

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **MAY 2019** 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 May 2019	Month April 2019	Month March 2019
	Share of Rab-ul-Maal	50%	50%	50%
	Share of Mudarib	50%	50%	50%

Local Currency Accounts

	Profit Weightages			
Product Name	Payment Frequency	Month May 2019	Month April 2019	Month March 2019
SAVING ACCOUNTS				
HBL Islamic PLS Account	Monthly	0.31111	0.31944	0.31944

HBL Al-Irtifa Account

Deposits of Rs. 1 but less than 500(K)	Monthly	0.33333	0.34167	0.34167
Deposits of Rs.500K but less than 1(M)	Monthly	0.33333	0.34167	0.34167
Deposits of Rs.1(M) but less than 5(M)	Monthly	0.33333	0.34167	0.34167
Deposits of Rs. 5(M) but less than 25(M)	Monthly	0.33333	0.34167	0.34167
Deposits of Rs. 25(M) but less than 50(M)	Monthly	0.33333	0.34167	0.34167
Deposits of Rs. 50(M) but less than 100(M)	Monthly	0.33333	0.34167	0.34167
Deposits of Rs. 100(M) but less than 250(M)	Monthly	0.33333	0.34167	0.34167
Deposits of Rs. 250(M) but less than 500(M)	Monthly	0.33333	0.34167	0.34167
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	0.33333	0.34167	0.34167
Deposits of Rs. 1(B) and above	Monthly	0.33333	0.34167	0.34167

REMUNERATIVE CURRENT ACCOUNTS

HBL Al-Mukhtar Account	Monthly	0.00417	0.00417	0.00417
HBL at Work Islamic Premium Account	January & July	0.00417	0.00417	0.00417
Remunerative Non-Chequing Current Margin Account	Monthly	0.00417	-	-

FUNDS ACCEPTANCE UNDER SBP ILTFF

Funds Acceptance under SBP ILTFF	Monthly	0.16667	0.16667	-
----------------------------------	---------	---------	---------	---

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

1 Month	Maturity	0.36867	0.37700	0.37700
3 Months	Maturity	0.37767	0.38600	0.38600
6 Months	Maturity	0.39575	0.40408	0.40408
One Year	Maturity	0.49167	0.50000	0.50000
Three Years	Maturity	0.48608	0.49442	0.49442
Five Years	Maturity	0.53117	0.53950	0.53950

Profit on Monthly

One Year	Monthly	0.47500	0.48333	0.48333
Three Years	Monthly	0.43642	0.44475	0.44475
Five Years	Monthly	0.40475	0.41308	0.41308

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **MAY 2019** 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 May 2019	Month April 2019	Month March 2019
	Share of Rab-ul-Maal	50%	50%	50%
	Share of Mudarib	50%	50%	50%

Local Currency Accounts

Product Name	Payment Frequency	Profit Weightages		
		Month May 2019	Month April 2019	Month March 2019

AL-SAMARAT TERM ACCOUNTS


Profit on Quarterly

One Year	Quarterly	0.48167	0.49000	0.49000
Three Years	Quarterly	0.44542	0.45375	0.45375
Five Years	Quarterly	0.42733	0.43567	0.43567

Profit on Semi Annually

One Year	Semi Annually	0.48667	0.49500	0.49500
Three Years	Semi Annually	0.45442	0.46275	0.46275
Five Years	Semi Annually	0.45442	0.46275	0.46275

Prepared by:


Pool Manager

Reviewed by:


Head, Pool Management Unit


Head, Islamic Projects

Approved by:


Head, Retail Channel Liability

For 
Head Islamic Compliance and Finance


Head, Islamic Banking


Resident Shariah Board Member

25/04/19

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **May 2019** 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 May 2019	Month April 2019	Month March 2019
	Share of Rab-ul-Maal	50%	50%	50%
	Share of Mudarib	50%	50%	50%

Foreign Currency Accounts

HBL Islamic FC PLS Account	Payment Frequency	Profit Weightages		
		Month May 2019	Month April 2019	Month March 2019
FCY Less than 1000	Monthly	0.01667	0.01667	0.01667
FCY 1000 to less than FCY 50,000	Monthly	0.02500	0.02500	0.02500
From FCY 50,000 & above	Monthly	0.03333	0.03333	0.03333

HBL Islamic High Yield Foreign Currency Investment Deposit

One Month

FCY From 1,000 to 99,999	Maturity	0.03167	0.03167	0.03333
FCY From 100,000 to 499,999	Maturity	0.03333	0.03333	0.03333
FCY From 500,000 & above	Maturity	0.03500	0.03500	0.03333

Two Months

FCY From 1,000 to 99,999	Maturity	0.03167	0.03167	0.03333
FCY From 100,000 to 499,999	Maturity	0.03333	0.03333	0.03333
FCY From 500,000 & above	Maturity	0.03500	0.03500	0.03333

Three Months

FCY From 1,000 to 99,999	Maturity	0.03167	0.03167	0.03333
FCY From 100,000 to 499,999	Maturity	0.03333	0.03333	0.03333
FCY From 500,000 & above	Maturity	0.03500	0.03500	0.03333

Six Months

FCY From 1,000 to 99,999	Maturity	0.03333	0.03333	0.03333
FCY From 100,000 to 499,999	Maturity	0.03500	0.03500	0.03333
FCY From 500,000 & above	Maturity	0.03667	0.03667	0.03333

Twelve Months

FCY From 1,000 to 99,999	Maturity	0.03333	0.03333	0.03333
FCY From 100,000 to 499,999	Maturity	0.03500	0.03500	0.03333
FCY From 500,000 & above	Maturity	0.03667	0.03667	0.03333

Two Years

FCY From 1,000 to 99,999	Maturity	0.03833	0.03833	-
FCY From 100,000 to 499,999	Maturity	0.04000	0.04000	-
FCY From 500,000 & above	Maturity	0.04167	0.04167	-

Three Years

FCY From 1,000 to 99,999	Maturity	0.04333	0.04333	-
FCY From 100,000 to 499,999	Maturity	0.04500	0.04500	-
FCY From 500,000 & above	Maturity	0.04667	0.04667	-

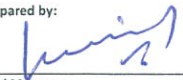
Four Years

FCY From 1,000 to 99,999	Maturity	0.04833	0.04833	-
FCY From 100,000 to 499,999	Maturity	0.05000	0.05000	-
FCY From 500,000 & above	Maturity	0.05167	0.05167	-

Five Years

FCY From 1,000 to 99,999	Maturity	0.05333	0.05333	-
FCY From 100,000 to 499,999	Maturity	0.05500	0.05500	-
FCY From 500,000 & above	Maturity	0.05667	0.05667	-

Prepared by:


Pool Manager

Reviewed by:


Head, Pool Management Unit


Head, Islamic Projects

Approved by:


Head, Retail Channel Liability


Head, Islamic Compliance and Finance


Head, Islamic Banking

Resident Shariah Board Member

25/04/19

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%

Local Currency Accounts

Specific / Special Pool Deposits:	Weightages
Single Tier - Saving / Term Deposit	0.09583
Single Tier - Saving / Term Deposit	0.23750
Single Tier - Saving / Term Deposit	0.23833
Single Tier - Saving / Term Deposit	0.23917
Single Tier - Saving / Term Deposit	0.24000
Single Tier - Saving / Term Deposit	0.24083
Single Tier - Saving / Term Deposit	0.24167
Single Tier - Saving / Term Deposit	0.24250
Single Tier - Saving / Term Deposit	0.24333
Single Tier - Saving / Term Deposit	0.24417
Single Tier - Saving / Term Deposit	0.24500
Single Tier - Saving / Term Deposit	0.24583
Single Tier - Saving / Term Deposit	0.24667
Single Tier - Saving / Term Deposit	0.24750
Single Tier - Saving / Term Deposit	0.24833
Single Tier - Saving / Term Deposit	0.24917
Single Tier - Saving / Term Deposit	0.25000
Single Tier - Saving / Term Deposit	0.25083
Single Tier - Saving / Term Deposit	0.25167
Single Tier - Saving / Term Deposit	0.25250
Single Tier - Saving / Term Deposit	0.25333
Single Tier - Saving / Term Deposit	0.25417
Single Tier - Saving / Term Deposit	0.25500
Single Tier - Saving / Term Deposit	0.25583
Single Tier - Saving / Term Deposit	0.25667
Single Tier - Saving / Term Deposit	0.25750
Single Tier - Saving / Term Deposit	0.25833
Single Tier - Saving / Term Deposit	0.25917
Single Tier - Saving / Term Deposit	0.26000
Single Tier - Saving / Term Deposit	0.26083
Single Tier - Saving / Term Deposit	0.26167
Single Tier - Saving / Term Deposit	0.26250
Single Tier - Saving / Term Deposit	0.26333
Single Tier - Saving / Term Deposit	0.26417
Single Tier - Saving / Term Deposit	0.26500
Single Tier - Saving / Term Deposit	0.26583
Single Tier - Saving / Term Deposit	0.26667
Single Tier - Saving / Term Deposit	0.26750
Single Tier - Saving / Term Deposit	0.26833
Single Tier - Saving / Term Deposit	0.26917

✓

4

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Saving / Term Deposit	0.27000
Single Tier - Saving / Term Deposit	0.27083
Single Tier - Saving / Term Deposit	0.27167
Single Tier - Saving / Term Deposit	0.27250
Single Tier - Saving / Term Deposit	0.27333
Single Tier - Saving / Term Deposit	0.27417
Single Tier - Saving / Term Deposit	0.27500
Single Tier - Saving / Term Deposit	0.27583
Single Tier - Saving / Term Deposit	0.27667
Single Tier - Saving / Term Deposit	0.27750
Single Tier - Saving / Term Deposit	0.27833
Single Tier - Saving / Term Deposit	0.27917
Single Tier - Saving / Term Deposit	0.28000
Single Tier - Saving / Term Deposit	0.28083
Single Tier - Saving / Term Deposit	0.28167
Single Tier - Saving / Term Deposit	0.28250
Single Tier - Saving / Term Deposit	0.28333
Single Tier - Saving / Term Deposit	0.28417
Single Tier - Saving / Term Deposit	0.28500
Single Tier - Saving / Term Deposit	0.28583
Single Tier - Saving / Term Deposit	0.28667
Single Tier - Saving / Term Deposit	0.28750
Single Tier - Saving / Term Deposit	0.28833
Single Tier - Saving / Term Deposit	0.28917
Single Tier - Saving / Term Deposit	0.29000
Single Tier - Saving / Term Deposit	0.29083
Single Tier - Saving / Term Deposit	0.29167
Single Tier - Saving / Term Deposit	0.29250
Single Tier - Saving / Term Deposit	0.29333
Single Tier - Saving / Term Deposit	0.29417
Single Tier - Saving / Term Deposit	0.29500
Single Tier - Saving / Term Deposit	0.29583
Single Tier - Saving / Term Deposit	0.29667
Single Tier - Saving / Term Deposit	0.29750
Single Tier - Saving / Term Deposit	0.29833
Single Tier - Saving / Term Deposit	0.29917
Single Tier - Saving / Term Deposit	0.30000
Single Tier - Saving / Term Deposit	0.30083
Single Tier - Saving / Term Deposit	0.30167
Single Tier - Saving / Term Deposit	0.30250
Single Tier - Saving / Term Deposit	0.30333
Single Tier - Saving / Term Deposit	0.30417
Single Tier - Saving / Term Deposit	0.30500

