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 2026 and the two previous periods** which are applicableonits FCY Savings / Term deposits Accounts. These Weightages are used to calculate the distribution of profit as per the requirements of Shariah.

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

		Date	25-Nov-26	
ISLAMIC DEPOSIT PRODUCTS		**December 2026**	**November 2026**	**October 2026**
		PROFIT SHARING RATIO		
USD		**USD**		
	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
GBP		**GBP**		
	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
EURO		**EURO**		
	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
AED		**AED**		
	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
SAR		**SAR**		
	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
CAD		**CAD**		
	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%

ALFALAH SAVINGS DEPOSITS	**Payment Frequency**	**Weightage**	**Weightage**	**Weightage**
USD				
Saving Deposit USD F.E.25	Semi Annually	0.6274	0.6222	0.6381
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.6296	0.6212	0.6403
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.6296	0.6212	0.6403
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.6275	0.6223	0.6393
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.6274	0.6221	0.6382
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.8802	0.8720	0.8952
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	1.1292	1.1197	1.1486
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K	Monthly	0.6275	0.6221	0.6381
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.6274	0.6222	0.6381
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K	Monthly	0.8784	0.8710	0.8934
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.1294	1.1199	1.1486
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K Business	Monthly	0.6296	0.6212	0.6403
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K Business	Monthly	0.6296	0.6212	0.6403
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K Business	Monthly	0.8802	0.8720	0.8952
Islamic Roshan Digital Saving Account & FCVA - USD 100K and AboveBusiness	Monthly	1.1309	1.1229	1.1501
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.5021	0.4976	0.5103
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	1.0041	0.9956	1.0209
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	1.3804	1.3687	1.4039
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.3804	1.3687	1.4039
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.4557	1.4434	1.4804
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.6856	0.6556	0.6705
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.6883	0.6549	0.6732
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	1.0451	0.9992	1.0222
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	1.4105	1.3435	1.3796
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.7674	1.6877	1.7286
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	1.7674	1.6877	1.7286
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K	Monthly	0.9020	0.8627	0.8823
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K	Monthly	1.1907	1.1387	1.1646
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K	Monthly	1.5155	1.4493	1.4822
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	1.5155	1.4493	1.4822
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K Business	Monthly	0.9007	0.8649	0.8809
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K Business	Monthly	1.1896	1.1419	1.1635
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K Business	Monthly	1.5125	1.4526	1.4793
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above Business	Monthly	1.5125	1.4526	1.4793
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.5414	0.5175	0.5295
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	0.9023	0.8628	0.8826
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.2630	1.2091	1.2383
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.6229	1.5531	1.5873
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.6237	1.5528	1.5881
EURO				
Saving Deposit EURO F.E.25	Semi Annually	1.0021	0.9992	1.0071
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	1.0045	0.9971	1.0095
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	0.3675	0.3660	0.3693
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	0.4778	0.4796	0.4801
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	0.5758	0.5806	0.5786
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	0.6860	0.6816	0.6894
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K	Monthly	0.3691	0.3681	0.3710
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K	Monthly	0.4747	0.4733	0.4770
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K	Monthly	0.5802	0.5785	0.5831
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	0.6857	0.6837	0.6890
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K Business	Monthly	0.3675	0.3660	0.3693
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K Business	Monthly	0.4778	0.4796	0.4801
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K Business	Monthly	0.5758	0.5806	0.5786
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above Business	Monthly	0.6860	0.6816	0.6894
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	0.2656	0.2645	0.2656
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	0.4778	0.4796	0.4801
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	0.5800	0.5784	0.5829
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	0.6857	0.6838	0.6890
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0021	0.9992	1.0071

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USD		**USD**		
	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
GBP		**GBP**		
	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
EURO		**EURO**		
	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
AED		**AED**		
	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
SAR		**SAR**		
	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
CAD		**CAD**		
	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%

