

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **February 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 Feb 2024	Month Jan 2024	Month Dec 2023
	Share of Rab-ul-Maal	50%	50%	50%
	Share of Mudarib	50%	50%	50%

Local Currency Accounts

Product Name	Profit Weightages			
	Payment Frequency	Month Feb 2024	Month Jan 2024	Month Dec 2023
SAVING ACCOUNTS				
HBL Islamic PLS Account	Monthly	0.42401	0.43441	0.44198
Rutba Islamic Saving Account (Senior Citizen)	Monthly	0.99226	1.03431	1.03431
Uraan Islamic Saving Account (Young Savers)	Monthly	0.99226	1.03431	1.03431
Nisa Tawfir Islamic Saving Account	Monthly	0.99226	1.03431	1.03431
HBL Islamic Mahana Amdan	Monthly	0.99226	-	-
HBL Al-Irtifa Account				
Deposits of Rs. 1 but less than 500(K)	Monthly	0.42885	0.43491	0.44702
Deposits of Rs.500K but less than 1(M)	Monthly	0.42885	0.43491	0.44702
Deposits of Rs.1(M) but less than 5(M)	Monthly	0.42885	0.43491	0.44702
Deposits of Rs. 5(M) but less than 25(M)	Monthly	0.42885	0.43491	0.44702
Deposits of Rs. 25(M) but less than 50(M)	Monthly	0.42885	0.43491	0.44702
Deposits of Rs. 50(M) but less than 100(M)	Monthly	0.42885	0.43491	0.44702
Deposits of Rs. 100(M) but less than 250(M)	Monthly	0.42885	0.43491	0.44702
Deposits of Rs. 250(M) but less than 500(M)	Monthly	0.42885	0.43491	0.44702
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	0.42885	0.43491	0.44702
Deposits of Rs. 1(B) and above	Monthly	0.42885	0.43491	0.44702
REMUNERATIVE CURRENT ACCOUNTS				
HBL Al-Mukhtar Account	Monthly	0.00319	0.00333	0.00333
HBL at Work Islamic Premium Account	January & July	0.00319	0.00333	0.00333
Non-Chequing Remunerative Current Margin Account	Monthly	0.00319	0.00333	0.00333
NISA Tawfir Plus	Monthly	0.00319	-	-
FUNDS ACCEPTANCE UNDER SBP REFINANCE SCHEMES				
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR RENEWABLE ENERGY -Category I	Quarterly	0.14521	0.15136	0.15136
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR RENEWABLE ENERGY -Category II	Quarterly	0.09681	0.10091	0.10091
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR STORAGE OF AGRICULTURE PRODUCE	Quarterly	0.09681	0.10091	0.10091
FUNDS ACCEPTANCE UNDER ILTFF Up to 3 Years	Quarterly	0.91965	0.95863	0.95863
FUNDS ACCEPTANCE UNDER ILTFF Up to 5 Years -13 th June 2022	Quarterly	0.09681	0.10091	0.10091
FUNDS ACCEPTANCE UNDER ILTFF Up to 5 Years -14 th June 2022 to 19th May 2022	Quarterly	0.19361	0.20182	0.20182
FUNDS ACCEPTANCE UNDER ILTFF Up to 5 Years -20 th May 2022 to 31 July 2022	Quarterly	0.33882	0.35318	0.35318
FUNDS ACCEPTANCE UNDER ILTFF Up to 5 Years- July 2022 onward as per last policy rate	Quarterly	0.91965	0.95863	0.95863
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	0.04840	0.05045	0.05045
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I SM	Quarterly	0.04840	0.05045	0.05045
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II Co	Quarterly	0.09681	0.10091	0.10091
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)-for Hospitals	Quarterly	0.00319	0.00333	0.00333
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	0.00319	0.00333	0.00333
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	0.00319	0.00333	0.00333
AL-SAMARAT TERM ACCOUNTS				
Profit on Maturity				
1 Month	Maturity	0.43562	0.44904	0.44904
3 Months	Maturity	0.44046	0.44955	0.44955
6 Months	Maturity	0.44530	0.45005	0.45005
One Year	Maturity	0.47435	0.47679	0.47679
Three Years	Maturity	0.47919	0.48184	0.48184
Five Years	Maturity	0.48403	0.48688	0.48688
Profit on Monthly				
One Year	Monthly	0.46709	0.46165	0.46165
Three Years	Monthly	0.47193	0.46670	0.46670
Five Years	Monthly	0.47677	0.47175	0.47175
Profit on Quarterly				
One Year	Quarterly	0.46951	0.46670	0.46670
Three Years	Quarterly	0.47435	0.47175	0.47175
Five Years	Quarterly	0.47919	0.47679	0.47679
Profit on Semi Annually				
One Year	Semi Annually	0.47193	0.47175	0.47175
Three Years	Semi Annually	0.47677	0.47679	0.47679
Five Years	Semi Annually	0.48161	0.48184	0.48184

Prepared by:

Muhammad Saadan Sarwar
Pool Manager

Approved by:

Raja Sohail Saraj
Head Retail - Islamic Banking

Reviewed by:

Khawaja Fahan Usman
Unit Head, Pool Management

Muhammad Mujeeb Beig
Head, Islamic Product Structuring

Mufti Yahya Asim
Resident Shariah Board Member

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **February 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 Feb 2024	Month Jan 2024	Month Dec 2023
	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 Feb 2024	Month Jan 2024	Month Dec 2023
FCY Less than 1000	Monthly	0.04550	0.04440	0.04440
FCY 1000 to less than FCY 50,000	Monthly	0.04550	0.04440	0.04440
From FCY 50,000 & above	Monthly	0.04550	0.04440	0.04440

Prepared by:

Muhammad Saadan 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, Islamic Product Structuring

Mufti Yahya Asim
Resident Shariah Board Member

[illegible]

The profit sharing ratio between Rab-ul-Maai (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]

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

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]

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

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]

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

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

[illegible]

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

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]

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]

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

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117509) may please be contacted

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

Local Currency Accounts

Local Currency Accounts

[illegible]

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

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

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

[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 February 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:

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	80%
Share of Mudarib	20%

Local Currency Accounts

[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

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

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]

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

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

[illegible]

[illegible]

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

[illegible]

In case of further clarity regarding weighatges 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	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 **February 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:

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	80%
Share of Mudarib	20%
Local Currency Accounts	
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.24008
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.24056
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.24105
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.24153
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.24201
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.24250
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.24298
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.24347
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.24395
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.24443
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.24492
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.24540
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.24589
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.24637
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.24685
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.24734
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.24782
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.24831
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.24879
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.24927
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.24976
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.25024
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.25073
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.25121
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.25169
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.25218
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.25266
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.25315
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.25363
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.25411
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.25460

Prepared by:

Muhammad Saad 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

Mufti Yahya Asim
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 of February 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	0.00436
Single Tier - Term Deposit	0.00968
Single Tier - Term Deposit	0.00992
Single Tier - Term Deposit	0.01016
Single Tier - Term Deposit	0.01041
Single Tier - Term Deposit	0.01065
Single Tier - Term Deposit	0.01089
Single Tier - Term Deposit	0.01113
Single Tier - Term Deposit	0.01137
Single Tier - Term Deposit	0.01162
Single Tier - Term Deposit	0.01186
Single Tier - Term Deposit	0.01210
Single Tier - Term Deposit	0.01234
Single Tier - Term Deposit	0.01258
Single Tier - Term Deposit	0.01283
Single Tier - Term Deposit	0.01307
Single Tier - Term Deposit	0.01331
Single Tier - Term Deposit	0.01355
Single Tier - Term Deposit	0.01379
Single Tier - Term Deposit	0.01404
Single Tier - Term Deposit	0.01428
Single Tier - Term Deposit	0.01452
Single Tier - Term Deposit	0.01476
Single Tier - Term Deposit	0.01500
Single Tier - Term Deposit	0.01525
Single Tier - Term Deposit	0.01549
Single Tier - Term Deposit	0.01573
Single Tier - Term Deposit	0.01597
Single Tier - Term Deposit	0.01621
Single Tier - Term Deposit	0.01646
Single Tier - Term Deposit	0.01670
Single Tier - Term Deposit	0.01694
Single Tier - Term Deposit	0.01718
Single Tier - Term Deposit	0.01742
Single Tier - Term Deposit	0.01767
Single Tier - Term Deposit	0.01791
Single Tier - Term Deposit	0.01815
Single Tier - Term Deposit	0.01839
Single Tier - Term Deposit	0.01864
Single Tier - Term Deposit	0.01888
Single Tier - Term Deposit	0.01912
Single Tier - Term Deposit	0.01936
Single Tier - Term Deposit	0.01960
Single Tier - Term Deposit	0.01985
Single Tier - Term Deposit	0.02009
Single Tier - Term Deposit	0.02033
Single Tier - Term Deposit	0.02057
Single Tier - Term Deposit	0.02081
Single Tier - Term Deposit	0.02106
Single Tier - Term Deposit	0.02130
Single Tier - Term Deposit	0.02154
Single Tier - Term Deposit	0.02178
Single Tier - Term Deposit	0.02202
Single Tier - Term Deposit	0.02227
Single Tier - Term Deposit	0.02251
Single Tier - Term Deposit	0.02275
Single Tier - Term Deposit	0.02299
Single Tier - Term Deposit	0.02323
Single Tier - Term Deposit	0.02348
Single Tier - Term Deposit	0.02372
Single Tier - Term Deposit	0.02396
Single Tier - Term Deposit	0.02420
Single Tier - Term Deposit	0.02444
Single Tier - Term Deposit	0.02469
Single Tier - Term Deposit	0.02493
Single Tier - Term Deposit	0.02517
Single Tier - Term Deposit	0.02541
Single Tier - Term Deposit	0.02565
Single Tier - Term Deposit	0.02590
Single Tier - Term Deposit	0.02614
Single Tier - Term Deposit	0.02638
Single Tier - Term Deposit	0.02662
Single Tier - Term Deposit	0.02686
Single Tier - Term Deposit	0.02711
Single Tier - Term Deposit	0.02735
Single Tier - Term Deposit	0.02759
Single Tier - Term Deposit	0.02783
Single Tier - Term Deposit	0.02807
Single Tier - Term Deposit	0.02832
Single Tier - Term Deposit	0.02856
Single Tier - Term Deposit	0.02880
Single Tier - Term Deposit	0.02904
Single Tier - Term Deposit	0.02928
Single Tier - Term Deposit	0.02953
Single Tier - Term Deposit	0.02977
Single Tier - Term Deposit	0.03001
Single Tier - Term Deposit	0.03025
Single Tier - Term Deposit	0.03049
Single Tier - Term Deposit	0.03074
Single Tier - Term Deposit	0.03098

