

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 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		
		January 2026	December 2025	26-Dec-25
		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	1.3952	1.5116
	Saving Musharikah - 10 K To 99.99 K	Monthly	1.3952	1.5116
	Saving Musharikah - 100 K To 499.99 K	Monthly	1.3952	1.5116
	Saving Musharikah - 500 K To 999.99 K	Monthly	1.3952	1.5116
	Saving Musharikah - 1 M To 4.99 M	Monthly	1.3952	1.5116
	Saving Musharikah - 5 M To 9.99 M	Monthly	1.3952	1.5116
	Saving Musharikah - 10 M To 24.99 M	Monthly	1.3952	1.5116
	Saving Musharikah - 25 M To 49.99 M	Monthly	1.3952	1.5116
	Saving Musharikah - 50 M To 99.99 M	Monthly	1.3952	1.5116
	Saving Musharikah - 100 M To 499.99 M	Monthly	1.3952	1.5116
	Saving Musharikah - 500 M & Above	Monthly	1.3952	1.5116
Falah Mahana Amdani	Falah Mahana Amdani - 1 To 499.99 K	Monthly	1.5562	1.5116
	Falah Mahana Amdani - 500 K & Above	Monthly	1.5562	1.5116
	Khayaal Rakhna Account (6 months profit)	Six Monthly	1.5240	1.5332
	Khayaal Rakhna Account (1 month profit)	Monthly	1.3954	1.5116
	AlFalah Islamic Business Way	Monthly	0.0086	0.0086
	AlFalah Islamic Asaan Savings Account	Six Monthly	1.3952	1.5116
	AlFalah Islamic Asaan Digital Savings Account	Six Monthly	1.3952	1.5116
	Islamic Women Account	Monthly	1.5563	1.5657
	Falah Asaan Women Digital Savings Account	Monthly	1.3952	1.5116
	AlFalah Islamic Collection Savings Account	Monthly	1.3952	1.5116
	AlFalah Islamic Freelancer Digital Savings Account PKR	Monthly	1.3952	1.5116
	AlFalah Islamic Recurring Value Deposit	Monthly	1.3952	1.5116
	Target Savings Deposit	Monthly	1.3952	1.5116
	AlFalah Asaan Remittance saving account	Monthly	1.3952	1.5116
	AlFalah Islamic Asaan Digital Remittance Savings Account	Monthly	1.3952	1.5116
	Islamic HRA	Monthly	1.3952	1.5116
	Alfa Saving Islamic Account 0 to 9,999.99	Monthly	1.3954	1.5116
	Alfa Saving Islamic Account 10,000 & Above	Monthly	1.3952	1.5116
	Islamic Roshan Digital Saving Account	Monthly	1.3952	1.5116
	Islamic Roshan Digital Business Saving Account	Monthly	1.3954	1.5116
Falah Business Account	Alfa Asaan NRVA PKR Saving NR	Monthly	1.3952	1.5116
	Islamic Asaan Roshan Digital Saving Account	Monthly	1.3954	1.5116
	Falah Senior Citizens Account - Upto 10,000	Monthly	1.5562	1.5656
	Falah Senior Citizens Account - 10,001 to 499,999	Monthly	1.5562	1.5656
	Falah Senior Citizens Account - 500,000 & Above	Monthly	1.5562	1.5656
	Falah Business Account - 1 To 999.99 K	Monthly	1.2450	1.2525
	Falah Business Account - 1 M To 4.99 M	Monthly	1.2450	1.2525
	Falah Business Account - 5 M To 9.99 M	Monthly	1.2450	1.2525
	Falah Business Account - 10 M To 24.99 M	Monthly	1.2450	1.2525
	Falah Business Account - 25 M To 49.99 M	Monthly	1.2450	1.2525
Falah Business Account	Falah Business Account - 50 M To 99.99 M	Monthly	1.2450	1.2525
	Falah Business Account - 100 M To 149.99 M	Monthly	1.3523	1.3605
	Falah Business Account - 150 M To 199.99 M	Monthly	1.3523	1.3605
	Falah Business Account - 200 M To 499.99 M	Monthly	1.3523	1.3605
	Falah Business Account - 500 M & 999.99M	Monthly	1.3523	1.3605
	Falah Business Account - 1 Bn To 1.99Bn	Monthly	1.3524	1.3605
	Falah Business Account - 2 Bn & Above	Monthly	1.3523	1.3605
OTHER REMUNERATIVE		Payment Frequency	Weightage	Weightage
	Falah Margin Accounts	Monthly	0.0064	0.0065
ALFALAH TERM DEPOSITS		Payment Frequency	Weightage	Weightage
12th TDR	Falah One Month Term Deposit - 100K To 499.99 K	At Maturity	1.3416	1.3497
	Falah One Month Term Deposit - 500 K To 999.99 K	At Maturity	1.3416	1.3497
	Falah One Month Term Deposit - 1 M To 4.99 M	At Maturity	1.3416	1.3497
	Falah One Month Term Deposit - 5 M To 9.99 M	At Maturity	1.3416	1.3497
	Falah One Month Term Deposit - 10 M To 24.99 M	At Maturity	1.3416	1.3497
	Falah One Month Term Deposit - 25 M To 49.99 M	At Maturity	1.3415	1.3496

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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		
