

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **April 2024** and two Previous periods which are applicable to its Savings deposits and term deposits Accounts. These Weightages are used to calculate the Profit for distribution on the basis of the 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 April 2024	Month Mar 2024	Month Feb 2024
Share of Rab-ul-Maal	50%	50%	50%
Share of Mudarib	50%	50%	50%

Local Currency Accounts

Product Name

Profit Weightages

Product Name	Payment Frequency	Month April 2024	Month Mar 2024	Month Feb 2024
SAVING ACCOUNTS				
HBL Islamic PLS Account	Monthly	0.56468	0.55193	0.42401
Rutba Islamic Saving Account (Senior Citizen)	Monthly	1.05236	1.02860	0.99226
Uraan Islamic Saving Account (Young Savers)	Monthly	1.05236	1.02860	0.99226
Nisa Tawfir Islamic Saving Account	Monthly	1.05236	1.02860	0.99226
HBL Islamic Mahana Amdan	Monthly	1.05236	1.02860	0.99226
HBL Al-Irtifa Account				
Deposits of Rs. 1 but less than 500(K)	Monthly	0.56725	0.55444	0.42885
Deposits of Rs.500K but less than 1(M)	Monthly	0.56725	0.55444	0.42885
Deposits of Rs.1(M) but less than 5(M)	Monthly	0.56725	0.55444	0.42885
Deposits of Rs. 5(M) but less than 25(M)	Monthly	0.56725	0.55444	0.42885
Deposits of Rs. 25(M) but less than 50(M)	Monthly	0.56725	0.55444	0.42885
Deposits of Rs. 50(M) but less than 100(M)	Monthly	0.56725	0.55444	0.42885
Deposits of Rs. 100(M) but less than 250(M)	Monthly	0.56725	0.55444	0.42885
Deposits of Rs. 250(M) but less than 500(M)	Monthly	0.56725	0.55444	0.42885
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	0.56725	0.55444	0.42885
Deposits of Rs. 1(B) and above	Monthly	0.56725	0.55444	0.42885
REMUNERATIVE CURRENT ACCOUNTS				
HBL Al-Mukhtar Account	Monthly	0.00339	0.00331	0.00319
HBL at Work Islamic Premium Account	January & July	0.00339	0.00331	0.00319
Non-Chequing Remunerative Current Margin Account	Monthly	0.00339	0.00331	0.00319
NISA Tawfir Plus	Monthly	0.00066	0.00331	0.00319
FUNDS ACCEPTANCE UNDER SBP REFINANCE SCHEMES				
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR RENEWABLE ENERGY -Category I	Quarterly	0.03000	0.15053	0.14521
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR RENEWABLE ENERGY -Category II	Quarterly	0.02000	0.10035	0.09681
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR STORAGE OF AGRICULTURE PRODUCE	Quarterly	0.02000	0.10035	0.09681
FUNDS ACCEPTANCE UNDER ILTF Up to 3 Years	Quarterly	0.19000	0.95334	0.91965
FUNDS ACCEPTANCE UNDER ILTF Up to 5 Years -13 th June 2022	Quarterly	0.02000	0.10035	0.09681
FUNDS ACCEPTANCE UNDER ILTF Up to 5 Years -14 th June 2022 to 19th May 2022	Quarterly	0.04000	0.20070	0.19361
FUNDS ACCEPTANCE UNDER ILTF Up to 5 Years -20 th May 2022 to 31 July 2022	Quarterly	0.07000	0.35123	0.33882
FUNDS ACCEPTANCE UNDER ILTF Up to 5 Years- July 2022 onward as per last policy rate	Quarterly	0.19000	0.95334	0.91965
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	0.01000	0.05018	0.04840
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I SM	Quarterly	0.01000	0.05018	0.04840
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II Co	Quarterly	0.02000	0.10035	0.09681
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.00066	0.00331	0.00319
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	0.00066	0.00331	0.00319
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	0.00066	0.00331	0.00319
AL-SAMARAT TERM ACCOUNTS				
Profit on Maturity				
1 Month	Maturity	0.56982	0.55695	0.43562
3 Months	Maturity	0.57238	0.55946	0.44046
6 Months	Maturity	0.57495	0.56197	0.44530
One Year	Maturity	0.59548	0.58204	0.47435
Three Years	Maturity	0.60062	0.58705	0.47919
Five Years	Maturity	0.60575	0.59207	0.48403
Profit on Monthly				
One Year	Monthly	0.58008	0.56698	0.46709
Three Years	Monthly	0.58522	0.57200	0.47193
Five Years	Monthly	0.59035	0.57702	0.47677
Profit on Quarterly				
One Year	Quarterly	0.58522	0.57200	0.46951
Three Years	Quarterly	0.59035	0.57702	0.47435
Five Years	Quarterly	0.59548	0.58204	0.47919
Profit on Semi Annually				
One Year	Semi Annually	0.59035	0.57702	0.47193
Three Years	Semi Annually	0.59548	0.58204	0.47677
Five Years	Semi Annually	0.60062	0.58705	0.48161

Prepared by:

Reviewed by:

Muhammad Saadan Sarwar
Pool Manager

Khawaja Farhan Usman
Head, Pool Management Unit

Muhammad Mujeeb Beig
Head, Islamic Products Structuring

Approved by:

Raja Sohail Saraj
Head Retail - Islamic Banking

Mufti Yahya Asim
Resident Shariah Board Member

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **April 2024** and two Previous periods which are applicable to its Savings deposits and term deposits Accounts. These Weightages are used to calculate the Profit for distribution on the basis of the 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 April 2024	Month Mar 2024	Month Feb 2024
	Share of Rab-ul-Maal	50%	50%	50%
	Share of Mudarib	50%	50%	50%

Foreign Currency Accounts

HBL Islamic FC PLS Account	Profit Weightages			
	Payment Frequency	Month April 2024	Month Mar 2024	Month Feb 2024
FCY Less than 1000	Monthly	0.04825	0.04717	0.04550
FCY 1000 to less than FCY 50,000	Monthly	0.04825	0.04717	0.04550
From FCY 50,000 & above	Monthly	0.04825	0.04717	0.04550

Prepared by:

Muhammad Saadan Sarwar
Pool Manager

Approved by:

Raja Sohail Saraj
Head Retail - Islamic Banking

Reviewed by:

Khawaja Farhan Usman
Head, Pool Management Unit

Muhammad Mujeeb Beig
Head, Islamic Products Structuring

Mufti Yahya Asim
Resident Shariah Board Member

In case of further clarity regarding weightages assign to respective deposits please contact concerned Branch Manager / Pool Manager (021-33117909) may please be contacted

[illegible]

[illegible]

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

In case of further clarity regarding weightages assign to respective deposits please contact concerned Branch Manager / Pool Manager (021-33117909) may please be contacted

[illegible]

[illegible]

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[illegible]

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[illegible]

[illegible]

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%

[illegible]

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	60%
Share of Mudharib	20%

[illegible]

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%

[illegible]

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month April 2024, 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:

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Local Currency Accounts

[illegible]

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

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	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Local Currency Accounts	
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJI Mora Govt/Specialize Products	1.31520
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJI Mora Govt/Specialize Products	1.31571
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJI Mora Govt/Specialize Products	1.31622
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJI Mora Govt/Specialize Products	1.31674
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJI Mora Govt/Specialize Products	1.31725
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJI Mora Govt/Specialize Products	1.31776
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJI Mora Govt/Specialize Products	1.31828
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJI Mora Govt/Specialize Products	1.31879
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJI Mora Govt/Specialize Products	1.31930
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJI Mora Govt/Specialize Products	1.31982
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJI Mora Govt/Specialize Products	1.32033
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJI Mora Govt/Specialize Products	1.32084
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJI Mora Govt/Specialize Products	1.32136
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJI Mora Govt/Specialize Products	1.32187
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJI Mora Govt/Specialize Products	1.32238
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJI Mora Govt/Specialize Products	1.32290
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJI Mora Govt/Specialize Products	1.32341
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJI Mora Govt/Specialize Products	1.32392
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJI Mora Govt/Specialize Products	1.32444
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJI Mora Govt/Specialize Products	1.32495
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJI Mora Govt/Specialize Products	1.32546
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJI Mora Govt/Specialize Products	1.32598
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJI Mora Govt/Specialize Products	1.32649
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJI Mora Govt/Specialize Products	1.32700
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJI Mora Govt/Specialize Products	1.32752
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJI Mora Govt/Specialize Products	1.32803
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJI Mora Govt/Specialize Products	1.32854
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJI Mora Govt/Specialize Products	1.32906
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJI Mora Govt/Specialize Products	1.32957
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJI Mora Govt/Specialize Products	1.33008
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJI Mora Govt/Specialize Products	1.33060

Prepared by:

Muhammad Sadeen Sarwar
Pool Manager

Approved by:

Raja Sohail Saraj
Head Retail- Islamic Banking

Reviewed by:

Khawaja Farhan Usman
Unit Head, Pool Management



Muhammad Mujeeb Beig
Head, Products Structuring

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Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month of April 2024, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the Mudaraba model.

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

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	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	0.00462
Single Tier - Term Deposit	0.01027
Single Tier - Term Deposit	0.01052
Single Tier - Term Deposit	0.01078
Single Tier - Term Deposit	0.01104
Single Tier - Term Deposit	0.01129
Single Tier - Term Deposit	0.01155
Single Tier - Term Deposit	0.01181
Single Tier - Term Deposit	0.01206
Single Tier - Term Deposit	0.01232
Single Tier - Term Deposit	0.01258
Single Tier - Term Deposit	0.01283
Single Tier - Term Deposit	0.01309
Single Tier - Term Deposit	0.01335
Single Tier - Term Deposit	0.01360
Single Tier - Term Deposit	0.01386
Single Tier - Term Deposit	0.01412
Single Tier - Term Deposit	0.01437
Single Tier - Term Deposit	0.01463
Single Tier - Term Deposit	0.01489
Single Tier - Term Deposit	0.01514
Single Tier - Term Deposit	0.01540
Single Tier - Term Deposit	0.01566
Single Tier - Term Deposit	0.01591
Single Tier - Term Deposit	0.01617
Single Tier - Term Deposit	0.01643
Single Tier - Term Deposit	0.01668
Single Tier - Term Deposit	0.01694
Single Tier - Term Deposit	0.01720
Single Tier - Term Deposit	0.01745
Single Tier - Term Deposit	0.01771
Single Tier - Term Deposit	0.01797
Single Tier - Term Deposit	0.01822
Single Tier - Term Deposit	0.01848
Single Tier - Term Deposit	0.01874
Single Tier - Term Deposit	0.01899
Single Tier - Term Deposit	0.01925
Single Tier - Term Deposit	0.01951
Single Tier - Term Deposit	0.01976
Single Tier - Term Deposit	0.02002
Single Tier - Term Deposit	0.02028
Single Tier - Term Deposit	0.02053
Single Tier - Term Deposit	0.02079
Single Tier - Term Deposit	0.02105
Single Tier - Term Deposit	0.02130
Single Tier - Term Deposit	0.02156
Single Tier - Term Deposit	0.02182
Single Tier - Term Deposit	0.02207
Single Tier - Term Deposit	0.02233
Single Tier - Term Deposit	0.02259
Single Tier - Term Deposit	0.02284
Single Tier - Term Deposit	0.02310
Single Tier - Term Deposit	0.02336
Single Tier - Term Deposit	0.02361
Single Tier - Term Deposit	0.02387
Single Tier - Term Deposit	0.02413
Single Tier - Term Deposit	0.02438
Single Tier - Term Deposit	0.02464
Single Tier - Term Deposit	0.02490
Single Tier - Term Deposit	0.02515
Single Tier - Term Deposit	0.02541
Single Tier - Term Deposit	0.02567
Single Tier - Term Deposit	0.02592
Single Tier - Term Deposit	0.02618
Single Tier - Term Deposit	0.02644
Single Tier - Term Deposit	0.02669
Single Tier - Term Deposit	0.02695
Single Tier - Term Deposit	0.02721
Single Tier - Term Deposit	0.02746
Single Tier - Term Deposit	0.02772
Single Tier - Term Deposit	0.02798
Single Tier - Term Deposit	0.02823
Single Tier - Term Deposit	0.02849
Single Tier - Term Deposit	0.02875
Single Tier - Term Deposit	0.02900
Single Tier - Term Deposit	0.02926
Single Tier - Term Deposit	0.02952
Single Tier - Term Deposit	0.02977
Single Tier - Term Deposit	0.03003
Single Tier - Term Deposit	0.03029
Single Tier - Term Deposit	0.03054
Single Tier - Term Deposit	0.03080
Single Tier - Term Deposit	0.03106
Single Tier - Term Deposit	0.03131
Single Tier - Term Deposit	0.03157
Single Tier - Term Deposit	0.03183
Single Tier - Term Deposit	0.03208

