

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **March 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:

ISLAMIC DEPOSIT PRODUCTS	Date			
	March 2026	February 2026	24-Feb-26	
	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%

ALFALAH SAVINGS DEPOSITS	Payment Frequency	Weightage	Weightage	Weightage
USD				
Saving Deposit USD F.E.25	Semi Annually	0.6127	0.6127	0.5936
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.6148	0.6113	0.5956
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.6148	0.6113	0.5956
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.6092	0.6131	0.5971
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.6127	0.6127	0.5936
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.8596	0.8571	0.8328
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	1.1029	1.1029	1.3060
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K	Monthly	0.6127	0.6127	0.5936
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.6127	0.6127	0.5936
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K	Monthly	0.8578	0.8578	0.8311
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.1029	1.1029	1.3060
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K Business	Monthly	0.6148	0.6113	0.5956
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K Business	Monthly	0.6148	0.6113	0.5956
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K Business	Monthly	0.8596	0.8571	0.8328
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above Business	Monthly	1.1044	1.1029	1.3071
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.4901	0.4903	0.4749
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	0.9804	0.9804	0.9499
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	1.3480	1.3480	1.3060
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.3480	1.3480	1.3060
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.4706	1.4706	1.4247
Alfalah Islamic Business Way (FCY) USD	Monthly	0.0000	0.0000	0.0000
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.6575	0.6575	0.6334
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.6601	0.6586	0.6359
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	1.0023	1.0014	0.9657
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	1.3527	1.3533	1.3033
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.6950	1.6961	1.6330
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	1.6950	1.6961	1.6330
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K	Monthly	0.8652	0.8651	0.8334
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K	Monthly	1.1420	1.1420	1.1002
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K	Monthly	1.4534	1.4534	1.4003
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	1.4534	1.4534	1.4003
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K Business	Monthly	0.8638	0.8661	0.8322
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K Business	Monthly	1.1408	1.1458	1.0991
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K Business	Monthly	1.4505	1.4525	1.3975
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above Business	Monthly	1.4505	1.4525	1.3975
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.5191	0.5190	0.5002
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	0.8650	0.8652	0.8322
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.2142	1.2089	1.1698
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.5573	1.5572	1.5002
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.5572	1.5572	1.5003
Alfalah Islamic Business Way (FCY) GBP	Monthly	0.0000	0.0000	0.0000
EURO				
Saving Deposit EURO F.E.25	Semi Annually	1.0332	1.0332	1.0434
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	1.0357	1.0348	1.0459
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	0.3789	0.3776	0.3827
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	0.4926	0.4894	0.4975
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	0.5936	0.6013	0.5995
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	0.7073	0.7132	0.7143
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K	Monthly	0.3805	0.3806	0.3842
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K	Monthly	0.4895	0.4894	0.4942
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K	Monthly	0.5982	0.5982	0.6041
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	0.7069	0.7069	0.7139
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K Business	Monthly	0.3789	0.3776	0.3827
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K Business	Monthly	0.4926	0.4894	0.4975
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K Business	Monthly	0.5936	0.6013	0.5995
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above Business	Monthly	0.7073	0.7132	0.7143
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	0.2712	0.2712	0.2736
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	0.4926	0.4894	0.4975
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	0.5979	0.5984	0.6040
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	0.7070	0.7071	0.7139
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0332	1.0332	1.0434
Alfalah Islamic Business Way (FCY) EUR	Monthly	0.0000	0.0000	0.0000

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

Date **24-Feb-26**

ISLAMIC DEPOSIT PRODUCTS	Date			
	March 2026	February 2026	January 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%

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ISLAMIC DEPOSIT PRODUCTS		Date		
		March 2026	February 2026	January 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%

AED				
Islamic Asaan Roshan Digital Saving Account - AED 0 to 9.999K	Monthly	0.4182	0.4116	0.4182
Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.6041	0.6174	0.6041
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.7900	0.8232	0.7900
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.0224	0.9776	1.0224
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	Monthly	0.4030	0.4037	0.4022
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	Monthly	0.5997	0.6001	0.6010
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	Monthly	0.7900	0.8232	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	0.4182	0.4116	0.4182
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K Business	Monthly	0.6041	0.6174	0.6041
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K Business	Monthly	0.7900	0.8232	0.7900
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above Business	Monthly	1.0224	0.9776	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	0.4189	0.4123	0.4191
Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.6051	0.6184	0.6054
Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	0.7913	0.8245	0.7917
Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.0240	0.9791	1.0245
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K	Monthly	0.4022	0.4008	0.3999
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K	Monthly	0.6011	0.6012	0.6016
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K	Monthly	0.7913	0.8245	0.7917
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above	Monthly	1.0020	1.0020	1.0025
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K Business	Monthly	0.4189	0.4123	0.4191
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K Business	Monthly	0.6051	0.6184	0.6054
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K Business	Monthly	0.7913	0.8245	0.7917
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above Business	Monthly	1.0240	0.9791	1.0245
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	0.4124	0.4190
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	0.6053	0.6186	0.6053
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	0.7915	0.8248	0.7915
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.0243	0.9794	1.0243
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	Monthly	0.4180	0.3856	0.4171
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	Monthly	0.6053	0.6186	0.6053
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	Monthly	0.8016	0.8016	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	0.4190	0.4124	0.4190
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K Business	Monthly	0.6053	0.6186	0.6053
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K Business	Monthly	0.7915	0.8248	0.7915
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above Business	Monthly	1.0243	0.9794	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	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month	At Maturity	1.2255	1.2255	1.1873
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	1.3480	1.3480	1.3060
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.3491	1.3487	1.3071
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.4706	1.4706	1.4247
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.5931	1.5931	1.5435
FCY Digital TDR 1 Month USD	At Maturity	0.9734	0.9706	0.9431
FCY Digital TDR 3 Month USD	At Maturity	1.0417	1.0399	1.0093

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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%
FCY Digital TDR 6 Month USD	At Maturity	1.1214	1.1219	1.0865
FCY digital TDR 12 Month USD	At Maturity	1.3947	1.3992	1.3512
FCY digital TDR 12 Month M USD	At Maturity	1.3491	1.3487	1.3071
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	1.3527	1.3533	1.3033
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.695	1.6961	1.6336
Fixed Deposits GBP F.E.25 6 Months	At Maturity	2.0454	2.0390	1.9706
Fixed Deposits GBP F.E.25 1 Year	At Maturity	2.0454	2.0390	1.9706
FCY Digital TDR 1 Month GBP	At Maturity	1.5320	1.5337	1.4760
FCY Digital TDR 3 Month GBP	At Maturity	1.5890	1.5879	1.5309
FCY Digital TDR 6 Month GBP	At Maturity	1.6950	1.6961	1.6330
FCY digital TDR 12 Month GBP	At Maturity	2.0128	2.0119	1.9392
FCY digital TDR 12 Month M GBP	At Maturity	1.9476	1.9487	1.8764
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.0876	1.0876	1.0969
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.1999	1.2026	1.2117
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.3009	1.3005	1.3138
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.5282	1.5242	1.5434
FCY Digital TDR 1 Month EUR	At Maturity	0.6315	0.6293	0.6378
FCY Digital TDR 3 Month EUR	At Maturity	0.7325	0.7271	0.7398
FCY Digital TDR 6 Month EUR	At Maturity	0.8083	0.8110	0.8163
FCY digital TDR 12 Month EUR	At Maturity	0.9852	0.9928	0.9949
FCY digital TDR 12 Month M EUR	At Maturity	0.8841	0.8810	0.8929