AED				
Saving Deposit AED F.E.25	Semi Annually	0.4188	0.3844	0.4185
Islamic Asaan Roshan Digital Saving Account - AED 0 to 9.999K	Monthly	0.4188	0.3844	0.4185
Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.6050	0.6247	0.6046
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.7911	0.8169	0.7906
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.0238	1.0092	1.0231
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	Monthly	0.3991	0.3990	0.4000
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	Monthly	0.6012	0.6008	0.6004
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	Monthly	0.8012	0.8006	0.8006
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.0018	1.0011	1.0011
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K Business	Monthly	0.4188	0.3844	0.4185
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K Business	Monthly	0.6050	0.6247	0.6046
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K Business	Monthly	0.7911	0.8169	0.7906
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above Business	Monthly	1.0238	1.0092	1.0231
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	0.2656	0.2645	0.2656
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	0.4778	0.4796	0.4801
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	0.5800	0.5784	0.5829
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	0.6857	0.6838	0.6890
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0021	0.9992	1.0071
SAR				
Saving Deposit SAR F.E.25	Semi Annually	0.4231	0.3858	0.4200
Islamic Asaan Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.4231	0.3858	0.4200
Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.6111	0.6270	0.6067
Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	0.7991	0.8199	0.7934
Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.0341	1.0128	1.0268
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K	Monthly	0.4053	0.4015	0.4025
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K	Monthly	0.6073	0.6029	0.6027
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K	Monthly	0.8094	0.8041	0.8039
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above	Monthly	1.0119	1.0047	1.0047
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K Business	Monthly	0.4231	0.3858	0.4200
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K Business	Monthly	0.6111	0.6270	0.6067
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K Business	Monthly	0.7991	0.8199	0.7934
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above Business	Monthly	1.0341	1.0128	1.0268
Alfalah Islamic Profex Account SAR - 0 to 4.999K	Monthly	0.4231	0.3858	0.4200
Alfalah Islamic Profex Account SAR - 5K to 9.999K	Monthly	0.4231	0.3858	0.4200
Alfalah Islamic Profex Account SAR - 10K to 24.999K	Monthly	0.6111	0.6270	0.6067
Alfalah Islamic Profex Account SAR - 25K to 99.999K	Monthly	0.7991	0.8199	0.7934
Alfalah Islamic Profex Account SAR - 100K and Above	Monthly	1.0341	1.0128	1.0268
CAD				
Saving Deposit CAD F.E.25	Semi Annually	0.4228	0.3854	0.4196
Islamic Asaan Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.4228	0.3854	0.4196
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	0.6108	0.6263	0.6061
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	0.7987	0.8190	0.7926
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.0336	1.0118	1.0257
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	Monthly	0.4249	0.4268	0.4130
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	Monthly	0.6064	0.6263	0.6061
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	Monthly	0.8090	0.8029	0.8032
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	Monthly	1.0114	1.0037	1.0037
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K Business	Monthly	0.4228	0.3854	0.4196
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K Business	Monthly	0.6108	0.6263	0.6061
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K Business	Monthly	0.7987	0.8190	0.7926
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above Business	Monthly	1.0336	1.0118	1.0257
Alfalah Islamic Profex Account CAD - 0 to 4.999K	Monthly	0.4228	0.3854	0.4196
Alfalah Islamic Profex Account CAD - 5K to 9.999K	Monthly	0.4228	0.3854	0.4196
Alfalah Islamic Profex Account CAD - 10K to 24.999K	Monthly	0.6108	0.6263	0.6061
Alfalah Islamic Profex Account CAD - 25K to 99.999K	Monthly	0.7987	0.8190	0.7926
Alfalah Islamic Profex Account CAD - 100K and Above	Monthly	1.0336	1.0118	1.0257
AUD				
Saving Deposit AUD F.E.25	Semi Annually	0.9973	1.0000	1.0000
Islamic Asaan Roshan Digital Saving Account - AUD 0 to 9.999K	Monthly	1.1573	1.0000	1.0000
Islamic Asaan Roshan Digital Saving Account - AUD 10K to 49.999K	Monthly	1.1573	1.0000	1.0000
Islamic Asaan Roshan Digital Saving Account - AUD 50K to 99.999K	Monthly	1.1573	1.0000	1.0000
Islamic Asaan Roshan Digital Saving Account - AUD 100K and Above	Monthly	1.1573	1.0000	1.0000