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

In case of further clarity regarding weightages assign to respective deposits please contact concerned Branch Manager / Pool Manager (021-33117909) may please be contacted

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

Foreign Currency Accounts

Single Tier - Term Deposit	0.03234
Single Tier - Term Deposit	0.03260
Single Tier - Term Deposit	0.03285
Single Tier - Term Deposit	0.03311
Single Tier - Term Deposit	0.03337
Single Tier - Term Deposit	0.03362
Single Tier - Term Deposit	0.03388
Single Tier - Term Deposit	0.03414
Single Tier - Term Deposit	0.03439
Single Tier - Term Deposit	0.03465
Single Tier - Term Deposit	0.03491
Single Tier - Term Deposit	0.03516
Single Tier - Term Deposit	0.03542
Single Tier - Term Deposit	0.03568
Single Tier - Term Deposit	0.03593
Single Tier - Term Deposit	0.03619
Single Tier - Term Deposit	0.03645
Single Tier - Term Deposit	0.03670
Single Tier - Term Deposit	0.03696
Single Tier - Term Deposit	0.03722
Single Tier - Term Deposit	0.03747
Single Tier - Term Deposit	0.03773
Single Tier - Term Deposit	0.03799
Single Tier - Term Deposit	0.03824
Single Tier - Term Deposit	0.03850
Single Tier - Term Deposit	0.03876
Single Tier - Term Deposit	0.03901
Single Tier - Term Deposit	0.03927
Single Tier - Term Deposit	0.03953
Single Tier - Term Deposit	0.03978
Single Tier - Term Deposit	0.04004
Single Tier - Term Deposit	0.04030
Single Tier - Term Deposit	0.04055
Single Tier - Term Deposit	0.04081
Single Tier - Term Deposit	0.04107
Single Tier - Term Deposit	0.04132
Single Tier - Term Deposit	0.04158
Single Tier - Term Deposit	0.04184
Single Tier - Term Deposit	0.04209
Single Tier - Term Deposit	0.04235
Single Tier - Term Deposit	0.04261
Single Tier - Term Deposit	0.04286
Single Tier - Term Deposit	0.04312
Single Tier - Term Deposit	0.04338
Single Tier - Term Deposit	0.04363
Single Tier - Term Deposit	0.04389
Single Tier - Term Deposit	0.04415
Single Tier - Term Deposit	0.04440
Single Tier - Term Deposit	0.04466
Single Tier - Term Deposit	0.04492
Single Tier - Term Deposit	0.04517
Single Tier - Term Deposit	0.04543
Single Tier - Term Deposit	0.04569
Single Tier - Term Deposit	0.04594
Single Tier - Term Deposit	0.04620
Single Tier - Term Deposit	0.04646
Single Tier - Term Deposit	0.04671
Single Tier - Term Deposit	0.04697
Single Tier - Term Deposit	0.04723
Single Tier - Term Deposit	0.04748
Single Tier - Term Deposit	0.04774
Single Tier - Term Deposit	0.04800
Single Tier - Term Deposit	0.04825
Single Tier - Term Deposit	0.04851
Single Tier - Term Deposit	0.04877
Single Tier - Term Deposit	0.04902
Single Tier - Term Deposit	0.04928
Single Tier - Term Deposit	0.04954
Single Tier - Term Deposit	0.04979
Single Tier - Term Deposit	0.05005
Single Tier - Term Deposit	0.05031
Single Tier - Term Deposit	0.05056
Single Tier - Term Deposit	0.05082
Single Tier - Term Deposit	0.05108
Single Tier - Term Deposit	0.05133
Single Tier - Term Deposit	0.05159
Single Tier - Term Deposit	0.05185
Single Tier - Term Deposit	0.05210
Single Tier - Term Deposit	0.05236
Single Tier - Term Deposit	0.05262
Single Tier - Term Deposit	0.05287
Single Tier - Term Deposit	0.05313
Single Tier - Term Deposit	0.05339
Single Tier - Term Deposit	0.05364
Single Tier - Term Deposit	0.05390
Single Tier - Term Deposit	0.05416
Single Tier - Term Deposit	0.05441
Single Tier - Term Deposit	0.05467
Single Tier - Term Deposit	0.05493

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

Foreign Currency Accounts

Single Tier - Term Deposit	0.05518
Single Tier - Term Deposit	0.05544
Single Tier - Term Deposit	0.05570
Single Tier - Term Deposit	0.05595
Single Tier - Term Deposit	0.05621
Single Tier - Term Deposit	0.05647
Single Tier - Term Deposit	0.05672
Single Tier - Term Deposit	0.05698
Single Tier - Term Deposit	0.05724
Single Tier - Term Deposit	0.05749
Single Tier - Term Deposit	0.05775
Single Tier - Term Deposit	0.05801
Single Tier - Term Deposit	0.05826
Single Tier - Term Deposit	0.05852
Single Tier - Term Deposit	0.05878
Single Tier - Term Deposit	0.05903
Single Tier - Term Deposit	0.05929
Single Tier - Term Deposit	0.05955
Single Tier - Term Deposit	0.05980
Single Tier - Term Deposit	0.06006
Single Tier - Term Deposit	0.06032
Single Tier - Term Deposit	0.06057
Single Tier - Term Deposit	0.06083
Single Tier - Term Deposit	0.06109
Single Tier - Term Deposit	0.06134
Single Tier - Term Deposit	0.06160
Single Tier - Term Deposit	0.06186
Single Tier - Term Deposit	0.06211
Single Tier - Term Deposit	0.06237
Single Tier - Term Deposit	0.06263
Single Tier - Term Deposit	0.06289
Single Tier - Term Deposit	0.06314
Single Tier - Term Deposit	0.06340
Single Tier - Term Deposit	0.06366
Single Tier - Term Deposit	0.06391
Single Tier - Term Deposit	0.06417
Single Tier - Term Deposit	0.06443
Single Tier - Term Deposit	0.06468
Single Tier - Term Deposit	0.06494
Single Tier - Term Deposit	0.06520
Single Tier - Term Deposit	0.06545
Single Tier - Term Deposit	0.06571
Single Tier - Term Deposit	0.06597
Single Tier - Term Deposit	0.06622
Single Tier - Term Deposit	0.06648
Single Tier - Term Deposit	0.06674
Single Tier - Term Deposit	0.06699
Single Tier - Term Deposit	0.06725
Single Tier - Term Deposit	0.06751
Single Tier - Term Deposit	0.06776
Single Tier - Term Deposit	0.06802
Single Tier - Term Deposit	0.06828
Single Tier - Term Deposit	0.06853
Single Tier - Term Deposit	0.06879
Single Tier - Term Deposit	0.06905
Single Tier - Term Deposit	0.06930
Single Tier - Term Deposit	0.06956
Single Tier - Term Deposit	0.06982
Single Tier - Term Deposit	0.07007
Single Tier - Term Deposit	0.07033
Single Tier - Term Deposit	0.07059
Single Tier - Term Deposit	0.07084
Single Tier - Term Deposit	0.07110
Single Tier - Term Deposit	0.07136
Single Tier - Term Deposit	0.07161
Single Tier - Term Deposit	0.07187
Single Tier - Term Deposit	0.07213
Single Tier - Term Deposit	0.07238
Single Tier - Term Deposit	0.07264
Single Tier - Term Deposit	0.07290
Single Tier - Term Deposit	0.07315
Single Tier - Term Deposit	0.07341
Single Tier - Term Deposit	0.07367
Single Tier - Term Deposit	0.07392
Single Tier - Term Deposit	0.07418
Single Tier - Term Deposit	0.07444
Single Tier - Term Deposit	0.07469
Single Tier - Term Deposit	0.07495
Single Tier - Term Deposit	0.07521
Single Tier - Term Deposit	0.07546
Single Tier - Term Deposit	0.07572
Single Tier - Term Deposit	0.07598
Single Tier - Term Deposit	0.07623
Single Tier - Term Deposit	0.07649
Single Tier - Term Deposit	0.07675
Single Tier - Term Deposit	0.07700
Single Tier - Term Deposit	0.07726
Single Tier - Term Deposit	0.07752
Single Tier - Term Deposit	0.07777

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month of April 2024, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the Mudaraba model.

