TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.3605	1.3294	1.3429
	TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.3605	1.3294	1.3429
	TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	1.3605	1.3294	1.3429
	TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	1.3605	1.3294	1.3429
TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.3605	1.3294	1.3429	
Falah 2 Year Mahana Munafa TDR	TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.3605	1.3294	1.3428
	TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.3605	1.3294	1.3428
	TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.3605	1.3294	1.3428
	TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.3605	1.3294	1.3429
	TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.3605	1.3294	1.3429
	TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.3605	1.3294	1.3429
	TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.3605	1.3294	1.3429
	TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.3605	1.3294	1.3429
	TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.3605	1.3294	1.3429
	TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.3605	1.3294	1.3429
	TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.3605	1.3294	1.3429
	TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.3605	1.3294	1.3429
	Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.4683	1.4349	1.3961

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		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	1.4683	1.4349	1.3961
	TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.4684	1.4349	1.3962
	TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.4683	1.4349	1.3961
	TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.4683	1.4349	1.3961
	TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.4683	1.4349	1.3961
	TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.4683	1.4349	1.3961
	TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.4683	1.4349	1.3961
	TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.4683	1.4349	1.3961
	TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.4683	1.4349	1.3961
	TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.4683	1.4349	1.3961
Falah 5 Years Mahana Munafa TDR	TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.4683	1.4349	1.3961
	TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.4468	1.4138	1.3757
	TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.4468	1.4138	1.3757
	TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.4468	1.4138	1.3757
	TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.4468	1.4138	1.3757
	TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.4467	1.4138	1.3756
	TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.4467	1.4138	1.3756
	TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.4467	1.4138	1.3756
	TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.4467	1.4138	1.3756
	TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.4467	1.4138	1.3756
Falah 1 Month Bullet Maturity	TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.4467	1.4138	1.3756
	TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.4467	1.4138	1.3756
	TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.4467	1.4138	1.3756
	AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4252	1.3927	1.3551
	AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4252	1.3927	1.3551
	AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4251	1.3928	1.3550
	AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4251	1.3928	1.3550
	AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4251	1.3928	1.3550
	AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4251	1.3928	1.3550
	AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4251	1.3928	1.3550
Falah 3 Month Bullet Maturity	AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4144	1.3822	1.3449
	AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4144	1.3822	1.3449
	AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4144	1.3823	1.3449
	AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4144	1.3823	1.3449
	AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4144	1.3823	1.3449
	AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4144	1.3823	1.3449
	AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4144	1.3823	1.3449
	AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4144	1.3822	1.3449
	AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4144	1.3823	1.3449
	AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4144	1.3823	1.3449
Falah 6 Month Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4144	1.3823	1.3449
	AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4144	1.3823	1.3449
	AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4144	1.3823	1.3449
	AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4144	1.3823	1.3449
	AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4468	1.4138	1.3757
	AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4468	1.4138	1.3757
	AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4467	1.4138	1.3756
	AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4467	1.4138	1.3756
	AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4467	1.4138	1.3756
	AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4467	1.4138	1.3756
Falah 1 Yr Bullet Maturity	AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.4467	1.4138	1.3756
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.4252	1.3927	1.3551
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	1.4252	1.3927	1.3551
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	1.4251	1.3928	1.3550
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	1.4251	1.3928	1.3550
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	Monthly	1.4251	1.3928	1.3550
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	Monthly	1.4251	1.3928	1.3550
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	Monthly	1.4251	1.3928	1.3550
	Falah Senior Citizens TDR - 1Month - Maturity	Monthly	1.5656	1.5299	1.4886
	Falah Senior Citizens TDR - 3Month - Maturity	Monthly	1.5440	1.5088	1.4681
Falah Senior Citizens TDR	Falah Senior Citizens TDR - 6Month - Maturity	Monthly	1.5440	1.5088	1.4681
	Falah Senior Citizens TDR - 1Year - Maturity	At Maturity	1.5116	1.4771	1.4373
	Falah Senior Citizens TDR - 1Year - Monthly	Monthly	1.4900	1.4560	1.4167

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **December 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-Nov-25			
			December 2025	November 2025	October 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	1.5656	1.5299	1.4886
	Alfa Term Deposit - Islamic Three Month Rs.500 & Above	Monthly	1.5440	1.5088	1.4681
	Alfa Term Deposit - Islamic Six Month Rs.500 & Above	Monthly	1.5440	1.5088	1.4681
	Alfa Term Deposit - Islamic One Year Maturity Rs.500 & Above	At Maturity	1.5116	1.4771	1.4373
	Alfa Term Deposit - Islamic One Year Monthly Rs.500 & Above	Monthly	1.4900	1.4560	1.4167
ILTF	SBP ILTF - Textile Sector - 3Years BEFORE 23-May	Monthly	0.7559	0.7386	0.7187
	SBP ILTF - Textile Sector - 5Years BEFORE 23-May	Monthly	0.5398	0.5276	0.5132
	SBP ILTF - Textile Sector - 10Years BEFORE 23-May	Monthly	0.4319	0.4220	0.4106
	SBP ILTF - Non Textile Sector - 3years BEFORE 23-May	Monthly	0.7559	0.7386	0.7187
	SBP ILTF - Non Textile Sector - 5years BEFORE 23-May	Monthly	0.5398	0.5276	0.5132
ILTF	SBP ILTF - Non Textile Sector - 10years BEFORE 23-May	Monthly	0.4320	0.4221	0.4107
	SBP ILTF - Textile Sector - 3Years BEFORE0 07-July 2022	Monthly	1.1876	1.1607	1.1292
	SBP ILTF - Textile Sector - 5Years BEFORE0 07-July 2022	Monthly	0.9718	0.9497	0.9240
	SBP ILTF - Textile Sector - 10 BEFORE0 07-July 2022	Monthly	0.8638	0.8441	0.8213
	SBP ILTF - Non Textile Sector - 3years BEFORE0 07-July 2022	Monthly	1.1876	1.1607	1.1292
ILTF	SBP ILTF - Non Textile Sector - 5years BEFORE0 07-July 2022	Monthly	0.9718	0.9497	0.9240
	SBP ILTF - Non Textile Sector - 10years BEFORE0 07-July 2022	Monthly	0.8637	0.8442	0.8212
	SBP ILTF - Textile Sector - 3Years Before DEC 22	Monthly	1.8355	1.7936	1.7452
	SBP ILTF - Textile Sector - 5Years Before DEC 22	Monthly	1.6196	1.5825	1.5400
	SBP ILTF - Textile Sector - 10Years Before DEC 22	Monthly	1.5116	1.4771	1.4373
ILTF	SBP ILTF - Non Textile Sector - 3years Before DEC 22	Monthly	1.8355	1.7936	1.7452
	SBP ILTF - Non Textile Sector - 5years Before DEC 22	Monthly	1.6196	1.5825	1.5400
	SBP ILTF - Non Textile Sector - 10years Before DEC 22	Monthly	1.5116	1.4770	1.4372
	SBP ILTF - Textile Sector - 3Years	Monthly	3.7790	3.6929	3.5932
	SBP ILTF - Textile Sector - 5Years	Monthly	3.5632	3.4819	3.3879
ILTF	SBP ILTF - Textile Sector - 10Years	Monthly	3.4551	3.3763	3.2852
	SBP ILTF - Non Textile Sector - 3years	Monthly	3.7790	3.6929	3.5932
	SBP ILTF - Non Textile Sector - 5years	Monthly	3.5632	3.4819	3.3879
	SBP ILTF - Non Textile Sector - 10years	Monthly	3.4551	3.3763	3.2852
	SBP Borrowing IFRE Corp C-I	Monthly	0.6478	0.6330	0.6160
IFRE	SBP Borrowing Consumer C-II	Monthly	0.4319	0.4220	0.4106
	SBP Borrowing Corp C-II	Monthly	0.4319	0.4220	0.4106
	SBP Borrowing IFRE Corp C-III	Monthly	0.6479	0.6331	0.6160
IFFSAP	Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years	Monthly	0.7559	0.7386	0.7187
	Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 years	Monthly	0.7018	0.6858	0.6673
	Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and upto 7 years	Monthly	0.5398	0.5276	0.5132
	Islamic Financing Facility for Storage of Agriculture Produce Upto 10 years (only for SMEs)	Monthly	0.4320	0.4221	0.4107
	Islamic Financing Facility for Modernization of SMEs Upto 10years	Monthly	0.4320	0.4221	0.4107
	Islamic Temporary Economic Refinance Facility (ITERF)	Monthly	0.2159	0.2110	0.2053
	SBP Borrowing ISAAF	Monthly	0.6478	0.6330	0.6160
	SBP BORROWING - IRCGS	Monthly	0.0022	0.0000	0.0000
	Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Monthly	0.0022	0.0021	0.0021
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busi	Monthly	0.2159	0.2110	0.2052
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busi	Monthly	0.4320	0.4221	0.4107
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-IWS ATP-SME/CORP Tazc Payer	Monthly	0.0020	0.0021	0.0019