

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **November 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-Oct-25				
		November 2025	October 2025	September 2025		
		PROFIT SHARING RATIO				
Share of Mudarib		50%	50%	50%		
Share of Rabbul Maal		50%	50%	50%		
ALFALAH SAVINGS DEPOSITS		Payment Frequency	Weightage	Weightage	Weightage	
Saving Musharikah	Saving Musharikah - 0 To 9.99 K	Monthly	1.4771	1.4373	1.4107	
	Saving Musharikah - 10 K To 99.99 K	Monthly	1.4771	1.4373	1.4107	
	Saving Musharikah - 100 K To 499.99 K	Monthly	1.4771	1.4373	1.4107	
	Saving Musharikah - 500 K To 999.99 K	Monthly	1.4771	1.4373	1.4107	
	Saving Musharikah - 1 M To 4.99 M	Monthly	1.4771	1.4373	1.4107	
	Saving Musharikah - 5 M To 9.99 M	Monthly	1.4771	1.4373	1.4107	
	Saving Musharikah - 10 M To 24.99 M	Monthly	1.4771	1.4373	1.4107	
	Saving Musharikah - 25 M To 49.99 M	Monthly	1.4771	1.4373	1.4107	
	Saving Musharikah - 50 M To 99.99 M	Monthly	1.4771	1.4373	1.4107	
	Saving Musharikah - 100 M To 499.99 M	Monthly	1.4771	1.4373	1.4107	
	Saving Musharikah - 500 M & Above	Monthly	1.4771	1.4373	1.4107	
Falah Mahana Amdani	Falah Mahana Amdani - 1 To 499.99 K	Monthly	1.5299	1.5194	1.5048	
	Falah Mahana Amdani - 500 K & Above	Monthly	1.5299	1.5194	1.5048	
	Khayaal Rakhna Account (6 months profit)	Six Monthly	1.4982	1.4373	1.4107	
	Khayaal Rakhna Account (1 month profit)	Monthly	1.4770	1.4372	1.4107	
	AlFalah Islamic Business Way	Monthly	0.0084	0.0082	0.0075	
	Alfalah Islamic Asaan Savings Account	Six Monthly	1.4771	1.4373	1.4107	
	Alfalah Islamic Asaan Digital Savings Account	Six Monthly	1.4771	1.4373	1.4107	
	Islamic Women Account	Monthly	1.5299	1.5194	1.5047	
	Falah Asaan Women Digital Savings Account	Monthly	1.4771	1.4373	1.4107	
	Alfalah Islamic Collection Savings Account	Monthly	1.4771	1.4373	1.4107	
	Alfalah Islamic Freelancer Digital Savings Account PKR	Monthly	1.4771	1.4373	1.4107	
	Alfalah Islamic Recurring Value Deposit	Monthly	1.4771	1.4373	1.4107	
	Target Savings Deposit	Monthly	1.4771	1.4373	1.4107	
	Alfalah Asaan Remittance saving account	Monthly	1.4771	1.4373	1.4107	
	Alfalah Islamic Asaan Digital Remittance Savings Account	Monthly	1.4771	1.4373	1.4107	
	Islamic HRA	Monthly	1.4771	1.4373	1.4107	
	Alfa Saving Islamic Account 0 to 9,999.99	Monthly	1.4770	1.4372	1.4107	
	Alfa Saving Islamic Account 10,000 & Above	Monthly	1.4771	1.4373	1.4107	
	Islamic Roshan Digital Saving Account	Islamic Roshan Digital Saving Account	Monthly	1.4771	1.4373	1.4107
		Islamic Roshan Digital Business Saving Account	Monthly	1.4770	1.4372	1.4107
Alfa Asaan NRVA PKR Saving NR		Monthly	1.4771	1.4373	1.4107	
Islamic Asaan Roshan Digital Saving Account		Monthly	1.4770	1.4372	1.4107	
Falah Senior Citizens Account - Upto 10,000		Monthly	1.5299	1.5194	1.5048	
Falah Senior Citizens Account - 10,001 to 499,999	Falah Senior Citizens Account - 10,001 to 499,999	Monthly	1.5299	1.5194	1.5048	
	Falah Senior Citizens Account - 500,000 & Above	Monthly	1.5299	1.5194	1.5048	
	Falah Business Account	Falah Business Account - 1 To 999.99 K	Monthly	1.2239	1.1909	1.1474
Falah Business Account - 1 M To 4.99 M		Monthly	1.2239	1.1909	1.1474	
Falah Business Account - 5 M To 9.99 M		Monthly	1.2239	1.1909	1.1474	
Falah Business Account - 10 M To 24.99 M		Monthly	1.2239	1.1909	1.1474	
Falah Business Account - 25 M To 49.99 M		Monthly	1.2239	1.1909	1.1474	
Falah Business Account - 50 M To 99.99 M		Monthly	1.2239	1.1909	1.1474	
Falah Business Account - 100 M To 149.99 M		Monthly	1.3294	1.2935	1.2415	
Falah Business Account - 150 M To 199.99 M		Monthly	1.3294	1.2935	1.2415	
Falah Business Account - 200 M To 499.99 M		Monthly	1.3294	1.2935	1.2415	
Falah Business Account - 500 M & 999.99M		Monthly	1.3294	1.2935	1.2415	
Falah Business Account - 1 Bn To 1.99Bn		Monthly	1.3294	1.2936	1.2415	
Falah Business Account - 2 Bn & Above		Monthly	1.3294	1.2935	1.2415	
OTHER REMUNERATIVE		Payment Frequency	Weightage	Weightage	Weightage	
Falah Margin Accounts		Monthly	0.0063	0.0062	0.0056	
ALFALAH TERM DEPOSITS		Payment Frequency	Weightage	Weightage	Weightage	
1 Month TDR	Falah One Month Term Deposit - 100K To 499.99 K	At Maturity	1.3189	1.3346	1.2603	
	Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	1.3189	1.3346	1.2603	
	Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	1.3189	1.3346	1.2603	
	Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	1.3189	1.3346	1.2603	
	Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	1.3189	1.3346	1.2603	
	Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	1.3189	1.3346	1.2603	

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		28-Oct-25			