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

In case of further clarity regarding weightages assign to respective deposits please contact concerned Branch Manager / Pool Manager (021-33117909) may please be contacted

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

Foreign Currency Accounts

Single Tier - Term Deposit	0.07803
Single Tier - Term Deposit	0.07829
Single Tier - Term Deposit	0.07854
Single Tier - Term Deposit	0.07880
Single Tier - Term Deposit	0.07906
Single Tier - Term Deposit	0.07931
Single Tier - Term Deposit	0.07957
Single Tier - Term Deposit	0.07983
Single Tier - Term Deposit	0.08008
Single Tier - Term Deposit	0.08034
Single Tier - Term Deposit	0.08060
Single Tier - Term Deposit	0.08085
Single Tier - Term Deposit	0.08111
Single Tier - Term Deposit	0.08137
Single Tier - Term Deposit	0.08162
Single Tier - Term Deposit	0.08188
Single Tier - Term Deposit	0.08214
Single Tier - Term Deposit	0.08239
Single Tier - Term Deposit	0.08265
Single Tier - Term Deposit	0.08291
Single Tier - Term Deposit	0.08316
Single Tier - Term Deposit	0.08342
Single Tier - Term Deposit	0.08368
Single Tier - Term Deposit	0.08393
Single Tier - Term Deposit	0.08419
Single Tier - Term Deposit	0.08445
Single Tier - Term Deposit	0.08470
Single Tier - Term Deposit	0.08496
Single Tier - Term Deposit	0.08522
Single Tier - Term Deposit	0.08547
Single Tier - Term Deposit	0.08573
Single Tier - Term Deposit	0.08599
Single Tier - Term Deposit	0.08624
Single Tier - Term Deposit	0.08650
Single Tier - Term Deposit	0.08676
Single Tier - Term Deposit	0.08701
Single Tier - Term Deposit	0.08727
Single Tier - Term Deposit	0.08753
Single Tier - Term Deposit	0.08778
Single Tier - Term Deposit	0.08804
Single Tier - Term Deposit	0.08830
Single Tier - Term Deposit	0.08855
Single Tier - Term Deposit	0.08881
Single Tier - Term Deposit	0.08907
Single Tier - Term Deposit	0.08932
Single Tier - Term Deposit	0.08958
Single Tier - Term Deposit	0.08984
Single Tier - Term Deposit	0.09009
Single Tier - Term Deposit	0.09035
Single Tier - Term Deposit	0.09061
Single Tier - Term Deposit	0.09086
Single Tier - Term Deposit	0.09112
Single Tier - Term Deposit	0.09138
Single Tier - Term Deposit	0.09163
Single Tier - Term Deposit	0.09189
Single Tier - Term Deposit	0.09215
Single Tier - Term Deposit	0.09240
Single Tier - Term Deposit	0.09266
Single Tier - Term Deposit	0.09292
Single Tier - Term Deposit	0.09317
Single Tier - Term Deposit	0.09343
Single Tier - Term Deposit	0.09369
Single Tier - Term Deposit	0.09394
Single Tier - Term Deposit	0.09420
Single Tier - Term Deposit	0.09446
Single Tier - Term Deposit	0.09471
Single Tier - Term Deposit	0.09497
Single Tier - Term Deposit	0.09523
Single Tier - Term Deposit	0.09548
Single Tier - Term Deposit	0.09574
Single Tier - Term Deposit	0.09600
Single Tier - Term Deposit	0.09625
Single Tier - Term Deposit	0.09651
Single Tier - Term Deposit	0.09677
Single Tier - Term Deposit	0.09702
Single Tier - Term Deposit	0.09728
Single Tier - Term Deposit	0.09754
Single Tier - Term Deposit	0.09779
Single Tier - Term Deposit	0.09805
Single Tier - Term Deposit	0.09831
Single Tier - Term Deposit	0.09856
Single Tier - Term Deposit	0.09882
Single Tier - Term Deposit	0.09908
Single Tier - Term Deposit	0.09933
Single Tier - Term Deposit	0.09959
Single Tier - Term Deposit	0.09985
Single Tier - Term Deposit	0.10010
Single Tier - Term Deposit	0.10036
Single Tier - Term Deposit	0.10062

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month of April 2024, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the Mudaraba model.
The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:
In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

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

Foreign Currency Accounts	
Single Tier - Term Deposit	0.10087
Single Tier - Term Deposit	0.10113
Single Tier - Term Deposit	0.10139
Single Tier - Term Deposit	0.10164
Single Tier - Term Deposit	0.10190
Single Tier - Term Deposit	0.10216
Single Tier - Term Deposit	0.10241
Single Tier - Term Deposit	0.10267
Single Tier - Term Deposit	0.10293
Single Tier - Term Deposit	0.10318
Single Tier - Term Deposit	0.10344
Single Tier - Term Deposit	0.10370
Single Tier - Term Deposit	0.10395
Single Tier - Term Deposit	0.10421
Single Tier - Term Deposit	0.10447
Single Tier - Term Deposit	0.10472
Single Tier - Term Deposit	0.10498
Single Tier - Term Deposit	0.10524
Single Tier - Term Deposit	0.10549
Single Tier - Term Deposit	0.10575
Single Tier - Term Deposit	0.10601
Single Tier - Term Deposit	0.10626
Single Tier - Term Deposit	0.10652
Single Tier - Term Deposit	0.10678
Single Tier - Term Deposit	0.10703
Single Tier - Term Deposit	0.10729
Single Tier - Term Deposit	0.10755
Single Tier - Term Deposit	0.10780
Single Tier - Term Deposit	0.10806
Single Tier - Term Deposit	0.10832
Single Tier - Term Deposit	0.10857
Single Tier - Term Deposit	0.10883
Single Tier - Term Deposit	0.10909
Single Tier - Term Deposit	0.10934
Single Tier - Term Deposit	0.10960
Single Tier - Term Deposit	0.10986
Single Tier - Term Deposit	0.11011
Single Tier - Term Deposit	0.11037
Single Tier - Term Deposit	0.11063
Single Tier - Term Deposit	0.11088
Single Tier - Term Deposit	0.11114
Single Tier - Term Deposit	0.11140
Single Tier - Term Deposit	0.11165
Single Tier - Term Deposit	0.11191
Single Tier - Term Deposit	0.11217
Single Tier - Term Deposit	0.11242
Single Tier - Term Deposit	0.11268
Single Tier - Term Deposit	0.11294
Single Tier - Term Deposit	0.11319
Single Tier - Term Deposit	0.11345
Single Tier - Term Deposit	0.11371
Single Tier - Term Deposit	0.11396
Single Tier - Term Deposit	0.11422
Single Tier - Term Deposit	0.11448
Single Tier - Term Deposit	0.11473
Single Tier - Term Deposit	0.11499
Single Tier - Term Deposit	0.11525
Single Tier - Term Deposit	0.11550
Single Tier - Term Deposit	0.11576
Single Tier - Term Deposit	0.11602
Single Tier - Term Deposit	0.11627
Single Tier - Term Deposit	0.11653
Single Tier - Term Deposit	0.11679
Single Tier - Term Deposit	0.11704
Single Tier - Term Deposit	0.11730
Single Tier - Term Deposit	0.11756
Single Tier - Term Deposit	0.11781
Single Tier - Term Deposit	0.11807
Single Tier - Term Deposit	0.11833
Single Tier - Term Deposit	0.11858
Single Tier - Term Deposit	0.11884
Single Tier - Term Deposit	0.11910
Single Tier - Term Deposit	0.11935
Single Tier - Term Deposit	0.11961
Single Tier - Term Deposit	0.11987
Single Tier - Term Deposit	0.12012
Single Tier - Term Deposit	0.12038
Single Tier - Term Deposit	0.12064
Single Tier - Term Deposit	0.12089
Single Tier - Term Deposit	0.12115
Single Tier - Term Deposit	0.12141
Single Tier - Term Deposit	0.12166
Single Tier - Term Deposit	0.12192
Single Tier - Term Deposit	0.12218
Single Tier - Term Deposit	0.12243
Single Tier - Term Deposit	0.12269
Single Tier - Term Deposit	0.12295
Single Tier - Term Deposit	0.12320
Single Tier - Term Deposit	0.12346

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month of April 2024, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the Mudaraba model.

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

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

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

Foreign Currency Accounts

Single Tier - Term Deposit	0.12372
Single Tier - Term Deposit	0.12397
Single Tier - Term Deposit	0.12423
Single Tier - Term Deposit	0.12449
Single Tier - Term Deposit	0.12474
Single Tier - Term Deposit	0.12500
Single Tier - Term Deposit	0.12526
Single Tier - Term Deposit	0.12551
Single Tier - Term Deposit	0.12577
Single Tier - Term Deposit	0.12603
Single Tier - Term Deposit	0.12628
Single Tier - Term Deposit	0.12654
Single Tier - Term Deposit	0.12680
Single Tier - Term Deposit	0.12705
Single Tier - Term Deposit	0.12731
Single Tier - Term Deposit	0.12757
Single Tier - Term Deposit	0.12782
Single Tier - Term Deposit	0.12808
Single Tier - Term Deposit	0.12834
Single Tier - Term Deposit	0.12859
Single Tier - Term Deposit	0.12885
Single Tier - Term Deposit	0.12911
Single Tier - Term Deposit	0.12936
Single Tier - Term Deposit	0.12962
Single Tier - Term Deposit	0.12988
Single Tier - Term Deposit	0.13013
Single Tier - Term Deposit	0.13039
Single Tier - Term Deposit	0.13065
Single Tier - Term Deposit	0.13090
Single Tier - Term Deposit	0.13116
Single Tier - Term Deposit	0.13142
Single Tier - Term Deposit	0.13167
Single Tier - Term Deposit	0.13193
Single Tier - Term Deposit	0.13219
Single Tier - Term Deposit	0.13244
Single Tier - Term Deposit	0.13270
Single Tier - Term Deposit	0.13296
Single Tier - Term Deposit	0.13321
Single Tier - Term Deposit	0.13347
Single Tier - Term Deposit	0.13373
Single Tier - Term Deposit	0.13398
Single Tier - Term Deposit	0.13424
Single Tier - Term Deposit	0.13450
Single Tier - Term Deposit	0.13475
Single Tier - Term Deposit	0.13501
Single Tier - Term Deposit	0.13527
Single Tier - Term Deposit	0.13552
Single Tier - Term Deposit	0.13578
Single Tier - Term Deposit	0.13604
Single Tier - Term Deposit	0.13629
Single Tier - Term Deposit	0.13655
Single Tier - Term Deposit	0.13681
Single Tier - Term Deposit	0.13706
Single Tier - Term Deposit	0.13732
Single Tier - Term Deposit	0.13758
Single Tier - Term Deposit	0.13783
Single Tier - Term Deposit	0.13809
Single Tier - Term Deposit	0.13835
Single Tier - Term Deposit	0.13860
Single Tier - Term Deposit	0.13886
Single Tier - Term Deposit	0.13912
Single Tier - Term Deposit	0.13937
Single Tier - Term Deposit	0.13963
Single Tier - Term Deposit	0.13989
Single Tier - Term Deposit	0.14014
Single Tier - Term Deposit	0.14040
Single Tier - Term Deposit	0.14066
Single Tier - Term Deposit	0.14091
Single Tier - Term Deposit	0.14117
Single Tier - Term Deposit	0.14143
Single Tier - Term Deposit	0.14168
Single Tier - Term Deposit	0.14194
Single Tier - Term Deposit	0.14220
Single Tier - Term Deposit	0.14245
Single Tier - Term Deposit	0.14271
Single Tier - Term Deposit	0.14297
Single Tier - Term Deposit	0.14322
Single Tier - Term Deposit	0.14348
Single Tier - Term Deposit	0.14374
Single Tier - Term Deposit	0.14399
Single Tier - Term Deposit	0.14425
Single Tier - Term Deposit	0.14451
Single Tier - Term Deposit	0.14476
Single Tier - Term Deposit	0.14502
Single Tier - Term Deposit	0.14528
Single Tier - Term Deposit	0.14553
Single Tier - Term Deposit	0.14579
Single Tier - Term Deposit	0.14605
Single Tier - Term Deposit	0.14630

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month of April 2024, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the Mudaraba model.
The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:
In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