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Saving / Term Deposit	0.30583
Single Tier - Saving / Term Deposit	0.30667
Single Tier - Saving / Term Deposit	0.30750
Single Tier - Saving / Term Deposit	0.30833
Single Tier - Saving / Term Deposit	0.30917
Single Tier - Saving / Term Deposit	0.31000
Single Tier - Saving / Term Deposit	0.31083
Single Tier - Saving / Term Deposit	0.31167
Single Tier - Saving / Term Deposit	0.31250
Single Tier - Saving / Term Deposit	0.31333
Single Tier - Saving / Term Deposit	0.31417
Single Tier - Saving / Term Deposit	0.31500
Single Tier - Saving / Term Deposit	0.31583
Single Tier - Saving / Term Deposit	0.31667
Single Tier - Saving / Term Deposit	0.31750
Single Tier - Saving / Term Deposit	0.31833
Single Tier - Saving / Term Deposit	0.31917
Single Tier - Saving / Term Deposit	0.32000
Single Tier - Saving / Term Deposit	0.32083
Single Tier - Saving / Term Deposit	0.32167
Single Tier - Saving / Term Deposit	0.32250
Single Tier - Saving / Term Deposit	0.32333
Single Tier - Saving / Term Deposit	0.32417
Single Tier - Saving / Term Deposit	0.32500
Single Tier - Saving / Term Deposit	0.32583
Single Tier - Saving / Term Deposit	0.32667
Single Tier - Saving / Term Deposit	0.32750
Single Tier - Saving / Term Deposit	0.32833
Single Tier - Saving / Term Deposit	0.32917
Single Tier - Saving / Term Deposit	0.33000
Single Tier - Saving / Term Deposit	0.33083
Single Tier - Saving / Term Deposit	0.33167
Single Tier - Saving / Term Deposit	0.33250
Single Tier - Saving / Term Deposit	0.33333
Single Tier - Saving / Term Deposit	0.33417
Single Tier - Saving / Term Deposit	0.33500
Single Tier - Saving / Term Deposit	0.33583
Single Tier - Saving / Term Deposit	0.33667
Single Tier - Saving / Term Deposit	0.33750
Single Tier - Saving / Term Deposit	0.33833
Single Tier - Saving / Term Deposit	0.33917
Single Tier - Saving / Term Deposit	0.34000
Single Tier - Saving / Term Deposit	0.34083

6

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Saving / Term Deposit	0.34167
Single Tier - Saving / Term Deposit	0.34250
Single Tier - Saving / Term Deposit	0.34333
Single Tier - Saving / Term Deposit	0.34417
Single Tier - Saving / Term Deposit	0.34500
Single Tier - Saving / Term Deposit	0.34583
Single Tier - Saving / Term Deposit	0.34667
Single Tier - Saving / Term Deposit	0.34750
Single Tier - Saving / Term Deposit	0.34833
Single Tier - Saving / Term Deposit	0.34917
Single Tier - Saving / Term Deposit	0.35000
Single Tier - Saving / Term Deposit	0.35083
Single Tier - Saving / Term Deposit	0.35167
Single Tier - Saving / Term Deposit	0.35250
Single Tier - Saving / Term Deposit	0.35333
Single Tier - Saving / Term Deposit	0.35417
Single Tier - Saving / Term Deposit	0.35500
Single Tier - Saving / Term Deposit	0.35583
Single Tier - Saving / Term Deposit	0.35667
Single Tier - Saving / Term Deposit	0.35750
Single Tier - Saving / Term Deposit	0.35833
Single Tier - Saving / Term Deposit	0.35917
Single Tier - Saving / Term Deposit	0.36000
Single Tier - Saving / Term Deposit	0.36083
Single Tier - Saving / Term Deposit	0.36167
Single Tier - Saving / Term Deposit	0.36250
Single Tier - Saving / Term Deposit	0.36333
Single Tier - Saving / Term Deposit	0.36417
Single Tier - Saving / Term Deposit	0.36500
Single Tier - Saving / Term Deposit	0.36583
Single Tier - Saving / Term Deposit	0.36667
Single Tier - Saving / Term Deposit	0.36750
Single Tier - Saving / Term Deposit	0.36833
Single Tier - Saving / Term Deposit	0.36917
Single Tier - Saving / Term Deposit	0.37000
Single Tier - Saving / Term Deposit	0.37083
Single Tier - Saving / Term Deposit	0.37167
Single Tier - Saving / Term Deposit	0.37250
Single Tier - Saving / Term Deposit	0.37333
Single Tier - Saving / Term Deposit	0.37417
Single Tier - Saving / Term Deposit	0.37500
Single Tier - Saving / Term Deposit	0.37500
Single Tier - Saving / Term Deposit	0.37583

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Saving / Term Deposit	0.37667
Single Tier - Saving / Term Deposit	0.37750
Single Tier - Saving / Term Deposit	0.37833
Single Tier - Saving / Term Deposit	0.37917
Single Tier - Saving / Term Deposit	0.38000
Single Tier - Saving / Term Deposit	0.38083
Single Tier - Saving / Term Deposit	0.38167
Single Tier - Saving / Term Deposit	0.38250
Single Tier - Saving / Term Deposit	0.38333
Single Tier - Saving / Term Deposit	0.38417
Single Tier - Saving / Term Deposit	0.38500
Single Tier - Saving / Term Deposit	0.38583
Single Tier - Saving / Term Deposit	0.38667
Single Tier - Saving / Term Deposit	0.38750
Single Tier - Saving / Term Deposit	0.38833
Single Tier - Saving / Term Deposit	0.38917
Single Tier - Saving / Term Deposit	0.39000
Single Tier - Saving / Term Deposit	0.39083
Single Tier - Saving / Term Deposit	0.39167
Single Tier - Saving / Term Deposit	0.39250
Single Tier - Saving / Term Deposit	0.39333
Single Tier - Saving / Term Deposit	0.39417
Single Tier - Saving / Term Deposit	0.39500
Single Tier - Saving / Term Deposit	0.39583
Single Tier - Saving / Term Deposit	0.39667
Single Tier - Saving / Term Deposit	0.39750
Single Tier - Saving / Term Deposit	0.39833
Single Tier - Saving / Term Deposit	0.39917
Single Tier - Saving / Term Deposit	0.40000
Single Tier - Saving / Term Deposit	0.40083
Single Tier - Saving / Term Deposit	0.40167
Single Tier - Saving / Term Deposit	0.40250
Single Tier - Saving / Term Deposit	0.40333
Single Tier - Saving / Term Deposit	0.40417
Single Tier - Saving / Term Deposit	0.40500
Single Tier - Saving / Term Deposit	0.40583
Single Tier - Saving / Term Deposit	0.40667
Single Tier - Saving / Term Deposit	0.40750
Single Tier - Saving / Term Deposit	0.40833
Single Tier - Saving / Term Deposit	0.40917
Single Tier - Saving / Term Deposit	0.41000
Single Tier - Saving / Term Deposit	0.41083
Single Tier - Saving / Term Deposit	0.41167

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Saving / Term Deposit	0.41250
Single Tier - Saving / Term Deposit	0.41333
Single Tier - Saving / Term Deposit	0.41417
Single Tier - Saving / Term Deposit	0.41500
Single Tier - Saving / Term Deposit	0.41583
Single Tier - Saving / Term Deposit	0.41667
Single Tier - Saving / Term Deposit	0.41750
Single Tier - Saving / Term Deposit	0.41833
Single Tier - Saving / Term Deposit	0.41917
Single Tier - Saving / Term Deposit	0.42000
Single Tier - Saving / Term Deposit	0.42083
Single Tier - Saving / Term Deposit	0.42167
Single Tier - Saving / Term Deposit	0.42250
Single Tier - Saving / Term Deposit	0.42333
Single Tier - Saving / Term Deposit	0.42417
Single Tier - Saving / Term Deposit	0.42500
Single Tier - Saving / Term Deposit	0.42583
Single Tier - Saving / Term Deposit	0.42667
Single Tier - Saving / Term Deposit	0.42750
Single Tier - Saving / Term Deposit	0.42833
Single Tier - Saving / Term Deposit	0.42917
Single Tier - Saving / Term Deposit	0.43000
Single Tier - Saving / Term Deposit	0.43083
Single Tier - Saving / Term Deposit	0.43167
Single Tier - Saving / Term Deposit	0.43250
Single Tier - Saving / Term Deposit	0.43333
Single Tier - Saving / Term Deposit	0.43417
Single Tier - Saving / Term Deposit	0.43500
Single Tier - Saving / Term Deposit	0.43583
Single Tier - Saving / Term Deposit	0.43667
Single Tier - Saving / Term Deposit	0.43750
Single Tier - Saving / Term Deposit	0.43833
Single Tier - Saving / Term Deposit	0.43917
Single Tier - Saving / Term Deposit	0.44000
Single Tier - Saving / Term Deposit	0.44083
Single Tier - Saving / Term Deposit	0.44167
Single Tier - Saving / Term Deposit	0.44250
Single Tier - Saving / Term Deposit	0.44333
Single Tier - Saving / Term Deposit	0.44417
Single Tier - Saving / Term Deposit	0.44500
Single Tier - Saving / Term Deposit	0.44583
Single Tier - Saving / Term Deposit	0.44667
Single Tier - Saving / Term Deposit	0.44750