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GBP		**GBP**		
	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
EURO		**EURO**		
	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
AED		**AED**		
	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
SAR		**SAR**		
	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
CAD		**CAD**		
	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%

Islamic Roshan Digital Saving Account & FCVA - AUD 0 to 9.999K	Monthly	1.1573	1.0000	1.0000
Islamic Roshan Digital Saving Account & FCVA - AUD 10K to 49.999K	Monthly	1.1573	1.0000	1.0000
Islamic Roshan Digital Saving Account & FCVA - AUD 50K to 99.999K	Monthly	1.1573	1.0000	1.0000
Islamic Roshan Digital Saving Account & FCVA - AUD 100K and Above	Monthly	1.1573	1.0000	1.0000
Alfalah Islamic Profex Account AUD - 0 to 4.999K	Monthly	1.1573	1.0000	1.0000
Alfalah Islamic Profex Account AUD - 5K to 9.999K	Monthly	1.1573	1.0000	1.0000
Alfalah Islamic Profex Account AUD - 10K to 24.999K	Monthly	1.1573	1.0000	1.0000
Alfalah Islamic Profex Account AUD - 25K to 99.999K	Monthly	1.1573	1.0000	1.0000
Alfalah Islamic Profex Account AUD - 100K and Above	Monthly	1.1573	1.0000	1.0000

ALFALAH TERM DEPOSITS	**Payment Frequency**	**Weightage**	**Weightage**	**Weightage**
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	1.2549	1.2443	1.2762
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	1.3804	1.3687	1.4039
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.3815	1.3677	1.4050
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.5059	1.4932	1.5315
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.8573	1.8416	1.7612
FCY Digital TDR 1 Month USD	At Maturity	0.9968	0.9855	1.0138
FCY Digital TDR 3 Month USD	At Maturity	1.0667	1.0572	1.0849
FCY Digital TDR 6 Month USD	At Maturity	1.1484	1.1408	1.1679
FCY digital TDR 12 Month USD	At Maturity	1.4282	1.4215	1.4524
FCY digital TDR 12 Month M USD	At Maturity	1.3815	1.3677	1.4050
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	1.4072	1.3458	1.3764
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.7674	1.6908	1.7286
Fixed Deposits GBP F.E.25 6 Months	At Maturity	2.1289	2.0359	2.0822
Fixed Deposits GBP F.E.25 1 Year	At Maturity	2.1327	2.0320	2.0859
FCY Digital TDR 1 Month GBP	At Maturity	1.5974	1.5282	1.5624
FCY Digital TDR 3 Month GBP	At Maturity	1.6569	1.5870	1.6206
FCY Digital TDR 6 Month GBP	At Maturity	1.7674	1.6877	1.7286
FCY digital TDR 12 Month GBP	At Maturity	2.0988	2.0068	2.0527
FCY digital TDR 12 Month M GBP	At Maturity	2.0308	1.9396	1.9862
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.0549	1.0518	1.0601
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.1603	1.1570	1.1661
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.2617	1.2622	1.2680
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.4822	1.4767	1.4896
FCY Digital TDR 1 Month EUR	At Maturity	0.6125	0.6058	0.6155
FCY Digital TDR 3 Month EUR	At Maturity	0.7105	0.7068	0.7140
FCY Digital TDR 6 Month EUR	At Maturity	0.7840	0.7825	0.7879
FCY digital TDR 12 Month EUR	At Maturity	0.9555	0.9592	0.9602
FCY digital TDR 12 Month M EUR	At Maturity	0.8575	0.8583	0.8617