			November 2025	October 2025	September 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	1.3189	1.3347	1.2603
	Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	1.3189	1.3347	1.2603
	Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	1.3189	1.3347	1.2603
	Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	1.3189	1.3347	1.2603
	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.3189	1.3347	1.2603
	Falah One Month Term Deposit - 500 M To 999.99 M	At Maturity	1.3189	1.3347	1.2603
	Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.3189	1.3347	1.2603
	Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.3189	1.3347	1.2603
3 Months TDR	TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.3189	1.3243	1.2415
	TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.3189	1.3244	1.2415
	TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.3189	1.3243	1.2415
	TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.3189	1.3243	1.2415
	TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.3189	1.3243	1.2415
	TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.3189	1.3243	1.2415
	TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.3189	1.3243	1.2415
	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.3189	1.3243	1.2415
	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.3189	1.3243	1.2415
	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.3189	1.3243	1.2415
	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.3189	1.3243	1.2415
	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.3189	1.3243	1.2415
	TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3189	1.3243	1.2415
	TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.3189	1.3243	1.2415
6 Months TDR	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.3189	1.3243	1.2415
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.3189	1.3243	1.2415
	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.3189	1.3243	1.2415
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.3189	1.3243	1.2415
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.3189	1.3243	1.2415
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.3189	1.3243	1.2415
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.3189	1.3243	1.2415
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.3189	1.3243	1.2415
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.3189	1.3243	1.2415
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.3189	1.3243	1.2415
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.3189	1.3243	1.2415
	TDR 6 Months Tier-Wise - 500 M to 999.99 M	At Maturity	1.3189	1.3243	1.2415
	TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3189	1.3243	1.2415
	TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.3189	1.3243	1.2415
1 Year TDR	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.3505	1.3551	1.2791
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.3505	1.3551	1.2791
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.3505	1.3551	1.2791
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.3504	1.3550	1.2791
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.3505	1.3551	1.2791
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.3505	1.3551	1.2791
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3504	1.3550	1.2791
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3504	1.3550	1.2791
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3504	1.3550	1.2791
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3504	1.3550	1.2791
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3504	1.3550	1.2791
	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.3504	1.3550	1.2791
	TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3504	1.3550	1.2791
	TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	1.3504	1.3550	1.2791
2 Years TDR	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.3716	1.3551	1.2791
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.3715	1.3550	1.2791
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.3716	1.3551	1.2791
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.3715	1.3550	1.2791
	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.3715	1.3550	1.2791
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.3715	1.3550	1.2791
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3715	1.3550	1.2791
	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3715	1.3550	1.2791
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3715	1.3550	1.2791
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3715	1.3550	1.2791
	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3715	1.3550	1.2791
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.3715	1.3550	1.2791