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Saving / Term Deposit	0.44833
Single Tier - Saving / Term Deposit	0.44917
Single Tier - Saving / Term Deposit	0.45000
Single Tier - Saving / Term Deposit	0.45083
Single Tier - Saving / Term Deposit	0.45167
Single Tier - Saving / Term Deposit	0.45250
Single Tier - Saving / Term Deposit	0.45333
Single Tier - Saving / Term Deposit	0.45417
Single Tier - Saving / Term Deposit	0.45500
Single Tier - Saving / Term Deposit	0.45583
Single Tier - Saving / Term Deposit	0.45667
Single Tier - Saving / Term Deposit	0.45750
Single Tier - Saving / Term Deposit	0.45833
Single Tier - Saving / Term Deposit	0.45917
Single Tier - Saving / Term Deposit	0.46000
Single Tier - Saving / Term Deposit	0.46083
Single Tier - Saving / Term Deposit	0.46167
Single Tier - Saving / Term Deposit	0.46250
Single Tier - Saving / Term Deposit	0.46333
Single Tier - Saving / Term Deposit	0.46417
Single Tier - Saving / Term Deposit	0.46500
Single Tier - Saving / Term Deposit	0.46583
Single Tier - Saving / Term Deposit	0.46667
Single Tier - Saving / Term Deposit	0.46750
Single Tier - Saving / Term Deposit	0.46833
Single Tier - Saving / Term Deposit	0.46917
Single Tier - Saving / Term Deposit	0.47000
Single Tier - Saving / Term Deposit	0.47083
Single Tier - Saving / Term Deposit	0.47167
Single Tier - Saving / Term Deposit	0.47250
Single Tier - Saving / Term Deposit	0.47333
Single Tier - Saving / Term Deposit	0.47417
Single Tier - Saving / Term Deposit	0.47500
Single Tier - Saving / Term Deposit	0.47583
Single Tier - Saving / Term Deposit	0.47667
Single Tier - Saving / Term Deposit	0.47750
Single Tier - Saving / Term Deposit	0.47833
Single Tier - Saving / Term Deposit	0.47917
Single Tier - Saving / Term Deposit	0.48000
Single Tier - Saving / Term Deposit	0.48083
Single Tier - Saving / Term Deposit	0.48167
Single Tier - Saving / Term Deposit	0.48250
Single Tier - Saving / Term Deposit	0.48333

✓

(10)

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Saving / Term Deposit	0.48417
Single Tier - Saving / Term Deposit	0.48500
Single Tier - Saving / Term Deposit	0.48583
Single Tier - Saving / Term Deposit	0.48667
Single Tier - Saving / Term Deposit	0.48750
Single Tier - Saving / Term Deposit	0.48833
Single Tier - Saving / Term Deposit	0.48917
Single Tier - Saving / Term Deposit	0.49000
Single Tier - Saving / Term Deposit	0.49083
Single Tier - Saving / Term Deposit	0.49167
Single Tier - Saving / Term Deposit	0.49250
Single Tier - Saving / Term Deposit	0.49333
Single Tier - Saving / Term Deposit	0.49417
Single Tier - Saving / Term Deposit	0.49500
Single Tier - Saving / Term Deposit	0.49583
Single Tier - Saving / Term Deposit	0.49667
Single Tier - Saving / Term Deposit	0.49750
Single Tier - Saving / Term Deposit	0.49833
Single Tier - Saving / Term Deposit	0.49917
Single Tier - Saving / Term Deposit	0.50000
Single Tier - Saving / Term Deposit	0.50083
Single Tier - Saving / Term Deposit	0.50167
Single Tier - Saving / Term Deposit	0.50250
Single Tier - Saving / Term Deposit	0.50333
Single Tier - Saving / Term Deposit	0.50417
Single Tier - Saving / Term Deposit	0.50500
Single Tier - Saving / Term Deposit	0.50583
Single Tier - Saving / Term Deposit	0.50667
Single Tier - Saving / Term Deposit	0.50750
Single Tier - Saving / Term Deposit	0.50833
Single Tier - Saving / Term Deposit	0.50917
Single Tier - Saving / Term Deposit	0.51000
Single Tier - Saving / Term Deposit	0.51083
Single Tier - Saving / Term Deposit	0.51167
Single Tier - Saving / Term Deposit	0.51250
Single Tier - Saving / Term Deposit	0.51333
Single Tier - Saving / Term Deposit	0.51417
Single Tier - Saving / Term Deposit	0.51500
Single Tier - Saving / Term Deposit	0.51583
Single Tier - Saving / Term Deposit	0.51667
Single Tier - Saving / Term Deposit	0.51750
Single Tier - Saving / Term Deposit	0.51833
Single Tier - Saving / Term Deposit	0.51917

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Saving / Term Deposit	0.52000
Single Tier - Saving / Term Deposit	0.52083
Single Tier - Saving / Term Deposit	0.52167
Single Tier - Saving / Term Deposit	0.52250
Single Tier - Saving / Term Deposit	0.52333
Single Tier - Saving / Term Deposit	0.52417
Single Tier - Saving / Term Deposit	0.52500
Single Tier - Saving / Term Deposit	0.52583
Single Tier - Saving / Term Deposit	0.52667
Single Tier - Saving / Term Deposit	0.52750
Single Tier - Saving / Term Deposit	0.52833
Single Tier - Saving / Term Deposit	0.52917
Single Tier - Saving / Term Deposit	0.53000
Single Tier - Saving / Term Deposit	0.53083
Single Tier - Saving / Term Deposit	0.53167
Single Tier - Saving / Term Deposit	0.53250
Single Tier - Saving / Term Deposit	0.53333
Single Tier - Saving / Term Deposit	0.53417
Single Tier - Saving / Term Deposit	0.53500
Single Tier - Saving / Term Deposit	0.53583
Single Tier - Saving / Term Deposit	0.53667
Single Tier - Saving / Term Deposit	0.53750
Single Tier - Saving / Term Deposit	0.53833
Single Tier - Saving / Term Deposit	0.53917
Single Tier - Saving / Term Deposit	0.54000
Single Tier - Saving / Term Deposit	0.54083
Single Tier - Saving / Term Deposit	0.54167
Single Tier - Saving / Term Deposit	0.54250
Single Tier - Saving / Term Deposit	0.54333
Single Tier - Saving / Term Deposit	0.54417
Single Tier - Saving / Term Deposit	0.54500
Single Tier - Saving / Term Deposit	0.54583
Single Tier - Saving / Term Deposit	0.54667
Single Tier - Saving / Term Deposit	0.54750
Single Tier - Saving / Term Deposit	0.54833
Single Tier - Saving / Term Deposit	0.54917
Single Tier - Saving / Term Deposit	0.55000
Single Tier - Saving / Term Deposit	0.55083
Single Tier - Saving / Term Deposit	0.55167
Single Tier - Saving / Term Deposit	0.55250
Single Tier - Saving / Term Deposit	0.55333
Single Tier - Saving / Term Deposit	0.55417
Single Tier - Saving / Term Deposit	0.55500

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Saving / Term Deposit	0.55583
Single Tier - Saving / Term Deposit	0.55667
Single Tier - Saving / Term Deposit	0.55750
Single Tier - Saving / Term Deposit	0.55833
Single Tier - Saving / Term Deposit	0.55917
Single Tier - Saving / Term Deposit	0.56000
Single Tier - Saving / Term Deposit	0.56083
Single Tier - Saving / Term Deposit	0.56167
Single Tier - Saving / Term Deposit	0.56250
Single Tier - Saving / Term Deposit	0.56333
Single Tier - Saving / Term Deposit	0.56417
Single Tier - Saving / Term Deposit	0.56500
Single Tier - Saving / Term Deposit	0.56583
Single Tier - Saving / Term Deposit	0.56667
Single Tier - Saving / Term Deposit	0.56750
Single Tier - Saving / Term Deposit	0.56833
Single Tier - Saving / Term Deposit	0.56917
Single Tier - Saving / Term Deposit	0.57000
Single Tier - Saving / Term Deposit	0.57083
Single Tier - Saving / Term Deposit	0.57167
Single Tier - Saving / Term Deposit	0.57250
Single Tier - Saving / Term Deposit	0.57333
Single Tier - Saving / Term Deposit	0.57417
Single Tier - Saving / Term Deposit	0.57500
Single Tier - Saving / Term Deposit	0.57583
Single Tier - Saving / Term Deposit	0.57667
Single Tier - Saving / Term Deposit	0.57750
Single Tier - Saving / Term Deposit	0.57833
Single Tier - Saving / Term Deposit	0.57917
Single Tier - Saving / Term Deposit	0.58000
Single Tier - Saving / Term Deposit	0.58083
Single Tier - Saving / Term Deposit	0.58167
Single Tier - Saving / Term Deposit	0.58250
Single Tier - Saving / Term Deposit	0.58333
Single Tier - Saving / Term Deposit	0.58417
Single Tier - Saving / Term Deposit	0.58500
Single Tier - Saving / Term Deposit	0.58583
Single Tier - Saving / Term Deposit	0.58667
Single Tier - Saving / Term Deposit	0.58750
Single Tier - Saving / Term Deposit	0.58833
Single Tier - Saving / Term Deposit	0.58917
Single Tier - Saving / Term Deposit	0.59000
Single Tier - Saving / Term Deposit	0.59083

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Saving / Term Deposit	0.59167
Single Tier - Saving / Term Deposit	0.59250
Single Tier - Saving / Term Deposit	0.59333
Single Tier - Saving / Term Deposit	0.59417
Single Tier - Saving / Term Deposit	0.59500
Single Tier - Saving / Term Deposit	0.59583
Single Tier - Saving / Term Deposit	0.59667
Single Tier - Saving / Term Deposit	0.59750
Single Tier - Saving / Term Deposit	0.59833
Single Tier - Saving / Term Deposit	0.59917
Single Tier - Saving / Term Deposit	0.60000
Single Tier - Saving / Term Deposit	0.60083
Single Tier - Saving / Term Deposit	0.60167
Single Tier - Saving / Term Deposit	0.60250
Single Tier - Saving / Term Deposit	0.60333
Single Tier - Saving / Term Deposit	0.60417
Single Tier - Saving / Term Deposit	0.60500
Single Tier - Saving / Term Deposit	0.60583
Single Tier - Saving / Term Deposit	0.60667
Single Tier - Saving / Term Deposit	0.60750
Single Tier - Saving / Term Deposit	0.60833
Single Tier - Saving / Term Deposit	0.60917
Single Tier - Saving / Term Deposit	0.61000
Single Tier - Saving / Term Deposit	0.61083
Single Tier - Saving / Term Deposit	0.61167
Single Tier - Saving / Term Deposit	0.61250
Single Tier - Saving / Term Deposit	0.61333
Single Tier - Saving / Term Deposit	0.61417
Single Tier - Saving / Term Deposit	0.61500
Single Tier - Saving / Term Deposit	0.61583
Single Tier - Saving / Term Deposit	0.61667
Single Tier - Saving / Term Deposit	0.61750
Single Tier - Saving / Term Deposit	0.61833
Single Tier - Saving / Term Deposit	0.61917
Single Tier - Saving / Term Deposit	0.62000
Single Tier - Saving / Term Deposit	0.62083
Single Tier - Saving / Term Deposit	0.62167
Single Tier - Saving / Term Deposit	0.62250
Single Tier - Saving / Term Deposit	0.62333
Single Tier - Saving / Term Deposit	0.62417
Single Tier - Saving / Term Deposit	0.62500
Single Tier - Saving / Term Deposit	0.62583
Single Tier - Saving / Term Deposit	0.62667