		Share of Mudarib	50%	50%
		Share of Rabbul Maal	50%	50%
		50%	50%	50%
Falah One Mo	Falah One Month Term Deposit - 50 M To 74.99 M	At Maturity	1.3415	1.3496
	Falah One Month Term Deposit - 75 M To 99.99 M	At Maturity	1.3415	1.3496
	Falah One Month Term Deposit - 100 M To 149.99 M	At Maturity	1.3415	1.3496
	Falah One Month Term Deposit - 150 M To 199.99 M	At Maturity	1.3415	1.3496
	Falah One Month Term Deposit - 200 M To 499.99 M	At Maturity	1.3415	1.3496
	Falah One Month Term Deposit - 500 M To 999.99 M	At Maturity	1.3415	1.3496
	Falah One Month Term Deposit - 1 Bn To 1.99 Bn	At Maturity	1.3415	1.3496
	Falah One Month Term Deposit - 2 Bn & Above	At Maturity	1.3415	1.3496
3 Months TDR	TDR 3 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.3416	1.3497
	TDR 3 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.3415	1.3496
	TDR 3 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.3416	1.3497
	TDR 3 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.3416	1.3497
	TDR 3 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.3416	1.3497
	TDR 3 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.3415	1.3496
	TDR 3 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.3416	1.3497
	TDR 3 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.3415	1.3496
	TDR 3 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.3415	1.3496
	TDR 3 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.3415	1.3496
	TDR 3 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.3415	1.3496
	TDR 3 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.3415	1.3496
	TDR 3 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3415	1.3496
	TDR 3 Months Tier-Wise - 2 Bn & Above	At Maturity	1.3415	1.3496
	TDR 6 Months Tier-Wise - 100 K To 499.99 K	At Maturity	1.3416	1.3497
	TDR 6 Months Tier-Wise - 500 K To 999.99 K	At Maturity	1.3416	1.3497
6 Months TDR	TDR 6 Months Tier-Wise - 1 M To 4.99 M	At Maturity	1.3416	1.3497
	TDR 6 Months Tier-Wise - 5 M To 9.99 M	At Maturity	1.3416	1.3497
	TDR 6 Months Tier-Wise - 10 M To 24.99 M	At Maturity	1.3415	1.3496
	TDR 6 Months Tier-Wise - 25 M To 49.99 M	At Maturity	1.3415	1.3496
	TDR 6 Months Tier-Wise - 50 M To 74.99 M	At Maturity	1.3415	1.3496
	TDR 6 Months Tier-Wise - 75 M To 99.99 M	At Maturity	1.3415	1.3496
	TDR 6 Months Tier-Wise - 100 M To 149.99 M	At Maturity	1.3415	1.3496
	TDR 6 Months Tier-Wise - 150 M To 199.99 M	At Maturity	1.3415	1.3496
	TDR 6 Months Tier-Wise - 200 M To 499.99 M	At Maturity	1.3415	1.3496
	TDR 6 Months Tier-Wise - 500 M To 999.99 M	At Maturity	1.3415	1.3496
	TDR 6 Months Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3415	1.3496
	TDR 6 Months Tier-Wise - 2 Bn & Above	At Maturity	1.3415	1.3496
1 Year TDR	TDR 1 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.3738	1.3821
	TDR 1 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.3738	1.3821
	TDR 1 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.3738	1.3821
	TDR 1 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.3739	1.3821
	TDR 1 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.3738	1.3821
	TDR 1 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.3738	1.3821
	TDR 1 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3739	1.3821
	TDR 1 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3739	1.3821
	TDR 1 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3739	1.3821
	TDR 1 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3739	1.3821
	TDR 1 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3739	1.3821
	TDR 1 Year Tier-Wise - 500 M To 999.99 M	At Maturity	1.3739	1.3821
	TDR 1 Year Tier-Wise - 1 Bn To 1.99 Bn	At Maturity	1.3739	1.3821
	TDR 1 Year Tier-Wise - 2 Bn & Above	At Maturity	1.3739	1.3821
2 Years TDR	TDR 2 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.3952	1.4036
	TDR 2 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.3954	1.4038
	TDR 2 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.3952	1.4036