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

Foreign Currency Accounts	
Single Tier - Term Deposit	0.14656
Single Tier - Term Deposit	0.14682
Single Tier - Term Deposit	0.14707
Single Tier - Term Deposit	0.14733
Single Tier - Term Deposit	0.14759
Single Tier - Term Deposit	0.14784
Single Tier - Term Deposit	0.14810
Single Tier - Term Deposit	0.14836
Single Tier - Term Deposit	0.14861
Single Tier - Term Deposit	0.14887
Single Tier - Term Deposit	0.14913
Single Tier - Term Deposit	0.14938
Single Tier - Term Deposit	0.14964
Single Tier - Term Deposit	0.14990
Single Tier - Term Deposit	0.15015
Single Tier - Term Deposit	0.15041
Single Tier - Term Deposit	0.15067
Single Tier - Term Deposit	0.15092
Single Tier - Term Deposit	0.15118
Single Tier - Term Deposit	0.15144
Single Tier - Term Deposit	0.15169
Single Tier - Term Deposit	0.15195
Single Tier - Term Deposit	0.15221
Single Tier - Term Deposit	0.15246
Single Tier - Term Deposit	0.15272
Single Tier - Term Deposit	0.15298
Single Tier - Term Deposit	0.15323
Single Tier - Term Deposit	0.15349
Single Tier - Term Deposit	0.15375
Single Tier - Term Deposit	0.15400
Single Tier - Term Deposit	0.15426
Single Tier - Term Deposit	0.15452
Single Tier - Term Deposit	0.15477
Single Tier - Term Deposit	0.15503
Single Tier - Term Deposit	0.15529
Single Tier - Term Deposit	0.15554
Single Tier - Term Deposit	0.15580
Single Tier - Term Deposit	0.15606
Single Tier - Term Deposit	0.15631
Single Tier - Term Deposit	0.15657
Single Tier - Term Deposit	0.15683
Single Tier - Term Deposit	0.15708
Single Tier - Term Deposit	0.15734
Single Tier - Term Deposit	0.15760
Single Tier - Term Deposit	0.15785
Single Tier - Term Deposit	0.15811
Single Tier - Term Deposit	0.15837
Single Tier - Term Deposit	0.15862
Single Tier - Term Deposit	0.15888
Single Tier - Term Deposit	0.15914
Single Tier - Term Deposit	0.15939
Single Tier - Term Deposit	0.15965
Single Tier - Term Deposit	0.15991
Single Tier - Term Deposit	0.16016
Single Tier - Term Deposit	0.16042
Single Tier - Term Deposit	0.16068
Single Tier - Term Deposit	0.16093
Single Tier - Term Deposit	0.16119
Single Tier - Term Deposit	0.16145
Single Tier - Term Deposit	0.16170
Single Tier - Term Deposit	0.16196
Single Tier - Term Deposit	0.16222
Single Tier - Term Deposit	0.16247
Single Tier - Term Deposit	0.16273
Single Tier - Term Deposit	0.16299
Single Tier - Term Deposit	0.16324
Single Tier - Term Deposit	0.16350
Single Tier - Term Deposit	0.16376
Single Tier - Term Deposit	0.16401
Single Tier - Term Deposit	0.16427
Single Tier - Term Deposit	0.16453
Single Tier - Term Deposit	0.16478
Single Tier - Term Deposit	0.16504
Single Tier - Term Deposit	0.16530
Single Tier - Term Deposit	0.16555
Single Tier - Term Deposit	0.16581
Single Tier - Term Deposit	0.16607
Single Tier - Term Deposit	0.16632
Single Tier - Term Deposit	0.16658
Single Tier - Term Deposit	0.16684
Single Tier - Term Deposit	0.16709
Single Tier - Term Deposit	0.16735
Single Tier - Term Deposit	0.16761
Single Tier - Term Deposit	0.16786
Single Tier - Term Deposit	0.16812
Single Tier - Term Deposit	0.16838
Single Tier - Term Deposit	0.16863
Single Tier - Term Deposit	0.16889
Single Tier - Term Deposit	0.16915

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month of April 2024, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the Mudaraba model.

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

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

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

Foreign Currency Accounts	
Single Tier - Term Deposit	0.16940
Single Tier - Term Deposit	0.16966
Single Tier - Term Deposit	0.16992
Single Tier - Term Deposit	0.17017
Single Tier - Term Deposit	0.17043
Single Tier - Term Deposit	0.17069
Single Tier - Term Deposit	0.17094
Single Tier - Term Deposit	0.17120
Single Tier - Term Deposit	0.17146
Single Tier - Term Deposit	0.17171
Single Tier - Term Deposit	0.17197
Single Tier - Term Deposit	0.17223
Single Tier - Term Deposit	0.17248
Single Tier - Term Deposit	0.17274
Single Tier - Term Deposit	0.17300
Single Tier - Term Deposit	0.17325
Single Tier - Term Deposit	0.17351
Single Tier - Term Deposit	0.17377
Single Tier - Term Deposit	0.17402
Single Tier - Term Deposit	0.17428
Single Tier - Term Deposit	0.17454
Single Tier - Term Deposit	0.17479
Single Tier - Term Deposit	0.17505
Single Tier - Term Deposit	0.17531
Single Tier - Term Deposit	0.17556
Single Tier - Term Deposit	0.17582
Single Tier - Term Deposit	0.17608
Single Tier - Term Deposit	0.17633
Single Tier - Term Deposit	0.17659
Single Tier - Term Deposit	0.17685
Single Tier - Term Deposit	0.17710
Single Tier - Term Deposit	0.17736
Single Tier - Term Deposit	0.17762
Single Tier - Term Deposit	0.17787
Single Tier - Term Deposit	0.17813
Single Tier - Term Deposit	0.17839
Single Tier - Term Deposit	0.17864
Single Tier - Term Deposit	0.17890
Single Tier - Term Deposit	0.17916
Single Tier - Term Deposit	0.17941
Single Tier - Term Deposit	0.17967
Single Tier - Term Deposit	0.17993
Single Tier - Term Deposit	0.18018
Single Tier - Term Deposit	0.18044
Single Tier - Term Deposit	0.18070
Single Tier - Term Deposit	0.18095
Single Tier - Term Deposit	0.18121
Single Tier - Term Deposit	0.18147
Single Tier - Term Deposit	0.18172
Single Tier - Term Deposit	0.18198
Single Tier - Term Deposit	0.18224
Single Tier - Term Deposit	0.18249
Single Tier - Term Deposit	0.18275
Single Tier - Term Deposit	0.18301
Single Tier - Term Deposit	0.18326
Single Tier - Term Deposit	0.18352
Single Tier - Term Deposit	0.18378
Single Tier - Term Deposit	0.18403
Single Tier - Term Deposit	0.18429
Single Tier - Term Deposit	0.18455
Single Tier - Term Deposit	0.18480
Single Tier - Term Deposit	0.18506
Single Tier - Term Deposit	0.18532
Single Tier - Term Deposit	0.18557
Single Tier - Term Deposit	0.18583
Single Tier - Term Deposit	0.18609
Single Tier - Term Deposit	0.18634
Single Tier - Term Deposit	0.18660
Single Tier - Term Deposit	0.18686
Single Tier - Term Deposit	0.18711
Single Tier - Term Deposit	0.18737
Single Tier - Term Deposit	0.18763
Single Tier - Term Deposit	0.18789
Single Tier - Term Deposit	0.18814
Single Tier - Term Deposit	0.18840
Single Tier - Term Deposit	0.18866
Single Tier - Term Deposit	0.18891
Single Tier - Term Deposit	0.18917
Single Tier - Term Deposit	0.18943
Single Tier - Term Deposit	0.18968
Single Tier - Term Deposit	0.18994
Single Tier - Term Deposit	0.19020
Single Tier - Term Deposit	0.19045
Single Tier - Term Deposit	0.19071
Single Tier - Term Deposit	0.19097
Single Tier - Term Deposit	0.19122
Single Tier - Term Deposit	0.19148
Single Tier - Term Deposit	0.19174
Single Tier - Term Deposit	0.19199

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month of April 2024, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the Mudaraba model.
The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:
In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

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

Foreign Currency Accounts	
Single Tier - Term Deposit	0.19225
Single Tier - Term Deposit	0.19251
Single Tier - Term Deposit	0.19276
Single Tier - Term Deposit	0.19302
Single Tier - Term Deposit	0.19328
Single Tier - Term Deposit	0.19353
Single Tier - Term Deposit	0.19379
Single Tier - Term Deposit	0.19405
Single Tier - Term Deposit	0.19430
Single Tier - Term Deposit	0.19456
Single Tier - Term Deposit	0.19482
Single Tier - Term Deposit	0.19507
Single Tier - Term Deposit	0.19533
Single Tier - Term Deposit	0.19559
Single Tier - Term Deposit	0.19584
Single Tier - Term Deposit	0.19610
Single Tier - Term Deposit	0.19636
Single Tier - Term Deposit	0.19661
Single Tier - Term Deposit	0.19687
Single Tier - Term Deposit	0.19713
Single Tier - Term Deposit	0.19738
Single Tier - Term Deposit	0.19764
Single Tier - Term Deposit	0.19790
Single Tier - Term Deposit	0.19815
Single Tier - Term Deposit	0.19841
Single Tier - Term Deposit	0.19867
Single Tier - Term Deposit	0.19892
Single Tier - Term Deposit	0.19918
Single Tier - Term Deposit	0.19944
Single Tier - Term Deposit	0.19969
Single Tier - Term Deposit	0.19995
Single Tier - Term Deposit	0.20021
Single Tier - Term Deposit	0.20046
Single Tier - Term Deposit	0.20072
Single Tier - Term Deposit	0.20098
Single Tier - Term Deposit	0.20123
Single Tier - Term Deposit	0.20149
Single Tier - Term Deposit	0.20175
Single Tier - Term Deposit	0.20200
Single Tier - Term Deposit	0.20226
Single Tier - Term Deposit	0.20252
Single Tier - Term Deposit	0.20277
Single Tier - Term Deposit	0.20303
Single Tier - Term Deposit	0.20329
Single Tier - Term Deposit	0.20354
Single Tier - Term Deposit	0.20380
Single Tier - Term Deposit	0.20406
Single Tier - Term Deposit	0.20431
Single Tier - Term Deposit	0.20457
Single Tier - Term Deposit	0.20483
Single Tier - Term Deposit	0.20508
Single Tier - Term Deposit	0.20534
Single Tier - Term Deposit	0.20560
Single Tier - Term Deposit	0.20585
Single Tier - Term Deposit	0.20611
Single Tier - Term Deposit	0.20637
Single Tier - Term Deposit	0.20662
Single Tier - Term Deposit	0.20688
Single Tier - Term Deposit	0.20714
Single Tier - Term Deposit	0.20739
Single Tier - Term Deposit	0.20765
Single Tier - Term Deposit	0.20791
Single Tier - Term Deposit	0.20816
Single Tier - Term Deposit	0.20842
Single Tier - Term Deposit	0.20868
Single Tier - Term Deposit	0.20893
Single Tier - Term Deposit	0.20919
Single Tier - Term Deposit	0.20945
Single Tier - Term Deposit	0.20970
Single Tier - Term Deposit	0.20996
Single Tier - Term Deposit	0.21022
Single Tier - Term Deposit	0.21047
Single Tier - Term Deposit	0.21073
Single Tier - Term Deposit	0.21099
Single Tier - Term Deposit	0.21124
Single Tier - Term Deposit	0.21150
Single Tier - Term Deposit	0.21176
Single Tier - Term Deposit	0.21201
Single Tier - Term Deposit	0.21227
Single Tier - Term Deposit	0.21253
Single Tier - Term Deposit	0.21278
Single Tier - Term Deposit	0.21304
Single Tier - Term Deposit	0.21330
Single Tier - Term Deposit	0.21355
Single Tier - Term Deposit	0.21381
Single Tier - Term Deposit	0.21407
Single Tier - Term Deposit	0.21432
Single Tier - Term Deposit	0.21458
Single Tier - Term Deposit	0.21484

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month of April 2024, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the Mudaraba model.