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Saving / Term Deposit	0.62750
Single Tier - Saving / Term Deposit	0.62833
Single Tier - Saving / Term Deposit	0.62917
Single Tier - Saving / Term Deposit	0.63000
Single Tier - Saving / Term Deposit	0.63083
Single Tier - Saving / Term Deposit	0.63167
Single Tier - Saving / Term Deposit	0.63250
Single Tier - Saving / Term Deposit	0.63333
Single Tier - Saving / Term Deposit	0.63417
Single Tier - Saving / Term Deposit	0.63500
Single Tier - Saving / Term Deposit	0.63583
Single Tier - Saving / Term Deposit	0.63667
Single Tier - Saving / Term Deposit	0.63750
Single Tier - Saving / Term Deposit	0.63833
Single Tier - Saving / Term Deposit	0.63917
Single Tier - Saving / Term Deposit	0.64000
Single Tier - Saving / Term Deposit	0.64083
Single Tier - Saving / Term Deposit	0.64167
Single Tier - Saving / Term Deposit	0.64250
Single Tier - Saving / Term Deposit	0.64333
Single Tier - Saving / Term Deposit	0.64417
Single Tier - Saving / Term Deposit	0.64500
Single Tier - Saving / Term Deposit	0.64583
Single Tier - Saving / Term Deposit	0.64667
Single Tier - Saving / Term Deposit	0.64750
Single Tier - Saving / Term Deposit	0.64833
Single Tier - Saving / Term Deposit	0.64917
Single Tier - Saving / Term Deposit	0.65000
Single Tier - Saving / Term Deposit	0.65083
Single Tier - Saving / Term Deposit	0.65167
Single Tier - Saving / Term Deposit	0.65250
Single Tier - Saving / Term Deposit	0.65333
Single Tier - Saving / Term Deposit	0.65417
Single Tier - Saving / Term Deposit	0.65500
Single Tier - Saving / Term Deposit	0.65583
Single Tier - Saving / Term Deposit	0.65667
Single Tier - Saving / Term Deposit	0.65750
Single Tier - Saving / Term Deposit	0.65833
Single Tier - Saving / Term Deposit	0.65917
Single Tier - Saving / Term Deposit	0.66000
Single Tier - Saving / Term Deposit	0.66083
Single Tier - Saving / Term Deposit	0.66167
Single Tier - Saving / Term Deposit	0.66250

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Saving / Term Deposit	0.66333
Single Tier - Saving / Term Deposit	0.66417
Single Tier - Saving / Term Deposit	0.66500
Single Tier - Saving / Term Deposit	0.66583
Single Tier - Saving / Term Deposit	0.66667
Single Tier - Saving / Term Deposit	0.66750
Single Tier - Saving / Term Deposit	0.66833
Single Tier - Saving / Term Deposit	0.66917
Single Tier - Saving / Term Deposit	0.67000
Single Tier - Saving / Term Deposit	0.67083
Single Tier - Saving / Term Deposit	0.67167
Single Tier - Saving / Term Deposit	0.67250
Single Tier - Saving / Term Deposit	0.67333
Single Tier - Saving / Term Deposit	0.67417
Single Tier - Saving / Term Deposit	0.67500
Single Tier - Saving / Term Deposit	0.67583
Single Tier - Saving / Term Deposit	0.67667
Single Tier - Saving / Term Deposit	0.67750
Single Tier - Saving / Term Deposit	0.67833
Single Tier - Saving / Term Deposit	0.67917
Single Tier - Saving / Term Deposit	0.68000
Single Tier - Saving / Term Deposit	0.68083
Single Tier - Saving / Term Deposit	0.68167
Single Tier - Saving / Term Deposit	0.68250
Single Tier - Saving / Term Deposit	0.68333
Single Tier - Saving / Term Deposit	0.68417
Single Tier - Saving / Term Deposit	0.68500
Single Tier - Saving / Term Deposit	0.68583
Single Tier - Saving / Term Deposit	0.68667
Single Tier - Saving / Term Deposit	0.68750
Single Tier - Saving / Term Deposit	0.68833
Single Tier - Saving / Term Deposit	0.68917
Single Tier - Saving / Term Deposit	0.69000
Single Tier - Saving / Term Deposit	0.69083
Single Tier - Saving / Term Deposit	0.69167
Single Tier - Saving / Term Deposit	0.69250
Single Tier - Saving / Term Deposit	0.69333
Single Tier - Saving / Term Deposit	0.69417
Single Tier - Saving / Term Deposit	0.69500
Single Tier - Saving / Term Deposit	0.69583
Single Tier - Saving / Term Deposit	0.69667
Single Tier - Saving / Term Deposit	0.69750
Single Tier - Saving / Term Deposit	0.69833

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Saving / Term Deposit	0.69917
Single Tier - Saving / Term Deposit	0.70000
Single Tier - Saving / Term Deposit	0.70083
Single Tier - Saving / Term Deposit	0.70167
Single Tier - Saving / Term Deposit	0.70250
Single Tier - Saving / Term Deposit	0.70333
Single Tier - Saving / Term Deposit	0.70417
Single Tier - Saving / Term Deposit	0.70500
Single Tier - Saving / Term Deposit	0.70583
Single Tier - Saving / Term Deposit	0.70667
Single Tier - Saving / Term Deposit	0.70750
Single Tier - Saving / Term Deposit	0.70833
Single Tier - Saving / Term Deposit	0.70917
Single Tier - Saving / Term Deposit	0.71000
Single Tier - Saving / Term Deposit	0.71083
Single Tier - Saving / Term Deposit	0.71167
Single Tier - Saving / Term Deposit	0.71250
Single Tier - Saving / Term Deposit	0.71333
Single Tier - Saving / Term Deposit	0.71417
Single Tier - Saving / Term Deposit	0.71500
Single Tier - Saving / Term Deposit	0.71583
Single Tier - Saving / Term Deposit	0.71667
Single Tier - Saving / Term Deposit	0.71750
Single Tier - Saving / Term Deposit	0.71833
Single Tier - Saving / Term Deposit	0.71917
Single Tier - Saving / Term Deposit	0.72000
Single Tier - Saving / Term Deposit	0.72083
Single Tier - Saving / Term Deposit	0.72167
Single Tier - Saving / Term Deposit	0.72250
Single Tier - Saving / Term Deposit	0.72333
Single Tier - Saving / Term Deposit	0.72417
Single Tier - Saving / Term Deposit	0.72500
Single Tier - Saving / Term Deposit	0.72583
Single Tier - Saving / Term Deposit	0.72667
Single Tier - Saving / Term Deposit	0.72750
Single Tier - Saving / Term Deposit	0.72833
Single Tier - Saving / Term Deposit	0.72917
Single Tier - Saving / Term Deposit	0.73000
Single Tier - Saving / Term Deposit	0.73083
Single Tier - Saving / Term Deposit	0.73167
Single Tier - Saving / Term Deposit	0.73250
Single Tier - Saving / Term Deposit	0.73333
Single Tier - Saving / Term Deposit	0.73417

W

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Saving / Term Deposit	0.73500
Single Tier - Saving / Term Deposit	0.73583
Single Tier - Saving / Term Deposit	0.73667
Single Tier - Saving / Term Deposit	0.73750
Single Tier - Saving / Term Deposit	0.73833
Single Tier - Saving / Term Deposit	0.73917
Single Tier - Saving / Term Deposit	0.74000
Single Tier - Saving / Term Deposit	0.74083
Single Tier - Saving / Term Deposit	0.74167
Single Tier - Saving / Term Deposit	0.74250
Single Tier - Saving / Term Deposit	0.74333
Single Tier - Saving / Term Deposit	0.74417
Single Tier - Saving / Term Deposit	0.74500
Single Tier - Saving / Term Deposit	0.74583
Single Tier - Saving / Term Deposit	0.74667
Single Tier - Saving / Term Deposit	0.74750
Single Tier - Saving / Term Deposit	0.74833
Single Tier - Saving / Term Deposit	0.74917
Single Tier - Saving / Term Deposit	0.75000
Single Tier - Saving / Term Deposit	0.75083
Single Tier - Saving / Term Deposit	0.75167
Single Tier - Saving / Term Deposit	0.75250
Single Tier - Saving / Term Deposit	0.75333
Single Tier - Saving / Term Deposit	0.75417
Single Tier - Saving / Term Deposit	0.75500
Single Tier - Saving / Term Deposit	0.75583
Single Tier - Saving / Term Deposit	0.75667
Single Tier - Saving / Term Deposit	0.75750
Single Tier - Saving / Term Deposit	0.75833
Single Tier - Saving / Term Deposit	0.75917
Single Tier - Saving / Term Deposit	0.76000
Single Tier - Saving / Term Deposit	0.76083
Single Tier - Saving / Term Deposit	0.76167
Single Tier - Saving / Term Deposit	0.76250
Single Tier - Saving / Term Deposit	0.76333
Single Tier - Saving / Term Deposit	0.76417
Single Tier - Saving / Term Deposit	0.76500
Single Tier - Saving / Term Deposit	0.76583
Single Tier - Saving / Term Deposit	0.76667
Single Tier - Saving / Term Deposit	0.76750
Single Tier - Saving / Term Deposit	0.76833
Single Tier - Saving / Term Deposit	0.76917
Single Tier - Saving / Term Deposit	0.77000

