

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **February 2026 and the two previous periods** which are applicable on its 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			27-Jan-26
ISLAMIC DEPOSIT PRODUCTS		February 2026	January 2026	December 2025	
	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	0.6127	0.5936	0.5711
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.6113	0.5956	0.5730
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.6113	0.5956	0.5730
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.6131	0.5971	0.5736
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.6127	0.5936	0.5711
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.8571	0.8328	0.8011
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	1.1029	1.3060	1.2563
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K	Monthly	0.6127	0.5936	0.5711
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.6127	0.5936	0.5711
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K	Monthly	0.8578	0.8311	0.7995
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.1029	1.3060	1.2563
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K Business	Monthly	0.6113	0.5956	0.5730
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K Business	Monthly	0.6113	0.5956	0.5730
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K Business	Monthly	0.8571	0.8328	0.8011
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above Business	Monthly	1.1029	1.3071	1.2574
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.4903	0.4749	0.4569
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	0.9804	0.9499	0.9137
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	1.3480	1.3060	1.2563
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.3480	1.3060	1.2563
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.4706	1.4247	1.3705
Alfalah Islamic Business Way (FCY) USD	Monthly	0.0000	0.0000	0.0000
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.6575	0.6334	0.6243
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.6586	0.6359	0.6268
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	1.0014	0.9657	0.9518
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	1.3533	1.3033	1.2845
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.6961	1.6330	1.6095
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	1.6961	1.6330	1.6095
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K	Monthly	0.8651	0.8334	0.8215
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K	Monthly	1.1420	1.1002	1.0844
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K	Monthly	1.4534	1.4003	1.3801
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	1.4534	1.4003	1.3801
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K Business	Monthly	0.8661	0.8322	0.8202
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K Business	Monthly	1.1458	1.0991	1.0833
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K Business	Monthly	1.4525	1.3975	1.3774
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above Business	Monthly	1.4525	1.3975	1.3774
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.5190	0.5002	0.4942
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	0.8652	0.8322	0.8202
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.2089	1.1698	1.1530
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.5572	1.5002	1.4788
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.5572	1.5003	1.4787
Alfalah Islamic Business Way (FCY) GBP	Monthly	0.0000	0.0000	0.0000
EURO				
Saving Deposit EURO F.E.25	Semi Annually	1.0332	1.0434	1.0247
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	1.0348	1.0459	1.0272
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	0.3776	0.3827	0.3758
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	0.4894	0.4975	0.4885
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	0.6013	0.5995	0.5888
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	0.7132	0.7143	0.7015
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K	Monthly	0.3806	0.3842	0.3776
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K	Monthly	0.4894	0.4942	0.4855
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K	Monthly	0.5982	0.6041	0.5933
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	0.7069	0.7139	0.7011
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K Business	Monthly	0.3776	0.3827	0.3758
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K Business	Monthly	0.4894	0.4975	0.4885
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K Business	Monthly	0.6013	0.5995	0.5888
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above Business	Monthly	0.7132	0.7143	0.7015
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	0.2712	0.2736	0.2704
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	0.4894	0.4975	0.4885
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	0.5984	0.6040	0.5932
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	0.7071	0.7139	0.7011
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0332	1.0434	1.0247
Alfalah Islamic Business Way (FCY) EUR	Monthly	0.0000	0.0000	0.0000