	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.3927	1.3962	1.3355

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		28-Oct-25				
		November 2025	October 2025	September 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	1.3927	1.3962	1.3355	
	TDR 3 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.3927	1.3962	1.3355	
	TDR 3 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.3928	1.3961	1.3356	
	TDR 3 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.3928	1.3961	1.3356	
	TDR 3 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.3928	1.3961	1.3356	
	TDR 3 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3928	1.3961	1.3356	
	TDR 3 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3928	1.3961	1.3356	
	TDR 3 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3928	1.3961	1.3356	
	TDR 3 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3928	1.3961	1.3356	
	TDR 3 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3928	1.3961	1.3356	
TDR 3 Year Tier-Wise - 500 M & Above	At Maturity	1.3928	1.3961	1.3356		
4 Years TDR	Falah Term Deposit Certificates - 3 Years	Monthly	1.3716	1.3757	1.3167	
	TDR 4 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.3928	1.3961	1.3356	
	TDR 4 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.3928	1.3961	1.3356	
	TDR 4 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.3928	1.3961	1.3356	
	TDR 4 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.3928	1.3961	1.3356	
	TDR 4 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.3928	1.3961	1.3356	
	TDR 4 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.3928	1.3961	1.3356	
	TDR 4 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3928	1.3961	1.3356	
	TDR 4 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3928	1.3961	1.3356	
	TDR 4 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3928	1.3961	1.3356	
	TDR 4 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3928	1.3961	1.3356	
	TDR 4 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3928	1.3961	1.3356	
TDR 4 Year Tier-Wise - 500 M & Above	At Maturity	1.3928	1.3961	1.3356		
5 Years TDR	TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.3927	1.3962	1.3355	
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.3927	1.3962	1.3355	
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.3927	1.3962	1.3355	
	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.3928	1.3961	1.3356	
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.3928	1.3961	1.3356	
	TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.3928	1.3961	1.3356	
	TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3928	1.3961	1.3356	
	TDR 5 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3928	1.3961	1.3356	
	TDR 5 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3928	1.3961	1.3356	
	TDR 5 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3928	1.3961	1.3356	
	TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3928	1.3961	1.3356	
	TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.3928	1.3961	1.3356	
Falah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.3294	1.3428	1.2603	
	TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.3294	1.3428	1.2603	
	TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.3294	1.3428	1.2603	
	TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.3294	1.3428	1.2603	
	TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.3294	1.3428	1.2603	
	TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.3294	1.3428	1.2603	
	TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.3294	1.3429	1.2603	
	TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.3294	1.3429	1.2603	
	TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.3294	1.3429	1.2603	
	TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.3294	1.3429	1.2603	
	TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.3294	1.3429	1.2603	
	TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	1.3294	1.3429	1.2603	
TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	1.3294	1.3429	1.2603		
TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.3294	1.3429	1.2603		
Falah 2 Year Mahana Munafa TDR	TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.3294	1.3428	1.2603	
	TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.3294	1.3428	1.2603	
	TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.3294	1.3428	1.2603	
	TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.3294	1.3429	1.2603	
	TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.3294	1.3429	1.2603	
	TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.3294	1.3429	1.2603	
	TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.3294	1.3429	1.2603	
	TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.3294	1.3429	1.2603	
	TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.3294	1.3429	1.2603	
	TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.3294	1.3429	1.2603	
	TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.3294	1.3429	1.2603	
	TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.3294	1.3429	1.2603	
Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.4349	1.3961	1.3166		

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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	1.4349	1.3961	1.3166
	TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.4349	1.3962	1.3167
	TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.4349	1.3961	1.3166
	TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.4349	1.3961	1.3166
	TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.4349	1.3961	1.3166
	TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.4349	1.3961	1.3166
	TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.4349	1.3961	1.3166
	TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.4349	1.3961	1.3166
	TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.4349	1.3961	1.3166
	TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.4349	1.3961	1.3166
Falah 5 Years Mahana Munafa TDR	TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.4349	1.3961	1.3166
	TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.4138	1.3757	1.3167
	TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.4138	1.3757	1.3167
	TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.4138	1.3757	1.3167
	TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.4138	1.3757	1.3167
	TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.4138	1.3756	1.3166
	TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.4138	1.3756	1.3166
	TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.4138	1.3756	1.3166
	TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.4138	1.3756	1.3166
	TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.4138	1.3756	1.3166
Falah 1 Month Bullet Maturity	TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.4138	1.3756	1.3166
	TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.4138	1.3756	1.3166
	TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.4138	1.3756	1.3166
	AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3927	1.3551	1.2791
	AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3927	1.3551	1.2791
	AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3928	1.3550	1.2791
	AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3928	1.3550	1.2791
	AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3928	1.3550	1.2791
	AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3928	1.3550	1.2791
	AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3928	1.3550	1.2791
Falah 3 Month Bullet Maturity	AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3822	1.3449	1.2603
	AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3822	1.3449	1.2603
	AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3823	1.3449	1.2603
	AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3823	1.3449	1.2603
	AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3823	1.3449	1.2603
	AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3823	1.3449	1.2603
	AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3823	1.3449	1.2603
	AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.3822	1.3449	1.2603
	AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.3823	1.3449	1.2603
	AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.3823	1.3449	1.2603
Falah 6 Month Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.3823	1.3449	1.2603
	AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.3823	1.3449	1.2603
	AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.3823	1.3449	1.2603
	AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.3823	1.3449	1.2603
	AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4138	1.3757	1.2979
	AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4138	1.3757	1.2979
	AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4138	1.3756	1.2978
	AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4138	1.3756	1.2978
	AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4138	1.3756	1.2978
	AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4138	1.3756	1.2978
Falah 1 Yr Bullet Maturity	AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.4138	1.3756	1.2978
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.3927	1.3551	1.2697
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	1.3927	1.3551	1.2697
