

Circular

To **All Islamic Banking Branches**

Cc **All Members-Management Committee
Secretary to President/CEO
Head-Retail & Consumer/Corporate/Commercial Banking
All GMs/DGMs, HOK
All Regional Chief Executives
All Regional Operations Chiefs
All Regional Audit Executives
All Learning & Development Centers/Computer Center Executives
All Remedial Asset Executives**

From **Islamic Banking**

Date **December 28th, 2017**

Regarding **DECLARATION OF WEIGHTAGES FOR THE MONTH OF JANUARY 2018**
Circular no. **P/INST-IBD/2017/29**

We are enclosing Weightages sheet that will be applicable for the month of January 2018.

Branches should ensure that the enclosed sheet is invariably displayed on their notice board located in the customer area.

The updated Weightages will also be available on the Bank's website - www.hbl.com


**ZAHID PAREKH
HEAD-ISLAMIC BANKING**


**NASSIR SALIM
HEAD-GLOBAL OPERATIONS**

Encl:
Weightages Sheet for PKR & FCY

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **JANUARY 2018** 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 January 2018	Month December 2017	Month November 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 January 2018	Month December 2017

HBL Islamic PLS Account	January & July	1.3062	1.2552	1.2987
HBL Al-Mukhtar Account	January & July	0.0192	0.0185	0.0191
HBL at Work Islamic Premium Account	January & July	0.0192	0.0185	0.0191

HBL Al-Irtifa Account

On Daily Actual Deposits of Rs. 1 but less than 500(K)	Monthly	1.3062	1.2552	1.2987
On Daily Actual Deposits of Rs.500K but less than 1(M)	Monthly	1.3446	1.2921	1.3369
On Daily Actual Deposits of Rs.1(M) but less than 5(M)	Monthly	1.4790	1.4213	1.4706
On Daily Actual Deposits of Rs. 5(M) but less than 25(M)	Monthly	1.4982	1.4398	1.4897
On Daily Actual Deposits of Rs. 25(M) but less than 50(M)	Monthly	1.5174	1.4582	1.5088
On Daily Actual Deposits of Rs. 50(M) but less than 100(M)	Monthly	1.5271	1.4674	1.5184
On Daily Actual Deposits of Rs. 100(M) but less than 250(M)	Monthly	1.5367	1.4767	1.5279
On Daily Actual Deposits of Rs. 250(M) but less than 500(M)	Monthly	1.5463	1.4859	1.5375
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	1.5559	1.4951	1.5470
On Daily Actual Deposits of Rs. 1(B) and above	Monthly	1.5655	1.5044	1.5566

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

1 Month	Maturity	1.6039	1.5413	1.5948
3 Months	Maturity	1.6423	1.5782	1.6330
6 Months	Maturity	1.7191	1.6520	1.7094
One Year	Maturity	1.9112	1.8366	1.9004
Three Years 2015	Maturity	2.1129	2.0304	2.1009
Three Years	Maturity	2.1033	2.0212	2.0914
Five Years 2013	Maturity	2.8812	2.7688	2.8649
Five Years 2014	Maturity	3.5535	3.4148	3.5334
Five Years 2015	Maturity	2.4971	2.3996	2.4829
Five Years	Maturity	2.2954	2.2058	2.2824

Profit on Monthly

One Year	Monthly	1.7383	1.6705	1.7285
Three Years 2015	Monthly	2.3914	2.2981	2.3779
Three Years	Monthly	1.8920	1.8181	1.8813
Five Years 2013	Monthly	2.6795	2.5749	2.6643
Five Years 2014	Monthly	3.5535	3.4148	3.5334
Five Years 2015	Monthly	2.2954	2.2058	2.2824
Five Years	Monthly	1.7576	1.6889	1.7476



Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **JANUARY 2018** 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 January 2018	Month December 2017	Month November 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 January 2018	Month December 2017	Month November 2017