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

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

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

Foreign Currency Accounts

Single Tier - Term Deposit	0.21509
Single Tier - Term Deposit	0.21535
Single Tier - Term Deposit	0.21561
Single Tier - Term Deposit	0.21586
Single Tier - Term Deposit	0.21612
Single Tier - Term Deposit	0.21638
Single Tier - Term Deposit	0.21663
Single Tier - Term Deposit	0.21689
Single Tier - Term Deposit	0.21715
Single Tier - Term Deposit	0.21740
Single Tier - Term Deposit	0.21766
Single Tier - Term Deposit	0.21792
Single Tier - Term Deposit	0.21817
Single Tier - Term Deposit	0.21843
Single Tier - Term Deposit	0.21869
Single Tier - Term Deposit	0.21894
Single Tier - Term Deposit	0.21920
Single Tier - Term Deposit	0.21946
Single Tier - Term Deposit	0.21971
Single Tier - Term Deposit	0.21997
Single Tier - Term Deposit	0.22023
Single Tier - Term Deposit	0.22048
Single Tier - Term Deposit	0.22074
Single Tier - Term Deposit	0.22100
Single Tier - Term Deposit	0.22125
Single Tier - Term Deposit	0.22151
Single Tier - Term Deposit	0.22177
Single Tier - Term Deposit	0.22202
Single Tier - Term Deposit	0.22228
Single Tier - Term Deposit	0.22254
Single Tier - Term Deposit	0.22279
Single Tier - Term Deposit	0.22305
Single Tier - Term Deposit	0.22331
Single Tier - Term Deposit	0.22356
Single Tier - Term Deposit	0.22382
Single Tier - Term Deposit	0.22408
Single Tier - Term Deposit	0.22433
Single Tier - Term Deposit	0.22459
Single Tier - Term Deposit	0.22485
Single Tier - Term Deposit	0.22510
Single Tier - Term Deposit	0.22536
Single Tier - Term Deposit	0.22562
Single Tier - Term Deposit	0.22587
Single Tier - Term Deposit	0.22613
Single Tier - Term Deposit	0.22639
Single Tier - Term Deposit	0.22664
Single Tier - Term Deposit	0.22690
Single Tier - Term Deposit	0.22716
Single Tier - Term Deposit	0.22741
Single Tier - Term Deposit	0.22767
Single Tier - Term Deposit	0.22793
Single Tier - Term Deposit	0.22818
Single Tier - Term Deposit	0.22844
Single Tier - Term Deposit	0.22870
Single Tier - Term Deposit	0.22895
Single Tier - Term Deposit	0.22921
Single Tier - Term Deposit	0.22947
Single Tier - Term Deposit	0.22972
Single Tier - Term Deposit	0.22998
Single Tier - Term Deposit	0.23024
Single Tier - Term Deposit	0.23049
Single Tier - Term Deposit	0.23075
Single Tier - Term Deposit	0.23101
Single Tier - Term Deposit	0.23126
Single Tier - Term Deposit	0.23152
Single Tier - Term Deposit	0.23178
Single Tier - Term Deposit	0.23203
Single Tier - Term Deposit	0.23229
Single Tier - Term Deposit	0.23255
Single Tier - Term Deposit	0.23280
Single Tier - Term Deposit	0.23306
Single Tier - Term Deposit	0.23332
Single Tier - Term Deposit	0.23357
Single Tier - Term Deposit	0.23383
Single Tier - Term Deposit	0.23409
Single Tier - Term Deposit	0.23434
Single Tier - Term Deposit	0.23460
Single Tier - Term Deposit	0.23486
Single Tier - Term Deposit	0.23511
Single Tier - Term Deposit	0.23537
Single Tier - Term Deposit	0.23563
Single Tier - Term Deposit	0.23588
Single Tier - Term Deposit	0.23614
Single Tier - Term Deposit	0.23640
Single Tier - Term Deposit	0.23665
Single Tier - Term Deposit	0.23691
Single Tier - Term Deposit	0.23717
Single Tier - Term Deposit	0.23742
Single Tier - Term Deposit	0.23768

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month of April 2024, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the Mudaraba model.
The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:
In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

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

Foreign Currency Accounts	
Single Tier - Term Deposit	0.23794
Single Tier - Term Deposit	0.23819
Single Tier - Term Deposit	0.23845
Single Tier - Term Deposit	0.23871
Single Tier - Term Deposit	0.23896
Single Tier - Term Deposit	0.23922
Single Tier - Term Deposit	0.23948
Single Tier - Term Deposit	0.23973
Single Tier - Term Deposit	0.23999
Single Tier - Term Deposit	0.24025
Single Tier - Term Deposit	0.24050
Single Tier - Term Deposit	0.24076
Single Tier - Term Deposit	0.24102
Single Tier - Term Deposit	0.24127
Single Tier - Term Deposit	0.24153
Single Tier - Term Deposit	0.24179
Single Tier - Term Deposit	0.24204
Single Tier - Term Deposit	0.24230
Single Tier - Term Deposit	0.24256
Single Tier - Term Deposit	0.24281
Single Tier - Term Deposit	0.24307
Single Tier - Term Deposit	0.24333
Single Tier - Term Deposit	0.24358
Single Tier - Term Deposit	0.24384
Single Tier - Term Deposit	0.24410
Single Tier - Term Deposit	0.24435
Single Tier - Term Deposit	0.24461
Single Tier - Term Deposit	0.24487
Single Tier - Term Deposit	0.24512
Single Tier - Term Deposit	0.24538
Single Tier - Term Deposit	0.24564
Single Tier - Term Deposit	0.24589
Single Tier - Term Deposit	0.24615
Single Tier - Term Deposit	0.24641
Single Tier - Term Deposit	0.24666
Single Tier - Term Deposit	0.24692
Single Tier - Term Deposit	0.24718
Single Tier - Term Deposit	0.24743
Single Tier - Term Deposit	0.24769
Single Tier - Term Deposit	0.24795
Single Tier - Term Deposit	0.24820
Single Tier - Term Deposit	0.24846
Single Tier - Term Deposit	0.24872
Single Tier - Term Deposit	0.24897
Single Tier - Term Deposit	0.24923
Single Tier - Term Deposit	0.24949
Single Tier - Term Deposit	0.24974
Single Tier - Term Deposit	0.25000
Single Tier - Term Deposit	0.25026
Single Tier - Term Deposit	0.25051
Single Tier - Term Deposit	0.25077
Single Tier - Term Deposit	0.25103
Single Tier - Term Deposit	0.25128
Single Tier - Term Deposit	0.25154
Single Tier - Term Deposit	0.25180
Single Tier - Term Deposit	0.25205
Single Tier - Term Deposit	0.25231
Single Tier - Term Deposit	0.25257
Single Tier - Term Deposit	0.25282
Single Tier - Term Deposit	0.25308
Single Tier - Term Deposit	0.25334
Single Tier - Term Deposit	0.25359
Single Tier - Term Deposit	0.25385
Single Tier - Term Deposit	0.25411
Single Tier - Term Deposit	0.25436
Single Tier - Term Deposit	0.25462
Single Tier - Term Deposit	0.25488
Single Tier - Term Deposit	0.25513
Single Tier - Term Deposit	0.25539
Single Tier - Term Deposit	0.25565
Single Tier - Term Deposit	0.25590
Single Tier - Term Deposit	0.25616
Single Tier - Term Deposit	0.25642
Single Tier - Term Deposit	0.25667
Single Tier - Term Deposit	0.25693
Single Tier - Term Deposit	0.25719
Single Tier - Term Deposit	0.25744
Single Tier - Term Deposit	0.25770
Single Tier - Term Deposit	0.25796
Single Tier - Term Deposit	0.25821
Single Tier - Term Deposit	0.25847
Single Tier - Term Deposit	0.25873
Single Tier - Term Deposit	0.25898
Single Tier - Term Deposit	0.25924
Single Tier - Term Deposit	0.25950
Single Tier - Term Deposit	0.25975
Single Tier - Term Deposit	0.26001
Single Tier - Term Deposit	0.26027
Single Tier - Term Deposit	0.26052

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month of April 2024, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the Mudaraba model.

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

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

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

Foreign Currency Accounts	
Single Tier - Term Deposit	0.26078
Single Tier - Term Deposit	0.26104
Single Tier - Term Deposit	0.26129
Single Tier - Term Deposit	0.26155
Single Tier - Term Deposit	0.26181
Single Tier - Term Deposit	0.26206
Single Tier - Term Deposit	0.26232
Single Tier - Term Deposit	0.26258
Single Tier - Term Deposit	0.26283
Single Tier - Term Deposit	0.26309
Single Tier - Term Deposit	0.26335
Single Tier - Term Deposit	0.26360
Single Tier - Term Deposit	0.26386
Single Tier - Term Deposit	0.26412
Single Tier - Term Deposit	0.26437
Single Tier - Term Deposit	0.26463
Single Tier - Term Deposit	0.26489
Single Tier - Term Deposit	0.26514
Single Tier - Term Deposit	0.26540
Single Tier - Term Deposit	0.26566
Single Tier - Term Deposit	0.26591
Single Tier - Term Deposit	0.26617
Single Tier - Term Deposit	0.26643
Single Tier - Term Deposit	0.26668
Single Tier - Term Deposit	0.26694
Single Tier - Term Deposit	0.26720
Single Tier - Term Deposit	0.26745
Single Tier - Term Deposit	0.26771
Single Tier - Term Deposit	0.26797
Single Tier - Term Deposit	0.26822
Single Tier - Term Deposit	0.26848
Single Tier - Term Deposit	0.26874
Single Tier - Term Deposit	0.26899
Single Tier - Term Deposit	0.26925
Single Tier - Term Deposit	0.26951
Single Tier - Term Deposit	0.26976
Single Tier - Term Deposit	0.27002
Single Tier - Term Deposit	0.27028
Single Tier - Term Deposit	0.27053
Single Tier - Term Deposit	0.27079
Single Tier - Term Deposit	0.27105
Single Tier - Term Deposit	0.27130
Single Tier - Term Deposit	0.27156
Single Tier - Term Deposit	0.27182
Single Tier - Term Deposit	0.27207
Single Tier - Term Deposit	0.27233
Single Tier - Term Deposit	0.27259
Single Tier - Term Deposit	0.27284
Single Tier - Term Deposit	0.27310
Single Tier - Term Deposit	0.27336
Single Tier - Term Deposit	0.27361
Single Tier - Term Deposit	0.27387
Single Tier - Term Deposit	0.27413
Single Tier - Term Deposit	0.27438
Single Tier - Term Deposit	0.27464
Single Tier - Term Deposit	0.27490
Single Tier - Term Deposit	0.27515
Single Tier - Term Deposit	0.27541
Single Tier - Term Deposit	0.27567
Single Tier - Term Deposit	0.27592
Single Tier - Term Deposit	0.27618
Single Tier - Term Deposit	0.27644
Single Tier - Term Deposit	0.27669
Single Tier - Term Deposit	0.27695
Single Tier - Term Deposit	0.27721
Single Tier - Term Deposit	0.27746
Single Tier - Term Deposit	0.27772
Single Tier - Term Deposit	0.27798
Single Tier - Term Deposit	0.27823
Single Tier - Term Deposit	0.27849
Single Tier - Term Deposit	0.27875
Single Tier - Term Deposit	0.27900
Single Tier - Term Deposit	0.27926
Single Tier - Term Deposit	0.27952
Single Tier - Term Deposit	0.27977
Single Tier - Term Deposit	0.28003
Single Tier - Term Deposit	0.28029
Single Tier - Term Deposit	0.28054
Single Tier - Term Deposit	0.28080
Single Tier - Term Deposit	0.28106
Single Tier - Term Deposit	0.28131
Single Tier - Term Deposit	0.28157
Single Tier - Term Deposit	0.28183
Single Tier - Term Deposit	0.28208
Single Tier - Term Deposit	0.28234
Single Tier - Term Deposit	0.28260
Single Tier - Term Deposit	0.28285
Single Tier - Term Deposit	0.28311
Single Tier - Term Deposit	0.28337

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month of April 2024, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the Mudaraba model.