	TDR 2 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.3954	1.4038
	TDR 2 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.3954	1.4038
	TDR 2 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.3954	1.4038
	TDR 2 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3954	1.4038
	TDR 2 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3954	1.4038
	TDR 2 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3954	1.4038
	TDR 2 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3954	1.4038
	TDR 2 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3954	1.4038
	TDR 2 Year Tier-Wise - 500 M & Above	At Maturity	1.3954	1.4038
	TDR 3 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.4167	1.4252

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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	1.4167	1.4252	1.3927
	TDR 3 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.4167	1.4252	1.3927
	TDR 3 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.4167	1.4252	1.3928
	TDR 3 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.4166	1.4251	1.3928
	TDR 3 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.4166	1.4251	1.3928
	TDR 3 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.4166	1.4251	1.3928
	TDR 3 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.4166	1.4251	1.3928
	TDR 3 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.4166	1.4251	1.3928
	TDR 3 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.4166	1.4251	1.3928
	TDR 3 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.4166	1.4251	1.3928
TDR 3 Year Tier-Wise - 500 M & Above	At Maturity	1.4166	1.4251	1.3928	
Falah Term Deposit Certificates - 3 Years		Monthly	1.3952	1.4036	1.3716
4 Years TDR	TDR 4 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.3954	1.4251	1.3928
	TDR 4 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.3954	1.4251	1.3928
	TDR 4 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.3954	1.4251	1.3928
	TDR 4 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.3954	1.4251	1.3928
	TDR 4 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.3954	1.4251	1.3928
	TDR 4 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.3954	1.4251	1.3928
	TDR 4 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.3954	1.4251	1.3928
	TDR 4 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.3954	1.4251	1.3928
	TDR 4 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.3954	1.4251	1.3928
	TDR 4 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.3954	1.4251	1.3928
TDR 4 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.3954	1.4251	1.3928	
TDR 4 Year Tier-Wise - 500 M & Above	At Maturity	1.3954	1.4251	1.3928	
5 Years TDR	TDR 5 Year Tier-Wise - 100 K To 499.99 K	At Maturity	1.4167	1.4252	1.3927
	TDR 5 Year Tier-Wise - 500 K To 999.99 K	At Maturity	1.4167	1.4252	1.3927
	TDR 5 Year Tier-Wise - 1 M To 4.99 M	At Maturity	1.4167	1.4252	1.3927
	TDR 5 Year Tier-Wise - 5 M To 9.99 M	At Maturity	1.4166	1.4251	1.3928
	TDR 5 Year Tier-Wise - 10 M To 24.99 M	At Maturity	1.4166	1.4251	1.3928
	TDR 5 Year Tier-Wise - 25 M To 49.99 M	At Maturity	1.4166	1.4251	1.3928
	TDR 5 Year Tier-Wise - 50 M To 74.99 M	At Maturity	1.4166	1.4251	1.3928
	TDR 5 Year Tier-Wise - 75 M To 99.99 M	At Maturity	1.4166	1.4251	1.3928
	TDR 5 Year Tier-Wise - 100 M To 149.99 M	At Maturity	1.4166	1.4251	1.3928
	TDR 5 Year Tier-Wise - 150 M To 199.99 M	At Maturity	1.4166	1.4251	1.3928
TDR 5 Year Tier-Wise - 200 M To 499.99 M	At Maturity	1.4166	1.4251	1.3928	
TDR 5 Year Tier-Wise - 500 M & Above	At Maturity	1.4166	1.4251	1.3928	
Falah 1 Year Mahana Munafa TDR	TDR Falah 1Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.3523	1.3605	1.3294
	TDR Falah 1Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.3523	1.3605	1.3294
	TDR Falah 1Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.3523	1.3605	1.3294
	TDR Falah 1Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.3523	1.3605	1.3294