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 February 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 (021-3317909) may please be contacted

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

Foreign Currency Accounts

Single Tier - Term Deposit	0.03122
Single Tier - Term Deposit	0.03146
Single Tier - Term Deposit	0.03170
Single Tier - Term Deposit	0.03195
Single Tier - Term Deposit	0.03219
Single Tier - Term Deposit	0.03243
Single Tier - Term Deposit	0.03267
Single Tier - Term Deposit	0.03291
Single Tier - Term Deposit	0.03316
Single Tier - Term Deposit	0.03340
Single Tier - Term Deposit	0.03364
Single Tier - Term Deposit	0.03388
Single Tier - Term Deposit	0.03412
Single Tier - Term Deposit	0.03437
Single Tier - Term Deposit	0.03461
Single Tier - Term Deposit	0.03485
Single Tier - Term Deposit	0.03509
Single Tier - Term Deposit	0.03533
Single Tier - Term Deposit	0.03558
Single Tier - Term Deposit	0.03582
Single Tier - Term Deposit	0.03606
Single Tier - Term Deposit	0.03630
Single Tier - Term Deposit	0.03654
Single Tier - Term Deposit	0.03679
Single Tier - Term Deposit	0.03703
Single Tier - Term Deposit	0.03727
Single Tier - Term Deposit	0.03751
Single Tier - Term Deposit	0.03775
Single Tier - Term Deposit	0.03800
Single Tier - Term Deposit	0.03824
Single Tier - Term Deposit	0.03848
Single Tier - Term Deposit	0.03872
Single Tier - Term Deposit	0.03896
Single Tier - Term Deposit	0.03921
Single Tier - Term Deposit	0.03945
Single Tier - Term Deposit	0.03969
Single Tier - Term Deposit	0.03993
Single Tier - Term Deposit	0.04017
Single Tier - Term Deposit	0.04042
Single Tier - Term Deposit	0.04066
Single Tier - Term Deposit	0.04090
Single Tier - Term Deposit	0.04114
Single Tier - Term Deposit	0.04138
Single Tier - Term Deposit	0.04163
Single Tier - Term Deposit	0.04187
Single Tier - Term Deposit	0.04211
Single Tier - Term Deposit	0.04235
Single Tier - Term Deposit	0.04259
Single Tier - Term Deposit	0.04284
Single Tier - Term Deposit	0.04308
Single Tier - Term Deposit	0.04332
Single Tier - Term Deposit	0.04356
Single Tier - Term Deposit	0.04380
Single Tier - Term Deposit	0.04405
Single Tier - Term Deposit	0.04429
Single Tier - Term Deposit	0.04453
Single Tier - Term Deposit	0.04477
Single Tier - Term Deposit	0.04501
Single Tier - Term Deposit	0.04526
Single Tier - Term Deposit	0.04550
Single Tier - Term Deposit	0.04574
Single Tier - Term Deposit	0.04598
Single Tier - Term Deposit	0.04622
Single Tier - Term Deposit	0.04647
Single Tier - Term Deposit	0.04671
Single Tier - Term Deposit	0.04695
Single Tier - Term Deposit	0.04719
Single Tier - Term Deposit	0.04743
Single Tier - Term Deposit	0.04768
Single Tier - Term Deposit	0.04792
Single Tier - Term Deposit	0.04816
Single Tier - Term Deposit	0.04840
Single Tier - Term Deposit	0.04864
Single Tier - Term Deposit	0.04889
Single Tier - Term Deposit	0.04913
Single Tier - Term Deposit	0.04937
Single Tier - Term Deposit	0.04961
Single Tier - Term Deposit	0.04985
Single Tier - Term Deposit	0.05010
Single Tier - Term Deposit	0.05034
Single Tier - Term Deposit	0.05058
Single Tier - Term Deposit	0.05082
Single Tier - Term Deposit	0.05106
Single Tier - Term Deposit	0.05131
Single Tier - Term Deposit	0.05155
Single Tier - Term Deposit	0.05179
Single Tier - Term Deposit	0.05203
Single Tier - Term Deposit	0.05227
Single Tier - Term Deposit	0.05252
Single Tier - Term Deposit	0.05276
Single Tier - Term Deposit	0.05300
Single Tier - Term Deposit	0.05324

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 February 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	0.05348
Single Tier - Term Deposit	0.05373
Single Tier - Term Deposit	0.05397
Single Tier - Term Deposit	0.05421
Single Tier - Term Deposit	0.05445
Single Tier - Term Deposit	0.05470
Single Tier - Term Deposit	0.05494
Single Tier - Term Deposit	0.05518
Single Tier - Term Deposit	0.05542
Single Tier - Term Deposit	0.05566
Single Tier - Term Deposit	0.05591
Single Tier - Term Deposit	0.05615
Single Tier - Term Deposit	0.05639
Single Tier - Term Deposit	0.05663
Single Tier - Term Deposit	0.05687
Single Tier - Term Deposit	0.05712
Single Tier - Term Deposit	0.05736
Single Tier - Term Deposit	0.05760
Single Tier - Term Deposit	0.05784
Single Tier - Term Deposit	0.05808
Single Tier - Term Deposit	0.05833
Single Tier - Term Deposit	0.05857
Single Tier - Term Deposit	0.05881
Single Tier - Term Deposit	0.05905
Single Tier - Term Deposit	0.05929
Single Tier - Term Deposit	0.05954
Single Tier - Term Deposit	0.05978
Single Tier - Term Deposit	0.06002
Single Tier - Term Deposit	0.06026
Single Tier - Term Deposit	0.06050
Single Tier - Term Deposit	0.06075
Single Tier - Term Deposit	0.06099
Single Tier - Term Deposit	0.06123
Single Tier - Term Deposit	0.06147
Single Tier - Term Deposit	0.06171
Single Tier - Term Deposit	0.06196
Single Tier - Term Deposit	0.06220
Single Tier - Term Deposit	0.06244
Single Tier - Term Deposit	0.06268
Single Tier - Term Deposit	0.06292
Single Tier - Term Deposit	0.06317
Single Tier - Term Deposit	0.06341
Single Tier - Term Deposit	0.06365
Single Tier - Term Deposit	0.06389
Single Tier - Term Deposit	0.06413
Single Tier - Term Deposit	0.06438
Single Tier - Term Deposit	0.06462
Single Tier - Term Deposit	0.06486
Single Tier - Term Deposit	0.06510
Single Tier - Term Deposit	0.06534
Single Tier - Term Deposit	0.06559
Single Tier - Term Deposit	0.06583
Single Tier - Term Deposit	0.06607
Single Tier - Term Deposit	0.06631
Single Tier - Term Deposit	0.06655
Single Tier - Term Deposit	0.06680
Single Tier - Term Deposit	0.06704
Single Tier - Term Deposit	0.06728
Single Tier - Term Deposit	0.06752
Single Tier - Term Deposit	0.06776
Single Tier - Term Deposit	0.06801
Single Tier - Term Deposit	0.06825
Single Tier - Term Deposit	0.06849
Single Tier - Term Deposit	0.06873
Single Tier - Term Deposit	0.06897
Single Tier - Term Deposit	0.06922
Single Tier - Term Deposit	0.06946
Single Tier - Term Deposit	0.06970
Single Tier - Term Deposit	0.06994
Single Tier - Term Deposit	0.07018
Single Tier - Term Deposit	0.07043
Single Tier - Term Deposit	0.07067
Single Tier - Term Deposit	0.07091
Single Tier - Term Deposit	0.07115
Single Tier - Term Deposit	0.07139
Single Tier - Term Deposit	0.07164
Single Tier - Term Deposit	0.07188
Single Tier - Term Deposit	0.07212
Single Tier - Term Deposit	0.07236
Single Tier - Term Deposit	0.07260
Single Tier - Term Deposit	0.07285
Single Tier - Term Deposit	0.07309
Single Tier - Term Deposit	0.07333
Single Tier - Term Deposit	0.07357
Single Tier - Term Deposit	0.07381
Single Tier - Term Deposit	0.07406
Single Tier - Term Deposit	0.07430
Single Tier - Term Deposit	0.07454
Single Tier - Term Deposit	0.07478
Single Tier - Term Deposit	0.07502
Single Tier - Term Deposit	0.07527
Single Tier - Term Deposit	0.07551

