

Bank Alfalah Limited

Islamic Banking Group

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES

Bank Alfalah Limited - Islamic Banking is pleased to declare the current Weightages for **September 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			
		September 2026	August 2026	July 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	0.6357	0.6298	0.6357
Alfalah Islamic Special Foreign Currency Savings Account USD	Semi Annually	0.6347	0.6320	0.6378
Alfalah Islamic Freelancer Digital Savings Account USD	Monthly	0.6347	0.6320	0.6378
Islamic Asaan Roshan Digital Saving Account - USD 0 to 9.999K	Monthly	0.6361	0.6294	0.6345
Islamic Asaan Roshan Digital Saving Account - USD 10K to 49.999K	Monthly	0.6357	0.6320	0.6378
Islamic Asaan Roshan Digital Saving Account - USD 50K to 99.999K	Monthly	0.8910	0.8836	0.8918
Islamic Asaan Roshan Digital Saving Account - USD 100K and Above	Monthly	1.1443	1.1337	1.1442
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K	Monthly	0.6357	0.6299	0.6357
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K	Monthly	0.6357	0.6298	0.6357
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K	Monthly	0.8900	0.8818	0.8899
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above	Monthly	1.1443	1.1337	1.1442
Islamic Roshan Digital Saving Account & FCVA - USD 0 to 9.999K Business	Monthly	0.6347	0.6320	0.6378
Islamic Roshan Digital Saving Account & FCVA - USD 10K to 49.999K Business	Monthly	0.6347	0.6320	0.6378
Islamic Roshan Digital Saving Account & FCVA FCVA - USD 50K to 99.999K Business	Monthly	0.8910	0.8836	0.8918
Islamic Roshan Digital Saving Account & FCVA - USD 100K and Above Business	Monthly	1.1474	1.1352	1.1457
Alfalah Islamic Profex Account USD - 0 to 4.999K	Monthly	0.5085	0.5038	0.5085
Alfalah Islamic Profex Account USD - 5K to 9.999K	Monthly	1.0172	1.0078	1.0171
Alfalah Islamic Profex Account USD - 10K to 24.999K	Monthly	1.3986	1.3857	1.3985
Alfalah Islamic Profex Account USD - 25K to 99.999K	Monthly	1.3986	1.3857	1.3985
Alfalah Islamic Profex Account USD - 100K and Above	Monthly	1.4749	1.5116	1.5256
Alfalah Islamic Business Way (FCY) USD	Monthly	0.0000	0.0000	0.0000
GBP				
Saving Deposit GBP F.E.25	Semi Annually	0.6694	0.6840	0.6804
Alfalah Islamic Special Foreign Currency Savings Account GBP	Semi Annually	0.6687	0.6867	0.6830
Islamic Asaan Roshan Digital Saving Account - GBP 0 to 9.999K	Monthly	1.0202	1.0428	1.0372
Islamic Asaan Roshan Digital Saving Account - GBP 10K to 49.999K	Monthly	1.3717	1.4073	1.3998
Islamic Asaan Roshan Digital Saving Account - GBP 50K to 99.999K	Monthly	1.7231	1.7634	1.7540
Islamic Asaan Roshan Digital Saving Account - GBP 100K and Above	Monthly	1.7231	1.7634	1.7540
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K	Monthly	0.8808	0.9000	0.8953
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K	Monthly	1.1626	1.1881	1.1817
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K	Monthly	1.4797	1.5121	1.5040
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above	Monthly	1.4797	1.5121	1.5040
Islamic Roshan Digital Saving Account & FCVA - GBP 0 to 9.999K Business	Monthly	0.8830	0.8987	0.8939
Islamic Roshan Digital Saving Account & FCVA - GBP 10K to 49.999K Business	Monthly	1.1659	1.1869	1.1806
Islamic Roshan Digital Saving Account & FCVA - GBP 50K to 99.999K Business	Monthly	1.4831	1.5091	1.5010
Islamic Roshan Digital Saving Account & FCVA - GBP 100K and Above Business	Monthly	1.4831	1.5091	1.5010
Alfalah Islamic Profex Account GBP - 0 to 4.999K	Monthly	0.5296	0.5408	0.5368
Alfalah Islamic Profex Account GBP - 5K to 9.999K	Monthly	0.8810	0.8999	0.8950
Alfalah Islamic Profex Account GBP - 10K to 24.999K	Monthly	1.2345	1.2632	1.2565
Alfalah Islamic Profex Account GBP - 25K to 99.999K	Monthly	1.5860	1.6193	1.6114
Alfalah Islamic Profex Account GBP - 100K and Above	Monthly	1.5854	1.6201	1.6114
Alfalah Islamic Business Way (FCY) GBP	Monthly	0.0000	0.0000	0.0000
EURO				
Saving Deposit EURO F.E.25	Semi Annually	1.0352	1.0115	1.0178
Alfalah Islamic Special Foreign Currency Savings Account EUR	Semi Annually	1.0331	1.0140	1.0203
Islamic Asaan Roshan Digital Saving Account - EUR 0 to 9.999K	Monthly	0.3792	0.3710	0.3733
Islamic Asaan Roshan Digital Saving Account - EUR 10K to 49.999K	Monthly	0.4969	0.4822	0.4852
Islamic Asaan Roshan Digital Saving Account - EUR 50K to 99.999K	Monthly	0.6015	0.5812	0.5848
Islamic Asaan Roshan Digital Saving Account - EUR 100K and Above	Monthly	0.7061	0.6925	0.6968
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K	Monthly	0.3814	0.3727	0.3751
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K	Monthly	0.4904	0.4792	0.4821
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K	Monthly	0.5993	0.5856	0.5893
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above	Monthly	0.7083	0.6921	0.6964
Islamic Roshan Digital Saving Account & FCVA - EUR 0 to 9.999K Business	Monthly	0.3792	0.3710	0.3733
Islamic Roshan Digital Saving Account & FCVA - EUR 10K to 49.999K Business	Monthly	0.4969	0.4822	0.4852
Islamic Roshan Digital Saving Account & FCVA - EUR 50K to 99.999K Business	Monthly	0.6015	0.5812	0.5848
Islamic Roshan Digital Saving Account & FCVA - EUR 100K and Above Business	Monthly	0.7061	0.6925	0.6968
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	0.2737	0.2673	0.2684
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	0.4969	0.4822	0.4829
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	0.5994	0.5857	0.5890
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	0.7083	0.6921	0.6964
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0352	1.0115	1.0178