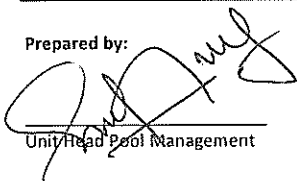
Profit on Quarterly

One Year	Quarterly	1.7768	1.7074	1.7667
Three Years 2015	Quarterly	2.3914	2.2981	2.3778
Three Years	Quarterly	1.9304	1.8551	1.9195
Five Years 2013	Quarterly	2.8716	2.7595	2.8554
Five Years 2014	Quarterly	3.5535	3.4148	3.5334
Five Years 2015	Quarterly	2.2954	2.2058	2.2824
Five Years	Quarterly	1.8536	1.7812	1.8431

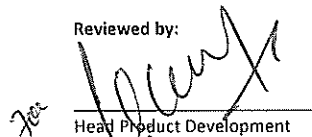
Profit on Semi Annually

One Year	Semi Annually	1.8152	1.7443	1.8049
Three Years 2015	Semi Annually	2.4875	2.3904	2.4733
Three Years	Semi Annually	1.9688	1.8920	1.9577
Five Years 2013	Semi Annually	2.8716	2.7595	2.8553
Five Years 2014	Semi Annually	3.5535	3.4148	3.5334
Five Years 2015	Semi Annually	2.2954	2.2058	2.2824
Five Years	Semi Annually	1.9688	1.8920	1.9577

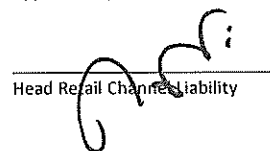
Prepared by:



Unit Head Pool Management


Reviewed by:


Head Product Development

Approved by:


Head Retail Channel Liability


Head Islamic Banking


Resident Shariah Board Member

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **JANUARY 2018** 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 January 2018	Month December 2017	Month November 2017
	Share of Rab-ul-Maal	60%	60%	60%
Share of Mudarib	40%	40%	40%	

Foreign Currency Accounts

HBL Islamic FC PLS Account	Payment Frequency	Profit Weightages		
		Month January 2018	Month December 2017	Month November 2017
FCY Less than 1000	Quarterly	0.4256	0.4347	0.5032
FCY 1000 to less than FCY 50,000	Quarterly	0.4251	0.4350	0.7598
From FCY 50,000 & above	Quarterly	0.4251	0.4350	1.0129

HBL Islamic High Yield Foreign Currency Investment Deposits				
One Month				
FCY From 1,000 to 99,999	Maturity	0.4226	0.4349	1.0126
FCY From 100,000 to 499,999	Maturity	0.4251	0.4350	1.0126
FCY From 500,000 & above	Maturity	0.4251	0.4350	1.0131

Two Months				
FCY From 1,000 to 99,999	Maturity	0.4224	0.4339	1.0126
FCY From 100,000 to 499,999	Maturity	0.4251	0.4351	1.0126
FCY From 500,000 & above	Maturity	0.4251	0.4350	1.0131

Three Months				
FCY From 1,000 to 99,999	Maturity	0.4252	0.4366	1.0261
FCY From 100,000 to 499,999	Maturity	0.4250	0.4351	1.0132
FCY From 500,000 & above	Maturity	0.4251	0.4350	1.0128

Six Months				
FCY From 1,000 to 99,999	Maturity	0.4275	0.4337	1.0056
FCY From 100,000 to 499,999	Maturity	0.4241	0.4341	1.0099
FCY From 500,000 & above	Maturity	1.2469	1.2761	1.0129

Twelve Months				
FCY From 1,000 to 99,999	Maturity	1.2466	1.2762	1.0149
FCY From 100,000 to 499,999	Maturity	0.4251	0.4350	1.0133
FCY From 500,000 & above	Maturity	0.4251	0.4350	1.0130

Prepared by:

Unit Head Pool Management

Reviewed by:

Head Product Development

Approved by:

Head Retail Channel Liability

Head Islamic Banking

Resident Shariah Board Member