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 February 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	0.07575
Single Tier - Term Deposit	0.07599
Single Tier - Term Deposit	0.07623
Single Tier - Term Deposit	0.07648
Single Tier - Term Deposit	0.07672
Single Tier - Term Deposit	0.07696
Single Tier - Term Deposit	0.07720
Single Tier - Term Deposit	0.07744
Single Tier - Term Deposit	0.07769
Single Tier - Term Deposit	0.07793
Single Tier - Term Deposit	0.07817
Single Tier - Term Deposit	0.07841
Single Tier - Term Deposit	0.07865
Single Tier - Term Deposit	0.07890
Single Tier - Term Deposit	0.07914
Single Tier - Term Deposit	0.07938
Single Tier - Term Deposit	0.07962
Single Tier - Term Deposit	0.07986
Single Tier - Term Deposit	0.08011
Single Tier - Term Deposit	0.08035
Single Tier - Term Deposit	0.08059
Single Tier - Term Deposit	0.08083
Single Tier - Term Deposit	0.08107
Single Tier - Term Deposit	0.08132
Single Tier - Term Deposit	0.08156
Single Tier - Term Deposit	0.08180
Single Tier - Term Deposit	0.08204
Single Tier - Term Deposit	0.08228
Single Tier - Term Deposit	0.08253
Single Tier - Term Deposit	0.08277
Single Tier - Term Deposit	0.08301
Single Tier - Term Deposit	0.08325
Single Tier - Term Deposit	0.08349
Single Tier - Term Deposit	0.08374
Single Tier - Term Deposit	0.08398
Single Tier - Term Deposit	0.08422
Single Tier - Term Deposit	0.08446
Single Tier - Term Deposit	0.08470
Single Tier - Term Deposit	0.08495
Single Tier - Term Deposit	0.08519
Single Tier - Term Deposit	0.08543
Single Tier - Term Deposit	0.08567
Single Tier - Term Deposit	0.08591
Single Tier - Term Deposit	0.08616
Single Tier - Term Deposit	0.08640
Single Tier - Term Deposit	0.08664
Single Tier - Term Deposit	0.08688
Single Tier - Term Deposit	0.08712
Single Tier - Term Deposit	0.08737
Single Tier - Term Deposit	0.08761
Single Tier - Term Deposit	0.08785
Single Tier - Term Deposit	0.08809
Single Tier - Term Deposit	0.08833
Single Tier - Term Deposit	0.08858
Single Tier - Term Deposit	0.08882
Single Tier - Term Deposit	0.08906
Single Tier - Term Deposit	0.08930
Single Tier - Term Deposit	0.08955
Single Tier - Term Deposit	0.08979
Single Tier - Term Deposit	0.09003
Single Tier - Term Deposit	0.09027
Single Tier - Term Deposit	0.09051
Single Tier - Term Deposit	0.09076
Single Tier - Term Deposit	0.09100
Single Tier - Term Deposit	0.09124
Single Tier - Term Deposit	0.09148
Single Tier - Term Deposit	0.09172
Single Tier - Term Deposit	0.09197
Single Tier - Term Deposit	0.09221
Single Tier - Term Deposit	0.09245
Single Tier - Term Deposit	0.09269
Single Tier - Term Deposit	0.09293
Single Tier - Term Deposit	0.09318
Single Tier - Term Deposit	0.09342
Single Tier - Term Deposit	0.09366
Single Tier - Term Deposit	0.09390
Single Tier - Term Deposit	0.09414
Single Tier - Term Deposit	0.09439
Single Tier - Term Deposit	0.09463
Single Tier - Term Deposit	0.09487
Single Tier - Term Deposit	0.09511
Single Tier - Term Deposit	0.09535
Single Tier - Term Deposit	0.09560
Single Tier - Term Deposit	0.09584
Single Tier - Term Deposit	0.09608
Single Tier - Term Deposit	0.09632
Single Tier - Term Deposit	0.09656
Single Tier - Term Deposit	0.09681
Single Tier - Term Deposit	0.09705
Single Tier - Term Deposit	0.09729
Single Tier - Term Deposit	0.09753
Single Tier - Term Deposit	0.09777

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 February 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	0.09802
Single Tier - Term Deposit	0.09826
Single Tier - Term Deposit	0.09850
Single Tier - Term Deposit	0.09874
Single Tier - Term Deposit	0.09898
Single Tier - Term Deposit	0.09923
Single Tier - Term Deposit	0.09947
Single Tier - Term Deposit	0.09971
Single Tier - Term Deposit	0.09995
Single Tier - Term Deposit	0.10019
Single Tier - Term Deposit	0.10044
Single Tier - Term Deposit	0.10068
Single Tier - Term Deposit	0.10092
Single Tier - Term Deposit	0.10116
Single Tier - Term Deposit	0.10140
Single Tier - Term Deposit	0.10165
Single Tier - Term Deposit	0.10189
Single Tier - Term Deposit	0.10213
Single Tier - Term Deposit	0.10237
Single Tier - Term Deposit	0.10261
Single Tier - Term Deposit	0.10286
Single Tier - Term Deposit	0.10310
Single Tier - Term Deposit	0.10334
Single Tier - Term Deposit	0.10358
Single Tier - Term Deposit	0.10382
Single Tier - Term Deposit	0.10407
Single Tier - Term Deposit	0.10431
Single Tier - Term Deposit	0.10455
Single Tier - Term Deposit	0.10479
Single Tier - Term Deposit	0.10503
Single Tier - Term Deposit	0.10528
Single Tier - Term Deposit	0.10552
Single Tier - Term Deposit	0.10576
Single Tier - Term Deposit	0.10600
Single Tier - Term Deposit	0.10624
Single Tier - Term Deposit	0.10649
Single Tier - Term Deposit	0.10673
Single Tier - Term Deposit	0.10697
Single Tier - Term Deposit	0.10721
Single Tier - Term Deposit	0.10745
Single Tier - Term Deposit	0.10770
Single Tier - Term Deposit	0.10794
Single Tier - Term Deposit	0.10818
Single Tier - Term Deposit	0.10842
Single Tier - Term Deposit	0.10866
Single Tier - Term Deposit	0.10891
Single Tier - Term Deposit	0.10915
Single Tier - Term Deposit	0.10939
Single Tier - Term Deposit	0.10963
Single Tier - Term Deposit	0.10987
Single Tier - Term Deposit	0.11012
Single Tier - Term Deposit	0.11036
Single Tier - Term Deposit	0.11060
Single Tier - Term Deposit	0.11084
Single Tier - Term Deposit	0.11108
Single Tier - Term Deposit	0.11133
Single Tier - Term Deposit	0.11157
Single Tier - Term Deposit	0.11181
Single Tier - Term Deposit	0.11205
Single Tier - Term Deposit	0.11229
Single Tier - Term Deposit	0.11254
Single Tier - Term Deposit	0.11278
Single Tier - Term Deposit	0.11302
Single Tier - Term Deposit	0.11326
Single Tier - Term Deposit	0.11350
Single Tier - Term Deposit	0.11375
Single Tier - Term Deposit	0.11399
Single Tier - Term Deposit	0.11423
Single Tier - Term Deposit	0.11447
Single Tier - Term Deposit	0.11471
Single Tier - Term Deposit	0.11496
Single Tier - Term Deposit	0.11520
Single Tier - Term Deposit	0.11544
Single Tier - Term Deposit	0.11568
Single Tier - Term Deposit	0.11592
Single Tier - Term Deposit	0.11617
Single Tier - Term Deposit	0.11641
Single Tier - Term Deposit	0.11665
Single Tier - Term Deposit	0.11689
Single Tier - Term Deposit	0.11713
Single Tier - Term Deposit	0.11738
Single Tier - Term Deposit	0.11762
Single Tier - Term Deposit	0.11786
Single Tier - Term Deposit	0.11810
Single Tier - Term Deposit	0.11834
Single Tier - Term Deposit	0.11859
Single Tier - Term Deposit	0.11883
Single Tier - Term Deposit	0.11907
Single Tier - Term Deposit	0.11931
Single Tier - Term Deposit	0.11955
Single Tier - Term Deposit	0.11980
Single Tier - Term Deposit	0.12004

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 February 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 (021-33127909) may please be contacted