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

		Date		
		25-Aug-26		
ISLAMIC DEPOSIT PRODUCTS		September 2026	August 2026	July 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 Islamic Business Way (FCY) EUR	Monthly	0.0000	0.0000	0.0000

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ISLAMIC DEPOSIT PRODUCTS	Date			
		September 2026	August 2026	July 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				
Saving Deposit AED F.E.25	Semi Annually	0.3843	0.4185	0.4185
Islamic Asaan Roshan Digital Saving Account - AED 0 to 9.999K	Monthly	0.3843	0.4185	0.4185
Islamic Asaan Roshan Digital Saving Account - AED 10K to 49.999K	Monthly	0.6245	0.6045	0.6045
Islamic Asaan Roshan Digital Saving Account - AED 50K to 99.999K	Monthly	0.8166	0.7905	0.7905
Islamic Asaan Roshan Digital Saving Account - AED 100K and Above	Monthly	1.0088	1.0230	1.0230
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K	Monthly	0.3980	0.4013	0.4013
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K	Monthly	0.6005	0.6012	0.6012
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K	Monthly	0.8004	0.8008	0.8008
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above	Monthly	1.0008	1.0011	1.0011
Islamic Roshan Digital Saving Account & FCVA - AED 0 to 9.999K Business	Monthly	0.3843	0.4185	0.4185
Islamic Roshan Digital Saving Account & FCVA - AED 10K to 49.999K Business	Monthly	0.6245	0.6045	0.6045
Islamic Roshan Digital Saving Account & FCVA - AED 50K to 99.999K Business	Monthly	0.8166	0.7905	0.7905
Islamic Roshan Digital Saving Account & FCVA - AED 100K and Above Business	Monthly	1.0088	1.0230	1.0230
Alfalah Islamic Business Way (FCY) AED	Monthly	0.0000	0.0000	0.0000
Alfalah Islamic Profex Account EURO - 0 to 4.999K	Monthly	0.2737	0.2673	0.2684
Alfalah Islamic Profex Account EURO - 5K to 9.999K	Monthly	0.4969	0.4822	0.4829
Alfalah Islamic Profex Account EURO - 10K to 24.999K	Monthly	0.5994	0.5857	0.5890
Alfalah Islamic Profex Account EURO - 25K to 99.999K	Monthly	0.7083	0.6921	0.6964
Alfalah Islamic Profex Account EURO - 100K and Above	Monthly	1.0352	1.0115	1.0178
SAR				
Saving Deposit SAR F.E.25	Semi Annually	0.3851	0.4189	0.4189
Islamic Asaan Roshan Digital Saving Account - SAR 0 to 9.999K	Monthly	0.3851	0.4189	0.4189
Islamic Asaan Roshan Digital Saving Account - SAR 10K to 49.999K	Monthly	0.6258	0.6051	0.6051
Islamic Asaan Roshan Digital Saving Account - SAR 50K to 99.999K	Monthly	0.8183	0.7912	0.7912
Islamic Asaan Roshan Digital Saving Account - SAR 100K and Above	Monthly	1.0108	1.0240	1.0240
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K	Monthly	0.4011	0.4001	0.4001
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K	Monthly	0.6016	0.6013	0.6013