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Saving / Term Deposit	0.77083
Single Tier - Saving / Term Deposit	0.77167
Single Tier - Saving / Term Deposit	0.77250
Single Tier - Saving / Term Deposit	0.77333
Single Tier - Saving / Term Deposit	0.77417
Single Tier - Saving / Term Deposit	0.77500
Single Tier - Saving / Term Deposit	0.77583
Single Tier - Saving / Term Deposit	0.77667
Single Tier - Saving / Term Deposit	0.77750
Single Tier - Saving / Term Deposit	0.77833
Single Tier - Saving / Term Deposit	0.77917
Single Tier - Saving / Term Deposit	0.78000
Single Tier - Saving / Term Deposit	0.78083
Single Tier - Saving / Term Deposit	0.78167
Single Tier - Saving / Term Deposit	0.78250
Single Tier - Saving / Term Deposit	0.78333
Single Tier - Saving / Term Deposit	0.78417
Single Tier - Saving / Term Deposit	0.78500
Single Tier - Saving / Term Deposit	0.78583
Single Tier - Saving / Term Deposit	0.78667
Single Tier - Saving / Term Deposit	0.78750
Single Tier - Saving / Term Deposit	0.78833
Single Tier - Saving / Term Deposit	0.78917
Single Tier - Saving / Term Deposit	0.79000
Single Tier - Saving / Term Deposit	0.79083
Single Tier - Saving / Term Deposit	0.79167
Single Tier - Saving / Term Deposit	0.79250
Single Tier - Saving / Term Deposit	0.79333
Single Tier - Saving / Term Deposit	0.79417
Single Tier - Saving / Term Deposit	0.79500
Single Tier - Saving / Term Deposit	0.79583
Single Tier - Saving / Term Deposit	0.79667
Single Tier - Saving / Term Deposit	0.79750
Single Tier - Saving / Term Deposit	0.79833
Single Tier - Saving / Term Deposit	0.79917
Single Tier - Saving / Term Deposit	0.80000
Single Tier - Saving / Term Deposit	0.80083
Single Tier - Saving / Term Deposit	0.80167
Single Tier - Saving / Term Deposit	0.80250
Single Tier - Saving / Term Deposit	0.80333
Single Tier - Saving / Term Deposit	0.80417
Single Tier - Saving / Term Deposit	0.80500
Single Tier - Saving / Term Deposit	0.80583

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Saving / Term Deposit	0.80667
Single Tier - Saving / Term Deposit	0.80750
Single Tier - Saving / Term Deposit	0.80833
Single Tier - Saving / Term Deposit	0.80917
Single Tier - Saving / Term Deposit	0.81000
Single Tier - Saving / Term Deposit	0.81083
Single Tier - Saving / Term Deposit	0.81167
Single Tier - Saving / Term Deposit	0.81250
Single Tier - Saving / Term Deposit	0.81333
Single Tier - Saving / Term Deposit	0.81417
Single Tier - Saving / Term Deposit	0.81500
Single Tier - Saving / Term Deposit	0.81583
Single Tier - Saving / Term Deposit	0.81667
Single Tier - Saving / Term Deposit	0.81750
Single Tier - Saving / Term Deposit	0.81833
Single Tier - Saving / Term Deposit	0.81917
Single Tier - Saving / Term Deposit	0.82000
Single Tier - Saving / Term Deposit	0.82083
Single Tier - Saving / Term Deposit	0.82167
Single Tier - Saving / Term Deposit	0.82250
Single Tier - Saving / Term Deposit	0.82333
Single Tier - Saving / Term Deposit	0.82417
Single Tier - Saving / Term Deposit	0.82500
Single Tier - Saving / Term Deposit	0.82583
Single Tier - Saving / Term Deposit	0.82667
Single Tier - Saving / Term Deposit	0.82750
Single Tier - Saving / Term Deposit	0.82833
Single Tier - Saving / Term Deposit	0.82917
Single Tier - Saving / Term Deposit	0.83000
Single Tier - Saving / Term Deposit	0.83083
Single Tier - Saving / Term Deposit	0.83167
Single Tier - Saving / Term Deposit	0.83250
Single Tier - Saving / Term Deposit	0.83333
Single Tier - Saving / Term Deposit	0.83417
Single Tier - Saving / Term Deposit	0.83500
Single Tier - Saving / Term Deposit	0.83583
Single Tier - Saving / Term Deposit	0.83667
Single Tier - Saving / Term Deposit	0.83750
Single Tier - Saving / Term Deposit	0.83833
Single Tier - Saving / Term Deposit	0.83917
Single Tier - Saving / Term Deposit	0.84000
Single Tier - Saving / Term Deposit	0.84083
Single Tier - Saving / Term Deposit	0.84167

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Saving / Term Deposit	0.84250
Single Tier - Saving / Term Deposit	0.84333
Single Tier - Saving / Term Deposit	0.84417
Single Tier - Saving / Term Deposit	0.84500
Single Tier - Saving / Term Deposit	0.84583
Single Tier - Saving / Term Deposit	0.84667
Single Tier - Saving / Term Deposit	0.84750
Single Tier - Saving / Term Deposit	0.84833
Single Tier - Saving / Term Deposit	0.84917
Single Tier - Saving / Term Deposit	0.85000
Single Tier - Saving / Term Deposit	0.85083
Single Tier - Saving / Term Deposit	0.85167
Single Tier - Saving / Term Deposit	0.85250
Single Tier - Saving / Term Deposit	0.85333
Single Tier - Saving / Term Deposit	0.85417
Single Tier - Saving / Term Deposit	0.85500
Single Tier - Saving / Term Deposit	0.85583
Single Tier - Saving / Term Deposit	0.85667
Single Tier - Saving / Term Deposit	0.85750
Single Tier - Saving / Term Deposit	0.85833
Single Tier - Saving / Term Deposit	0.85917
Single Tier - Saving / Term Deposit	0.86000
Single Tier - Saving / Term Deposit	0.86083
Single Tier - Saving / Term Deposit	0.86167
Single Tier - Saving / Term Deposit	0.86250
Single Tier - Saving / Term Deposit	0.86333
Single Tier - Saving / Term Deposit	0.86417
Single Tier - Saving / Term Deposit	0.86500
Single Tier - Saving / Term Deposit	0.86583
Single Tier - Saving / Term Deposit	0.86667
Single Tier - Saving / Term Deposit	0.86750
Single Tier - Saving / Term Deposit	0.86833
Single Tier - Saving / Term Deposit	0.86917
Single Tier - Saving / Term Deposit	0.87000
Single Tier - Saving / Term Deposit	0.87083
Single Tier - Saving / Term Deposit	0.87167
Single Tier - Saving / Term Deposit	0.87250
Single Tier - Saving / Term Deposit	0.87333
Single Tier - Saving / Term Deposit	0.87417
Single Tier - Saving / Term Deposit	0.87500
Single Tier - Saving / Term Deposit	0.87583
Single Tier - Saving / Term Deposit	0.87667
Single Tier - Saving / Term Deposit	0.87750

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Saving / Term Deposit	0.87833
Single Tier - Saving / Term Deposit	0.87917
Single Tier - Saving / Term Deposit	0.88000
Single Tier - Saving / Term Deposit	0.88083
Single Tier - Saving / Term Deposit	0.88167
Single Tier - Saving / Term Deposit	0.88250
Single Tier - Saving / Term Deposit	0.88333
Single Tier - Saving / Term Deposit	0.88417
Single Tier - Saving / Term Deposit	0.88500
Single Tier - Saving / Term Deposit	0.88583
Single Tier - Saving / Term Deposit	0.88667
Single Tier - Saving / Term Deposit	0.88750
Single Tier - Saving / Term Deposit	0.88833
Single Tier - Saving / Term Deposit	0.88917
Single Tier - Saving / Term Deposit	0.89000
Single Tier - Saving / Term Deposit	0.89083
Single Tier - Saving / Term Deposit	0.89167
Single Tier - Saving / Term Deposit	0.89250
Single Tier - Saving / Term Deposit	0.89333
Single Tier - Saving / Term Deposit	0.89417
Single Tier - Saving / Term Deposit	0.89500
Single Tier - Saving / Term Deposit	0.89583
Single Tier - Saving / Term Deposit	0.89667
Single Tier - Saving / Term Deposit	0.89750
Single Tier - Saving / Term Deposit	0.89833
Single Tier - Saving / Term Deposit	0.89917
Single Tier - Saving / Term Deposit	0.90000
Single Tier - Saving / Term Deposit	0.90083
Single Tier - Saving / Term Deposit	0.90167
Single Tier - Saving / Term Deposit	0.90250
Single Tier - Saving / Term Deposit	0.90333
Single Tier - Saving / Term Deposit	0.90417
Single Tier - Saving / Term Deposit	0.90500
Single Tier - Saving / Term Deposit	0.90583
Single Tier - Saving / Term Deposit	0.90667
Single Tier - Saving / Term Deposit	0.90750
Single Tier - Saving / Term Deposit	0.90833
Single Tier - Saving / Term Deposit	0.90917
Single Tier - Saving / Term Deposit	0.91000
Single Tier - Saving / Term Deposit	0.91083
Single Tier - Saving / Term Deposit	0.91167
Single Tier - Saving / Term Deposit	0.91250
Single Tier - Saving / Term Deposit	0.91333

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Saving / Term Deposit	0.91417
Single Tier - Saving / Term Deposit	0.91500
Single Tier - Saving / Term Deposit	0.91583
Single Tier - Saving / Term Deposit	0.91667
Single Tier - Saving / Term Deposit	0.91750
Single Tier - Saving / Term Deposit	0.91833
Single Tier - Saving / Term Deposit	0.91917
Single Tier - Saving / Term Deposit	0.92000
Single Tier - Saving / Term Deposit	0.92083
Single Tier - Saving / Term Deposit	0.92167
Single Tier - Saving / Term Deposit	0.92250
Single Tier - Saving / Term Deposit	0.92333
Single Tier - Saving / Term Deposit	0.92417
Single Tier - Saving / Term Deposit	0.92500
Single Tier - Saving / Term Deposit	0.92583
Single Tier - Saving / Term Deposit	0.92667
Single Tier - Saving / Term Deposit	0.92750
Single Tier - Saving / Term Deposit	0.92833
Single Tier - Saving / Term Deposit	0.92917
Single Tier - Saving / Term Deposit	0.93000
Single Tier - Saving / Term Deposit	0.93083
Single Tier - Saving / Term Deposit	0.93167
Single Tier - Saving / Term Deposit	0.93250