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

Foreign Currency Accounts

Single Tier - Term Deposit	0.12028
Single Tier - Term Deposit	0.12052
Single Tier - Term Deposit	0.12076
Single Tier - Term Deposit	0.12101
Single Tier - Term Deposit	0.12125
Single Tier - Term Deposit	0.12149
Single Tier - Term Deposit	0.12173
Single Tier - Term Deposit	0.12197
Single Tier - Term Deposit	0.12222
Single Tier - Term Deposit	0.12246
Single Tier - Term Deposit	0.12270
Single Tier - Term Deposit	0.12294
Single Tier - Term Deposit	0.12318
Single Tier - Term Deposit	0.12343
Single Tier - Term Deposit	0.12367
Single Tier - Term Deposit	0.12391
Single Tier - Term Deposit	0.12415
Single Tier - Term Deposit	0.12439
Single Tier - Term Deposit	0.12464
Single Tier - Term Deposit	0.12488
Single Tier - Term Deposit	0.12512
Single Tier - Term Deposit	0.12536
Single Tier - Term Deposit	0.12561
Single Tier - Term Deposit	0.12585
Single Tier - Term Deposit	0.12609
Single Tier - Term Deposit	0.12633
Single Tier - Term Deposit	0.12657
Single Tier - Term Deposit	0.12682
Single Tier - Term Deposit	0.12706
Single Tier - Term Deposit	0.12730
Single Tier - Term Deposit	0.12754
Single Tier - Term Deposit	0.12778
Single Tier - Term Deposit	0.12803
Single Tier - Term Deposit	0.12827
Single Tier - Term Deposit	0.12851
Single Tier - Term Deposit	0.12875
Single Tier - Term Deposit	0.12899
Single Tier - Term Deposit	0.12924
Single Tier - Term Deposit	0.12948
Single Tier - Term Deposit	0.12972
Single Tier - Term Deposit	0.12996
Single Tier - Term Deposit	0.13020
Single Tier - Term Deposit	0.13045
Single Tier - Term Deposit	0.13069
Single Tier - Term Deposit	0.13093
Single Tier - Term Deposit	0.13117
Single Tier - Term Deposit	0.13141
Single Tier - Term Deposit	0.13166
Single Tier - Term Deposit	0.13190
Single Tier - Term Deposit	0.13214
Single Tier - Term Deposit	0.13238
Single Tier - Term Deposit	0.13262
Single Tier - Term Deposit	0.13287
Single Tier - Term Deposit	0.13311
Single Tier - Term Deposit	0.13335
Single Tier - Term Deposit	0.13359
Single Tier - Term Deposit	0.13383
Single Tier - Term Deposit	0.13408
Single Tier - Term Deposit	0.13432
Single Tier - Term Deposit	0.13456
Single Tier - Term Deposit	0.13480
Single Tier - Term Deposit	0.13504
Single Tier - Term Deposit	0.13529
Single Tier - Term Deposit	0.13553
Single Tier - Term Deposit	0.13577
Single Tier - Term Deposit	0.13601
Single Tier - Term Deposit	0.13625
Single Tier - Term Deposit	0.13650
Single Tier - Term Deposit	0.13674
Single Tier - Term Deposit	0.13698
Single Tier - Term Deposit	0.13722
Single Tier - Term Deposit	0.13746
Single Tier - Term Deposit	0.13771
Single Tier - Term Deposit	0.13795
Single Tier - Term Deposit	0.13819
Single Tier - Term Deposit	0.13843
Single Tier - Term Deposit	0.13867
Single Tier - Term Deposit	0.13892
Single Tier - Term Deposit	0.13916
Single Tier - Term Deposit	0.13940
Single Tier - Term Deposit	0.13964
Single Tier - Term Deposit	0.13988
Single Tier - Term Deposit	0.14013
Single Tier - Term Deposit	0.14037
Single Tier - Term Deposit	0.14061
Single Tier - Term Deposit	0.14085
Single Tier - Term Deposit	0.14109
Single Tier - Term Deposit	0.14134
Single Tier - Term Deposit	0.14158
Single Tier - Term Deposit	0.14182
Single Tier - Term Deposit	0.14206
Single Tier - Term Deposit	0.14230

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 **February 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	0.14255
Single Tier - Term Deposit	0.14279
Single Tier - Term Deposit	0.14303
Single Tier - Term Deposit	0.14327
Single Tier - Term Deposit	0.14351
Single Tier - Term Deposit	0.14376
Single Tier - Term Deposit	0.14400
Single Tier - Term Deposit	0.14424
Single Tier - Term Deposit	0.14448
Single Tier - Term Deposit	0.14472
Single Tier - Term Deposit	0.14497
Single Tier - Term Deposit	0.14521
Single Tier - Term Deposit	0.14545
Single Tier - Term Deposit	0.14569
Single Tier - Term Deposit	0.14593
Single Tier - Term Deposit	0.14618
Single Tier - Term Deposit	0.14642
Single Tier - Term Deposit	0.14666
Single Tier - Term Deposit	0.14690
Single Tier - Term Deposit	0.14714
Single Tier - Term Deposit	0.14739
Single Tier - Term Deposit	0.14763
Single Tier - Term Deposit	0.14787
Single Tier - Term Deposit	0.14811
Single Tier - Term Deposit	0.14835
Single Tier - Term Deposit	0.14860
Single Tier - Term Deposit	0.14884
Single Tier - Term Deposit	0.14908
Single Tier - Term Deposit	0.14932
Single Tier - Term Deposit	0.14956
Single Tier - Term Deposit	0.14981
Single Tier - Term Deposit	0.15005
Single Tier - Term Deposit	0.15029
Single Tier - Term Deposit	0.15053
Single Tier - Term Deposit	0.15077
Single Tier - Term Deposit	0.15102
Single Tier - Term Deposit	0.15126
Single Tier - Term Deposit	0.15150
Single Tier - Term Deposit	0.15174
Single Tier - Term Deposit	0.15198
Single Tier - Term Deposit	0.15223
Single Tier - Term Deposit	0.15247
Single Tier - Term Deposit	0.15271
Single Tier - Term Deposit	0.15295
Single Tier - Term Deposit	0.15319
Single Tier - Term Deposit	0.15344
Single Tier - Term Deposit	0.15368
Single Tier - Term Deposit	0.15392
Single Tier - Term Deposit	0.15416
Single Tier - Term Deposit	0.15440
Single Tier - Term Deposit	0.15465
Single Tier - Term Deposit	0.15489
Single Tier - Term Deposit	0.15513
Single Tier - Term Deposit	0.15537
Single Tier - Term Deposit	0.15561
Single Tier - Term Deposit	0.15586
Single Tier - Term Deposit	0.15610
Single Tier - Term Deposit	0.15634
Single Tier - Term Deposit	0.15658
Single Tier - Term Deposit	0.15682
Single Tier - Term Deposit	0.15707
Single Tier - Term Deposit	0.15731
Single Tier - Term Deposit	0.15755
Single Tier - Term Deposit	0.15779
Single Tier - Term Deposit	0.15803
Single Tier - Term Deposit	0.15828
Single Tier - Term Deposit	0.15852
Single Tier - Term Deposit	0.15876
Single Tier - Term Deposit	0.15900
Single Tier - Term Deposit	0.15924
Single Tier - Term Deposit	0.15949
Single Tier - Term Deposit	0.15973
Single Tier - Term Deposit	0.15997
Single Tier - Term Deposit	0.16021
Single Tier - Term Deposit	0.16045
Single Tier - Term Deposit	0.16070
Single Tier - Term Deposit	0.16094
Single Tier - Term Deposit	0.16118
Single Tier - Term Deposit	0.16142
Single Tier - Term Deposit	0.16167
Single Tier - Term Deposit	0.16191
Single Tier - Term Deposit	0.16215
Single Tier - Term Deposit	0.16239
Single Tier - Term Deposit	0.16263
Single Tier - Term Deposit	0.16288
Single Tier - Term Deposit	0.16312
Single Tier - Term Deposit	0.16336
Single Tier - Term Deposit	0.16360
Single Tier - Term Deposit	0.16384
Single Tier - Term Deposit	0.16409
Single Tier - Term Deposit	0.16433
Single Tier - Term Deposit	0.16457

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 February 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	0.16481
Single Tier - Term Deposit	0.16505
Single Tier - Term Deposit	0.16530
Single Tier - Term Deposit	0.16554
Single Tier - Term Deposit	0.16578
Single Tier - Term Deposit	0.16602
Single Tier - Term Deposit	0.16626
Single Tier - Term Deposit	0.16651
Single Tier - Term Deposit	0.16675
Single Tier - Term Deposit	0.16699
Single Tier - Term Deposit	0.16723
Single Tier - Term Deposit	0.16747
Single Tier - Term Deposit	0.16772
Single Tier - Term Deposit	0.16796
Single Tier - Term Deposit	0.16820
Single Tier - Term Deposit	0.16844
Single Tier - Term Deposit	0.16868
Single Tier - Term Deposit	0.16893
Single Tier - Term Deposit	0.16917
Single Tier - Term Deposit	0.16941
Single Tier - Term Deposit	0.16965
Single Tier - Term Deposit	0.16989
Single Tier - Term Deposit	0.17014
Single Tier - Term Deposit	0.17038
Single Tier - Term Deposit	0.17062
Single Tier - Term Deposit	0.17086
Single Tier - Term Deposit	0.17110
Single Tier - Term Deposit	0.17135
Single Tier - Term Deposit	0.17159
Single Tier - Term Deposit	0.17183
Single Tier - Term Deposit	0.17207
Single Tier - Term Deposit	0.17231
Single Tier - Term Deposit	0.17256
Single Tier - Term Deposit	0.17280
Single Tier - Term Deposit	0.17304
Single Tier - Term Deposit	0.17328
Single Tier - Term Deposit	0.17352
Single Tier - Term Deposit	0.17377
Single Tier - Term Deposit	0.17401
Single Tier - Term Deposit	0.17425
Single Tier - Term Deposit	0.17449
Single Tier - Term Deposit	0.17473
Single Tier - Term Deposit	0.17498
Single Tier - Term Deposit	0.17522
Single Tier - Term Deposit	0.17546
Single Tier - Term Deposit	0.17570
Single Tier - Term Deposit	0.17594
Single Tier - Term Deposit	0.17619
Single Tier - Term Deposit	0.17643
Single Tier - Term Deposit	0.17667
Single Tier - Term Deposit	0.17691
Single Tier - Term Deposit	0.17715
Single Tier - Term Deposit	0.17740
Single Tier - Term Deposit	0.17764
Single Tier - Term Deposit	0.17788
Single Tier - Term Deposit	0.17812
Single Tier - Term Deposit	0.17836
Single Tier - Term Deposit	0.17861
Single Tier - Term Deposit	0.17885
Single Tier - Term Deposit	0.17909
Single Tier - Term Deposit	0.17933
Single Tier - Term Deposit	0.17957
Single Tier - Term Deposit	0.17982
Single Tier - Term Deposit	0.18006
Single Tier - Term Deposit	0.18030
Single Tier - Term Deposit	0.18054
Single Tier - Term Deposit	0.18078
Single Tier - Term Deposit	0.18103
Single Tier - Term Deposit	0.18127
Single Tier - Term Deposit	0.18151
Single Tier - Term Deposit	0.18175
Single Tier - Term Deposit	0.18199
Single Tier - Term Deposit	0.18224
Single Tier - Term Deposit	0.18248
Single Tier - Term Deposit	0.18272
Single Tier - Term Deposit	0.18296
Single Tier - Term Deposit	0.18320
Single Tier - Term Deposit	0.18345
Single Tier - Term Deposit	0.18369
Single Tier - Term Deposit	0.18393
Single Tier - Term Deposit	0.18417
Single Tier - Term Deposit	0.18441
Single Tier - Term Deposit	0.18466
Single Tier - Term Deposit	0.18490
Single Tier - Term Deposit	0.18514
Single Tier - Term Deposit	0.18538
Single Tier - Term Deposit	0.18562
Single Tier - Term Deposit	0.18587
Single Tier - Term Deposit	0.18611
Single Tier - Term Deposit	0.18635
Single Tier - Term Deposit	0.18659
Single Tier - Term Deposit	0.18683

