

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **October 2026 and the two previous periods** which are applicable on 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			
	25-Sep-26			
	October 2026	September 2026	August 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	0.6381	0.6357	0.6298
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.6403	0.6347	0.6320
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.6403	0.6347	0.6320
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.6393	0.6361	0.6294
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.6382	0.6357	0.6320
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.8952	0.8910	0.8836
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	1.1486	1.1443	1.1337
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K	Monthly	0.6381	0.6357	0.6299
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.6381	0.6357	0.6298
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K	Monthly	0.8934	0.8900	0.8818
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.1486	1.1443	1.1337
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K Business	Monthly	0.6403	0.6347	0.6320
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K Business	Monthly	0.6403	0.6347	0.6320
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K Business	Monthly	0.8952	0.8910	0.8836
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above Business	Monthly	1.1501	1.1474	1.1352
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.5103	0.5085	0.5038
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	1.0209	1.0172	1.0078
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	1.4039	1.3986	1.3857
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.4039	1.3986	1.3857
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.4804	1.4749	1.5116
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.6705	0.6694	0.6840
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.6732	0.6687	0.6867
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	1.0222	1.0202	1.0428
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	1.3796	1.3717	1.4073
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.7286	1.7231	1.7634
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	1.7286	1.7231	1.7634
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K	Monthly	0.8823	0.8808	0.9000
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K	Monthly	1.1646	1.1626	1.1881
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K	Monthly	1.4822	1.4797	1.5121
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	1.4822	1.4797	1.5121
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K Business	Monthly	0.8809	0.8830	0.8987
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K Business	Monthly	1.1635	1.1659	1.1869
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K Business	Monthly	1.4793	1.4831	1.5091
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above Business	Monthly	1.4793	1.4831	1.5091
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.5295	0.5296	0.5408
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	0.8826	0.8810	0.8999
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.2383	1.2345	1.2632
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.5873	1.5860	1.6193
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.5881	1.5854	1.6201
EURO				
Saving Deposit EURO F.E.25	Semi Annually	1.0071	1.0352	1.0115
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	1.0095	1.0331	1.0140
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	0.3693	0.3792	0.3710
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	0.4801	0.4969	0.4822
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	0.5786	0.6015	0.5812
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	0.6894	0.7061	0.6925
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K	Monthly	0.3710	0.3814	0.3727
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K	Monthly	0.4770	0.4904	0.4792
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K	Monthly	0.5831	0.5993	0.5856
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	0.6890	0.7083	0.6921
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K Business	Monthly	0.3693	0.3792	0.3710
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K Business	Monthly	0.4801	0.4969	0.4822
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K Business	Monthly	0.5786	0.6015	0.5812
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above Business	Monthly	0.6894	0.7061	0.6925
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	0.2656	0.2737	0.2673
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	0.4801	0.4969	0.4822
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	0.5829	0.5994	0.5857
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	0.6890	0.7083	0.6921
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0071	1.0352	1.0115