Prepared by:

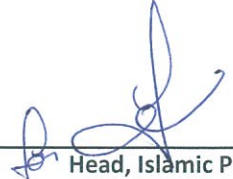


Pool Manager

Reviewed by:



Unit Head, Pool Management



Head, Islamic Projects

Approved by:



Head, Retail Channel Liability



Head Islamic Compliance and Finance



Head Islamic Banking

Resident Shariah Board Member

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%

Foreign Currency Accounts

Specific / Special Pool Deposits:	Weightages
Single Tier - Term Deposit	0.02667
Single Tier - Term Deposit	0.02800
Single Tier - Term Deposit	0.02933
Single Tier - Term Deposit	0.03067
Single Tier - Term Deposit	0.03200
Single Tier - Term Deposit	0.03333
Single Tier - Term Deposit	0.03467
Single Tier - Term Deposit	0.03600
Single Tier - Term Deposit	0.03733
Single Tier - Term Deposit	0.03867
Single Tier - Term Deposit	0.04000
Single Tier - Term Deposit	0.04133
Single Tier - Term Deposit	0.04267
Single Tier - Term Deposit	0.04400
Single Tier - Term Deposit	0.04533
Single Tier - Term Deposit	0.04667
Single Tier - Term Deposit	0.04800
Single Tier - Term Deposit	0.04933
Single Tier - Term Deposit	0.05067
Single Tier - Term Deposit	0.05200
Single Tier - Term Deposit	0.05333
Single Tier - Term Deposit	0.05467
Single Tier - Term Deposit	0.05600
Single Tier - Term Deposit	0.05733
Single Tier - Term Deposit	0.05867
Single Tier - Term Deposit	0.06000
Single Tier - Term Deposit	0.06133
Single Tier - Term Deposit	0.06267
Single Tier - Term Deposit	0.06400
Single Tier - Term Deposit	0.06533
Single Tier - Term Deposit	0.06667
Single Tier - Term Deposit	0.06800
Single Tier - Term Deposit	0.06933
Single Tier - Term Deposit	0.07067
Single Tier - Term Deposit	0.07200
Single Tier - Term Deposit	0.07333
Single Tier - Term Deposit	0.07467
Single Tier - Term Deposit	0.07600
Single Tier - Term Deposit	0.07733
Single Tier - Term Deposit	0.07867
Single Tier - Term Deposit	0.08000
Single Tier - Term Deposit	0.08133
Single Tier - Term Deposit	0.08267
Single Tier - Term Deposit	0.08400

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.08533
Single Tier - Term Deposit	0.08667
Single Tier - Term Deposit	0.08800
Single Tier - Term Deposit	0.08933
Single Tier - Term Deposit	0.09067
Single Tier - Term Deposit	0.09200
Single Tier - Term Deposit	0.09333
Single Tier - Term Deposit	0.09467
Single Tier - Term Deposit	0.09600
Single Tier - Term Deposit	0.09733
Single Tier - Term Deposit	0.09867
Single Tier - Term Deposit	0.10000
Single Tier - Term Deposit	0.10133
Single Tier - Term Deposit	0.10267
Single Tier - Term Deposit	0.10400
Single Tier - Term Deposit	0.10533
Single Tier - Term Deposit	0.10667
Single Tier - Term Deposit	0.10800
Single Tier - Term Deposit	0.10933
Single Tier - Term Deposit	0.11067
Single Tier - Term Deposit	0.11200
Single Tier - Term Deposit	0.11333
Single Tier - Term Deposit	0.11467
Single Tier - Term Deposit	0.11600
Single Tier - Term Deposit	0.11733
Single Tier - Term Deposit	0.11867
Single Tier - Term Deposit	0.12000
Single Tier - Term Deposit	0.12133
Single Tier - Term Deposit	0.12267
Single Tier - Term Deposit	0.12400
Single Tier - Term Deposit	0.12533
Single Tier - Term Deposit	0.12667
Single Tier - Term Deposit	0.12800
Single Tier - Term Deposit	0.12933
Single Tier - Term Deposit	0.13067
Single Tier - Term Deposit	0.13200
Single Tier - Term Deposit	0.13333
Single Tier - Term Deposit	0.13467
Single Tier - Term Deposit	0.13600
Single Tier - Term Deposit	0.13733
Single Tier - Term Deposit	0.13867
Single Tier - Term Deposit	0.14000
Single Tier - Term Deposit	0.14133
Single Tier - Term Deposit	0.14267
Single Tier - Term Deposit	0.14400
Single Tier - Term Deposit	0.14533
Single Tier - Term Deposit	0.14667
Single Tier - Term Deposit	0.14800

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.14933
Single Tier - Term Deposit	0.15067
Single Tier - Term Deposit	0.15200
Single Tier - Term Deposit	0.15333
Single Tier - Term Deposit	0.15467
Single Tier - Term Deposit	0.15600
Single Tier - Term Deposit	0.15733
Single Tier - Term Deposit	0.15867
Single Tier - Term Deposit	0.16000
Single Tier - Term Deposit	0.16133
Single Tier - Term Deposit	0.16267
Single Tier - Term Deposit	0.16400
Single Tier - Term Deposit	0.16533
Single Tier - Term Deposit	0.16667
Single Tier - Term Deposit	0.16800
Single Tier - Term Deposit	0.16933
Single Tier - Term Deposit	0.17067
Single Tier - Term Deposit	0.17200
Single Tier - Term Deposit	0.17333
Single Tier - Term Deposit	0.17467
Single Tier - Term Deposit	0.17600
Single Tier - Term Deposit	0.17733
Single Tier - Term Deposit	0.17867
Single Tier - Term Deposit	0.18000
Single Tier - Term Deposit	0.18133
Single Tier - Term Deposit	0.18267
Single Tier - Term Deposit	0.18400
Single Tier - Term Deposit	0.18533
Single Tier - Term Deposit	0.18667
Single Tier - Term Deposit	0.18800
Single Tier - Term Deposit	0.18933
Single Tier - Term Deposit	0.19067
Single Tier - Term Deposit	0.19200
Single Tier - Term Deposit	0.19333
Single Tier - Term Deposit	0.19467
Single Tier - Term Deposit	0.19600
Single Tier - Term Deposit	0.19733
Single Tier - Term Deposit	0.19867
Single Tier - Term Deposit	0.20000
Single Tier - Term Deposit	0.20133
Single Tier - Term Deposit	0.20267
Single Tier - Term Deposit	0.20400
Single Tier - Term Deposit	0.20533
Single Tier - Term Deposit	0.20667
Single Tier - Term Deposit	0.20800
Single Tier - Term Deposit	0.20933
Single Tier - Term Deposit	0.21067
Single Tier - Term Deposit	0.21200

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.21333
Single Tier - Term Deposit	0.21467
Single Tier - Term Deposit	0.21600
Single Tier - Term Deposit	0.21733
Single Tier - Term Deposit	0.21867
Single Tier - Term Deposit	0.22000
Single Tier - Term Deposit	0.22133
Single Tier - Term Deposit	0.22267
Single Tier - Term Deposit	0.22400
Single Tier - Term Deposit	0.22533
Single Tier - Term Deposit	0.22667
Single Tier - Term Deposit	0.22800
Single Tier - Term Deposit	0.22933
Single Tier - Term Deposit	0.23067
Single Tier - Term Deposit	0.23200
Single Tier - Term Deposit	0.23333
Single Tier - Term Deposit	0.23467
Single Tier - Term Deposit	0.23600
Single Tier - Term Deposit	0.23733
Single Tier - Term Deposit	0.23867
Single Tier - Term Deposit	0.24000
Single Tier - Term Deposit	0.24133
Single Tier - Term Deposit	0.24267
Single Tier - Term Deposit	0.24400
Single Tier - Term Deposit	0.24533
Single Tier - Term Deposit	0.24667
Single Tier - Term Deposit	0.24800
Single Tier - Term Deposit	0.24933
Single Tier - Term Deposit	0.25067
Single Tier - Term Deposit	0.25200
Single Tier - Term Deposit	0.25333
Single Tier - Term Deposit	0.25467
Single Tier - Term Deposit	0.25600
Single Tier - Term Deposit	0.25733
Single Tier - Term Deposit	0.25867
Single Tier - Term Deposit	0.26000
Single Tier - Term Deposit	0.26133
Single Tier - Term Deposit	0.26267
Single Tier - Term Deposit	0.26400
Single Tier - Term Deposit	0.26533
Single Tier - Term Deposit	0.26667
Single Tier - Term Deposit	0.26800
Single Tier - Term Deposit	0.26933
Single Tier - Term Deposit	0.27067
Single Tier - Term Deposit	0.27200
Single Tier - Term Deposit	0.27333
Single Tier - Term Deposit	0.27467
Single Tier - Term Deposit	0.27600

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.27733
Single Tier - Term Deposit	0.27867
Single Tier - Term Deposit	0.28000
Single Tier - Term Deposit	0.28133
Single Tier - Term Deposit	0.28267
Single Tier - Term Deposit	0.28400
Single Tier - Term Deposit	0.28533
Single Tier - Term Deposit	0.28667
Single Tier - Term Deposit	0.28800
Single Tier - Term Deposit	0.28933
Single Tier - Term Deposit	0.29067
Single Tier - Term Deposit	0.29200
Single Tier - Term Deposit	0.29333
Single Tier - Term Deposit	0.29467
Single Tier - Term Deposit	0.29600
Single Tier - Term Deposit	0.29733
Single Tier - Term Deposit	0.29867
Single Tier - Term Deposit	0.30000
Single Tier - Term Deposit	0.30133
Single Tier - Term Deposit	0.30267
Single Tier - Term Deposit	0.30400
Single Tier - Term Deposit	0.30533
Single Tier - Term Deposit	0.30667
Single Tier - Term Deposit	0.30800
Single Tier - Term Deposit	0.30933
Single Tier - Term Deposit	0.31067
Single Tier - Term Deposit	0.31200
Single Tier - Term Deposit	0.31333
Single Tier - Term Deposit	0.31467
Single Tier - Term Deposit	0.31600
Single Tier - Term Deposit	0.31733
Single Tier - Term Deposit	0.31867
Single Tier - Term Deposit	0.32000
Single Tier - Term Deposit	0.32133
Single Tier - Term Deposit	0.32267
Single Tier - Term Deposit	0.32400
Single Tier - Term Deposit	0.32533
Single Tier - Term Deposit	0.32667
Single Tier - Term Deposit	0.32800
Single Tier - Term Deposit	0.32933
Single Tier - Term Deposit	0.33067
Single Tier - Term Deposit	0.33200
Single Tier - Term Deposit	0.33333
Single Tier - Term Deposit	0.33467
Single Tier - Term Deposit	0.33600
Single Tier - Term Deposit	0.33733
Single Tier - Term Deposit	0.33867
Single Tier - Term Deposit	0.34000