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 February 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	0.18708
Single Tier - Term Deposit	0.18732
Single Tier - Term Deposit	0.18756
Single Tier - Term Deposit	0.18780
Single Tier - Term Deposit	0.18804
Single Tier - Term Deposit	0.18829
Single Tier - Term Deposit	0.18853
Single Tier - Term Deposit	0.18877
Single Tier - Term Deposit	0.18901
Single Tier - Term Deposit	0.18925
Single Tier - Term Deposit	0.18950
Single Tier - Term Deposit	0.18974
Single Tier - Term Deposit	0.18998
Single Tier - Term Deposit	0.19022
Single Tier - Term Deposit	0.19046
Single Tier - Term Deposit	0.19071
Single Tier - Term Deposit	0.19095
Single Tier - Term Deposit	0.19119
Single Tier - Term Deposit	0.19143
Single Tier - Term Deposit	0.19167
Single Tier - Term Deposit	0.19192
Single Tier - Term Deposit	0.19216
Single Tier - Term Deposit	0.19240
Single Tier - Term Deposit	0.19264
Single Tier - Term Deposit	0.19288
Single Tier - Term Deposit	0.19313
Single Tier - Term Deposit	0.19337
Single Tier - Term Deposit	0.19361
Single Tier - Term Deposit	0.19385
Single Tier - Term Deposit	0.19409
Single Tier - Term Deposit	0.19434
Single Tier - Term Deposit	0.19458
Single Tier - Term Deposit	0.19482
Single Tier - Term Deposit	0.19506
Single Tier - Term Deposit	0.19530
Single Tier - Term Deposit	0.19555
Single Tier - Term Deposit	0.19579
Single Tier - Term Deposit	0.19603
Single Tier - Term Deposit	0.19627
Single Tier - Term Deposit	0.19652
Single Tier - Term Deposit	0.19676
Single Tier - Term Deposit	0.19700
Single Tier - Term Deposit	0.19724
Single Tier - Term Deposit	0.19748
Single Tier - Term Deposit	0.19773
Single Tier - Term Deposit	0.19797
Single Tier - Term Deposit	0.19821
Single Tier - Term Deposit	0.19845
Single Tier - Term Deposit	0.19869
Single Tier - Term Deposit	0.19894
Single Tier - Term Deposit	0.19918
Single Tier - Term Deposit	0.19942
Single Tier - Term Deposit	0.19966
Single Tier - Term Deposit	0.19990
Single Tier - Term Deposit	0.20015
Single Tier - Term Deposit	0.20039
Single Tier - Term Deposit	0.20063
Single Tier - Term Deposit	0.20087
Single Tier - Term Deposit	0.20111
Single Tier - Term Deposit	0.20136
Single Tier - Term Deposit	0.20160
Single Tier - Term Deposit	0.20184
Single Tier - Term Deposit	0.20208
Single Tier - Term Deposit	0.20232
Single Tier - Term Deposit	0.20257
Single Tier - Term Deposit	0.20281
Single Tier - Term Deposit	0.20305
Single Tier - Term Deposit	0.20329
Single Tier - Term Deposit	0.20353
Single Tier - Term Deposit	0.20378
Single Tier - Term Deposit	0.20402
Single Tier - Term Deposit	0.20426
Single Tier - Term Deposit	0.20450
Single Tier - Term Deposit	0.20474
Single Tier - Term Deposit	0.20499
Single Tier - Term Deposit	0.20523
Single Tier - Term Deposit	0.20547
Single Tier - Term Deposit	0.20571
Single Tier - Term Deposit	0.20595
Single Tier - Term Deposit	0.20620
Single Tier - Term Deposit	0.20644
Single Tier - Term Deposit	0.20668
Single Tier - Term Deposit	0.20692
Single Tier - Term Deposit	0.20716
Single Tier - Term Deposit	0.20741
Single Tier - Term Deposit	0.20765
Single Tier - Term Deposit	0.20789
Single Tier - Term Deposit	0.20813
Single Tier - Term Deposit	0.20837
Single Tier - Term Deposit	0.20862
Single Tier - Term Deposit	0.20886
Single Tier - Term Deposit	0.20910

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 February 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	0.20934
Single Tier - Term Deposit	0.20958
Single Tier - Term Deposit	0.20983
Single Tier - Term Deposit	0.21007
Single Tier - Term Deposit	0.21031
Single Tier - Term Deposit	0.21055
Single Tier - Term Deposit	0.21079
Single Tier - Term Deposit	0.21104
Single Tier - Term Deposit	0.21128
Single Tier - Term Deposit	0.21152
Single Tier - Term Deposit	0.21176
Single Tier - Term Deposit	0.21200
Single Tier - Term Deposit	0.21225
Single Tier - Term Deposit	0.21249
Single Tier - Term Deposit	0.21273
Single Tier - Term Deposit	0.21297
Single Tier - Term Deposit	0.21321
Single Tier - Term Deposit	0.21346
Single Tier - Term Deposit	0.21370
Single Tier - Term Deposit	0.21394
Single Tier - Term Deposit	0.21418
Single Tier - Term Deposit	0.21442
Single Tier - Term Deposit	0.21467
Single Tier - Term Deposit	0.21491
Single Tier - Term Deposit	0.21515
Single Tier - Term Deposit	0.21539
Single Tier - Term Deposit	0.21563
Single Tier - Term Deposit	0.21588
Single Tier - Term Deposit	0.21612
Single Tier - Term Deposit	0.21636
Single Tier - Term Deposit	0.21660
Single Tier - Term Deposit	0.21684
Single Tier - Term Deposit	0.21709
Single Tier - Term Deposit	0.21733
Single Tier - Term Deposit	0.21757
Single Tier - Term Deposit	0.21781
Single Tier - Term Deposit	0.21805
Single Tier - Term Deposit	0.21830
Single Tier - Term Deposit	0.21854
Single Tier - Term Deposit	0.21878
Single Tier - Term Deposit	0.21902
Single Tier - Term Deposit	0.21926
Single Tier - Term Deposit	0.21951
Single Tier - Term Deposit	0.21975
Single Tier - Term Deposit	0.21999
Single Tier - Term Deposit	0.22023
Single Tier - Term Deposit	0.22047
Single Tier - Term Deposit	0.22072
Single Tier - Term Deposit	0.22096
Single Tier - Term Deposit	0.22120
Single Tier - Term Deposit	0.22144
Single Tier - Term Deposit	0.22168
Single Tier - Term Deposit	0.22193
Single Tier - Term Deposit	0.22217
Single Tier - Term Deposit	0.22241
Single Tier - Term Deposit	0.22265
Single Tier - Term Deposit	0.22289
Single Tier - Term Deposit	0.22314
Single Tier - Term Deposit	0.22338
Single Tier - Term Deposit	0.22362
Single Tier - Term Deposit	0.22386
Single Tier - Term Deposit	0.22410