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K	Monthly	0.8025	0.7912	0.7912
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above	Monthly	1.0028	1.0020	1.0020
Islamic Roshan Digital Saving Account & FCVA - SAR 0 to 9.999K Business	Monthly	0.3851	0.4189	0.4189
Islamic Roshan Digital Saving Account & FCVA - SAR 10K to 49.999K Business	Monthly	0.6258	0.6051	0.6051
Islamic Roshan Digital Saving Account & FCVA - SAR 50K to 99.999K Business	Monthly	0.8183	0.7912	0.7912
Islamic Roshan Digital Saving Account & FCVA - SAR 100K and Above Business	Monthly	1.0108	1.0240	1.0240
Alfalah Islamic Business Way (FCY) SAR	Monthly	0.0000	0.0000	0.0000
Alfalah Islamic Profex Account SAR - 0 to 4.999K	Monthly	0.3851	0.4189	0.4189
Alfalah Islamic Profex Account SAR - 5K to 9.999K	Monthly	0.3851	0.4189	0.4189
Alfalah Islamic Profex Account SAR - 10K to 24.999K	Monthly	0.6258	0.6051	0.6051
Alfalah Islamic Profex Account SAR - 25K to 99.999K	Monthly	0.8183	0.7912	0.7912
Alfalah Islamic Profex Account SAR - 100K and Above	Monthly	1.0108	1.0240	1.0240
CAD				
Saving Deposit CAD F.E.25	Semi Annually	0.3852	0.4193	0.4193
Islamic Asaan Roshan Digital Saving Account - CAD 0 to 9.999K	Monthly	0.3852	0.4193	0.4193
Islamic Asaan Roshan Digital Saving Account - CAD 10K to 49.999K	Monthly	0.6260	0.6057	0.6057
Islamic Asaan Roshan Digital Saving Account - CAD 50K to 99.999K	Monthly	0.8186	0.7921	0.7921
Islamic Asaan Roshan Digital Saving Account - CAD 100K and Above	Monthly	1.0112	1.0251	1.0251
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K	Monthly	0.3656	0.4272	0.4272
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K	Monthly	0.6260	0.6057	0.6057
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K	Monthly	0.8026	0.8025	0.8025
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above	Monthly	1.0032	1.0030	1.0030
Islamic Roshan Digital Saving Account & FCVA - CAD 0 to 9.999K Business	Monthly	0.3852	0.4193	0.4193
Islamic Roshan Digital Saving Account & FCVA - CAD 10K to 49.999K Business	Monthly	0.6260	0.6057	0.6057
Islamic Roshan Digital Saving Account & FCVA - CAD 50K to 99.999K Business	Monthly	0.8186	0.7921	0.7921
Islamic Roshan Digital Saving Account & FCVA - CAD 100K and Above Business	Monthly	1.0112	1.0251	1.0251
Alfalah Islamic Business Way (FCY) CAD	Monthly	0.0000	0.0000	0.0000
Alfalah Islamic Profex Account CAD - 0 to 4.999K	Monthly	0.3852	0.4193	0.4193
Alfalah Islamic Profex Account CAD - 5K to 9.999K	Monthly	0.3852	0.4193	0.4193
Alfalah Islamic Profex Account CAD - 10K to 24.999K	Monthly	0.6260	0.6057	0.6057
Alfalah Islamic Profex Account CAD - 25K to 99.999K	Monthly	0.8186	0.7921	0.7921
Alfalah Islamic Profex Account CAD - 100K and Above	Monthly	1.0112	1.0251	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

