

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 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		
		February 2026	January 2026	December 2025
ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO		
		Share of Mudarib	50%	50%
		Share of Rabbul Maal	50%	50%
ALFALAH SAVINGS DEPOSITS		Payment Frequency	Weightage	Weightage
Saving Musharikah	Saving Musharikah - 0 To 9.99 K	Monthly	1.4707	1.3952
	Saving Musharikah - 10 K To 99.99 K	Monthly	1.4707	1.3952
	Saving Musharikah - 100 K To 499.99 K	Monthly	1.4707	1.3952
	Saving Musharikah - 500 K To 999.99 K	Monthly	1.4707	1.3952
	Saving Musharikah - 1 M To 4.99 M	Monthly	1.4707	1.3952
	Saving Musharikah - 5 M To 9.99 M	Monthly	1.4707	1.3952
	Saving Musharikah - 10 M To 24.99 M	Monthly	1.4707	1.3952
	Saving Musharikah - 25 M To 49.99 M	Monthly	1.4707	1.3952
	Saving Musharikah - 50 M To 99.99 M	Monthly	1.4707	1.3952
	Saving Musharikah - 100 M To 499.99 M	Monthly	1.4707	1.3952
	Saving Musharikah - 500 M & Above	Monthly	1.4707	1.3952
Falah Mahana Amdani	Falah Mahana Amdani - 1 To 499.99 K	Monthly	1.6404	1.5562
	Falah Mahana Amdani - 500 K & Above	Monthly	1.6404	1.5562
	Khayaal Rakhna Account (6 months profit)	Six Monthly	1.6065	1.5240
	Khayaal Rakhna Account (1 month profit)	Monthly	1.4706	1.3954
	AlFalah Islamic Business Way	Monthly	0.0091	0.0086
	Alfalah Islamic Asaan Savings Account	Six Monthly	1.4707	1.3952
	Alfalah Islamic Asaan Digital Savings Account	Six Monthly	1.4707	1.3952
	Islamic Women Account	Monthly	1.6405	1.5563
	Falah Asaan Women Digital Savings Account	Monthly	1.4707	1.3952
	Alfalah Islamic Collection Savings Account	Monthly	1.4707	1.3952
	Alfalah Islamic Freelancer Digital Savings Account PKR	Monthly	1.4707	1.3952
	Alfalah Islamic Recurring Value Deposit	Monthly	1.4707	1.3952
	Target Savings Deposit	Monthly	1.4707	1.3952
	Alfalah Asaan Remittance saving account	Monthly	1.4707	1.3952
	Alfalah Islamic Asaan Digital Remittance Savings Account	Monthly	1.4707	1.3952
	Islamic HRA	Monthly	1.4707	1.3952
	Alfa Saving Islamic Account 0 to 9,999.99	Monthly	1.4706	1.3954
	Alfa Saving Islamic Account 10,000 & Above	Monthly	1.4707	1.3952
	Islamic Roshan Digital Saving Account	Monthly	1.4707	1.3952
	Islamic Roshan Digital Business Saving Account	Monthly	1.4706	1.3954
Falah Senior Citizens Account	Alfa Asaan NRVA PKR Saving NR	Monthly	1.4707	1.3952
	Islamic Asaan Roshan Digital Saving Account	Monthly	1.4706	1.3954
	Falah Senior Citizens Account - Upto 10,000	Monthly	1.6404	1.5562
	Falah Senior Citizens Account - 10,001 to 499,999	Monthly	1.6404	1.5562
	Falah Senior Citizens Account - 500,000 & Above	Monthly	1.6404	1.5562
	Falah Business Account - 1 To 999.99 K	Monthly	1.3123	1.2450
	Falah Business Account - 1 M To 4.99 M	Monthly	1.3123	1.2450
	Falah Business Account - 5 M To 9.99 M	Monthly	1.3123	1.2450
	Falah Business Account - 10 M To 24.99 M	Monthly	1.3123	1.2450
	Falah Business Account - 25 M To 49.99 M	Monthly	1.3123	1.2450
Falah Business Account	Falah Business Account - 50 M To 99.99 M	Monthly	1.3123	1.2450
	Falah Business Account - 100 M To 149.99 M	Monthly	1.4255	1.3523
	Falah Business Account - 150 M To 199.99 M	Monthly	1.4255	1.3523
	Falah Business Account - 200 M To 499.99 M	Monthly	1.4255	1.3523
	Falah Business Account - 500 M & 999.99M	Monthly	1.4255	1.3523
	Falah Business Account - 1 Bn To 1.99Bn	Monthly	1.4255	1.3524
	Falah Business Account - 2 Bn & Above	Monthly	1.4255	1.3523
OTHER REMUNERATIVE		Payment Frequency	Weightage	Weightage
	Falah Margin Accounts	Monthly	0.0068	0.0064
ALFALAH TERM DEPOSITS		Payment Frequency	Weightage	Weightage
1nth TDR	Falah One Month Term Deposit - 100K To 499.99 K	At Maturity	1.4142	1.3416
	Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	1.4142	1.3416
	Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	1.4142	1.3416
	Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	1.4142	1.3416
	Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	1.4142	1.3416
	Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	1.4143	1.3415

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

ISLAMIC DEPOSIT PRODUCTS		Date		
		February 2026	January 2026	27-Jan-26
		PROFIT SHARING RATIO		
		Share of Mudarib	50%	50%
		Share of Rabbul Maal	50%	50%
Falah One Mo	Falah One Month Term Deposit - 50 M To 74.99 M	At Maturity	1.4143	1.3415
	Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	1.4143	1.3415
	Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	1.4142	1.3415
	Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	1.4143	1.3415
