



INSTRUCTION CIRCULAR

NO. P/INST-IBD/2019/05

February 25, 2019

Re: DECLARATION OF WEIGHTAGES AND PROFIT SHARING RATIO FOR THE MONTH OF MARCH 2019

To: All Islamic Banking Branches
All Islamic Banking Windows

Cc: All Islamic Regional Managers
All Islamic Branch Managers
All Islamic Relationship Managers

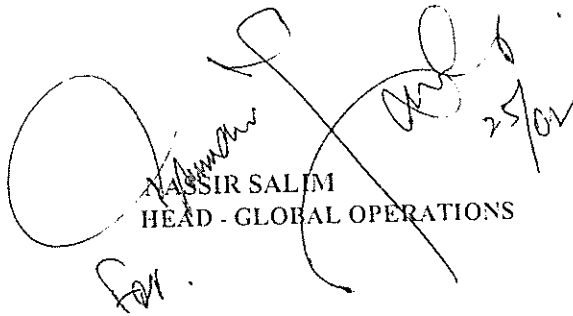
From: Pool Management Unit, Islamic Banking

We are enclosing General and Special / Specific Deposits' Profit Sharing Ratio and Weightages (LCY & FCY) that will be applicable for the month of March 2019.

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 HBL's Official website: www.hbl.com.


MUHAMMAD AFAQ KHAN
HEAD - ISLAMIC BANKING


YASSIR SALIM
HEAD - GLOBAL OPERATIONS
25/02

Encl:
Profit Sharing Ratio and Weightages Sheets for LCY & FCY.

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for March 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 March 2019	Month February 2019	Month January 2019	Month December 2018
	Share of Rab-ul-Maal	50%	50%	50%	50%
Share of Mudarib	50%	50%	50%	50%	

Local Currency Accounts

Product Name	Payment Frequency	Profit Weightages			
		Month March 2019	Month February 2019	Month January 2019	Month December 2018
SAVING ACCOUNTS					
HBL Islamic PLS Account	Monthly	0.31944	0.31944	0.31944	0.31944

HBL Al-Irtifa Account

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

REMUNERATIVE CURRENT ACCOUNTS

HBL Al-Mukhtar Account	Monthly	0.00417	0.00417	0.00417	0.00417
HBL at Work Islamic Premium Account	January & July	0.00417	0.00417	0.00417	0.00417

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

1 Month	Maturity	0.37700	0.37700	0.37700	0.37700
3 Months	Maturity	0.38600	0.38600	0.38600	0.38600
6 Months	Maturity	0.40408	0.40408	0.40408	0.40408
One Year	Maturity	0.50000	0.50000	0.50000	0.50000
Three Years	Maturity	0.49442	0.49442	0.49442	0.49442
Five Years	Maturity	0.53950	0.53950	0.53950	0.53950

Profit on Monthly

One Year	Monthly	0.48333	0.48333	0.48333	0.48333
Three Years	Monthly	0.44475	0.44475	0.44475	0.44475
Five Years	Monthly	0.41308	0.41308	0.41308	0.41308

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ISLAMIC DEPOSIT PRODUCTS	PROFIT SHARING RATIO				
		Month March 2019	Month February 2019	Month January 2019	Month December 2018
	Share of Rab-ul-Maal	50%	50%	50%	50%
Share of Mudarib	50%	50%	50%	50%	

Local Currency Accounts

Product Name	Payment Frequency	Profit Weightages			
		Month March 2019	Month February 2019	Month January 2019	Month December 2018

AL-SAMARAT TERM ACCOUNTS

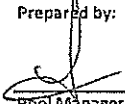
Profit on Quarterly

One Year	Quarterly	0.49000	0.49000	0.49000	0.49000
Three Years	Quarterly	0.45375	0.45375	0.45375	0.45375
Five Years	Quarterly	0.43567	0.43567	0.43567	0.43567

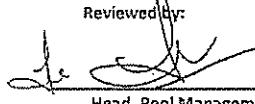
Profit on Semi Annually

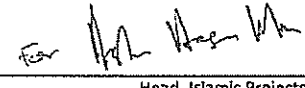
One Year	Semi Annually	0.49500	0.49500	0.49500	0.49500
Three Years	Semi Annually	0.46275	0.46275	0.46275	0.46275
Five Years	Semi Annually	0.46275	0.46275	0.46275	0.46275

Prepared by:

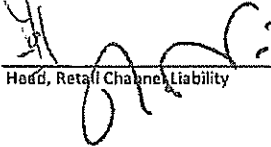

Pool Manager

Reviewed by:

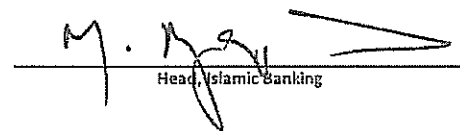

Head, Pool Management Unit


Head, Islamic Projects

Approved by:


Head, Retail Channel Liability


Head Islamic Compliance and Finance


Head, Islamic Banking


Resident Shariah Board Member

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for March 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 March 2019	Month February 2019	Month January 2019	Month December 2018
	Share of Rab-ul-Maal	50%	50%	50%	50%
Share of Mudarib	50%	50%	50%	50%	

Foreign Currency Accounts

HBL Islamic FC PLS Account	Payment Frequency	Profit Weightages			
		Month March 2019	Month February 2019	Month January 2019	Month December 2018
FCY Less than 1000	Monthly	0.01667	0.01667	0.01667	0.01667
FCY 1000 to less than FCY 50,000	Monthly	0.02500	0.02500	0.02500	0.02500
From FCY 50,000 & above	Monthly	0.03333	0.03333	0.03333	0.03333

HBL Islamic High Yield Foreign Currency Investment Deposit

One Month

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

Two Months

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

Three Months

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


Six Months

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

Twelve Months

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

Prepared by:

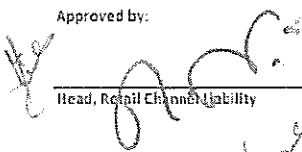

Pool Manager

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

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month March 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
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

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

Share of Rab-ul-Maal	Profit Sharing Ratio
Share of Mudarib	30%
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
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
Single Tier - Saving / Term Deposit	0.34167
Single Tier - Saving / Term Deposit	0.34250
Single Tier - Saving / Term Deposit	0.34333

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month March 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	0.34417
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
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

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

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month March 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	0.45333
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
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

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month March 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	0.50833
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
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
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

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month March 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	0.56333
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
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

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month March 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	0.61833
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
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
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

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month March 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	0.67333
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
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

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month March 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	0.72833
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
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
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

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month March 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	0.78333
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
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

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month March 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:

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

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

Share of Rab-ul-Maal	Profit Sharing Ratio
Share of Mudarib	70%
Share of Mudarib	30%
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
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
Single Tier - Saving / Term Deposit	0.93333
Single Tier - Saving / Term Deposit	0.93417
Single Tier - Saving / Term Deposit	0.93500
Single Tier - Saving / Term Deposit	0.93583
Single Tier - Saving / Term Deposit	0.93667
Single Tier - Saving / Term Deposit	0.93750
Single Tier - Saving / Term Deposit	0.93833
Single Tier - Saving / Term Deposit	0.93917
Single Tier - Saving / Term Deposit	0.94000
Single Tier - Saving / Term Deposit	0.94083
Single Tier - Saving / Term Deposit	0.94167
Single Tier - Saving / Term Deposit	0.94250
Single Tier - Saving / Term Deposit	0.94333
Single Tier - Saving / Term Deposit	0.94417
Single Tier - Saving / Term Deposit	0.94500

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **March 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	0.94583
Single Tier - Saving / Term Deposit	0.94667
Single Tier - Saving / Term Deposit	0.94750
Single Tier - Saving / Term Deposit	0.94833
Single Tier - Saving / Term Deposit	0.94917
Single Tier - Saving / Term Deposit	0.95000
Single Tier - Saving / Term Deposit	0.95083
Single Tier - Saving / Term Deposit	0.95167
Single Tier - Saving / Term Deposit	0.95250
Single Tier - Saving / Term Deposit	0.95333
Single Tier - Saving / Term Deposit	0.95417
Single Tier - Saving / Term Deposit	0.95500
Single Tier - Saving / Term Deposit	0.95583
Single Tier - Saving / Term Deposit	0.95667
Single Tier - Saving / Term Deposit	0.95750
Single Tier - Saving / Term Deposit	0.95833

Prepared by:



Pool Manager

Reviewed by:

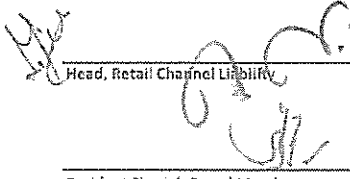


Unit Head, Pool Management



Head, Islamic Projects

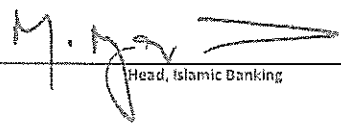
Approved by:



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 March 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	0.00667
Single Tier - Term Deposit	0.01333
Single Tier - Term Deposit	0.02000
Single Tier - Term Deposit	0.02667
Single Tier - Term Deposit	0.03333
Single Tier - Term Deposit	0.03453
Single Tier - Term Deposit	0.04000
Single Tier - Term Deposit	0.04667
Single Tier - Term Deposit	0.05333
Single Tier - Term Deposit	0.06000
Single Tier - Term Deposit	0.06667
Single Tier - Term Deposit	0.07333
Single Tier - Term Deposit	0.08000
Single Tier - Term Deposit	0.08667
Single Tier - Term Deposit	0.09333
Single Tier - Term Deposit	0.10000
Single Tier - Term Deposit	0.10667
Single Tier - Term Deposit	0.11333
Single Tier - Term Deposit	0.12000
Single Tier - Term Deposit	0.12667
Single Tier - Term Deposit	0.13333
Single Tier - Term Deposit	0.14000
Single Tier - Term Deposit	0.14667
Single Tier - Term Deposit	0.15333
Single Tier - Term Deposit	0.16000
Single Tier - Term Deposit	0.16667
Single Tier - Term Deposit	0.17333
Single Tier - Term Deposit	0.18000
Single Tier - Term Deposit	0.18667
Single Tier - Term Deposit	0.19333
Single Tier - Term Deposit	0.20000
Single Tier - Term Deposit	0.20667
Single Tier - Term Deposit	0.21333
Single Tier - Term Deposit	0.22000
Single Tier - Term Deposit	0.22667
Single Tier - Term Deposit	0.23333
Single Tier - Term Deposit	0.24000
Single Tier - Term Deposit	0.24667
Single Tier - Term Deposit	0.25333
Single Tier - Term Deposit	0.26000
Single Tier - Term Deposit	0.26667
Single Tier - Term Deposit	0.27333
Single Tier - Term Deposit	0.28000
Single Tier - Term Deposit	0.28667
Single Tier - Term Deposit	0.29333
Single Tier - Term Deposit	0.30000
Single Tier - Term Deposit	0.30453
Single Tier - Term Deposit	0.30667
Single Tier - Term Deposit	0.31333
Single Tier - Term Deposit	0.32000
Single Tier - Term Deposit	0.32667
Single Tier - Term Deposit	0.33333
Single Tier - Term Deposit	0.34000
Single Tier - Term Deposit	0.34667
Single Tier - Term Deposit	0.35333
Single Tier - Term Deposit	0.36000
Single Tier - Term Deposit	0.36667
Single Tier - Term Deposit	0.37333
Single Tier - Term Deposit	0.38000
Single Tier - Term Deposit	0.38667
Single Tier - Term Deposit	0.39333
Single Tier - Term Deposit	0.40000
Single Tier - Term Deposit	0.40000

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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	0.46667
Single Tier - Term Deposit	0.48000
Single Tier - Term Deposit	0.48667
Single Tier - Term Deposit	0.52667
Single Tier - Term Deposit	0.53333
	0.56667
Single Tier - Term Deposit	0.60000
Single Tier - Term Deposit	0.61333
Single Tier - Term Deposit	0.62000
Single Tier - Term Deposit	0.62667
Single Tier - Term Deposit	0.63333
Single Tier - Term Deposit	0.64000
Single Tier - Term Deposit	0.64667
Single Tier - Term Deposit	0.65333
Single Tier - Term Deposit	0.66000
Single Tier - Term Deposit	0.66667
Single Tier - Term Deposit	0.67333
Single Tier - Term Deposit	0.68000
Single Tier - Term Deposit	0.68667
Single Tier - Term Deposit	0.69333
Single Tier - Term Deposit	0.70000
Single Tier - Term Deposit	0.70667
Single Tier - Term Deposit	0.71333
Single Tier - Term Deposit	0.72000
Single Tier - Term Deposit	0.72667
Single Tier - Term Deposit	0.73333
Single Tier - Term Deposit	0.74000
Single Tier - Term Deposit	0.74667
Single Tier - Term Deposit	0.75333
Single Tier - Term Deposit	0.76000
Single Tier - Term Deposit	0.76667
Single Tier - Term Deposit	0.77333
Single Tier - Term Deposit	0.78000
Single Tier - Term Deposit	0.78667
Single Tier - Term Deposit	0.79333
Single Tier - Term Deposit	0.80000
Single Tier - Term Deposit	0.80667
Single Tier - Term Deposit	0.81333
Single Tier - Term Deposit	0.82000
Single Tier - Term Deposit	0.82667
Single Tier - Term Deposit	0.83333
Single Tier - Term Deposit	0.84000
Single Tier - Term Deposit	0.84667
Single Tier - Term Deposit	0.85333
Single Tier - Term Deposit	0.86000
Single Tier - Term Deposit	0.86667
Single Tier - Term Deposit	0.87333
Single Tier - Term Deposit	0.88000

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

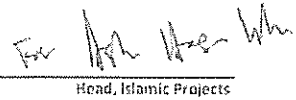
	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.88667
Single Tier - Term Deposit	0.89333
Single Tier - Term Deposit	0.90000
Single Tier - Term Deposit	0.90667
Single Tier - Term Deposit	0.91333
Single Tier - Term Deposit	0.92000
Single Tier - Term Deposit	0.92667
Single Tier - Term Deposit	0.93333
Single Tier - Term Deposit	0.94000
Single Tier - Term Deposit	0.94667

Prepared by:

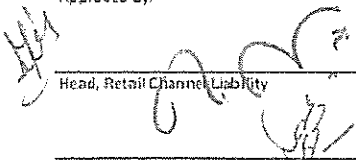

Pool Manager

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