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.34133
Single Tier - Term Deposit	0.34267
Single Tier - Term Deposit	0.34400
Single Tier - Term Deposit	0.34533
Single Tier - Term Deposit	0.34667
Single Tier - Term Deposit	0.34800
Single Tier - Term Deposit	0.34933
Single Tier - Term Deposit	0.35067
Single Tier - Term Deposit	0.35200
Single Tier - Term Deposit	0.35333
Single Tier - Term Deposit	0.35467
Single Tier - Term Deposit	0.35600
Single Tier - Term Deposit	0.35733
Single Tier - Term Deposit	0.35867
Single Tier - Term Deposit	0.36000
Single Tier - Term Deposit	0.36133
Single Tier - Term Deposit	0.36267
Single Tier - Term Deposit	0.36400
Single Tier - Term Deposit	0.36533
Single Tier - Term Deposit	0.36667
Single Tier - Term Deposit	0.36800
Single Tier - Term Deposit	0.36933
Single Tier - Term Deposit	0.37067
Single Tier - Term Deposit	0.37200
Single Tier - Term Deposit	0.37333
Single Tier - Term Deposit	0.37467
Single Tier - Term Deposit	0.37600
Single Tier - Term Deposit	0.37733
Single Tier - Term Deposit	0.37867
Single Tier - Term Deposit	0.38000
Single Tier - Term Deposit	0.38133
Single Tier - Term Deposit	0.38267
Single Tier - Term Deposit	0.38400
Single Tier - Term Deposit	0.38533
Single Tier - Term Deposit	0.38667
Single Tier - Term Deposit	0.38800
Single Tier - Term Deposit	0.38933
Single Tier - Term Deposit	0.39067
Single Tier - Term Deposit	0.39200
Single Tier - Term Deposit	0.39333
Single Tier - Term Deposit	0.39467
Single Tier - Term Deposit	0.39600
Single Tier - Term Deposit	0.39733
Single Tier - Term Deposit	0.39867
Single Tier - Term Deposit	0.40000
Single Tier - Term Deposit	0.40133
Single Tier - Term Deposit	0.40267
Single Tier - Term Deposit	0.40400

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.40533
Single Tier - Term Deposit	0.40667
Single Tier - Term Deposit	0.40800
Single Tier - Term Deposit	0.40933
Single Tier - Term Deposit	0.41067
Single Tier - Term Deposit	0.41200
Single Tier - Term Deposit	0.41333
Single Tier - Term Deposit	0.41467
Single Tier - Term Deposit	0.41600
Single Tier - Term Deposit	0.41733
Single Tier - Term Deposit	0.41867
Single Tier - Term Deposit	0.42000
Single Tier - Term Deposit	0.42133
Single Tier - Term Deposit	0.42267
Single Tier - Term Deposit	0.42400
Single Tier - Term Deposit	0.42533
Single Tier - Term Deposit	0.42667
Single Tier - Term Deposit	0.42800
Single Tier - Term Deposit	0.42933
Single Tier - Term Deposit	0.43067
Single Tier - Term Deposit	0.43200
Single Tier - Term Deposit	0.43333
Single Tier - Term Deposit	0.43467
Single Tier - Term Deposit	0.43600
Single Tier - Term Deposit	0.43733
Single Tier - Term Deposit	0.43867
Single Tier - Term Deposit	0.44000
Single Tier - Term Deposit	0.44133
Single Tier - Term Deposit	0.44267
Single Tier - Term Deposit	0.44400
Single Tier - Term Deposit	0.44533
Single Tier - Term Deposit	0.44667
Single Tier - Term Deposit	0.44800
Single Tier - Term Deposit	0.44933
Single Tier - Term Deposit	0.45067
Single Tier - Term Deposit	0.45200
Single Tier - Term Deposit	0.45333
Single Tier - Term Deposit	0.45467
Single Tier - Term Deposit	0.45600
Single Tier - Term Deposit	0.45733
Single Tier - Term Deposit	0.45867
Single Tier - Term Deposit	0.46000
Single Tier - Term Deposit	0.46133
Single Tier - Term Deposit	0.46267
Single Tier - Term Deposit	0.46400
Single Tier - Term Deposit	0.46533
Single Tier - Term Deposit	0.46667
Single Tier - Term Deposit	0.46800

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.46933
Single Tier - Term Deposit	0.47067
Single Tier - Term Deposit	0.47200
Single Tier - Term Deposit	0.47333
Single Tier - Term Deposit	0.47467
Single Tier - Term Deposit	0.47600
Single Tier - Term Deposit	0.47733
Single Tier - Term Deposit	0.47867
Single Tier - Term Deposit	0.48000
Single Tier - Term Deposit	0.48133
Single Tier - Term Deposit	0.48267
Single Tier - Term Deposit	0.48400
Single Tier - Term Deposit	0.48533
Single Tier - Term Deposit	0.48667
Single Tier - Term Deposit	0.48800
Single Tier - Term Deposit	0.48933
Single Tier - Term Deposit	0.49067
Single Tier - Term Deposit	0.49200
Single Tier - Term Deposit	0.49333
Single Tier - Term Deposit	0.49467
Single Tier - Term Deposit	0.49600
Single Tier - Term Deposit	0.49733
Single Tier - Term Deposit	0.49867
Single Tier - Term Deposit	0.50000
Single Tier - Term Deposit	0.50133
Single Tier - Term Deposit	0.50267
Single Tier - Term Deposit	0.50400
Single Tier - Term Deposit	0.50533
Single Tier - Term Deposit	0.50667
Single Tier - Term Deposit	0.50800
Single Tier - Term Deposit	0.50933
Single Tier - Term Deposit	0.51067
Single Tier - Term Deposit	0.51200
Single Tier - Term Deposit	0.51333
Single Tier - Term Deposit	0.51467
Single Tier - Term Deposit	0.51600
Single Tier - Term Deposit	0.51733
Single Tier - Term Deposit	0.51867
Single Tier - Term Deposit	0.52000
Single Tier - Term Deposit	0.52133
Single Tier - Term Deposit	0.52267
Single Tier - Term Deposit	0.52400
Single Tier - Term Deposit	0.52533
Single Tier - Term Deposit	0.52667
Single Tier - Term Deposit	0.52800
Single Tier - Term Deposit	0.52933
Single Tier - Term Deposit	0.53067
Single Tier - Term Deposit	0.53200

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.53333
Single Tier - Term Deposit	0.53467
Single Tier - Term Deposit	0.53600
Single Tier - Term Deposit	0.53733
Single Tier - Term Deposit	0.53867
Single Tier - Term Deposit	0.54000
Single Tier - Term Deposit	0.54133
Single Tier - Term Deposit	0.54267
Single Tier - Term Deposit	0.54400
Single Tier - Term Deposit	0.54533
Single Tier - Term Deposit	0.54667
Single Tier - Term Deposit	0.54800
Single Tier - Term Deposit	0.54933
Single Tier - Term Deposit	0.55067
Single Tier - Term Deposit	0.55200
Single Tier - Term Deposit	0.55333
Single Tier - Term Deposit	0.55467
Single Tier - Term Deposit	0.55600
Single Tier - Term Deposit	0.55733
Single Tier - Term Deposit	0.55867
Single Tier - Term Deposit	0.56000
Single Tier - Term Deposit	0.56133
Single Tier - Term Deposit	0.56267
Single Tier - Term Deposit	0.56400
Single Tier - Term Deposit	0.56533
Single Tier - Term Deposit	0.56667
Single Tier - Term Deposit	0.56800
Single Tier - Term Deposit	0.56933
Single Tier - Term Deposit	0.57067
Single Tier - Term Deposit	0.57200
Single Tier - Term Deposit	0.57333
Single Tier - Term Deposit	0.57467
Single Tier - Term Deposit	0.57600
Single Tier - Term Deposit	0.57733
Single Tier - Term Deposit	0.57867
Single Tier - Term Deposit	0.58000
Single Tier - Term Deposit	0.58133
Single Tier - Term Deposit	0.58267
Single Tier - Term Deposit	0.58400
Single Tier - Term Deposit	0.58533
Single Tier - Term Deposit	0.58667
Single Tier - Term Deposit	0.58800
Single Tier - Term Deposit	0.58933
Single Tier - Term Deposit	0.59067
Single Tier - Term Deposit	0.59200
Single Tier - Term Deposit	0.59333
Single Tier - Term Deposit	0.59467
Single Tier - Term Deposit	0.59600

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.59733
Single Tier - Term Deposit	0.59867
Single Tier - Term Deposit	0.60000
Single Tier - Term Deposit	0.60133
Single Tier - Term Deposit	0.60267
Single Tier - Term Deposit	0.60400
Single Tier - Term Deposit	0.60533
Single Tier - Term Deposit	0.60667
Single Tier - Term Deposit	0.60800
Single Tier - Term Deposit	0.60933
Single Tier - Term Deposit	0.61067
Single Tier - Term Deposit	0.61200
Single Tier - Term Deposit	0.61333
Single Tier - Term Deposit	0.61467
Single Tier - Term Deposit	0.61600
Single Tier - Term Deposit	0.61733
Single Tier - Term Deposit	0.61867
Single Tier - Term Deposit	0.62000
Single Tier - Term Deposit	0.62133
Single Tier - Term Deposit	0.62267
Single Tier - Term Deposit	0.62400
Single Tier - Term Deposit	0.62533
Single Tier - Term Deposit	0.62667
Single Tier - Term Deposit	0.62800
Single Tier - Term Deposit	0.62933
Single Tier - Term Deposit	0.63067
Single Tier - Term Deposit	0.63200
Single Tier - Term Deposit	0.63333
Single Tier - Term Deposit	0.63467
Single Tier - Term Deposit	0.63600
Single Tier - Term Deposit	0.63733
Single Tier - Term Deposit	0.63867
Single Tier - Term Deposit	0.64000
Single Tier - Term Deposit	0.64133
Single Tier - Term Deposit	0.64267
Single Tier - Term Deposit	0.64400
Single Tier - Term Deposit	0.64533
Single Tier - Term Deposit	0.64667
Single Tier - Term Deposit	0.64800
Single Tier - Term Deposit	0.64933
Single Tier - Term Deposit	0.65067
Single Tier - Term Deposit	0.65200
Single Tier - Term Deposit	0.65333
Single Tier - Term Deposit	0.65467
Single Tier - Term Deposit	0.65600
Single Tier - Term Deposit	0.65733
Single Tier - Term Deposit	0.65867
Single Tier - Term Deposit	0.66000