	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.4143	1.3415
	Falah One Month Term Deposit - 500 M To 999.99 M	At Maturity	1.4143	1.3415
	Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.4143	1.3415
	Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.4143	1.3415
3 Months TDR	TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.4142	1.3416
	TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.4143	1.3415
	TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.4142	1.3416
	TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.4142	1.3416
	TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.4142	1.3416
	TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.4143	1.3415
	TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.4142	1.3416
	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.4143	1.3415
	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.4143	1.3415
	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.4143	1.3415
	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.4143	1.3415
	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.4143	1.3415
	TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.4143	1.3415
	TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.4143	1.3415
6 Months TDR	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.4142	1.3416
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.4142	1.3416
	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.4142	1.3416
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.4143	1.3416
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.4142	1.3415
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.4143	1.3415
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.4143	1.3415
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.4143	1.3415
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.4143	1.3415
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.4143	1.3415
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.4143	1.3415
	TDR 6 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.4143	1.3415
	TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.4143	1.3415
	TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.4143	1.3415
1 Year TDR	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.4481	1.3738
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.4481	1.3738
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.4481	1.3738
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.4481	1.3739
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.4481	1.3738
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.4481	1.3738
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.4482	1.3739
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.4482	1.3739
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.4482	1.3739
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.4482	1.3739
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.4482	1.3739
	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.4482	1.3739
	TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.4482	1.3739
	TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	1.4482	1.3739
2 Years TDR	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.4707	1.3952
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.4706	1.3954
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.4707	1.3952
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.4706	1.3954
	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.4706	1.3954
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.4706	1.3954
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.4706	1.3954
	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.4706	1.3954
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.4706	1.3954
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.4706	1.3954
	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.4706	1.3954
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.4706	1.3954
	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.4934	1.4167

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		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	1.4934	1.4167	1.4252
	TDR 3 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.4934	1.4167	1.4252
	TDR 3 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.4934	1.4167	1.4252
	TDR 3 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.4934	1.4166	1.4251
	TDR 3 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.4934	1.4166	1.4251
