

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **DECEMBER 2017** and two Previous periods which are applicable on its Savings deposits & Term deposits Accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

ISLAMIC DEPOSIT PRODUCTS	PROFIT SHARING RATIO			
		Month	Month	Month
		December 2017	November 2017	October 2017
	Share of Rab-ul-Maal	50%	50%	50%
Share of Mudarib	50%	50%	50%	

Local Currency Accounts

SAVING ACCOUNTS	Profit Weightages			
	Product Name	Payment Frequency	Month	Month
			December 2017	November 2017
				October 2017
HBL Islamic PLS Account	January & July		1.2552	1.2987
HBL Al-Mukhtar Account	January & July		0.0185	0.0191
HBL at Work Islamic Premium Account	January & July		0.0185	0.0191

HBL Al-Irtifa Account

On Daily Actual Deposits of Rs. 1 but less than 500(K)	Monthly		1.2552	1.2987
On Daily Actual Deposits of Rs.500K but less than 1(M)	Monthly		1.2921	1.3369
On Daily Actual Deposits of Rs.1(M) but less than 5(M)	Monthly		1.4213	1.4706
On Daily Actual Deposits of Rs. 5(M) but less than 25(M)	Monthly		1.4398	1.4897
On Daily Actual Deposits of Rs. 25(M) but less than 50(M)	Monthly		1.4582	1.5088
On Daily Actual Deposits of Rs. 50(M) but less than 100(M)	Monthly		1.4674	1.5184
On Daily Actual Deposits of Rs. 100(M) but less than 250(M)	Monthly		1.4767	1.5279
On Daily Actual Deposits of Rs. 250(M) but less than 500(M)	Monthly		1.4859	1.5375
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly		1.4951	1.5470
On Daily Actual Deposits of Rs. 1(B) and above	Monthly		1.5044	1.5566

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

1 Month	Maturity		1.5413	1.5948
3 Months	Maturity		1.5782	1.6330
6 Months	Maturity		1.6520	1.7094
One Year	Maturity		1.8366	1.9004
Three Years 2014	Maturity		3.4148	3.5333
Three Years 2015	Maturity		2.0304	2.1009
Three Years	Maturity		2.0212	2.0914
Five Years 2012	Maturity		3.5994	3.7243
Five Years 2013	Maturity		2.7688	2.8649
Five Years 2014	Maturity		3.4148	3.5334
Five Years 2015	Maturity		2.3996	2.4829
Five Years	Maturity		2.2058	2.2824

Profit on Monthly

One Year	Monthly		1.6705	1.7285
Three Years 2014	Monthly		3.4148	3.5334
Three Years 2015	Monthly		2.2981	2.3779
Three Years	Monthly		1.8181	1.8813
Five Years 2012	Monthly		3.5994	3.7243
Five Years 2013	Monthly		2.5749	2.6643
Five Years 2014	Monthly		3.4148	3.5334
Five Years 2015	Monthly		2.2058	2.2824
Five Years	Monthly		1.6889	1.7476

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		Month December 2017	Month November 2017	Month October 2017
	Share of Rab-ul-Maal	50%	50%	50%
Share of Mudarib	50%	50%	50%	

Local Currency Accounts				
SAVING ACCOUNTS	Profit Weightages			
Product Name	Payment Frequency	Month December 2017	Month November 2017	Month October 2017

Profit on Quarterly

One Year	Quarterly	1.7074	1.7667	1.8086
Three Years 2014	Quarterly	3.4148	3.5334	3.6171
Three Years 2015	Quarterly	2.2981	2.3778	2.4342
Three Years	Quarterly	1.8551	1.9195	1.9650
Five Years 2013	Quarterly	2.7595	2.8554	2.9231
Five Years 2014	Quarterly	3.4148	3.5334	3.6171
Five Years 2015	Quarterly	2.2058	2.2824	2.3365
Five Years	Quarterly	1.7812	1.8431	1.8868

Profit on Semi Annually

One Year	Semi Annually	1.7443	1.8049	1.8477
Three Years 2014	Semi Annually	3.4148	3.5334	3.6171
Three Years 2015	Semi Annually	2.3904	2.4733	2.5320
Three Years	Semi Annually	1.8920	1.9577	2.0041
Five Years 2012	Semi Annually	3.5994	3.7244	3.8127
Five Years 2013	Semi Annually	2.7595	2.8553	2.9230
Five Years 2014	Semi Annually	3.4148	3.5334	3.6171
Five Years 2015	Semi Annually	2.2058	2.2824	2.3365
Five Years	Semi Annually	1.8920	1.9577	2.0041

Prepared by:


Pool Manager

Reviewed by:


Unit Head Pool Management


Head Product Development

Approved by:


Head Retail Channel Liability


Head Islamic Banking


Resident Shariah Board Member

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ISLAMIC DEPOSIT PRODUCTS	PROFIT SHARING RATIO			
		Month December 2017	Month November 2017	Month October 2017
	Share of Rab-ul-Maal	60%	60%	50%
	Share of Mudarib	40%	40%	50%

Foreign Currency Accounts

HBL Islamic FC PLS Account	Payment Frequency	Profit Weightages		
		Month December 2017	Month November 2017	Month October 2017
FCY Less than 1000	Quarterly	0.4347	0.5032	0.5066
FCY 1000 to less than FCY 50,000	Quarterly	0.4350	0.7598	0.7601
From FCY 50,000 & above	Quarterly	0.4350	1.0129	1.0135

HBL Islamic High Yield Foreign Currency Investment Deposit

One Month

FCY From 1,000 to 99,999	Maturity	0.4349	1.0126	1.0000
FCY From 100,000 to 499,999	Maturity	0.4350	1.0126	1.0132
FCY From 500,000 & above	Maturity	0.4350	1.0131	1.0135

Two Months

FCY From 1,000 to 99,999	Maturity	0.4339	1.0126	1.0000
FCY From 100,000 to 499,999	Maturity	0.4351	1.0126	1.0132
FCY From 500,000 & above	Maturity	0.4350	1.0131	1.0135

Three Months

FCY From 1,000 to 99,999	Maturity	0.4366	1.0261	1.0059
FCY From 100,000 to 499,999	Maturity	0.4351	1.0132	1.0136
FCY From 500,000 & above	Maturity	0.4350	1.0128	1.0135

Six Months

FCY From 1,000 to 99,999	Maturity	0.4337	1.0056	1.0138
FCY From 100,000 to 499,999	Maturity	0.4341	1.0099	1.0146
FCY From 500,000 & above	Maturity	1.2761	1.0129	1.0134

Twelve Months

FCY From 1,000 to 99,999	Maturity	1.2762	1.0149	1.0117
FCY From 100,000 to 499,999	Maturity	0.4350	1.0133	1.0137
FCY From 500,000 & above	Maturity	0.4350	1.0130	1.0134

Prepared by:

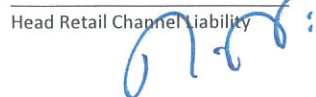

Pool Manager

Reviewed by:


Unit Head Pool Management


Head Product Development

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Head Retail Channel Liability


Head Islamic Banking


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