

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **January 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		26-Dec-25	
ISLAMIC DEPOSIT PRODUCTS		January 2026	December 2025	November 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	0.5936	0.5711	0.5583
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.5956	0.5730	0.5574
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.5956	0.5730	0.5574
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.5971	0.5736	0.5556
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.5936	0.5711	0.5582
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.8328	0.8011	0.7825
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	1.3060	1.2563	1.2282
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K	Monthly	0.5936	0.5711	0.5583
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.5936	0.5711	0.5583
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K	Monthly	0.8311	0.7995	0.7816
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.3060	1.2563	1.2282
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K Business	Monthly	0.5956	0.5730	0.5574
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K Business	Monthly	0.5956	0.5730	0.5574
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K Business	Monthly	0.8328	0.8011	0.7825
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above Business	Monthly	1.3071	1.2574	1.2274
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.4749	0.4569	0.4467
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	0.9499	0.9137	0.8932
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	1.3060	1.2563	1.2282
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.3060	1.2563	1.2282
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.4247	1.3705	1.3399
Alfalah Islamic Business Way (FCY) USD	Monthly	0.0000	0.0000	0.0000
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.6334	0.6243	0.7077
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.6359	0.6268	0.7069
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	0.9657	0.9518	1.0801
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	1.3033	1.2845	1.4501
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.6330	1.6095	1.8217
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	1.6330	1.6095	1.8217
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K	Monthly	0.8334	0.8215	0.9311
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K	Monthly	1.1002	1.0844	1.2291
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K	Monthly	1.4003	1.3801	1.5643
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	1.4003	1.3801	1.5643
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K Business	Monthly	0.8322	0.8202	0.9335
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K Business	Monthly	1.0991	1.0833	1.2326
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K Business	Monthly	1.3975	1.3774	1.5679
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above Business	Monthly	1.3975	1.3774	1.5679
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.5002	0.4942	0.5578
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	0.8322	0.8202	0.9335
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.1698	1.1530	1.3051
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.5002	1.4788	1.6758
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.5003	1.4787	1.6760
Alfalah Islamic Business Way (FCY) GBP	Monthly	0.0000	0.0000	0.0000
EURO				
Saving Deposit EURO F.E.25	Semi Annually	1.0434	1.0247	1.0081
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	1.0459	1.0272	1.0060
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	0.3827	0.3758	0.3693
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	0.4975	0.4885	0.4839
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	0.5995	0.5888	0.5858
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	0.7143	0.7015	0.6876
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K	Monthly	0.3842	0.3776	0.3714
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K	Monthly	0.4942	0.4855	0.4776
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K	Monthly	0.6041	0.5933	0.5836
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	0.7139	0.7011	0.6898
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K Business	Monthly	0.3827	0.3758	0.3693
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K Business	Monthly	0.4975	0.4885	0.4839
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K Business	Monthly	0.5995	0.5888	0.5858
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above Business	Monthly	0.7143	0.7015	0.6876
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	0.2736	0.2704	0.2642
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	0.4975	0.4885	0.4839
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	0.6040	0.5932	0.5834
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	0.7139	0.7011	0.6898
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0434	1.0247	1.0081
Alfalah Islamic Business Way (FCY) EUR	Monthly	0.0000	0.0000	0.0000

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **January 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			26-Dec-25
ISLAMIC DEPOSIT PRODUCTS			January 2026	December 2025	November 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%	