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		27-Jan-26		
ISLAMIC DEPOSIT PRODUCTS		February 2026	January 2026	December 2025
		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%
AED				
Islamic Asaan Roshan Digital Saving Account - AED 0 to 9.999K	Monthly	0.4116	0.4182	0.4182
Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.6174	0.6041	0.6041
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.8232	0.7900	0.7900
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	0.9776	1.0224	1.0224
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	Monthly	0.4037	0.4022	0.3971
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	Monthly	0.6001	0.6010	0.6003
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	Monthly	0.8232	0.7900	0.7900
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.0004	1.0004	1.0004
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K Business	Monthly	0.4116	0.4182	0.4182
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K Business	Monthly	0.6174	0.6041	0.6041
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K Business	Monthly	0.8232	0.7900	0.7900
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above Business	Monthly	0.9776	1.0224	1.0224
Alfalah Islamic Business Way (FCY) AED	Monthly	0.0000	0.0000	0.0000
SAR				
Islamic Asaan Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.4123	0.4191	0.4190
Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.6184	0.6054	0.6053
Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	0.8245	0.7917	0.7915
Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	0.9791	1.0245	1.0243
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K	Monthly	0.4008	0.3999	0.3997
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K	Monthly	0.6012	0.6016	0.6016
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K	Monthly	0.8245	0.7917	0.7915
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above	Monthly	1.0020	1.0025	1.0023
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K Business	Monthly	0.4123	0.4191	0.4190
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K Business	Monthly	0.6184	0.6054	0.6053
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K Business	Monthly	0.8245	0.7917	0.7915
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above Business	Monthly	0.9791	1.0245	1.0243
Alfalah Islamic Business Way (FCY) SAR	Monthly	0.0000	0.0000	0.0000
CAD				
Islamic Asaan Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.4124	0.4190	0.4190
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	0.6186	0.6053	0.6053
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	0.8248	0.7915	0.7915
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	0.9794	1.0243	1.0243
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	Monthly	0.3856	0.4171	0.4241
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	Monthly	0.6186	0.6053	0.6053
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	Monthly	0.8016	0.8018	0.8018
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	Monthly	1.0023	1.0023	1.0023
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K Business	Monthly	0.4124	0.4190	0.4190
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K Business	Monthly	0.6186	0.6053	0.6053
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K Business	Monthly	0.8248	0.7915	0.7915
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above Business	Monthly	0.9794	1.0243	1.0243
Alfalah Islamic Business Way (FCY) CAD	Monthly	0.0000	0.0000	0.0000
AUD				
Islamic Asaan Roshan Digital Saving Account - AUD 0 to 9.999K	Monthly	1.0000	1.0000	1.0000
Islamic Asaan Roshan Digital Saving Account - AUD 10K to 49.999K	Monthly	1.0000	1.0000	1.0000
Islamic Asaan Roshan Digital Saving Account - AUD 50K to 99.999K	Monthly	1.0000	1.0000	1.0000
Islamic Asaan Roshan Digital Saving Account - AUD 100K and Above	Monthly	1.0000	1.0000	1.0000
Islamic Roshan Digital Saving Account & FCVA - AUD 0 to 9.999K	Monthly	1.0000	1.0000	1.0000
Islamic Roshan Digital Saving Account & FCVA - AUD 10K to 49.999K	Monthly	1.0000	1.0000	1.0000
Islamic Roshan Digital Saving Account & FCVA - AUD 50K to 99.999K	Monthly	1.0000	1.0000	1.0000
Islamic Roshan Digital Saving Account & FCVA - AUD 100K and Above	Monthly	1.0000	1.0000	1.0000
ALFALAH TERM DEPOSITS		Payment Frequency	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	1.2255	1.1873	1.1421
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	1.3480	1.3060	1.3705
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.3487	1.3071	1.3688
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.4706	1.4247	1.5990
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.5931	1.5435	1.8274
FCY Digital TDR 1 Month USD	At Maturity	0.9706	0.9431	0.9072
FCY Digital TDR 3 Month USD	At Maturity	1.0399	1.0093	0.9709
FCY Digital TDR 6 Month USD	At Maturity	1.1219	1.0865	1.0451
FCY digital TDR 12 Month USD	At Maturity	1.3992	1.3512	1.2998
FCY digital TDR 12 Month M USD	At Maturity	1.3487	1.3071	1.2574

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	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%
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	1.3533	1.3033	1.2845
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.6961	1.6336	1.6102
Fixed Deposits GBP F.E.25 6 Months	At Maturity	2.039	1.9706	1.9423
Fixed Deposits GBP F.E.25 1 Year	At Maturity	2.039	1.9706	1.9423
FCY Digital TDR 1 Month GBP	At Maturity	1.5337	1.4760	1.4548
FCY Digital TDR 3 Month GBP	At Maturity	1.5879	1.5309	1.5089
FCY Digital TDR 6 Month GBP	At Maturity	1.6961	1.6330	1.6095
FCY digital TDR 12 Month GBP	At Maturity	2.0119	1.9392	1.9113
FCY digital TDR 12 Month M GBP	At Maturity	1.9487	1.8764	1.8494
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.0876	1.0969	1.2902
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.2026	1.2117	1.5658
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.3005	1.3138	1.8289
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.5242	1.5434	2.1045
FCY Digital TDR 1 Month EUR	At Maturity	0.6293	0.6378	0.6263
FCY Digital TDR 3 Month EUR	At Maturity	0.7271	0.7398	0.7266
FCY Digital TDR 6 Month EUR	At Maturity	0.8110	0.8163	0.8017
FCY digital TDR 12 Month EUR	At Maturity	0.9928	0.9949	0.9771
FCY digital TDR 12 Month M EUR	At Maturity	0.8810	0.8929	0.8769