	TDR Falah 1Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.3523	1.3605	1.3294
	TDR Falah 1Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.3523	1.3605	1.3294
	TDR Falah 1Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.3524	1.3605	1.3294
	TDR Falah 1Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.3524	1.3605	1.3294
	TDR Falah 1Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.3524	1.3605	1.3294
	TDR Falah 1Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.3524	1.3605	1.3294
TDR Falah 1Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.3524	1.3605	1.3294	
TDR Falah 1Y Mahana Munafa - Tierwise 500 M & 999.99 M	Monthly	1.3524	1.3605	1.3294	
TDR Falah 1Y Mahana Munafa - Tierwise 1 Bn To 1.99 Bn	Monthly	1.3524	1.3605	1.3294	
TDR Falah 1Y Mahana Munafa - Tierwise 2 Bn & Above	Monthly	1.3524	1.3605	1.3294	
Falah 2 Year Mahana Munafa TDR	TDR Falah 2Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.3523	1.3605	1.3294
	TDR Falah 2Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.3523	1.3605	1.3294
	TDR Falah 2Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.3523	1.3605	1.3294
	TDR Falah 2Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.3524	1.3605	1.3294
	TDR Falah 2Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.3524	1.3605	1.3294
	TDR Falah 2Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.3524	1.3605	1.3294
	TDR Falah 2Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.3524	1.3605	1.3294
	TDR Falah 2Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.3524	1.3605	1.3294
	TDR Falah 2Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.3524	1.3605	1.3294
	TDR Falah 2Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.3524	1.3605	1.3294
TDR Falah 2Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.3524	1.3605	1.3294	
TDR Falah 2Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.3524	1.3605	1.3294	
TDR Falah 4Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.4595	1.4683	1.4349	

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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	1.4595	1.4683	1.4349
	TDR Falah 4Y Mahana Munafa - Tierwise 1M To 4.99 M	Monthly	1.4596	1.4684	1.4349
	TDR Falah 4Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.4595	1.4683	1.4349
	TDR Falah 4Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.4595	1.4683	1.4349
	TDR Falah 4Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.4595	1.4683	1.4349
	TDR Falah 4Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.4595	1.4683	1.4349
	TDR Falah 4Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.4595	1.4683	1.4349
	TDR Falah 4Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.4595	1.4683	1.4349
	TDR Falah 4Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.4595	1.4683	1.4349
	TDR Falah 4Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.4595	1.4683	1.4349
Falah 5 Years Mahana Munafa TDR	TDR Falah 4Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.4595	1.4683	1.4349
	TDR Falah 5Y Mahana Munafa - Tierwise 100 K To 499.99 K	Monthly	1.4382	1.4468	1.4138
	TDR Falah 5Y Mahana Munafa - Tierwise 500 K To 999.99 K	Monthly	1.4382	1.4468	1.4138
	TDR Falah 5Y Mahana Munafa - Tierwise 1 M To 4.99 M	Monthly	1.4382	1.4468	1.4138
	TDR Falah 5Y Mahana Munafa - Tierwise 5 M To 9.99 M	Monthly	1.4382	1.4468	1.4138
	TDR Falah 5Y Mahana Munafa - Tierwise 10 M To 24.99 M	Monthly	1.4381	1.4467	1.4138
	TDR Falah 5Y Mahana Munafa - Tierwise 25 M To 49.99 M	Monthly	1.4381	1.4467	1.4138
	TDR Falah 5Y Mahana Munafa - Tierwise 50 M To 74.99 M	Monthly	1.4381	1.4467	1.4138
	TDR Falah 5Y Mahana Munafa - Tierwise 75 M To 99.99 M	Monthly	1.4381	1.4467	1.4138
	TDR Falah 5Y Mahana Munafa - Tierwise 100 M To 149.99 M	Monthly	1.4381	1.4467	1.4138
1 Month Bullet Maturity	TDR Falah 5Y Mahana Munafa - Tierwise 150 M To 199.99 M	Monthly	1.4381	1.4467	1.4138
	TDR Falah 5Y Mahana Munafa - Tierwise 200 M To 499.99 M	Monthly	1.4381	1.4467	1.4138