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **January 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		
		January 2026	December 2025	November 2025
ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO		
USD		USD		
	Share of Mudarib	90%	90%	90%
GBP	Rabb ul Maal	10%	10%	10%
		GBP		
EURO	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
AED		EURO		
	Share of Mudarib	90%	90%	90%
SAR	Rabb ul Maal	10%	10%	10%
		AED		
CAD	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
		SAR		
	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
		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	0.4182	0.4182	0.3842
Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.6041	0.6041	0.6243
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.7900	0.7900	0.8164
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.0224	1.0224	1.0084
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	Monthly	0.4022	0.3971	0.4022
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	Monthly	0.6010	0.6003	0.6009
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	Monthly	0.7900	0.7900	0.8164
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	0.4182	0.4182	0.3842
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K Business	Monthly	0.6041	0.6041	0.6243
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K Business	Monthly	0.7900	0.7900	0.8164
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above Business	Monthly	1.0224	1.0224	1.0084
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	0.4191	0.4190	0.3848
Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.6054	0.6053	0.6252
Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	0.7917	0.7915	0.8176
Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.0245	1.0243	1.0100
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K	Monthly	0.3999	0.3997	0.3996
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K	Monthly	0.6016	0.6016	0.6012
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K	Monthly	0.7917	0.7915	0.8176
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above	Monthly	1.0025	1.0023	1.0020
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K Business	Monthly	0.4191	0.4190	0.3848
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K Business	Monthly	0.6054	0.6053	0.6252
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K Business	Monthly	0.7917	0.7915	0.8176
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above Business	Monthly	1.0245	1.0243	1.0100
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	0.4190	0.4190	0.3899
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	0.6053	0.6053	0.6336
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	0.7915	0.7915	0.8286
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.0243	1.0243	1.0235
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	Monthly	0.4171	0.4241	0.4355
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	Monthly	0.6053	0.6053	0.6093
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	Monthly	0.8018	0.8018	0.8121
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	Monthly	1.0023	1.0023	1.0154
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K Business	Monthly	0.4190	0.4190	0.3899
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K Business	Monthly	0.6053	0.6053	0.6336
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K Business	Monthly	0.7915	0.7915	0.8286
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above Business	Monthly	1.0243	1.0243	1.0235
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	1.1873	1.1421	1.1166
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	1.3060	1.3705	1.3399
Fixed Deposits USD F.E.25 6 Months (1m & Above)	At Maturity	1.3071	1.3688	1.3399
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.4247	1.5990	1.5632
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.5435	1.8274	1.7865
FCY Digital TDR 1 Month USD	At Maturity	0.9431	0.9072	0.8843
FCY Digital TDR 3 Month USD	At Maturity	1.0093	0.9709	0.9487

Bank Alfalah Limited
Islamic Banking Group
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **January 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		
		January 2026	December 2025	26-Dec-25
ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO		
USD	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
GBP	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
EURO	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
AED	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
SAR	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
CAD	Share of Mudarib	90%	90%	90%
	Rabb ul Maal	10%	10%	10%
FCY Digital TDR 6 Month USD		At Maturity	1.0865	1.0451
FCY digital TDR 12 Month USD		At Maturity	1.3512	1.2998
FCY digital TDR 12 Month M USD		At Maturity	1.3071	1.2574
GBP				
Fixed Deposits GBP F.E.25 1 Month		At Maturity	1.3033	1.2845
Fixed Deposits GBP F.E.25 3 Months		At Maturity	1.6336	1.6102
Fixed Deposits GBP F.E.25 6 Months		At Maturity	1.9706	1.9423
Fixed Deposits GBP F.E.25 1 Year		At Maturity	1.9706	1.9423
FCY Digital TDR 1 Month GBP		At Maturity	1.4760	1.4548
FCY Digital TDR 3 Month GBP		At Maturity	1.5309	1.5089
FCY Digital TDR 6 Month GBP		At Maturity	1.6330	1.6095
FCY digital TDR 12 Month GBP		At Maturity	1.9392	1.9113
FCY digital TDR 12 Month M GBP		At Maturity	1.8764	1.8494
EURO				
Fixed Deposits EURO F.E.25 1 Month		At Maturity	1.0969	1.2902
Fixed Deposits EURO F.E.25 3 Months		At Maturity	1.2117	1.5658
Fixed Deposits EURO F.E.25 6 Months		At Maturity	1.3138	1.8289
Fixed Deposits EURO F.E.25 1 Year		At Maturity	1.5434	2.1045
FCY Digital TDR 1 Month EUR		At Maturity	0.6378	0.6263
FCY Digital TDR 3 Month EUR		At Maturity	0.7398	0.7266
FCY Digital TDR 6 Month EUR		At Maturity	0.8163	0.8017
FCY digital TDR 12 Month EUR		At Maturity	0.9949	0.9771
FCY digital TDR 12 Month M EUR		At Maturity	0.8929	0.8769