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 February 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	0.22435
Single Tier - Term Deposit	0.22459
Single Tier - Term Deposit	0.22483
Single Tier - Term Deposit	0.22507
Single Tier - Term Deposit	0.22531
Single Tier - Term Deposit	0.22556
Single Tier - Term Deposit	0.22580
Single Tier - Term Deposit	0.22604
Single Tier - Term Deposit	0.22628
Single Tier - Term Deposit	0.22652
Single Tier - Term Deposit	0.22677
Single Tier - Term Deposit	0.22701
Single Tier - Term Deposit	0.22725
Single Tier - Term Deposit	0.22749
Single Tier - Term Deposit	0.22773
Single Tier - Term Deposit	0.22798
Single Tier - Term Deposit	0.22822
Single Tier - Term Deposit	0.22846
Single Tier - Term Deposit	0.22870
Single Tier - Term Deposit	0.22894
Single Tier - Term Deposit	0.22919
Single Tier - Term Deposit	0.22943
Single Tier - Term Deposit	0.22967
Single Tier - Term Deposit	0.22991
Single Tier - Term Deposit	0.23015
Single Tier - Term Deposit	0.23040
Single Tier - Term Deposit	0.23064
Single Tier - Term Deposit	0.23088
Single Tier - Term Deposit	0.23112
Single Tier - Term Deposit	0.23136
Single Tier - Term Deposit	0.23161
Single Tier - Term Deposit	0.23185
Single Tier - Term Deposit	0.23209
Single Tier - Term Deposit	0.23233
Single Tier - Term Deposit	0.23258
Single Tier - Term Deposit	0.23282
Single Tier - Term Deposit	0.23306
Single Tier - Term Deposit	0.23330
Single Tier - Term Deposit	0.23354
Single Tier - Term Deposit	0.23379
Single Tier - Term Deposit	0.23403
Single Tier - Term Deposit	0.23427
Single Tier - Term Deposit	0.23451
Single Tier - Term Deposit	0.23475
Single Tier - Term Deposit	0.23500
Single Tier - Term Deposit	0.23524
Single Tier - Term Deposit	0.23548
Single Tier - Term Deposit	0.23572
Single Tier - Term Deposit	0.23596
Single Tier - Term Deposit	0.23621
Single Tier - Term Deposit	0.23645
Single Tier - Term Deposit	0.23669
Single Tier - Term Deposit	0.23693
Single Tier - Term Deposit	0.23717
Single Tier - Term Deposit	0.23742
Single Tier - Term Deposit	0.23766
Single Tier - Term Deposit	0.23790
Single Tier - Term Deposit	0.23814
Single Tier - Term Deposit	0.23838
Single Tier - Term Deposit	0.23863
Single Tier - Term Deposit	0.23887
Single Tier - Term Deposit	0.23911
Single Tier - Term Deposit	0.23935
Single Tier - Term Deposit	0.23959
Single Tier - Term Deposit	0.23984
Single Tier - Term Deposit	0.24008
Single Tier - Term Deposit	0.24032
Single Tier - Term Deposit	0.24056
Single Tier - Term Deposit	0.24080
Single Tier - Term Deposit	0.24105
Single Tier - Term Deposit	0.24129
Single Tier - Term Deposit	0.24153
Single Tier - Term Deposit	0.24177
Single Tier - Term Deposit	0.24201
Single Tier - Term Deposit	0.24226
Single Tier - Term Deposit	0.24250
Single Tier - Term Deposit	0.24274
Single Tier - Term Deposit	0.24298
Single Tier - Term Deposit	0.24322
Single Tier - Term Deposit	0.24347
Single Tier - Term Deposit	0.24371
Single Tier - Term Deposit	0.24395
Single Tier - Term Deposit	0.24419
Single Tier - Term Deposit	0.24443
Single Tier - Term Deposit	0.24468
Single Tier - Term Deposit	0.24492
Single Tier - Term Deposit	0.24516
Single Tier - Term Deposit	0.24540
Single Tier - Term Deposit	0.24564
Single Tier - Term Deposit	0.24589
Single Tier - Term Deposit	0.24613
Single Tier - Term Deposit	0.24637

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 February 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	0.24661
Single Tier - Term Deposit	0.24685
Single Tier - Term Deposit	0.24710
Single Tier - Term Deposit	0.24734
Single Tier - Term Deposit	0.24758
Single Tier - Term Deposit	0.24782
Single Tier - Term Deposit	0.24806
Single Tier - Term Deposit	0.24831
Single Tier - Term Deposit	0.24855
Single Tier - Term Deposit	0.24879
Single Tier - Term Deposit	0.24903
Single Tier - Term Deposit	0.24927
Single Tier - Term Deposit	0.24952
Single Tier - Term Deposit	0.24976
Single Tier - Term Deposit	0.25000
Single Tier - Term Deposit	0.25024
Single Tier - Term Deposit	0.25048
Single Tier - Term Deposit	0.25073
Single Tier - Term Deposit	0.25097
Single Tier - Term Deposit	0.25121
Single Tier - Term Deposit	0.25145
Single Tier - Term Deposit	0.25169
Single Tier - Term Deposit	0.25194
Single Tier - Term Deposit	0.25218
Single Tier - Term Deposit	0.25242
Single Tier - Term Deposit	0.25266
Single Tier - Term Deposit	0.25290
Single Tier - Term Deposit	0.25315
Single Tier - Term Deposit	0.25339
Single Tier - Term Deposit	0.25363
Single Tier - Term Deposit	0.25387
Single Tier - Term Deposit	0.25411
Single Tier - Term Deposit	0.25436
Single Tier - Term Deposit	0.25460
Single Tier - Term Deposit	0.25484
Single Tier - Term Deposit	0.25508
Single Tier - Term Deposit	0.25532
Single Tier - Term Deposit	0.25557
Single Tier - Term Deposit	0.25581
Single Tier - Term Deposit	0.25605
Single Tier - Term Deposit	0.25629
Single Tier - Term Deposit	0.25653
Single Tier - Term Deposit	0.25678
Single Tier - Term Deposit	0.25702
Single Tier - Term Deposit	0.25726
Single Tier - Term Deposit	0.25750
Single Tier - Term Deposit	0.25774
Single Tier - Term Deposit	0.25799
Single Tier - Term Deposit	0.25823
Single Tier - Term Deposit	0.25847
Single Tier - Term Deposit	0.25871
Single Tier - Term Deposit	0.25895
Single Tier - Term Deposit	0.25920
Single Tier - Term Deposit	0.25944
Single Tier - Term Deposit	0.25968
Single Tier - Term Deposit	0.25992
Single Tier - Term Deposit	0.26016
Single Tier - Term Deposit	0.26041
Single Tier - Term Deposit	0.26065
Single Tier - Term Deposit	0.26089
Single Tier - Term Deposit	0.26113
Single Tier - Term Deposit	0.26137
Single Tier - Term Deposit	0.26162
Single Tier - Term Deposit	0.26186
Single Tier - Term Deposit	0.26210
Single Tier - Term Deposit	0.26234
Single Tier - Term Deposit	0.26258
Single Tier - Term Deposit	0.26283
Single Tier - Term Deposit	0.26307
Single Tier - Term Deposit	0.26331
Single Tier - Term Deposit	0.26355
Single Tier - Term Deposit	0.26379
Single Tier - Term Deposit	0.26404
Single Tier - Term Deposit	0.26428
Single Tier - Term Deposit	0.26452
Single Tier - Term Deposit	0.26476
Single Tier - Term Deposit	0.26500
Single Tier - Term Deposit	0.26525
Single Tier - Term Deposit	0.26549
Single Tier - Term Deposit	0.26573
Single Tier - Term Deposit	0.26597
Single Tier - Term Deposit	0.26621
Single Tier - Term Deposit	0.26646
Single Tier - Term Deposit	0.26670
Single Tier - Term Deposit	0.26694
Single Tier - Term Deposit	0.26718
Single Tier - Term Deposit	0.26742
Single Tier - Term Deposit	0.26767
Single Tier - Term Deposit	0.26791
Single Tier - Term Deposit	0.26815
Single Tier - Term Deposit	0.26839
Single Tier - Term Deposit	0.26864

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 February 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	0.26888
Single Tier - Term Deposit	0.26912
Single Tier - Term Deposit	0.26936
Single Tier - Term Deposit	0.26960
Single Tier - Term Deposit	0.26985
Single Tier - Term Deposit	0.27009
Single Tier - Term Deposit	0.27033
Single Tier - Term Deposit	0.27057
Single Tier - Term Deposit	0.27081
Single Tier - Term Deposit	0.27106
Single Tier - Term Deposit	0.27130
Single Tier - Term Deposit	0.27154
Single Tier - Term Deposit	0.27178
Single Tier - Term Deposit	0.27202
Single Tier - Term Deposit	0.27227
Single Tier - Term Deposit	0.27251
Single Tier - Term Deposit	0.27275
Single Tier - Term Deposit	0.27299
Single Tier - Term Deposit	0.27323
Single Tier - Term Deposit	0.27348
Single Tier - Term Deposit	0.27372
Single Tier - Term Deposit	0.27396
Single Tier - Term Deposit	0.27420
Single Tier - Term Deposit	0.27444
Single Tier - Term Deposit	0.27469
Single Tier - Term Deposit	0.27493
Single Tier - Term Deposit	0.27517
Single Tier - Term Deposit	0.27541
Single Tier - Term Deposit	0.27565
Single Tier - Term Deposit	0.27590
Single Tier - Term Deposit	0.27614
Single Tier - Term Deposit	0.27638
Single Tier - Term Deposit	0.27662
Single Tier - Term Deposit	0.27686
Single Tier - Term Deposit	0.27711
Single Tier - Term Deposit	0.27735
Single Tier - Term Deposit	0.27759
Single Tier - Term Deposit	0.27783
Single Tier - Term Deposit	0.27807
Single Tier - Term Deposit	0.27832
Single Tier - Term Deposit	0.27856
Single Tier - Term Deposit	0.27880
Single Tier - Term Deposit	0.27904
Single Tier - Term Deposit	0.27928
Single Tier - Term Deposit	0.27953
Single Tier - Term Deposit	0.27977
Single Tier - Term Deposit	0.28001
Single Tier - Term Deposit	0.28025
Single Tier - Term Deposit	0.28049
Single Tier - Term Deposit	0.28074
Single Tier - Term Deposit	0.28098
Single Tier - Term Deposit	0.28122
Single Tier - Term Deposit	0.28146
Single Tier - Term Deposit	0.28170
Single Tier - Term Deposit	0.28195
Single Tier - Term Deposit	0.28219
Single Tier - Term Deposit	0.28243
Single Tier - Term Deposit	0.28267
Single Tier - Term Deposit	0.28291
Single Tier - Term Deposit	0.28316
Single Tier - Term Deposit	0.28340
Single Tier - Term Deposit	0.28364
Single Tier - Term Deposit	0.28388
Single Tier - Term Deposit	0.28412
Single Tier - Term Deposit	0.28437
Single Tier - Term Deposit	0.28461
Single Tier - Term Deposit	0.28485
Single Tier - Term Deposit	0.28509
Single Tier - Term Deposit	0.28533
Single Tier - Term Deposit	0.28558
Single Tier - Term Deposit	0.28582
Single Tier - Term Deposit	0.28606
Single Tier - Term Deposit	0.28630
Single Tier - Term Deposit	0.28654
Single Tier - Term Deposit	0.28679
Single Tier - Term Deposit	0.28703
Single Tier - Term Deposit	0.28727
Single Tier - Term Deposit	0.28751
Single Tier - Term Deposit	0.28775
Single Tier - Term Deposit	0.28800
Single Tier - Term Deposit	0.28824
Single Tier - Term Deposit	0.28848
Single Tier - Term Deposit	0.28872
Single Tier - Term Deposit	0.28896
Single Tier - Term Deposit	0.28921
Single Tier - Term Deposit	0.28945
Single Tier - Term Deposit	0.28969
Single Tier - Term Deposit	0.28993
Single Tier - Term Deposit	0.29017
Single Tier - Term Deposit	0.29042
Single Tier - Term Deposit	0.29066
Single Tier - Term Deposit	0.29090