	TDR Falah 5Y Mahana Munafa - Tierwise 500 M & Above	Monthly	1.4381	1.4467	1.4138
	AlFalah Islamic One Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4167	1.4252	1.3927
	AlFalah Islamic One Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4167	1.4252	1.3927
	AlFalah Islamic One Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4166	1.4251	1.3928
	AlFalah Islamic One Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4166	1.4251	1.3928
	AlFalah Islamic One Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4166	1.4251	1.3928
	AlFalah Islamic One Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4166	1.4251	1.3928
	AlFalah Islamic One Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4166	1.4251	1.3928
3 Month Bullet Maturity	AlFalah Islamic Three Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4060	1.4144	1.3822
	AlFalah Islamic Three Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4060	1.4144	1.3822
	AlFalah Islamic Three Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4060	1.4144	1.3823
	AlFalah Islamic Three Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4060	1.4144	1.3823
	AlFalah Islamic Three Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4060	1.4144	1.3823
	AlFalah Islamic Three Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4060	1.4144	1.3823
	AlFalah Islamic Three Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4060	1.4144	1.3823
	AlFalah Islamic Six Month Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4060	1.4144	1.3822
	AlFalah Islamic Six Month Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4060	1.4144	1.3823
	AlFalah Islamic Six Month Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4060	1.4144	1.3823
6 Month Bullet Maturity	AlFalah Islamic Six Month Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4060	1.4144	1.3823
	AlFalah Islamic Six Month Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4060	1.4144	1.3823
	AlFalah Islamic Six Month Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4060	1.4144	1.3823
	AlFalah Islamic Six Month Premium Term Deposit - 1 Bn & Above	At Maturity	1.4060	1.4144	1.3823
	AlFalah Islamic 1 Year Premium Term Deposit - 5 M To 24.99 M	At Maturity	1.4382	1.4468	1.4138
	AlFalah Islamic 1 Year Premium Term Deposit - 25 M To 99.99 M	At Maturity	1.4382	1.4468	1.4138
	AlFalah Islamic 1 Year Premium Term Deposit - 100 M To 199.99 M	At Maturity	1.4381	1.4467	1.4138
	AlFalah Islamic 1 Year Premium Term Deposit - 200 M To 299.99 M	At Maturity	1.4381	1.4467	1.4138
	AlFalah Islamic 1 Year Premium Term Deposit - 300 M To 499.99 M	At Maturity	1.4381	1.4467	1.4138
	AlFalah Islamic 1 Year Premium Term Deposit - 500 M To 999.99 M	At Maturity	1.4381	1.4467	1.4138
1 Yr. Bullet Maturity	AlFalah Islamic 1 Year Premium Term Deposit - 1 Bn & Above	At Maturity	1.4381	1.4467	1.4138
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 5 M To 24.99 M	Monthly	1.4167	1.4252	1.3927
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 25 M To 99.99 M	Monthly	1.4167	1.4252	1.3927
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 100 M To 199.99 M	Monthly	1.4166	1.4251	1.3928
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 200 M To 299.99 M	Monthly	1.4166	1.4251	1.3928
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 300 M To 499.99 M	Monthly	1.4166	1.4251	1.3928
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 500 M To 999.99 M	Monthly	1.4166	1.4251	1.3928
	AlFalah Islamic 1 Year Premium Term Deposit Mth - 1 Bn & Above	Monthly	1.4166	1.4251	1.3928
	Falah Senior Citizens TDR - 1Month - Maturity	Monthly	1.5348	1.5656	1.5299
	Falah Senior Citizens TDR - 3Month - Maturity	Monthly	1.5026	1.5440	1.5088
Falah Senior Citizens TDR	Falah Senior Citizens TDR - 6Month - Maturity	Monthly	1.5026	1.5440	1.5088
	Falah Senior Citizens TDR - 1Year - Maturity	At Maturity	1.4704	1.5116	1.4771
	Falah Senior Citizens TDR - 1Year - Monthly	Monthly	1.4489	1.4900	1.4560