	TDR 3 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.4934	1.4166	1.4251
	TDR 3 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.4934	1.4166	1.4251
	TDR 3 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.4934	1.4166	1.4251
	TDR 3 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.4934	1.4166	1.4251
	TDR 3 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.4934	1.4166	1.4251
TDR 3 Year Tier-Wise - 500 M & Above	At Maturity	1.4934	1.4166	1.4251	
	Falah Term Deposit Certificates - 3 Years	Monthly	1.4707	1.3952	1.4036
4 Years TDR	TDR 4 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.4706	1.3954	1.4251
	TDR 4 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.4706	1.3954	1.4251
	TDR 4 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.4706	1.3954	1.4251
	TDR 4 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.4706	1.3954	1.4251
	TDR 4 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.4706	1.3954	1.4251
	TDR 4 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.4706	1.3954	1.4251
	TDR 4 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.4706	1.3954	1.4251
	TDR 4 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.4706	1.3954	1.4251
	TDR 4 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.4706	1.3954	1.4251
	TDR 4 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.4706	1.3954	1.4251
TDR 4 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.4706	1.3954	1.4251	
TDR 4 Year Tier-Wise - 500 M & Above	At Maturity	1.4706	1.3954	1.4251	
5 Years TDR	TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.4934	1.4167	1.4252
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.4934	1.4167	1.4252
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.4934	1.4167	1.4252
	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.4934	1.4166	1.4251
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.4934	1.4166	1.4251
	TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.4934	1.4166	1.4251
	TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.4934	1.4166	1.4251
	TDR 5 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.4934	1.4166	1.4251
	TDR 5 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.4934	1.4166	1.4251
	TDR 5 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.4934	1.4166	1.4251
TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.4934	1.4166	1.4251	
TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.4934	1.4166	1.4251	
Falah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.4255	1.3523	1.3605
	TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.4255	1.3523	1.3605
	TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.4255	1.3523	1.3605
	TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.4255	1.3523	1.3605
	TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.4255	1.3523	1.3605
	TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.4255	1.3523	1.3605
	TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.4255	1.3524	1.3605
	TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.4255	1.3524	1.3605
	TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.4255	1.3524	1.3605
	TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.4255	1.3524	1.3605
TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.4255	1.3524	1.3605	
TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	1.4255	1.3524	1.3605	
TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	1.4255	1.3524	1.3605	
TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.4255	1.3524	1.3605	
Falah 2 Year Mahana Munafa TDR	TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.4255	1.3523	1.3605
	TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.4255	1.3523	1.3605
	TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.4255	1.3523	1.3605
	TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.4255	1.3524	1.3605
	TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.4255	1.3524	1.3605
	TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.4255	1.3524	1.3605
	TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.4255	1.3524	1.3605
	TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.4255	1.3524	1.3605
	TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.4255	1.3524	1.3605
	TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.4255	1.3524	1.3605
TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.4255	1.3524	1.3605	
TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.4255	1.3524	1.3605	
TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.5385	1.4595	1.4683	