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 February 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	0.29114
Single Tier - Term Deposit	0.29138
Single Tier - Term Deposit	0.29163
Single Tier - Term Deposit	0.29187
Single Tier - Term Deposit	0.29211
Single Tier - Term Deposit	0.29235
Single Tier - Term Deposit	0.29259
Single Tier - Term Deposit	0.29284
Single Tier - Term Deposit	0.29308
Single Tier - Term Deposit	0.29332
Single Tier - Term Deposit	0.29356
Single Tier - Term Deposit	0.29380
Single Tier - Term Deposit	0.29405
Single Tier - Term Deposit	0.29429
Single Tier - Term Deposit	0.29453
Single Tier - Term Deposit	0.29477
Single Tier - Term Deposit	0.29501
Single Tier - Term Deposit	0.29526
Single Tier - Term Deposit	0.29550
Single Tier - Term Deposit	0.29574
Single Tier - Term Deposit	0.29598
Single Tier - Term Deposit	0.29622
Single Tier - Term Deposit	0.29647
Single Tier - Term Deposit	0.29671
Single Tier - Term Deposit	0.29695
Single Tier - Term Deposit	0.29719
Single Tier - Term Deposit	0.29743
Single Tier - Term Deposit	0.29768
Single Tier - Term Deposit	0.29792
Single Tier - Term Deposit	0.29816
Single Tier - Term Deposit	0.29840
Single Tier - Term Deposit	0.29864
Single Tier - Term Deposit	0.29889
Single Tier - Term Deposit	0.29913
Single Tier - Term Deposit	0.29937
Single Tier - Term Deposit	0.29961
Single Tier - Term Deposit	0.29985
Single Tier - Term Deposit	0.30010
Single Tier - Term Deposit	0.30034
Single Tier - Term Deposit	0.30058
Single Tier - Term Deposit	0.30082
Single Tier - Term Deposit	0.30106
Single Tier - Term Deposit	0.30131
Single Tier - Term Deposit	0.30155
Single Tier - Term Deposit	0.30179
Single Tier - Term Deposit	0.30203
Single Tier - Term Deposit	0.30227
Single Tier - Term Deposit	0.30252
Single Tier - Term Deposit	0.30276
Single Tier - Term Deposit	0.30300
Single Tier - Term Deposit	0.30324
Single Tier - Term Deposit	0.30348
Single Tier - Term Deposit	0.30373
Single Tier - Term Deposit	0.30397
Single Tier - Term Deposit	0.30421
Single Tier - Term Deposit	0.30445
Single Tier - Term Deposit	0.30470
Single Tier - Term Deposit	0.30494
Single Tier - Term Deposit	0.30518
Single Tier - Term Deposit	0.30542
Single Tier - Term Deposit	0.30566
Single Tier - Term Deposit	0.30591
Single Tier - Term Deposit	0.30615
Single Tier - Term Deposit	0.30639
Single Tier - Term Deposit	0.30663
Single Tier - Term Deposit	0.30687
Single Tier - Term Deposit	0.30712
Single Tier - Term Deposit	0.30736
Single Tier - Term Deposit	0.30760
Single Tier - Term Deposit	0.30784
Single Tier - Term Deposit	0.30808
Single Tier - Term Deposit	0.30833
Single Tier - Term Deposit	0.30857
Single Tier - Term Deposit	0.30881
Single Tier - Term Deposit	0.30905
Single Tier - Term Deposit	0.30929
Single Tier - Term Deposit	0.30954
Single Tier - Term Deposit	0.30978
Single Tier - Term Deposit	0.31002
Single Tier - Term Deposit	0.31026
Single Tier - Term Deposit	0.31050
Single Tier - Term Deposit	0.31075
Single Tier - Term Deposit	0.31099
Single Tier - Term Deposit	0.31123
Single Tier - Term Deposit	0.31147
Single Tier - Term Deposit	0.31171
Single Tier - Term Deposit	0.31196
Single Tier - Term Deposit	0.31220
Single Tier - Term Deposit	0.31244
Single Tier - Term Deposit	0.31268
Single Tier - Term Deposit	0.31292
Single Tier - Term Deposit	0.31317

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 February 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	0.31341
Single Tier - Term Deposit	0.31365
Single Tier - Term Deposit	0.31389
Single Tier - Term Deposit	0.31413
Single Tier - Term Deposit	0.31438
Single Tier - Term Deposit	0.31462
Single Tier - Term Deposit	0.31486
Single Tier - Term Deposit	0.31510
Single Tier - Term Deposit	0.31534
Single Tier - Term Deposit	0.31559
Single Tier - Term Deposit	0.31583
Single Tier - Term Deposit	0.31607
Single Tier - Term Deposit	0.31631
Single Tier - Term Deposit	0.31655
Single Tier - Term Deposit	0.31680
Single Tier - Term Deposit	0.31704
Single Tier - Term Deposit	0.31728
Single Tier - Term Deposit	0.31752
Single Tier - Term Deposit	0.31776
Single Tier - Term Deposit	0.31801
Single Tier - Term Deposit	0.31825
Single Tier - Term Deposit	0.31849
Single Tier - Term Deposit	0.31873
Single Tier - Term Deposit	0.31897
Single Tier - Term Deposit	0.31922
Single Tier - Term Deposit	0.31946
Single Tier - Term Deposit	0.31970
Single Tier - Term Deposit	0.31994
Single Tier - Term Deposit	0.32018
Single Tier - Term Deposit	0.32043
Single Tier - Term Deposit	0.32067
Single Tier - Term Deposit	0.32091
Single Tier - Term Deposit	0.32115
Single Tier - Term Deposit	0.32139
Single Tier - Term Deposit	0.32164
Single Tier - Term Deposit	0.32188
Single Tier - Term Deposit	0.32212
Single Tier - Term Deposit	0.32236
Single Tier - Term Deposit	0.32260
Single Tier - Term Deposit	0.32285
Single Tier - Term Deposit	0.32309
Single Tier - Term Deposit	0.32333
Single Tier - Term Deposit	0.32357
Single Tier - Term Deposit	0.32381
Single Tier - Term Deposit	0.32406
Single Tier - Term Deposit	0.32430
Single Tier - Term Deposit	0.32454
Single Tier - Term Deposit	0.32478
Single Tier - Term Deposit	0.32502
Single Tier - Term Deposit	0.32527
Single Tier - Term Deposit	0.32551
Single Tier - Term Deposit	0.32575
Single Tier - Term Deposit	0.32599
Single Tier - Term Deposit	0.32623
Single Tier - Term Deposit	0.32648
Single Tier - Term Deposit	0.32672
Single Tier - Term Deposit	0.32696
Single Tier - Term Deposit	0.32720
Single Tier - Term Deposit	0.32744
Single Tier - Term Deposit	0.32769
Single Tier - Term Deposit	0.32793
Single Tier - Term Deposit	0.32817
Single Tier - Term Deposit	0.32841
Single Tier - Term Deposit	0.32865
Single Tier - Term Deposit	0.32890
Single Tier - Term Deposit	0.32914
Single Tier - Term Deposit	0.32938
Single Tier - Term Deposit	0.32962
Single Tier - Term Deposit	0.32986
Single Tier - Term Deposit	0.33011
Single Tier - Term Deposit	0.33035
Single Tier - Term Deposit	0.33059
Single Tier - Term Deposit	0.33083
Single Tier - Term Deposit	0.33107
Single Tier - Term Deposit	0.33132
Single Tier - Term Deposit	0.33156
Single Tier - Term Deposit	0.33180
Single Tier - Term Deposit	0.33204
Single Tier - Term Deposit	0.33228
Single Tier - Term Deposit	0.33253
Single Tier - Term Deposit	0.33277
Single Tier - Term Deposit	0.33301
Single Tier - Term Deposit	0.33325
Single Tier - Term Deposit	0.33349
Single Tier - Term Deposit	0.33374
Single Tier - Term Deposit	0.33398
Single Tier - Term Deposit	0.33422
Single Tier - Term Deposit	0.33446
Single Tier - Term Deposit	0.33470
Single Tier - Term Deposit	0.33495
Single Tier - Term Deposit	0.33519
Single Tier - Term Deposit	0.33543