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ISLAMIC DEPOSIT PRODUCTS		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				
Saving Deposit AED F.E.25	Semi Annually	0.4185	0.3843	0.4185
Islamic Asaan Roshan Digital Saving Account - AED 0 to 9.999K	Monthly	0.4185	0.3843	0.4185
Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.6046	0.6245	0.6045
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.7906	0.8166	0.7905
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.0231	1.0088	1.0230
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	Monthly	0.4000	0.3980	0.4013
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	Monthly	0.6004	0.6005	0.6012
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	Monthly	0.8006	0.8004	0.8008
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.0011	1.0008	1.0011
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K Business	Monthly	0.4185	0.3843	0.4185
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K Business	Monthly	0.6046	0.6245	0.6045
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K Business	Monthly	0.7906	0.8166	0.7905
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above Business	Monthly	1.0231	1.0088	1.0230
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	0.2656	0.2737	0.2673
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	0.4801	0.4969	0.4822
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	0.5829	0.5994	0.5857
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	0.6890	0.7083	0.6921
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0071	1.0352	1.0115
SAR				
Saving Deposit SAR F.E.25	Semi Annually	0.4200	0.3851	0.4189
Islamic Asaan Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.4200	0.3851	0.4189
Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.6067	0.6258	0.6051
Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	0.7934	0.8183	0.7912
Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.0268	1.0108	1.0240
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K	Monthly	0.4025	0.4011	0.4001
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K	Monthly	0.6027	0.6016	0.6013
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K	Monthly	0.8039	0.8025	0.7912
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above	Monthly	1.0047	1.0028	1.0020
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K Business	Monthly	0.4200	0.3851	0.4189
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K Business	Monthly	0.6067	0.6258	0.6051
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K Business	Monthly	0.7934	0.8183	0.7912
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above Business	Monthly	1.0268	1.0108	1.0240
Alfalah Islamic Profex Account SAR - 0 to 4.999K	Monthly	0.4200	0.3851	0.4189
Alfalah Islamic Profex Account SAR - 5K to 9.999K	Monthly	0.4200	0.3851	0.4189
Alfalah Islamic Profex Account SAR - 10K to 24.999K	Monthly	0.6067	0.6258	0.6051
Alfalah Islamic Profex Account SAR - 25K to 99.999K	Monthly	0.7934	0.8183	0.7912
Alfalah Islamic Profex Account SAR - 100K and Above	Monthly	1.0268	1.0108	1.0240
CAD				
Saving Deposit CAD F.E.25	Semi Annually	0.4196	0.3852	0.4193
Islamic Asaan Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.4196	0.3852	0.4193
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	0.6061	0.6260	0.6057
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	0.7926	0.8186	0.7921
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.0257	1.0112	1.0251
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	Monthly	0.4130	0.3656	0.4272
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	Monthly	0.6061	0.6260	0.6057
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	Monthly	0.8032	0.8026	0.8025
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	Monthly	1.0037	1.0032	1.0030
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K Business	Monthly	0.4196	0.3852	0.4193
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K Business	Monthly	0.6061	0.6260	0.6057
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K Business	Monthly	0.7926	0.8186	0.7921
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above Business	Monthly	1.0257	1.0112	1.0251
Alfalah Islamic Profex Account CAD - 0 to 4.999K	Monthly	0.4196	0.3852	0.4193
Alfalah Islamic Profex Account CAD - 5K to 9.999K	Monthly	0.4196	0.3852	0.4193
Alfalah Islamic Profex Account CAD - 10K to 24.999K	Monthly	0.6061	0.6260	0.6057
Alfalah Islamic Profex Account CAD - 25K to 99.999K	Monthly	0.7926	0.8186	0.7921
Alfalah Islamic Profex Account CAD - 100K and Above	Monthly	1.0257	1.0112	1.0251
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

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	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%	
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 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	1.2762	1.2714	1.2597
Fixed Deposits USD F.E.25 3 Months (0-999,999)		At Maturity	1.4039	1.3986	1.3857
Fixed Deposits USD F.E.25 3 Months (1m & Above)		At Maturity	1.4050	1.3976	1.3868
Fixed Deposits USD F.E.25 6 Months		At Maturity	1.5315	1.5257	1.5116
Fixed Deposits USD F.E.25 1 Year		At Maturity	1.7612	1.6529	1.6376
FCY Digital TDR 1 Month USD		At Maturity	1.0138	1.0070	1.0006
FCY Digital TDR 3 Month USD		At Maturity	1.0849	1.0802	1.0708
FCY Digital TDR 6 Month USD		At Maturity	1.1679	1.1657	1.1527
FCY digital TDR 12 Month USD		At Maturity	1.4524	1.4525	1.4336
FCY digital TDR 12 Month M USD		At Maturity	1.4050	1.3976	1.3868
GBP					
Fixed Deposits GBP F.E.25 1 Month		At Maturity	1.3764	1.3740	1.4041
Fixed Deposits GBP F.E.25 3 Months		At Maturity	1.7286	1.7231	1.7634
Fixed Deposits GBP F.E.25 6 Months		At Maturity	2.0822	2.0786	2.1241
Fixed Deposits GBP F.E.25 1 Year		At Maturity	2.0859	2.0746	2.128
FCY Digital TDR 1 Month GBP		At Maturity	1.5624	1.5603	1.5939
FCY Digital TDR 3 Month GBP		At Maturity	1.6206	1.6203	1.6532
FCY Digital TDR 6 Month GBP		At Maturity	1.7286	1.7231	1.7634
FCY digital TDR 12 Month GBP		At Maturity	2.0527	2.0489	2.0941
FCY digital TDR 12 Month M GBP		At Maturity	1.9862	1.9803	2.0262
EURO					
Fixed Deposits EURO F.E.25 1 Month		At Maturity	1.0601	1.0897	1.0648
Fixed Deposits EURO F.E.25 3 Months		At Maturity	1.1661	1.1987	1.1713
Fixed Deposits EURO F.E.25 6 Months		At Maturity	1.2680	1.3077	1.2736
Fixed Deposits EURO F.E.25 1 Year		At Maturity	1.4896	1.5300	1.4962
FCY Digital TDR 1 Month EUR		At Maturity	0.6155	0.6277	0.6183
FCY Digital TDR 3 Month EUR		At Maturity	0.7140	0.7323	0.7172
FCY Digital TDR 6 Month EUR		At Maturity	0.7879	0.8108	0.7914
FCY digital TDR 12 Month EUR		At Maturity	0.9602	0.9938	0.9645
FCY digital TDR 12 Month M EUR		At Maturity	0.8617	0.8892	0.8656