Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **November 2026 and the two previous periods** which are applicableonits 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-Oct-26
ISLAMIC DEPOSIT PRODUCTS		**November 2026**	**October 2026**	**September 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%

ALFALAH SAVINGS DEPOSITS	**Payment Frequency**	**Weightage**	**Weightage**	**Weightage**
USD				
Saving Deposit USD F.E.25	Semi Annually	0.6222	0.6381	0.6357
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.6212	0.6403	0.6347
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.6212	0.6403	0.6347
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.6223	0.6393	0.6361
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.6221	0.6382	0.6357
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.8720	0.8952	0.8910
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	1.1197	1.1486	1.1443
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K	Monthly	0.6221	0.6381	0.6357
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.6222	0.6381	0.6357
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K	Monthly	0.8710	0.8934	0.8900
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.1199	1.1486	1.1443
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K Business	Monthly	0.6212	0.6403	0.6347
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K Business	Monthly	0.6212	0.6403	0.6347
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K Business	Monthly	0.8720	0.8952	0.8910
Islamic Roshan Digital Saving Account & FCVA - USD 100K and AboveBusiness	Monthly	1.1229	1.1501	1.1474
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.4976	0.5103	0.5085
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	0.9956	1.0209	1.0172
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	1.3687	1.4039	1.3986
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.3687	1.4039	1.3986
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.4434	1.4804	1.4749
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.6556	0.6705	0.6694
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.6549	0.6732	0.6687
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	0.9992	1.0222	1.0202
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	1.3435	1.3796	1.3717
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.6877	1.7286	1.7231
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	1.6877	1.7286	1.7231
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K	Monthly	0.8627	0.8823	0.8808
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K	Monthly	1.1387	1.1646	1.1626
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K	Monthly	1.4493	1.4822	1.4797
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	1.4493	1.4822	1.4797
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K Business	Monthly	0.8649	0.8809	0.8830
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K Business	Monthly	1.1419	1.1635	1.1659
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K Business	Monthly	1.4526	1.4793	1.4831
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above Business	Monthly	1.4526	1.4793	1.4831
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.5175	0.5295	0.5296
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	0.8628	0.8826	0.8810
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.2091	1.2383	1.2345
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.5531	1.5873	1.5860
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.5528	1.5881	1.5854
EURO				
Saving Deposit EURO F.E.25	Semi Annually	0.9992	1.0071	1.0352
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	0.9971	1.0095	1.0331
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	0.3660	0.3693	0.3792
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	0.4796	0.4801	0.4969
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	0.5806	0.5786	0.6015
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	0.6816	0.6894	0.7061
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K	Monthly	0.3681	0.3710	0.3814
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K	Monthly	0.4733	0.4770	0.4904
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K	Monthly	0.5785	0.5831	0.5993
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	0.6837	0.6890	0.7083
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K Business	Monthly	0.3660	0.3693	0.3792
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K Business	Monthly	0.4796	0.4801	0.4969
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K Business	Monthly	0.5806	0.5786	0.6015
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above Business	Monthly	0.6816	0.6894	0.7061
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	0.2645	0.2656	0.2737
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	0.4796	0.4801	0.4969
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	0.5784	0.5829	0.5994
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	0.6838	0.6890	0.7083
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	0.9992	1.0071	1.0352

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	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				
Saving Deposit AED F.E.25	Semi Annually	0.3845	0.4185	0.3843
Islamic Asaan Roshan Digital Saving Account - AED 0 to 9.999K	Monthly	0.3845	0.4185	0.3843
Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.6248	0.6046	0.6245
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.8171	0.7906	0.8166
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.0093	1.0231	1.0088
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	Monthly	0.3996	0.4000	0.3980
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	Monthly	0.6008	0.6004	0.6005
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	Monthly	0.8007	0.8006	0.8004
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.0013	1.0011	1.0008
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K Business	Monthly	0.3845	0.4185	0.3843
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K Business	Monthly	0.6248	0.6046	0.6245
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K Business	Monthly	0.8171	0.7906	0.8166
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above Business	Monthly	1.0093	1.0231	1.0088
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	0.2645	0.2656	0.2737
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	0.4796	0.4801	0.4969
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	0.5784	0.5829	0.5994
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	0.6838	0.6890	0.7083
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	0.9992	1.0071	1.0352
SAR				
Saving Deposit SAR F.E.25	Semi Annually	0.3867	0.4200	0.3851
Islamic Asaan Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.3867	0.4200	0.3851
Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.6284	0.6067	0.6258
Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	0.8218	0.7934	0.8183
Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.0152	1.0268	1.0108
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K	Monthly	0.4035	0.4025	0.4011
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K	Monthly	0.6041	0.6027	0.6016
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K	Monthly	0.8058	0.8039	0.8025
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above	Monthly	1.0071	1.0047	1.0028
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K Business	Monthly	0.3867	0.4200	0.3851
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K Business	Monthly	0.6284	0.6067	0.6258
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K Business	Monthly	0.8218	0.7934	0.8183
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above Business	Monthly	1.0152	1.0268	1.0108
Alfalah Islamic Profex Account SAR - 0 to 4.999K	Monthly	0.3867	0.4200	0.3851
Alfalah Islamic Profex Account SAR - 5K to 9.999K	Monthly	0.3867	0.4200	0.3851
Alfalah Islamic Profex Account SAR - 10K to 24.999K	Monthly	0.6284	0.6067	0.6258
Alfalah Islamic Profex Account SAR - 25K to 99.999K	Monthly	0.8218	0.7934	0.8183
Alfalah Islamic Profex Account SAR - 100K and Above	Monthly	1.0152	1.0268	1.0108
CAD				
Saving Deposit CAD F.E.25	Semi Annually	0.3881	0.4196	0.3852
Islamic Asaan Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.3881	0.4196	0.3852
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	0.6306	0.6061	0.6260
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	0.8247	0.7926	0.8186
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.0187	1.0257	1.0112
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	Monthly	0.4358	0.4130	0.3656
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	Monthly	0.6062	0.6061	0.6260
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	Monthly	0.8084	0.8032	0.8026
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	Monthly	1.0106	1.0037	1.0032
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K Business	Monthly	0.3881	0.4196	0.3852
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K Business	Monthly	0.6306	0.6061	0.6260
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K Business	Monthly	0.8247	0.7926	0.8186
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above Business	Monthly	1.0187	1.0257	1.0112
Alfalah Islamic Profex Account CAD - 0 to 4.999K	Monthly	0.3881	0.4196	0.3852
Alfalah Islamic Profex Account CAD - 5K to 9.999K	Monthly	0.3881	0.4196	0.3852
Alfalah Islamic Profex Account CAD - 10K to 24.999K	Monthly	0.6306	0.6061	0.6260
Alfalah Islamic Profex Account CAD - 25K to 99.999K	Monthly	0.8247	0.7926	0.8186
Alfalah Islamic Profex Account CAD - 100K and Above	Monthly	1.0187	1.0257	1.0112
AUD				
Saving Deposit AUD F.E.25	Semi Annually	1.0000	1.0000	1.0000
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