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	1.3928	1.3550	1.2697
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	1.3928	1.3550	1.2697
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	Monthly	1.3928	1.3550	1.2697
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	Monthly	1.3928	1.3550	1.2697
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	Monthly	1.3928	1.3550	1.2697
	Falah Senior Citizens TDR - 1Month - Maturity	Monthly	1.5299	1.4886	1.4390
	Falah Senior Citizens TDR - 3Month - Maturity	Monthly	1.5088	1.4681	1.4201
Falah Senior Citizens TDR	Falah Senior Citizens TDR - 6Month - Maturity	Monthly	1.5088	1.4681	1.4201
	Falah Senior Citizens TDR - 1Year - Maturity	At Maturity	1.4771	1.4373	1.3825
	Falah Senior Citizens TDR - 1Year - Monthly	Monthly	1.4560	1.4167	1.3637

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **November 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:

ISLAMIC DEPOSIT PRODUCTS		Date			
		28-Oct-25			
			November 2025	October 2025	September 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	1.5299	1.4886	1.4390
	Alfa Term Deposit - Islamic Three Month Rs.500 & Above	Monthly	1.5088	1.4681	1.4201
	Alfa Term Deposit - Islamic Six Month Rs.500 & Above	Monthly	1.5088	1.4681	1.4201
	Alfa Term Deposit - Islamic One Year Maturity Rs.500 & Above	At Maturity	1.4771	1.4373	1.3825
	Alfa Term Deposit - Islamic One Year Monthly Rs.500 & Above	Monthly	1.4560	1.4167	1.3637
ILTFF	SBP ILTFF - Textile Sector - 3Years BEFORE 23-May	Monthly	0.7386	0.7187	0.6584
	SBP ILTFF - Textile Sector - 5Years BEFORE 23-May	Monthly	0.5276	0.5132	0.4703
	SBP ILTFF - Textile Sector - 10Years BEFORE 23-May	Monthly	0.4220	0.4106	0.3762
	SBP ILTFF - Non Textile Sector - 3years BEFORE 23-May	Monthly	0.7386	0.7187	0.6584
	SBP ILTFF - Non Textile Sector - 5years BEFORE 23-May	Monthly	0.5276	0.5132	0.4703
	SBP ILTFF - Non Textile Sector - 10years BEFORE 23-May	Monthly	0.4221	0.4107	0.3762
ILTFF	SBP ILTFF - Textile Sector - 3Years BEFORE0 07-July 2022	Monthly	1.1607	1.1292	1.0347
	SBP ILTFF - Textile Sector - 5Years BEFORE0 07-July 2022	Monthly	0.9497	0.9240	0.8465
	SBP ILTFF - Textile Sector - 10 BEFORE0 07-July 2022	Monthly	0.8441	0.8213	0.7524
	SBP ILTFF - Non Textile Sector - 3years BEFORE0 07-July 2022	Monthly	1.1607	1.1292	1.0347
	SBP ILTFF - Non Textile Sector - 5years BEFORE0 07-July 2022	Monthly	0.9497	0.9240	0.8465
	SBP ILTFF - Non Textile Sector - 10years BEFORE0 07-July 2022	Monthly	0.8442	0.8212	0.7525
ILTFF	SBP ILTFF - Textile Sector - 3Years Before DEC 22	Monthly	1.7936	1.7452	1.5988
	SBP ILTFF - Textile Sector - 5Years Before DEC 22	Monthly	1.5825	1.5400	1.4107
	SBP ILTFF - Textile Sector - 10Years Before DEC 22	Monthly	1.4771	1.4373	1.3167
	SBP ILTFF - Non Textile Sector - 3years Before DEC 22	Monthly	1.7936	1.7452	1.5988
	SBP ILTFF - Non Textile Sector - 5years Before DEC 22	Monthly	1.5825	1.5400	1.4107
	SBP ILTFF - Non Textile Sector - 10years Before DEC 22	Monthly	1.4770	1.4372	1.3166
ILTFF	SBP ILTFF - Textile Sector - 3Years	Monthly	3.6929	3.5932	3.2918
	SBP ILTFF - Textile Sector - 5Years	Monthly	3.4819	3.3879	3.1037
	SBP ILTFF - Textile Sector - 10Years	Monthly	3.3763	3.2852	3.0097
	SBP ILTFF - Non Textile Sector - 3years	Monthly	3.6929	3.5932	3.2918
	SBP ILTFF - Non Textile Sector - 5years	Monthly	3.4819	3.3879	3.1037
	SBP ILTFF - Non Textile Sector - 10years	Monthly	3.3763	3.2852	3.0097
IFRE	SBP Borrowing IFRE Corp C-I	Monthly	0.6330	0.6160	0.5643
	SBP Borrowing Consumer C-II	Monthly	0.4220	0.4106	0.3762
	SBP Borrowing Corp C-II	Monthly	0.4220	0.4106	0.3762
	SBP Borrowing IFRE Corp C-III	Monthly	0.6331	0.6160	0.5644
IFFSAP	Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years	Monthly	0.7386	0.7187	0.6584
	Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 years	Monthly	0.6858	0.6673	0.6113
	Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and upto 7 years	Monthly	0.5276	0.5132	0.4703
	Islamic Financing Facility for Storage of Agriculture Produce Upto 10 years (only for SMEs)	Monthly	0.4221	0.4107	0.3762
	Islamic Financing Facility for Modernization of SMEs Upto 10years	Monthly	0.4221	0.4107	0.3762
	Islamic Temporary Economic Refinance Facility (ITERF)	Monthly	0.2110	0.2053	0.1881
	SBP Borrowing ISAAF	Monthly	0.6330	0.6160	0.5643
	Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Monthly	0.0021	0.0021	0.0019
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busi	Monthly	0.2110	0.2052	0.1881
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busi	Monthly	0.4221	0.4107	0.3762
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Business Concerns-IWS ATP-SME/CORP Tazc Payer	Monthly	0.0021	0.0019	0.0018