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.66133
Single Tier - Term Deposit	0.66267
Single Tier - Term Deposit	0.66400
Single Tier - Term Deposit	0.66533
Single Tier - Term Deposit	0.66667
Single Tier - Term Deposit	0.66800
Single Tier - Term Deposit	0.66933
Single Tier - Term Deposit	0.67067
Single Tier - Term Deposit	0.67200
Single Tier - Term Deposit	0.67333
Single Tier - Term Deposit	0.67467
Single Tier - Term Deposit	0.67600
Single Tier - Term Deposit	0.67733
Single Tier - Term Deposit	0.67867
Single Tier - Term Deposit	0.68000
Single Tier - Term Deposit	0.68133
Single Tier - Term Deposit	0.68267
Single Tier - Term Deposit	0.68400
Single Tier - Term Deposit	0.68533
Single Tier - Term Deposit	0.68667
Single Tier - Term Deposit	0.68800
Single Tier - Term Deposit	0.68933
Single Tier - Term Deposit	0.69067
Single Tier - Term Deposit	0.69200
Single Tier - Term Deposit	0.69333
Single Tier - Term Deposit	0.69467
Single Tier - Term Deposit	0.69600
Single Tier - Term Deposit	0.69733
Single Tier - Term Deposit	0.69867
Single Tier - Term Deposit	0.70000
Single Tier - Term Deposit	0.70133
Single Tier - Term Deposit	0.70267
Single Tier - Term Deposit	0.70400
Single Tier - Term Deposit	0.70533
Single Tier - Term Deposit	0.70667
Single Tier - Term Deposit	0.70800
Single Tier - Term Deposit	0.70933
Single Tier - Term Deposit	0.71067
Single Tier - Term Deposit	0.71200
Single Tier - Term Deposit	0.71333
Single Tier - Term Deposit	0.71467
Single Tier - Term Deposit	0.71600
Single Tier - Term Deposit	0.71733
Single Tier - Term Deposit	0.71867
Single Tier - Term Deposit	0.72000
Single Tier - Term Deposit	0.72133
Single Tier - Term Deposit	0.72267
Single Tier - Term Deposit	0.72400

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.72533
Single Tier - Term Deposit	0.72667
Single Tier - Term Deposit	0.72800
Single Tier - Term Deposit	0.72933
Single Tier - Term Deposit	0.73067
Single Tier - Term Deposit	0.73200
Single Tier - Term Deposit	0.73333
Single Tier - Term Deposit	0.73467
Single Tier - Term Deposit	0.73600
Single Tier - Term Deposit	0.73733
Single Tier - Term Deposit	0.73867
Single Tier - Term Deposit	0.74000
Single Tier - Term Deposit	0.74133
Single Tier - Term Deposit	0.74267
Single Tier - Term Deposit	0.74400
Single Tier - Term Deposit	0.74533
Single Tier - Term Deposit	0.74667
Single Tier - Term Deposit	0.74800
Single Tier - Term Deposit	0.74933
Single Tier - Term Deposit	0.75067
Single Tier - Term Deposit	0.75200
Single Tier - Term Deposit	0.75333
Single Tier - Term Deposit	0.75467
Single Tier - Term Deposit	0.75600
Single Tier - Term Deposit	0.75733
Single Tier - Term Deposit	0.75867
Single Tier - Term Deposit	0.76000
Single Tier - Term Deposit	0.76133
Single Tier - Term Deposit	0.76267
Single Tier - Term Deposit	0.76400
Single Tier - Term Deposit	0.76533
Single Tier - Term Deposit	0.76667
Single Tier - Term Deposit	0.76800
Single Tier - Term Deposit	0.76933
Single Tier - Term Deposit	0.77067
Single Tier - Term Deposit	0.77200
Single Tier - Term Deposit	0.77333
Single Tier - Term Deposit	0.77467
Single Tier - Term Deposit	0.77600
Single Tier - Term Deposit	0.77733
Single Tier - Term Deposit	0.77867
Single Tier - Term Deposit	0.78000
Single Tier - Term Deposit	0.78133
Single Tier - Term Deposit	0.78267
Single Tier - Term Deposit	0.78400
Single Tier - Term Deposit	0.78533
Single Tier - Term Deposit	0.78667
Single Tier - Term Deposit	0.78800

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.78933
Single Tier - Term Deposit	0.79067
Single Tier - Term Deposit	0.79200
Single Tier - Term Deposit	0.79333
Single Tier - Term Deposit	0.79467
Single Tier - Term Deposit	0.79600
Single Tier - Term Deposit	0.79733
Single Tier - Term Deposit	0.79867
Single Tier - Term Deposit	0.80000
Single Tier - Term Deposit	0.80133
Single Tier - Term Deposit	0.80267
Single Tier - Term Deposit	0.80400
Single Tier - Term Deposit	0.80533
Single Tier - Term Deposit	0.80667
Single Tier - Term Deposit	0.80800
Single Tier - Term Deposit	0.80933
Single Tier - Term Deposit	0.81067
Single Tier - Term Deposit	0.81200
Single Tier - Term Deposit	0.81333
Single Tier - Term Deposit	0.81467
Single Tier - Term Deposit	0.81600
Single Tier - Term Deposit	0.81733
Single Tier - Term Deposit	0.81867
Single Tier - Term Deposit	0.82000
Single Tier - Term Deposit	0.82133
Single Tier - Term Deposit	0.82267
Single Tier - Term Deposit	0.82400
Single Tier - Term Deposit	0.82533
Single Tier - Term Deposit	0.82667
Single Tier - Term Deposit	0.82800
Single Tier - Term Deposit	0.82933
Single Tier - Term Deposit	0.83067
Single Tier - Term Deposit	0.83200
Single Tier - Term Deposit	0.83333
Single Tier - Term Deposit	0.83467
Single Tier - Term Deposit	0.83600
Single Tier - Term Deposit	0.83733
Single Tier - Term Deposit	0.83867
Single Tier - Term Deposit	0.84000
Single Tier - Term Deposit	0.84133
Single Tier - Term Deposit	0.84267
Single Tier - Term Deposit	0.84400
Single Tier - Term Deposit	0.84533
Single Tier - Term Deposit	0.84667
Single Tier - Term Deposit	0.84800
Single Tier - Term Deposit	0.84933
Single Tier - Term Deposit	0.85067
Single Tier - Term Deposit	0.85200

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

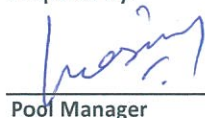
	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.85333
Single Tier - Term Deposit	0.85467
Single Tier - Term Deposit	0.85600
Single Tier - Term Deposit	0.85733
Single Tier - Term Deposit	0.85867
Single Tier - Term Deposit	0.86000
Single Tier - Term Deposit	0.86133
Single Tier - Term Deposit	0.86267
Single Tier - Term Deposit	0.86400
Single Tier - Term Deposit	0.86533
Single Tier - Term Deposit	0.86667
Single Tier - Term Deposit	0.86800
Single Tier - Term Deposit	0.86933
Single Tier - Term Deposit	0.87067
Single Tier - Term Deposit	0.87200
Single Tier - Term Deposit	0.87333
Single Tier - Term Deposit	0.87467
Single Tier - Term Deposit	0.87600
Single Tier - Term Deposit	0.87733
Single Tier - Term Deposit	0.87867
Single Tier - Term Deposit	0.88000
Single Tier - Term Deposit	0.88133
Single Tier - Term Deposit	0.88267
Single Tier - Term Deposit	0.88400
Single Tier - Term Deposit	0.88533
Single Tier - Term Deposit	0.88667
Single Tier - Term Deposit	0.88800
Single Tier - Term Deposit	0.88933
Single Tier - Term Deposit	0.89067
Single Tier - Term Deposit	0.89200
Single Tier - Term Deposit	0.89333
Single Tier - Term Deposit	0.89467
Single Tier - Term Deposit	0.89600
Single Tier - Term Deposit	0.89733
Single Tier - Term Deposit	0.89867
Single Tier - Term Deposit	0.90000
Single Tier - Term Deposit	0.90133
Single Tier - Term Deposit	0.90267
Single Tier - Term Deposit	0.90400
Single Tier - Term Deposit	0.90533
Single Tier - Term Deposit	0.90667
Single Tier - Term Deposit	0.90800
Single Tier - Term Deposit	0.90933
Single Tier - Term Deposit	0.91067
Single Tier - Term Deposit	0.91200
Single Tier - Term Deposit	0.91333
Single Tier - Term Deposit	0.91467
Single Tier - Term Deposit	0.91600

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2019**, which are applicable on its Saving deposit & Term deposit 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:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.91733
Single Tier - Term Deposit	0.91867
Single Tier - Term Deposit	0.92000
Single Tier - Term Deposit	0.92133
Single Tier - Term Deposit	0.92267
Single Tier - Term Deposit	0.92400
Single Tier - Term Deposit	0.92533
Single Tier - Term Deposit	0.92667
Single Tier - Term Deposit	0.92800
Single Tier - Term Deposit	0.92933
Single Tier - Term Deposit	0.93067
Single Tier - Term Deposit	0.93200
Single Tier - Term Deposit	0.93333
Single Tier - Term Deposit	0.93467
Single Tier - Term Deposit	0.93600
Single Tier - Term Deposit	0.93733
Single Tier - Term Deposit	0.93867
Single Tier - Term Deposit	0.94000
Single Tier - Term Deposit	0.94133
Single Tier - Term Deposit	0.94267
Single Tier - Term Deposit	0.94400
Single Tier - Term Deposit	0.94533
Single Tier - Term Deposit	0.94667

Prepared by:


Pool Manager

Reviewed by:


Unit Head, Pool Management


Head, Islamic Projects

Approved by:


Head, Retail Channel Liability


Head Islamic Compliance and Finance


Head, Islamic Banking


Resident Shariah Board Member

25/04/19

38/38