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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	1.5385	1.4595	1.4683	
	TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.5386	1.4596	1.4684	
	TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.5385	1.4595	1.4683	
	TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.5385	1.4595	1.4683	
	TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.5385	1.4595	1.4683	
	TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.5385	1.4595	1.4683	
	TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.5385	1.4595	1.4683	
	TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.5385	1.4595	1.4683	
	TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.5385	1.4595	1.4683	
	TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.5385	1.4595	1.4683	
Falah 5 Years Mahana Munafa TDR	TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.5385	1.4595	1.4683	
	TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.5160	1.4382	1.4468	
	TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.5160	1.4382	1.4468	
	TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.5160	1.4382	1.4468	
	TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.5161	1.4382	1.4468	
	TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.5161	1.4381	1.4467	
	TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.5161	1.4381	1.4467	
	TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.5161	1.4381	1.4467	
	TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.5161	1.4381	1.4467	
	TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.5161	1.4381	1.4467	
1 Month Bullet Maturity	TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.5161	1.4381	1.4467	
	TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.5161	1.4381	1.4467	
	TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.5161	1.4381	1.4467	
	AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4934	1.4167	1.4252	
	AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4934	1.4167	1.4252	
	AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4934	1.4166	1.4251	
	AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4934	1.4166	1.4251	
	AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4934	1.4166	1.4251	
	AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4934	1.4166	1.4251	
	AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4934	1.4166	1.4251	
3 Month Bullet Maturity	AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4820	1.4060	1.4144	
	AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4820	1.4060	1.4144	
	AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4821	1.4060	1.4144	
	AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4821	1.4060	1.4144	
	AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4821	1.4060	1.4144	
	AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4821	1.4060	1.4144	
	AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4821	1.4060	1.4144	
6 Month Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4820	1.4060	1.4144	
	AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4821	1.4060	1.4144	
	AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4821	1.4060	1.4144	
	AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4821	1.4060	1.4144	
	AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4821	1.4060	1.4144	
	AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4821	1.4060	1.4144	
	AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4821	1.4060	1.4144	
1 Yr. Bullet Maturity	AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.5160	1.4382	1.4468	
	AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.5160	1.4382	1.4468	
	AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.5161	1.4381	1.4467	
	AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.5161	1.4381	1.4467	
	AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.5161	1.4381	1.4467	
	AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.5161	1.4381	1.4467	
	AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.5161	1.4381	1.4467	
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.4934	1.4167	1.4252	
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	1.4934	1.4167	1.4252	
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	1.4934	1.4166	1.4251	
1 Year Monthly	AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	1.4934	1.4166	1.4251	
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	Monthly	1.4934	1.4166	1.4251	
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	Monthly	1.4934	1.4166	1.4251	