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

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

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

Foreign Currency Accounts

Single Tier - Term Deposit	0.28362
Single Tier - Term Deposit	0.28368
Single Tier - Term Deposit	0.28414
Single Tier - Term Deposit	0.28439
Single Tier - Term Deposit	0.28465
Single Tier - Term Deposit	0.28491
Single Tier - Term Deposit	0.28516
Single Tier - Term Deposit	0.28542
Single Tier - Term Deposit	0.28568
Single Tier - Term Deposit	0.28593
Single Tier - Term Deposit	0.28619
Single Tier - Term Deposit	0.28645
Single Tier - Term Deposit	0.28670
Single Tier - Term Deposit	0.28696
Single Tier - Term Deposit	0.28722
Single Tier - Term Deposit	0.28747
Single Tier - Term Deposit	0.28773
Single Tier - Term Deposit	0.28799
Single Tier - Term Deposit	0.28824
Single Tier - Term Deposit	0.28850
Single Tier - Term Deposit	0.28876
Single Tier - Term Deposit	0.28901
Single Tier - Term Deposit	0.28927
Single Tier - Term Deposit	0.28953
Single Tier - Term Deposit	0.28978
Single Tier - Term Deposit	0.29004
Single Tier - Term Deposit	0.29030
Single Tier - Term Deposit	0.29055
Single Tier - Term Deposit	0.29081
Single Tier - Term Deposit	0.29107
Single Tier - Term Deposit	0.29132
Single Tier - Term Deposit	0.29158
Single Tier - Term Deposit	0.29184
Single Tier - Term Deposit	0.29209
Single Tier - Term Deposit	0.29235
Single Tier - Term Deposit	0.29261
Single Tier - Term Deposit	0.29286
Single Tier - Term Deposit	0.29312
Single Tier - Term Deposit	0.29338
Single Tier - Term Deposit	0.29363
Single Tier - Term Deposit	0.29389
Single Tier - Term Deposit	0.29415
Single Tier - Term Deposit	0.29440
Single Tier - Term Deposit	0.29466
Single Tier - Term Deposit	0.29492
Single Tier - Term Deposit	0.29517
Single Tier - Term Deposit	0.29543
Single Tier - Term Deposit	0.29569
Single Tier - Term Deposit	0.29594
Single Tier - Term Deposit	0.29620
Single Tier - Term Deposit	0.29646
Single Tier - Term Deposit	0.29671
Single Tier - Term Deposit	0.29697
Single Tier - Term Deposit	0.29723
Single Tier - Term Deposit	0.29748
Single Tier - Term Deposit	0.29774
Single Tier - Term Deposit	0.29800
Single Tier - Term Deposit	0.29825
Single Tier - Term Deposit	0.29851
Single Tier - Term Deposit	0.29877
Single Tier - Term Deposit	0.29902
Single Tier - Term Deposit	0.29928
Single Tier - Term Deposit	0.29954
Single Tier - Term Deposit	0.29979
Single Tier - Term Deposit	0.30005
Single Tier - Term Deposit	0.30031
Single Tier - Term Deposit	0.30056
Single Tier - Term Deposit	0.30082
Single Tier - Term Deposit	0.30108
Single Tier - Term Deposit	0.30133
Single Tier - Term Deposit	0.30159
Single Tier - Term Deposit	0.30185
Single Tier - Term Deposit	0.30210
Single Tier - Term Deposit	0.30236
Single Tier - Term Deposit	0.30262
Single Tier - Term Deposit	0.30287
Single Tier - Term Deposit	0.30313
Single Tier - Term Deposit	0.30339
Single Tier - Term Deposit	0.30364
Single Tier - Term Deposit	0.30390
Single Tier - Term Deposit	0.30416
Single Tier - Term Deposit	0.30441
Single Tier - Term Deposit	0.30467
Single Tier - Term Deposit	0.30493
Single Tier - Term Deposit	0.30518
Single Tier - Term Deposit	0.30544
Single Tier - Term Deposit	0.30570
Single Tier - Term Deposit	0.30595
Single Tier - Term Deposit	0.30621

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month of April 2024, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the Mudaraba model.

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

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

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

Foreign Currency Accounts	
Single Tier - Term Deposit	0.30647
Single Tier - Term Deposit	0.30672
Single Tier - Term Deposit	0.30698
Single Tier - Term Deposit	0.30724
Single Tier - Term Deposit	0.30749
Single Tier - Term Deposit	0.30775
Single Tier - Term Deposit	0.30801
Single Tier - Term Deposit	0.30826
Single Tier - Term Deposit	0.30852
Single Tier - Term Deposit	0.30878
Single Tier - Term Deposit	0.30903
Single Tier - Term Deposit	0.30929
Single Tier - Term Deposit	0.30955
Single Tier - Term Deposit	0.30980
Single Tier - Term Deposit	0.31006
Single Tier - Term Deposit	0.31032
Single Tier - Term Deposit	0.31057
Single Tier - Term Deposit	0.31083
Single Tier - Term Deposit	0.31109
Single Tier - Term Deposit	0.31134
Single Tier - Term Deposit	0.31160
Single Tier - Term Deposit	0.31186
Single Tier - Term Deposit	0.31211
Single Tier - Term Deposit	0.31237
Single Tier - Term Deposit	0.31263
Single Tier - Term Deposit	0.31289
Single Tier - Term Deposit	0.31314
Single Tier - Term Deposit	0.31340
Single Tier - Term Deposit	0.31366
Single Tier - Term Deposit	0.31391
Single Tier - Term Deposit	0.31417
Single Tier - Term Deposit	0.31443
Single Tier - Term Deposit	0.31468
Single Tier - Term Deposit	0.31494
Single Tier - Term Deposit	0.31520
Single Tier - Term Deposit	0.31545
Single Tier - Term Deposit	0.31571
Single Tier - Term Deposit	0.31597
Single Tier - Term Deposit	0.31622
Single Tier - Term Deposit	0.31648
Single Tier - Term Deposit	0.31674
Single Tier - Term Deposit	0.31699
Single Tier - Term Deposit	0.31725
Single Tier - Term Deposit	0.31751
Single Tier - Term Deposit	0.31776
Single Tier - Term Deposit	0.31802
Single Tier - Term Deposit	0.31828
Single Tier - Term Deposit	0.31853
Single Tier - Term Deposit	0.31879
Single Tier - Term Deposit	0.31905
Single Tier - Term Deposit	0.31930
Single Tier - Term Deposit	0.31956
Single Tier - Term Deposit	0.31982
Single Tier - Term Deposit	0.32007
Single Tier - Term Deposit	0.32033
Single Tier - Term Deposit	0.32059
Single Tier - Term Deposit	0.32084
Single Tier - Term Deposit	0.32110
Single Tier - Term Deposit	0.32136
Single Tier - Term Deposit	0.32161
Single Tier - Term Deposit	0.32187
Single Tier - Term Deposit	0.32213
Single Tier - Term Deposit	0.32238
Single Tier - Term Deposit	0.32264
Single Tier - Term Deposit	0.32290
Single Tier - Term Deposit	0.32315
Single Tier - Term Deposit	0.32341
Single Tier - Term Deposit	0.32367
Single Tier - Term Deposit	0.32392
Single Tier - Term Deposit	0.32418
Single Tier - Term Deposit	0.32444
Single Tier - Term Deposit	0.32469
Single Tier - Term Deposit	0.32495
Single Tier - Term Deposit	0.32521
Single Tier - Term Deposit	0.32546
Single Tier - Term Deposit	0.32572
Single Tier - Term Deposit	0.32598
Single Tier - Term Deposit	0.32623
Single Tier - Term Deposit	0.32649
Single Tier - Term Deposit	0.32675
Single Tier - Term Deposit	0.32700
Single Tier - Term Deposit	0.32726
Single Tier - Term Deposit	0.32752
Single Tier - Term Deposit	0.32777
Single Tier - Term Deposit	0.32803
Single Tier - Term Deposit	0.32829
Single Tier - Term Deposit	0.32854
Single Tier - Term Deposit	0.32880
Single Tier - Term Deposit	0.32906

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month of April 2024, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the Mudaraba model.
The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:
In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