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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 Islamic Profex Account AUD - 0 to 4.999K	Monthly	1.0000	1.0000	1.0000
Alfalah Islamic Profex Account AUD - 5K to 9.999K	Monthly	1.0000	1.0000	1.0000
Alfalah Islamic Profex Account AUD - 10K to 24.999K	Monthly	1.0000	1.0000	1.0000
Alfalah Islamic Profex Account AUD - 25K to 99.999K	Monthly	1.0000	1.0000	1.0000
Alfalah Islamic Profex Account 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	1.2443	1.2762	1.2714
Fixed Deposits USD F.E.25 3 Months (0-999,999)	At Maturity	1.3687	1.4039	1.3986
Fixed Deposits USD F.E.25 3 Months (1m & Above)	At Maturity	1.3677	1.4050	1.3976
Fixed Deposits USD F.E.25 6 Months	At Maturity	1.4932	1.5315	1.5257
Fixed Deposits USD F.E.25 1 Year	At Maturity	1.8416	1.7612	1.6529
FCY Digital TDR 1 Month USD	At Maturity	0.9855	1.0138	1.0070
FCY Digital TDR 3 Month USD	At Maturity	1.0572	1.0849	1.0802
FCY Digital TDR 6 Month USD	At Maturity	1.1408	1.1679	1.1657
FCY digital TDR 12 Month USD	At Maturity	1.4215	1.4524	1.4525
FCY digital TDR 12 Month M USD	At Maturity	1.3677	1.4050	1.3976
GBP				
Fixed Deposits GBP F.E.25 1 Month	At Maturity	1.3458	1.3764	1.3740
Fixed Deposits GBP F.E.25 3 Months	At Maturity	1.6908	1.7286	1.7231
Fixed Deposits GBP F.E.25 6 Months	At Maturity	2.0359	2.0822	2.0786
Fixed Deposits GBP F.E.25 1 Year	At Maturity	2.032	2.0859	2.0746
FCY Digital TDR 1 Month GBP	At Maturity	1.5282	1.5624	1.5603
FCY Digital TDR 3 Month GBP	At Maturity	1.5870	1.6206	1.6203
FCY Digital TDR 6 Month GBP	At Maturity	1.6877	1.7286	1.7231
FCY digital TDR 12 Month GBP	At Maturity	2.0068	2.0527	2.0489
FCY digital TDR 12 Month M GBP	At Maturity	1.9396	1.9862	1.9803
EURO				
Fixed Deposits EURO F.E.25 1 Month	At Maturity	1.0518	1.0601	1.0897
Fixed Deposits EURO F.E.25 3 Months	At Maturity	1.1570	1.1661	1.1987
Fixed Deposits EURO F.E.25 6 Months	At Maturity	1.2622	1.2680	1.3077
Fixed Deposits EURO F.E.25 1 Year	At Maturity	1.4767	1.4896	1.5300
FCY Digital TDR 1 Month EUR	At Maturity	0.6058	0.6155	0.6277
FCY Digital TDR 3 Month EUR	At Maturity	0.7068	0.7140	0.7323
FCY Digital TDR 6 Month EUR	At Maturity	0.7825	0.7879	0.8108
FCY digital TDR 12 Month EUR	At Maturity	0.9592	0.9602	0.9938
FCY digital TDR 12 Month M EUR	At Maturity	0.8583	0.8617	0.8892