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		Date		
		September 2026	August 2026	July 2026
ISLAMIC DEPOSIT PRODUCTS		PROFIT SHARING RATIO		
USD		USD		
	Share of Mudarib Rabb ul Maal	90% 10%	90% 10%	90% 10%
GBP		GBP		
	Share of Mudarib Rabb ul Maal	90% 10%	90% 10%	90% 10%
EURO		EURO		
	Share of Mudarib Rabb ul Maal	90% 10%	90% 10%	90% 10%
AED		AED		
	Share of Mudarib Rabb ul Maal	90% 10%	90% 10%	90% 10%
SAR		SAR		
	Share of Mudarib Rabb ul Maal	90% 10%	90% 10%	90% 10%
CAD		CAD		
	Share of Mudarib Rabb ul Maal	90% 10%	90% 10%	90% 10%
Islamic Asaan Roshan Digital Saving Account - AUD 10K to 49.999K		Monthly	1.0000	1.0000
Islamic Asaan Roshan Digital Saving Account - AUD 50K to 99.999K		Monthly	1.0000	1.0000
Islamic Asaan Roshan Digital Saving Account - AUD 100K and Above		Monthly	1.0000	1.0000
Islamic Roshan Digital Saving Account & FCVA - AUD 0 to 9.999K		Monthly	1.0000	1.0000
Islamic Roshan Digital Saving Account & FCVA - AUD 10K to 49.999K		Monthly	1.0000	1.0000
Islamic Roshan Digital Saving Account & FCVA - AUD 50K to 99.999K		Monthly	1.0000	1.0000
Islamic Roshan Digital Saving Account & FCVA - AUD 100K and Above		Monthly	1.0000	1.0000
Alfalah Islamic Profex Account AUD - 0 to 4.999K		Monthly	1.0000	1.0000
Alfalah Islamic Profex Account AUD - 5K to 9.999K		Monthly	1.0000	1.0000
Alfalah Islamic Profex Account AUD - 10K to 24.999K		Monthly	1.0000	1.0000
Alfalah Islamic Profex Account AUD - 25K to 99.999K		Monthly	1.0000	1.0000
Alfalah Islamic Profex Account AUD - 100K and Above		Monthly	1.0000	1.0000
ALFALAH TERM DEPOSITS		Payment Frequency	Weightage	Weightage
USD				
Fixed Deposits USD F.E.25 1 Month		At Maturity	1.2714	1.2597
Fixed Deposits USD F.E.25 3 Months (0-999,999)		At Maturity	1.3986	1.3857
Fixed Deposits USD F.E.25 3 Months (1m & Above)		At Maturity	1.3976	1.3868
Fixed Deposits USD F.E.25 6 Months		At Maturity	1.5257	1.5116
Fixed Deposits USD F.E.25 1 Year		At Maturity	1.6529	1.6376
FCY Digital TDR 1 Month USD		At Maturity	1.0070	1.0006
FCY Digital TDR 3 Month USD		At Maturity	1.0802	1.0708
FCY Digital TDR 6 Month USD		At Maturity	1.1657	1.1527
FCY digital TDR 12 Month USD		At Maturity	1.4525	1.4336
FCY digital TDR 12 Month M USD		At Maturity	1.3976	1.3868
GBP				
Fixed Deposits GBP F.E.25 1 Month		At Maturity	1.3740	1.4041
Fixed Deposits GBP F.E.25 3 Months		At Maturity	1.7231	1.7634
Fixed Deposits GBP F.E.25 6 Months		At Maturity	2.0786	2.1241
Fixed Deposits GBP F.E.25 1 Year		At Maturity	2.0746	2.1280
FCY Digital TDR 1 Month GBP		At Maturity	1.5603	1.5939
FCY Digital TDR 3 Month GBP		At Maturity	1.6203	1.6532
FCY Digital TDR 6 Month GBP		At Maturity	1.7231	1.7634
FCY digital TDR 12 Month GBP		At Maturity	2.0489	2.0941
FCY digital TDR 12 Month M GBP		At Maturity	1.9803	2.0262
EURO				
Fixed Deposits EURO F.E.25 1 Month		At Maturity	1.0897	1.0648
Fixed Deposits EURO F.E.25 3 Months		At Maturity	1.1987	1.1713
Fixed Deposits EURO F.E.25 6 Months		At Maturity	1.3077	1.2736
Fixed Deposits EURO F.E.25 1 Year		At Maturity	1.5300	1.4962
FCY Digital TDR 1 Month EUR		At Maturity	0.6277	0.6183
FCY Digital TDR 3 Month EUR		At Maturity	0.7323	0.7172
FCY Digital TDR 6 Month EUR		At Maturity	0.8108	0.7914
FCY digital TDR 12 Month EUR		At Maturity	0.9938	0.9645
FCY digital TDR 12 Month M EUR		At Maturity	0.8892	0.8656