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

Foreign Currency Accounts	
Single Tier - Term Deposit	0.32931
Single Tier - Term Deposit	0.32957
Single Tier - Term Deposit	0.32983
Single Tier - Term Deposit	0.33008
Single Tier - Term Deposit	0.33034
Single Tier - Term Deposit	0.33060
Single Tier - Term Deposit	0.33085
Single Tier - Term Deposit	0.33111
Single Tier - Term Deposit	0.33137
Single Tier - Term Deposit	0.33162
Single Tier - Term Deposit	0.33188
Single Tier - Term Deposit	0.33214
Single Tier - Term Deposit	0.33239
Single Tier - Term Deposit	0.33265
Single Tier - Term Deposit	0.33291
Single Tier - Term Deposit	0.33316
Single Tier - Term Deposit	0.33342
Single Tier - Term Deposit	0.33368
Single Tier - Term Deposit	0.33393
Single Tier - Term Deposit	0.33419
Single Tier - Term Deposit	0.33445
Single Tier - Term Deposit	0.33470
Single Tier - Term Deposit	0.33496
Single Tier - Term Deposit	0.33522
Single Tier - Term Deposit	0.33547
Single Tier - Term Deposit	0.33573
Single Tier - Term Deposit	0.33599
Single Tier - Term Deposit	0.33624
Single Tier - Term Deposit	0.33650
Single Tier - Term Deposit	0.33676
Single Tier - Term Deposit	0.33701
Single Tier - Term Deposit	0.33727
Single Tier - Term Deposit	0.33753
Single Tier - Term Deposit	0.33778
Single Tier - Term Deposit	0.33804
Single Tier - Term Deposit	0.33830
Single Tier - Term Deposit	0.33855
Single Tier - Term Deposit	0.33881
Single Tier - Term Deposit	0.33907
Single Tier - Term Deposit	0.33932
Single Tier - Term Deposit	0.33958
Single Tier - Term Deposit	0.33984
Single Tier - Term Deposit	0.34009
Single Tier - Term Deposit	0.34035
Single Tier - Term Deposit	0.34061
Single Tier - Term Deposit	0.34086
Single Tier - Term Deposit	0.34112
Single Tier - Term Deposit	0.34138
Single Tier - Term Deposit	0.34163
Single Tier - Term Deposit	0.34189
Single Tier - Term Deposit	0.34215
Single Tier - Term Deposit	0.34240
Single Tier - Term Deposit	0.34266
Single Tier - Term Deposit	0.34292
Single Tier - Term Deposit	0.34317
Single Tier - Term Deposit	0.34343
Single Tier - Term Deposit	0.34369
Single Tier - Term Deposit	0.34394
Single Tier - Term Deposit	0.34420
Single Tier - Term Deposit	0.34446
Single Tier - Term Deposit	0.34471
Single Tier - Term Deposit	0.34497
Single Tier - Term Deposit	0.34523
Single Tier - Term Deposit	0.34548
Single Tier - Term Deposit	0.34574
Single Tier - Term Deposit	0.34600
Single Tier - Term Deposit	0.34625
Single Tier - Term Deposit	0.34651
Single Tier - Term Deposit	0.34677
Single Tier - Term Deposit	0.34702
Single Tier - Term Deposit	0.34728
Single Tier - Term Deposit	0.34754
Single Tier - Term Deposit	0.34779
Single Tier - Term Deposit	0.34805
Single Tier - Term Deposit	0.34831
Single Tier - Term Deposit	0.34856
Single Tier - Term Deposit	0.34882
Single Tier - Term Deposit	0.34908
Single Tier - Term Deposit	0.34933
Single Tier - Term Deposit	0.34959
Single Tier - Term Deposit	0.34985
Single Tier - Term Deposit	0.35010
Single Tier - Term Deposit	0.35036
Single Tier - Term Deposit	0.35062
Single Tier - Term Deposit	0.35087
Single Tier - Term Deposit	0.35113
Single Tier - Term Deposit	0.35139
Single Tier - Term Deposit	0.35164
Single Tier - Term Deposit	0.35190

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month of April 2024, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the Mudaraba model.
The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:
In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

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

Foreign Currency Accounts	
Single Tier - Term Deposit	0.35216
Single Tier - Term Deposit	0.35241
Single Tier - Term Deposit	0.35267
Single Tier - Term Deposit	0.35293
Single Tier - Term Deposit	0.35318
Single Tier - Term Deposit	0.35344
Single Tier - Term Deposit	0.35370
Single Tier - Term Deposit	0.35395
Single Tier - Term Deposit	0.35421
Single Tier - Term Deposit	0.35447
Single Tier - Term Deposit	0.35472
Single Tier - Term Deposit	0.35498
Single Tier - Term Deposit	0.35524
Single Tier - Term Deposit	0.35549
Single Tier - Term Deposit	0.35575
Single Tier - Term Deposit	0.35601
Single Tier - Term Deposit	0.35626
Single Tier - Term Deposit	0.35652
Single Tier - Term Deposit	0.35678
Single Tier - Term Deposit	0.35703
Single Tier - Term Deposit	0.35729
Single Tier - Term Deposit	0.35755
Single Tier - Term Deposit	0.35780
Single Tier - Term Deposit	0.35806
Single Tier - Term Deposit	0.35832
Single Tier - Term Deposit	0.35857
Single Tier - Term Deposit	0.35883
Single Tier - Term Deposit	0.35909
Single Tier - Term Deposit	0.35934
Single Tier - Term Deposit	0.35960
Single Tier - Term Deposit	0.35986
Single Tier - Term Deposit	0.36011
Single Tier - Term Deposit	0.36037
Single Tier - Term Deposit	0.36063
Single Tier - Term Deposit	0.36088
Single Tier - Term Deposit	0.36114
Single Tier - Term Deposit	0.36140
Single Tier - Term Deposit	0.36165
Single Tier - Term Deposit	0.36191
Single Tier - Term Deposit	0.36217
Single Tier - Term Deposit	0.36242
Single Tier - Term Deposit	0.36268
Single Tier - Term Deposit	0.36294
Single Tier - Term Deposit	0.36319
Single Tier - Term Deposit	0.36345
Single Tier - Term Deposit	0.36371
Single Tier - Term Deposit	0.36396
Single Tier - Term Deposit	0.36422
Single Tier - Term Deposit	0.36448
Single Tier - Term Deposit	0.36473
Single Tier - Term Deposit	0.36499
Single Tier - Term Deposit	0.36525
Single Tier - Term Deposit	0.36550
Single Tier - Term Deposit	0.36576
Single Tier - Term Deposit	0.36602
Single Tier - Term Deposit	0.36627
Single Tier - Term Deposit	0.36653
Single Tier - Term Deposit	0.36679
Single Tier - Term Deposit	0.36704
Single Tier - Term Deposit	0.36730
Single Tier - Term Deposit	0.36756
Single Tier - Term Deposit	0.36781
Single Tier - Term Deposit	0.36807
Single Tier - Term Deposit	0.36833
Single Tier - Term Deposit	0.36858
Single Tier - Term Deposit	0.36884
Single Tier - Term Deposit	0.36910
Single Tier - Term Deposit	0.36935
Single Tier - Term Deposit	0.36961
Single Tier - Term Deposit	0.36987
Single Tier - Term Deposit	0.37012
Single Tier - Term Deposit	0.37038
Single Tier - Term Deposit	0.37064
Single Tier - Term Deposit	0.37089
Single Tier - Term Deposit	0.37115
Single Tier - Term Deposit	0.37141
Single Tier - Term Deposit	0.37166
Single Tier - Term Deposit	0.37192
Single Tier - Term Deposit	0.37218
Single Tier - Term Deposit	0.37243
Single Tier - Term Deposit	0.37269
Single Tier - Term Deposit	0.37295
Single Tier - Term Deposit	0.37320
Single Tier - Term Deposit	0.37346
Single Tier - Term Deposit	0.37372
Single Tier - Term Deposit	0.37397
Single Tier - Term Deposit	0.37423
Single Tier - Term Deposit	0.37449
Single Tier - Term Deposit	0.37474

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month of April 2024, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the Mudaraba model.

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

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

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

Foreign Currency Accounts	
Single Tier - Term Deposit	0.37500
Single Tier - Term Deposit	0.37526
Single Tier - Term Deposit	0.37551
Single Tier - Term Deposit	0.37577
Single Tier - Term Deposit	0.37603
Single Tier - Term Deposit	0.37628
Single Tier - Term Deposit	0.37654
Single Tier - Term Deposit	0.37680
Single Tier - Term Deposit	0.37705
Single Tier - Term Deposit	0.37731
Single Tier - Term Deposit	0.37757
Single Tier - Term Deposit	0.37782
Single Tier - Term Deposit	0.37808
Single Tier - Term Deposit	0.37834
Single Tier - Term Deposit	0.37859
Single Tier - Term Deposit	0.37885
Single Tier - Term Deposit	0.37911
Single Tier - Term Deposit	0.37936
Single Tier - Term Deposit	0.37962
Single Tier - Term Deposit	0.37988
Single Tier - Term Deposit	0.38013
Single Tier - Term Deposit	0.38039
Single Tier - Term Deposit	0.38065
Single Tier - Term Deposit	0.38090
Single Tier - Term Deposit	0.38116
Single Tier - Term Deposit	0.38142
Single Tier - Term Deposit	0.38167
Single Tier - Term Deposit	0.38193
Single Tier - Term Deposit	0.38219
Single Tier - Term Deposit	0.38244
Single Tier - Term Deposit	0.38270
Single Tier - Term Deposit	0.38296
Single Tier - Term Deposit	0.38321
Single Tier - Term Deposit	0.38347
Single Tier - Term Deposit	0.38373
Single Tier - Term Deposit	0.38398
Single Tier - Term Deposit	0.38424
Single Tier - Term Deposit	0.38450
Single Tier - Term Deposit	0.38475
Single Tier - Term Deposit	0.38501
Single Tier - Term Deposit	0.38527
Single Tier - Term Deposit	0.38552
Single Tier - Term Deposit	0.38578
Single Tier - Term Deposit	0.38604
Single Tier - Term Deposit	0.38629
Single Tier - Term Deposit	0.38655
Single Tier - Term Deposit	0.38681
Single Tier - Term Deposit	0.38706
Single Tier - Term Deposit	0.38732
Single Tier - Term Deposit	0.38758
Single Tier - Term Deposit	0.38783
Single Tier - Term Deposit	0.38809
Single Tier - Term Deposit	0.38835
Single Tier - Term Deposit	0.38860
Single Tier - Term Deposit	0.38886
Single Tier - Term Deposit	0.38912
Single Tier - Term Deposit	0.38937
Single Tier - Term Deposit	0.38963
Single Tier - Term Deposit	0.38989
Single Tier - Term Deposit	0.39014
Single Tier - Term Deposit	0.39040
Single Tier - Term Deposit	0.39066
Single Tier - Term Deposit	0.39091
Single Tier - Term Deposit	0.39117
Single Tier - Term Deposit	0.39143
Single Tier - Term Deposit	0.39168
Single Tier - Term Deposit	0.39194
Single Tier - Term Deposit	0.39220
Single Tier - Term Deposit	0.39245
Single Tier - Term Deposit	0.39271
Single Tier - Term Deposit	0.39297
Single Tier - Term Deposit	0.39322
Single Tier - Term Deposit	0.39348
Single Tier - Term Deposit	0.39374
Single Tier - Term Deposit	0.39399
Single Tier - Term Deposit	0.39425
Single Tier - Term Deposit	0.39451
Single Tier - Term Deposit	0.39476
Single Tier - Term Deposit	0.39502
Single Tier - Term Deposit	0.39528
Single Tier - Term Deposit	0.39553
Single Tier - Term Deposit	0.39579
Single Tier - Term Deposit	0.39605
Single Tier - Term Deposit	0.39630
Single Tier - Term Deposit	0.39656
Single Tier - Term Deposit	0.39682
Single Tier - Term Deposit	0.39707
Single Tier - Term Deposit	0.39733
Single Tier - Term Deposit	0.39759

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month of April 2024, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the Mudaraba model.	
The profit sharing ratio between Rab-ul-Maaf (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:	
In case of further clarity regarding weightages assign to respective deposits please contact concerned Branch Manager / Pool Manager (021-33117909) may please be contacted	