	Alfa Term Deposit - Islamic One Month Rs.500 & Above	Monthly	1.5348	1.5656	1.5299
	Alfa Term Deposit - Islamic Three Month Rs.500 & Above	Monthly	1.5026	1.5440	1.5088
	Alfa Term Deposit - Islamic Six Month Rs.500 & Above	Monthly	1.5026	1.5440	1.5088
Alfa Term Deposit	Alfa Term Deposit - Islamic One Year Maturity Rs.500 & Above	At Maturity	1.4704	1.5116	1.4771
	Alfa Term Deposit - Islamic One Year Monthly Rs.500 & Above	Monthly	1.4489	1.4900	1.4560
	SBP ILTFF - Textile Sector - 3Years BEFORE 23-May	Monthly	0.7514	0.7559	0.7386

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 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			
		26-Dec-25			
		January 2026	December 2025	November 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	0.5366	0.5398	0.5276
	SBP ILTFF - Textile Sector - 10Years BEFORE 23-May	Monthly	0.4293	0.4319	0.4220
	SBP ILTFF - Non Textile Sector - 3years BEFORE 23-May	Monthly	0.7514	0.7559	0.7386
	SBP ILTFF - Non Textile Sector - 5years BEFORE 23-May	Monthly	0.5366	0.5398	0.5276
	SBP ILTFF - Non Textile Sector - 10years BEFORE 23-May	Monthly	0.4294	0.4320	0.4221
ILTF	SBP ILTFF - Textile Sector - 3Years BEFORE0 07-July 2022	Monthly	1.1805	1.1876	1.1607
	SBP ILTFF - Textile Sector - 5Years BEFORE0 07-July 2022	Monthly	0.9660	0.9718	0.9497
	SBP ILTFF - Textile Sector - 10 BEFORE0 07-July 2022	Monthly	0.8586	0.8638	0.8441
	SBP ILTFF - Non Textile Sector - 3years BEFORE0 07-July 2022	Monthly	1.1805	1.1876	1.1607
	SBP ILTFF - Non Textile Sector - 5years BEFORE0 07-July 2022	Monthly	0.9660	0.9718	0.9497
ILTF	SBP ILTFF - Non Textile Sector - 10years BEFORE0 07-July 2022	Monthly	0.8585	0.8637	0.8442
	SBP ILTFF - Textile Sector - 3Years Before DEC 22	Monthly	1.8245	1.8355	1.7936
	SBP ILTFF - Textile Sector - 5Years Before DEC 22	Monthly	1.6099	1.6196	1.5825
	SBP ILTFF - Textile Sector - 10Years Before DEC 22	Monthly	1.5026	1.5116	1.4771
	SBP ILTFF - Non Textile Sector - 3years Before DEC 22	Monthly	1.8245	1.8355	1.7936
ILTF	SBP ILTFF - Non Textile Sector - 5years Before DEC 22	Monthly	1.6099	1.6196	1.5825
	SBP ILTFF - Non Textile Sector - 10years Before DEC 22	Monthly	1.5025	1.5116	1.4770
	SBP ILTFF - Textile Sector - 3Years	Monthly	3.7564	3.7790	3.6929
	SBP ILTFF - Textile Sector - 5Years	Monthly	3.5418	3.5632	3.4819
	SBP ILTFF - Textile Sector - 10Years	Monthly	3.4344	3.4551	3.3763
ILTF	SBP ILTFF - Non Textile Sector - 3years	Monthly	3.7564	3.7790	3.6929
	SBP ILTFF - Non Textile Sector - 5years	Monthly	3.5418	3.5632	3.4819
	SBP ILTFF - Non Textile Sector - 10years	Monthly	3.4344	3.4551	3.3763
	SBP Borrowing IFRE Corp C-I	Monthly	0.6440	0.6478	0.6330
	SBP Borrowing Consumer C-II	Monthly	0.4293	0.4319	0.4220
IFRE	SBP Borrowing Corp C-II	Monthly	0.4293	0.4319	0.4220
	SBP Borrowing IFRE Corp C-III	Monthly	0.6440	0.6479	0.6331
	Islamic Financing Facility for Storage of Agriculture Produce Up-to 3 years	Monthly	0.7514	0.7559	0.7386
	Islamic Financing Facility for Storage of Agriculture Produce Over 3 years and upto 5 years	Monthly	0.6976	0.7018	0.6858
	Islamic Financing Facility for Storage of Agriculture Produce Over 5 years and upto 7 years	Monthly	0.5366	0.5398	0.5276
IFSAP	Islamic Financing Facility for Storage of Agriculture Produce Upto 10 years (only for SMEs)	Monthly	0.4294	0.4320	0.4221
	Islamic Financing Facility for Modernization of SMEs Upto 10years	Monthly	0.4294	0.4320	0.4221
	Islamic Temporary Economic Refinance Facility (ITERF)	Monthly	0.2147	0.2159	0.2110
	SBP Borrowing ISAAF	Monthly	0.6440	0.6478	0.6330
	SBP BORROWING - IRCGS	Monthly	0.0021	0.0022	0.0000
Islamic Refinance Facility for Combating COVID – 19 (IRFCC)		Monthly	0.0021	0.0022	0.0021
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busin		Monthly	0.2146	0.2159	0.2110
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of Busin		Monthly	0.4294	0.4320	0.4221
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers & Employees of					
Business Concerns-IWS ATP-SME/CORP Tazc Payer		Monthly	0.0020	0.0020	0.0021