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	Monthly	1.4934	1.4166	1.4251	
	Falah Senior Citizens TDR - 1Month - Maturity	Monthly	1.6178	1.5348	1.5656	
	Falah Senior Citizens TDR - 3Month - Maturity	Monthly	1.5839	1.5026	1.5440	
Falah Senior Citizens	Falah Senior Citizens TDR - 6Month - Maturity	Monthly	1.5839	1.5026	1.5440	
	Falah Senior Citizens TDR - 1Year - Maturity	At Maturity	1.5499	1.4704	1.5116	
	Falah Senior Citizens TDR - 1Year - Monthly	Monthly	1.5273	1.4489	1.4900	
	Alfa Term Dep	Alfa Term Deposit - Islamic One Month Rs.500 & Above	Monthly	1.6178	1.5348	1.5656
		Alfa Term Deposit - Islamic Three Month Rs.500 & Above	Monthly	1.5839	1.5026	1.5440
Alfa Term Deposit - Islamic Six Month Rs.500 & Above		Monthly	1.5839	1.5026	1.5440	
Alfa Term Deposit - Islamic One Year Maturity Rs.500 & Above		At Maturity	1.5499	1.4704	1.5116	
Alfa Term Deposit - Islamic One Year Monthly Rs.500 & Above		Monthly	1.5273	1.4489	1.4900	
SBP ILTFF - Textile Sector - 3Years BEFORE 23-May		Monthly	0.7920	0.7514	0.7559	

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 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			27-Jan-26
		February 2026	January 2026	December 2025	
		PROFIT SHARING RATIO			
		Share of Mudarib	50%	50%	50%
		Share of Rabbul Maal	50%	50%	50%
ILTF	SBP ILTFF - Textile Sector - 5Years BEFORE 23-May	Monthly	0.5657	0.5366	0.5398
	SBP ILTFF - Textile Sector - 10Years BEFORE 23-May	Monthly	0.4525	0.4293	0.4319
	SBP ILTFF - Non Textile Sector - 3years BEFORE 23-May	Monthly	0.7920	0.7514	0.7559
	SBP ILTFF - Non Textile Sector - 5years BEFORE 23-May	Monthly	0.5657	0.5366	0.5398
	SBP ILTFF - Non Textile Sector - 10years BEFORE 23-May	Monthly	0.4525	0.4294	0.4320
ILTF	SBP ILTFF - Textile Sector - 3Years BEFORE0 07-July 20222	Monthly	1.2444	1.1805	1.1876
	SBP ILTFF - Textile Sector - 5Years BEFORE0 07-July 20222	Monthly	1.0182	0.9660	0.9718
	SBP ILTFF - Textile Sector - 10 BEFORE0 07-July 20222	Monthly	0.9051	0.8586	0.8638
	SBP ILTFF - Non Textile Sector - 3years BEFORE0 07-July 2022	Monthly	1.2444	1.1805	1.1876
	SBP ILTFF - Non Textile Sector - 5years BEFORE0 07-July 20222	Monthly	1.0182	0.9660	0.9718
ILTF	SBP ILTFF - Non Textile Sector - 10years BEFORE0 07-July 20222	Monthly	0.9049	0.8585	0.8637
	SBP ILTFF - Textile Sector - 3Years Before DEC 22	Monthly	1.9234	1.8245	1.8355
	SBP ILTFF - Textile Sector - 5Years Before DEC 22	Monthly	1.6969	1.6099	1.6196
	SBP ILTFF - Textile Sector - 10Years Before DEC 22	Monthly	1.5839	1.5026	1.5116
	SBP ILTFF - Non Textile Sector - 3years Before DEC 22	Monthly	1.9234	1.8245	1.8355
ILTF	SBP ILTFF - Non Textile Sector - 5years Before DEC 22	Monthly	1.6969	1.6099	1.6196
	SBP ILTFF - Non Textile Sector - 10years Before DEC 22	Monthly	1.5839	1.5025	1.5116
	SBP ILTFF - Textile Sector - 3Years	Monthly	3.9598	3.7564	3.7790
	SBP ILTFF - Textile Sector - 5Years	Monthly	3.7335	3.5418	3.5632
	SBP ILTFF - Textile Sector - 10Years	Monthly	3.6203	3.4344	3.4551
IFRE	SBP ILTFF - Non Textile Sector - 3years	Monthly	3.9598	3.7564	3.7790
	SBP ILTFF - Non Textile Sector - 5years	Monthly	3.7335	3.5418	3.5632
	SBP ILTFF - Non Textile Sector - 10years	Monthly	3.6203	3.4344	3.4551
	SBP Borrowing IFRE Corp C-I	Monthly	0.6788	0.6440	0.6478
	SBP Borrowing Consumer C-II	Monthly	0.4525	0.4293	0.4319
IFSAP	SBP Borrowing Corp C-II	Monthly	0.4525	0.4293	0.4319
	SBP Borrowing IFRE Corp C-III	Monthly	0.6787	0.6440	0.6479
	Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years	Monthly	0.7920	0.7514	0.7559
	Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 years	Monthly	0.7354	0.6976	0.7018
	Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and upto 7 years	Monthly	0.5657	0.5366	0.5398
	Islamic Financing Facility for Storage of Agriculture Produce Upto 10 years (only for SMEs)	Monthly	0.4525	0.4294	0.4320
	Islamic Financing Facility for Modernization of SMEs Upto 10years	Monthly	0.4525	0.4294	0.4320
	Islamic Temporary Economic Refinance Facility (ITERF)	Monthly	0.2263	0.2147	0.2159
	SBP Borrowing ISAAF	Monthly	0.6788	0.6440	0.6478
	SBP BORROWING - IRCGS	Monthly	0.0023	0.0021	0.0022
	Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Monthly	0.0023	0.0021	0.0022
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busin	Monthly	0.2262	0.2146	0.2159
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busin	Monthly	0.4525	0.4294	0.4320
	Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of				
	Business Concerns-IWS ATP-SME/CORP Tazc Payer	Monthly	0.0024	0.0020	0.0020