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

Foreign Currency Accounts	
Single Tier - Term Deposit	0.39784
Single Tier - Term Deposit	0.39810
Single Tier - Term Deposit	0.39836
Single Tier - Term Deposit	0.39861
Single Tier - Term Deposit	0.39887
Single Tier - Term Deposit	0.39913
Single Tier - Term Deposit	0.39938
Single Tier - Term Deposit	0.39964
Single Tier - Term Deposit	0.39990
Single Tier - Term Deposit	0.40015
Single Tier - Term Deposit	0.40041
Single Tier - Term Deposit	0.40067
Single Tier - Term Deposit	0.40092
Single Tier - Term Deposit	0.40118
Single Tier - Term Deposit	0.40144
Single Tier - Term Deposit	0.40169
Single Tier - Term Deposit	0.40195
Single Tier - Term Deposit	0.40221
Single Tier - Term Deposit	0.40246
Single Tier - Term Deposit	0.40272
Single Tier - Term Deposit	0.40298
Single Tier - Term Deposit	0.40323
Single Tier - Term Deposit	0.40349
Single Tier - Term Deposit	0.40375
Single Tier - Term Deposit	0.40400
Single Tier - Term Deposit	0.40426
Single Tier - Term Deposit	0.40452
Single Tier - Term Deposit	0.40477
Single Tier - Term Deposit	0.40503
Single Tier - Term Deposit	0.40529
Single Tier - Term Deposit	0.40554
Single Tier - Term Deposit	0.40580
Single Tier - Term Deposit	0.40606
Single Tier - Term Deposit	0.40631
Single Tier - Term Deposit	0.40657
Single Tier - Term Deposit	0.40683
Single Tier - Term Deposit	0.40708
Single Tier - Term Deposit	0.40734
Single Tier - Term Deposit	0.40760
Single Tier - Term Deposit	0.40785
Single Tier - Term Deposit	0.40811
Single Tier - Term Deposit	0.40837
Single Tier - Term Deposit	0.40862
Single Tier - Term Deposit	0.40888
Single Tier - Term Deposit	0.40914
Single Tier - Term Deposit	0.40939
Single Tier - Term Deposit	0.40965
Single Tier - Term Deposit	0.40991
Single Tier - Term Deposit	0.41016
Single Tier - Term Deposit	0.41042
Single Tier - Term Deposit	0.41068
Single Tier - Term Deposit	0.41093
Single Tier - Term Deposit	0.41119
Single Tier - Term Deposit	0.41145
Single Tier - Term Deposit	0.41170
Single Tier - Term Deposit	0.41196
Single Tier - Term Deposit	0.41222
Single Tier - Term Deposit	0.41247
Single Tier - Term Deposit	0.41273
Single Tier - Term Deposit	0.41299
Single Tier - Term Deposit	0.41324
Single Tier - Term Deposit	0.41350
Single Tier - Term Deposit	0.41376
Single Tier - Term Deposit	0.41401
Single Tier - Term Deposit	0.41427
Single Tier - Term Deposit	0.41453
Single Tier - Term Deposit	0.41478
Single Tier - Term Deposit	0.41504
Single Tier - Term Deposit	0.41530
Single Tier - Term Deposit	0.41555
Single Tier - Term Deposit	0.41581
Single Tier - Term Deposit	0.41607
Single Tier - Term Deposit	0.41632
Single Tier - Term Deposit	0.41658
Single Tier - Term Deposit	0.41684
Single Tier - Term Deposit	0.41709
Single Tier - Term Deposit	0.41735
Single Tier - Term Deposit	0.41761
Single Tier - Term Deposit	0.41786
Single Tier - Term Deposit	0.41812
Single Tier - Term Deposit	0.41838
Single Tier - Term Deposit	0.41863
Single Tier - Term Deposit	0.41889
Single Tier - Term Deposit	0.41915
Single Tier - Term Deposit	0.41940
Single Tier - Term Deposit	0.41966
Single Tier - Term Deposit	0.41992
Single Tier - Term Deposit	0.42017
Single Tier - Term Deposit	0.42043

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Spedal Pool) for the month of April 2024, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the Mudaraba model.	
The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:	
In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted	

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

Foreign Currency Accounts	
Single Tier - Term Deposit	0.42069
Single Tier - Term Deposit	0.42094
Single Tier - Term Deposit	0.42120
Single Tier - Term Deposit	0.42146
Single Tier - Term Deposit	0.42171
Single Tier - Term Deposit	0.42197
Single Tier - Term Deposit	0.42223
Single Tier - Term Deposit	0.42248
Single Tier - Term Deposit	0.42274
Single Tier - Term Deposit	0.42300
Single Tier - Term Deposit	0.42325
Single Tier - Term Deposit	0.42351
Single Tier - Term Deposit	0.42377
Single Tier - Term Deposit	0.42402
Single Tier - Term Deposit	0.42428
Single Tier - Term Deposit	0.42454
Single Tier - Term Deposit	0.42479
Single Tier - Term Deposit	0.42505
Single Tier - Term Deposit	0.42531
Single Tier - Term Deposit	0.42556
Single Tier - Term Deposit	0.42582
Single Tier - Term Deposit	0.42608
Single Tier - Term Deposit	0.42633
Single Tier - Term Deposit	0.42659
Single Tier - Term Deposit	0.42685
Single Tier - Term Deposit	0.42710
Single Tier - Term Deposit	0.42736
Single Tier - Term Deposit	0.42762
Single Tier - Term Deposit	0.42787
Single Tier - Term Deposit	0.42813
Single Tier - Term Deposit	0.42839
Single Tier - Term Deposit	0.42864
Single Tier - Term Deposit	0.42890
Single Tier - Term Deposit	0.42916
Single Tier - Term Deposit	0.42941
Single Tier - Term Deposit	0.42967
Single Tier - Term Deposit	0.42993
Single Tier - Term Deposit	0.43018
Single Tier - Term Deposit	0.43044
Single Tier - Term Deposit	0.43070
Single Tier - Term Deposit	0.43095
Single Tier - Term Deposit	0.43121
Single Tier - Term Deposit	0.43147
Single Tier - Term Deposit	0.43172
Single Tier - Term Deposit	0.43198
Single Tier - Term Deposit	0.43224
Single Tier - Term Deposit	0.43249
Single Tier - Term Deposit	0.43275
Single Tier - Term Deposit	0.43301
Single Tier - Term Deposit	0.43326
Single Tier - Term Deposit	0.43352
Single Tier - Term Deposit	0.43378
Single Tier - Term Deposit	0.43403
Single Tier - Term Deposit	0.43429
Single Tier - Term Deposit	0.43455
Single Tier - Term Deposit	0.43480
Single Tier - Term Deposit	0.43506
Single Tier - Term Deposit	0.43532
Single Tier - Term Deposit	0.43557
Single Tier - Term Deposit	0.43583
Single Tier - Term Deposit	0.43609
Single Tier - Term Deposit	0.43634
Single Tier - Term Deposit	0.43660
Single Tier - Term Deposit	0.43686
Single Tier - Term Deposit	0.43711
Single Tier - Term Deposit	0.43737
Single Tier - Term Deposit	0.43763
Single Tier - Term Deposit	0.43789
Single Tier - Term Deposit	0.43814
Single Tier - Term Deposit	0.43840
Single Tier - Term Deposit	0.43866
Single Tier - Term Deposit	0.43891
Single Tier - Term Deposit	0.43917
Single Tier - Term Deposit	0.43943
Single Tier - Term Deposit	0.43968
Single Tier - Term Deposit	0.43994
Single Tier - Term Deposit	0.44020
Single Tier - Term Deposit	0.44045
Single Tier - Term Deposit	0.44071
Single Tier - Term Deposit	0.44097
Single Tier - Term Deposit	0.44122
Single Tier - Term Deposit	0.44148
Single Tier - Term Deposit	0.44174
Single Tier - Term Deposit	0.44199
Single Tier - Term Deposit	0.44225
Single Tier - Term Deposit	0.44251
Single Tier - Term Deposit	0.44276
Single Tier - Term Deposit	0.44302
Single Tier - Term Deposit	0.44328

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month of April 2024, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the Mudaraba model.

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

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

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

Foreign Currency Accounts	
Single Tier - Term Deposit	0.44353
Single Tier - Term Deposit	0.44379
Single Tier - Term Deposit	0.44405
Single Tier - Term Deposit	0.44430
Single Tier - Term Deposit	0.44456
Single Tier - Term Deposit	0.44482
Single Tier - Term Deposit	0.44507
Single Tier - Term Deposit	0.44533
Single Tier - Term Deposit	0.44559
Single Tier - Term Deposit	0.44584
Single Tier - Term Deposit	0.44610
Single Tier - Term Deposit	0.44636
Single Tier - Term Deposit	0.44661
Single Tier - Term Deposit	0.44687
Single Tier - Term Deposit	0.44713
Single Tier - Term Deposit	0.44738
Single Tier - Term Deposit	0.44764
Single Tier - Term Deposit	0.44790
Single Tier - Term Deposit	0.44815
Single Tier - Term Deposit	0.44841
Single Tier - Term Deposit	0.44867
Single Tier - Term Deposit	0.44892
Single Tier - Term Deposit	0.44918
Single Tier - Term Deposit	0.44944
Single Tier - Term Deposit	0.44969
Single Tier - Term Deposit	0.44995
Single Tier - Term Deposit	0.45021
Single Tier - Term Deposit	0.45046
Single Tier - Term Deposit	0.45072
Single Tier - Term Deposit	0.45098
Single Tier - Term Deposit	0.45123
Single Tier - Term Deposit	0.45149
Single Tier - Term Deposit	0.45175
Single Tier - Term Deposit	0.45200
Single Tier - Term Deposit	0.45226
Single Tier - Term Deposit	0.45252
Single Tier - Term Deposit	0.45277
Single Tier - Term Deposit	0.45303
Single Tier - Term Deposit	0.45329
Single Tier - Term Deposit	0.45354
Single Tier - Term Deposit	0.45380
Single Tier - Term Deposit	0.45406
Single Tier - Term Deposit	0.45431
Single Tier - Term Deposit	0.45457
Single Tier - Term Deposit	0.45483
Single Tier - Term Deposit	0.45508
Single Tier - Term Deposit	0.45534
Single Tier - Term Deposit	0.45560
Single Tier - Term Deposit	0.45585
Single Tier - Term Deposit	0.45611
Single Tier - Term Deposit	0.45637
Single Tier - Term Deposit	0.45662
Single Tier - Term Deposit	0.45688
Single Tier - Term Deposit	0.45714
Single Tier - Term Deposit	0.45739
Single Tier - Term Deposit	0.45765
Single Tier - Term Deposit	0.45791
Single Tier - Term Deposit	0.45816
Single Tier - Term Deposit	0.45842
Single Tier - Term Deposit	0.45868
Single Tier - Term Deposit	0.45893
Single Tier - Term Deposit	0.45919
Single Tier - Term Deposit	0.45945
Single Tier - Term Deposit	0.45970
Single Tier - Term Deposit	0.45996
Single Tier - Term Deposit	0.46022
Single Tier - Term Deposit	0.46047
Single Tier - Term Deposit	0.46073
Single Tier - Term Deposit	0.46099
Single Tier - Term Deposit	0.46124
Single Tier - Term Deposit	0.46150
Single Tier - Term Deposit	0.46176
Single Tier - Term Deposit	0.46201

Prepared by:

Muhammad Saadan Sarwar
Pool Manager

Approved by:

Raja Sohail Saraj
Head Retail- Islamic Banking

Reviewed by:

Khawaja Farman Usman
Unit Head, Pool Management

Muhammad Mujeeb Beig
Head, Products Structuring

Mufti Yahya Asim
Resident Shariah Board Member