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 February 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	0.33567
Single Tier - Term Deposit	0.33591
Single Tier - Term Deposit	0.33616
Single Tier - Term Deposit	0.33640
Single Tier - Term Deposit	0.33664
Single Tier - Term Deposit	0.33688
Single Tier - Term Deposit	0.33712
Single Tier - Term Deposit	0.33737
Single Tier - Term Deposit	0.33761
Single Tier - Term Deposit	0.33785
Single Tier - Term Deposit	0.33809
Single Tier - Term Deposit	0.33833
Single Tier - Term Deposit	0.33858
Single Tier - Term Deposit	0.33882
Single Tier - Term Deposit	0.33906
Single Tier - Term Deposit	0.33930
Single Tier - Term Deposit	0.33955
Single Tier - Term Deposit	0.33979
Single Tier - Term Deposit	0.34003
Single Tier - Term Deposit	0.34027
Single Tier - Term Deposit	0.34051
Single Tier - Term Deposit	0.34076
Single Tier - Term Deposit	0.34100
Single Tier - Term Deposit	0.34124
Single Tier - Term Deposit	0.34148
Single Tier - Term Deposit	0.34172
Single Tier - Term Deposit	0.34197
Single Tier - Term Deposit	0.34221
Single Tier - Term Deposit	0.34245
Single Tier - Term Deposit	0.34269
Single Tier - Term Deposit	0.34293
Single Tier - Term Deposit	0.34318
Single Tier - Term Deposit	0.34342
Single Tier - Term Deposit	0.34366
Single Tier - Term Deposit	0.34390
Single Tier - Term Deposit	0.34414
Single Tier - Term Deposit	0.34439
Single Tier - Term Deposit	0.34463
Single Tier - Term Deposit	0.34487
Single Tier - Term Deposit	0.34511
Single Tier - Term Deposit	0.34535
Single Tier - Term Deposit	0.34560
Single Tier - Term Deposit	0.34584
Single Tier - Term Deposit	0.34608
Single Tier - Term Deposit	0.34632
Single Tier - Term Deposit	0.34656
Single Tier - Term Deposit	0.34681
Single Tier - Term Deposit	0.34705
Single Tier - Term Deposit	0.34729
Single Tier - Term Deposit	0.34753
Single Tier - Term Deposit	0.34777
Single Tier - Term Deposit	0.34802
Single Tier - Term Deposit	0.34826
Single Tier - Term Deposit	0.34850
Single Tier - Term Deposit	0.34874
Single Tier - Term Deposit	0.34898
Single Tier - Term Deposit	0.34923
Single Tier - Term Deposit	0.34947
Single Tier - Term Deposit	0.34971
Single Tier - Term Deposit	0.34995
Single Tier - Term Deposit	0.35019
Single Tier - Term Deposit	0.35044
Single Tier - Term Deposit	0.35068
Single Tier - Term Deposit	0.35092
Single Tier - Term Deposit	0.35116
Single Tier - Term Deposit	0.35140
Single Tier - Term Deposit	0.35165
Single Tier - Term Deposit	0.35189
Single Tier - Term Deposit	0.35213
Single Tier - Term Deposit	0.35237
Single Tier - Term Deposit	0.35261
Single Tier - Term Deposit	0.35286
Single Tier - Term Deposit	0.35310
Single Tier - Term Deposit	0.35334
Single Tier - Term Deposit	0.35358
Single Tier - Term Deposit	0.35382
Single Tier - Term Deposit	0.35407
Single Tier - Term Deposit	0.35431
Single Tier - Term Deposit	0.35455
Single Tier - Term Deposit	0.35479
Single Tier - Term Deposit	0.35503
Single Tier - Term Deposit	0.35528
Single Tier - Term Deposit	0.35552
Single Tier - Term Deposit	0.35576
Single Tier - Term Deposit	0.35600
Single Tier - Term Deposit	0.35624
Single Tier - Term Deposit	0.35649
Single Tier - Term Deposit	0.35673
Single Tier - Term Deposit	0.35697
Single Tier - Term Deposit	0.35721
Single Tier - Term Deposit	0.35745
Single Tier - Term Deposit	0.35770

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 February 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	0.35794
Single Tier - Term Deposit	0.35818
Single Tier - Term Deposit	0.35842
Single Tier - Term Deposit	0.35866
Single Tier - Term Deposit	0.35891
Single Tier - Term Deposit	0.35915
Single Tier - Term Deposit	0.35939
Single Tier - Term Deposit	0.35963
Single Tier - Term Deposit	0.35987
Single Tier - Term Deposit	0.36012
Single Tier - Term Deposit	0.36036
Single Tier - Term Deposit	0.36060
Single Tier - Term Deposit	0.36084
Single Tier - Term Deposit	0.36108
Single Tier - Term Deposit	0.36133
Single Tier - Term Deposit	0.36157
Single Tier - Term Deposit	0.36181
Single Tier - Term Deposit	0.36205
Single Tier - Term Deposit	0.36229
Single Tier - Term Deposit	0.36254
Single Tier - Term Deposit	0.36278
Single Tier - Term Deposit	0.36302
Single Tier - Term Deposit	0.36326
Single Tier - Term Deposit	0.36350
Single Tier - Term Deposit	0.36375
Single Tier - Term Deposit	0.36399
Single Tier - Term Deposit	0.36423
Single Tier - Term Deposit	0.36447
Single Tier - Term Deposit	0.36471
Single Tier - Term Deposit	0.36496
Single Tier - Term Deposit	0.36520
Single Tier - Term Deposit	0.36544
Single Tier - Term Deposit	0.36568
Single Tier - Term Deposit	0.36592
Single Tier - Term Deposit	0.36617
Single Tier - Term Deposit	0.36641
Single Tier - Term Deposit	0.36665
Single Tier - Term Deposit	0.36689
Single Tier - Term Deposit	0.36713
Single Tier - Term Deposit	0.36738
Single Tier - Term Deposit	0.36762
Single Tier - Term Deposit	0.36786
Single Tier - Term Deposit	0.36810
Single Tier - Term Deposit	0.36834
Single Tier - Term Deposit	0.36859
Single Tier - Term Deposit	0.36883
Single Tier - Term Deposit	0.36907
Single Tier - Term Deposit	0.36931
Single Tier - Term Deposit	0.36955
Single Tier - Term Deposit	0.36980
Single Tier - Term Deposit	0.37004
Single Tier - Term Deposit	0.37028
Single Tier - Term Deposit	0.37052
Single Tier - Term Deposit	0.37076
Single Tier - Term Deposit	0.37101
Single Tier - Term Deposit	0.37125
Single Tier - Term Deposit	0.37149
Single Tier - Term Deposit	0.37173
Single Tier - Term Deposit	0.37197
Single Tier - Term Deposit	0.37222
Single Tier - Term Deposit	0.37246
Single Tier - Term Deposit	0.37270
Single Tier - Term Deposit	0.37294
Single Tier - Term Deposit	0.37318
Single Tier - Term Deposit	0.37343
Single Tier - Term Deposit	0.37367
Single Tier - Term Deposit	0.37391
Single Tier - Term Deposit	0.37415
Single Tier - Term Deposit	0.37439
Single Tier - Term Deposit	0.37464
Single Tier - Term Deposit	0.37488
Single Tier - Term Deposit	0.37512
Single Tier - Term Deposit	0.37536
Single Tier - Term Deposit	0.37561
Single Tier - Term Deposit	0.37585
Single Tier - Term Deposit	0.37609
Single Tier - Term Deposit	0.37633
Single Tier - Term Deposit	0.37657
Single Tier - Term Deposit	0.37682
Single Tier - Term Deposit	0.37706
Single Tier - Term Deposit	0.37730
Single Tier - Term Deposit	0.37754
Single Tier - Term Deposit	0.37778
Single Tier - Term Deposit	0.37803
Single Tier - Term Deposit	0.37827
Single Tier - Term Deposit	0.37851
Single Tier - Term Deposit	0.37875
Single Tier - Term Deposit	0.37899
Single Tier - Term Deposit	0.37924
Single Tier - Term Deposit	0.37948
Single Tier - Term Deposit	0.37972
Single Tier - Term Deposit	0.37996

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 February 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	0.38020
Single Tier - Term Deposit	0.38045
Single Tier - Term Deposit	0.38069
Single Tier - Term Deposit	0.38093
Single Tier - Term Deposit	0.38117
Single Tier - Term Deposit	0.38141
Single Tier - Term Deposit	0.38166
Single Tier - Term Deposit	0.38190
Single Tier - Term Deposit	0.38214
Single Tier - Term Deposit	0.38238
Single Tier - Term Deposit	0.38262
Single Tier - Term Deposit	0.38287
Single Tier - Term Deposit	0.38311
Single Tier - Term Deposit	0.38335
Single Tier - Term Deposit	0.38359
Single Tier - Term Deposit	0.38383
Single Tier - Term Deposit	0.38408
Single Tier - Term Deposit	0.38432
Single Tier - Term Deposit	0.38456
Single Tier - Term Deposit	0.38480
Single Tier - Term Deposit	0.38504
Single Tier - Term Deposit	0.38529
Single Tier - Term Deposit	0.38553
Single Tier - Term Deposit	0.38577
Single Tier - Term Deposit	0.38601
Single Tier - Term Deposit	0.38625
Single Tier - Term Deposit	0.38650
Single Tier - Term Deposit	0.38674
Single Tier - Term Deposit	0.38698
Single Tier - Term Deposit	0.38722
Single Tier - Term Deposit	0.38746
Single Tier - Term Deposit	0.38771
Single Tier - Term Deposit	0.38795
Single Tier - Term Deposit	0.38819
Single Tier - Term Deposit	0.38843
Single Tier - Term Deposit	0.38867
Single Tier - Term Deposit	0.38892
Single Tier - Term Deposit	0.38916
Single Tier - Term Deposit	0.38940
Single Tier - Term Deposit	0.38964
Single Tier - Term Deposit	0.38988
Single Tier - Term Deposit	0.39013
Single Tier - Term Deposit	0.39037
Single Tier - Term Deposit	0.39061
Single Tier - Term Deposit	0.39085
Single Tier - Term Deposit	0.39109
Single Tier - Term Deposit	0.39134
Single Tier - Term Deposit	0.39158
Single Tier - Term Deposit	0.39182
Single Tier - Term Deposit	0.39206
Single Tier - Term Deposit	0.39230
Single Tier - Term Deposit	0.39255
Single Tier - Term Deposit	0.39279
Single Tier - Term Deposit	0.39303
Single Tier - Term Deposit	0.39327
Single Tier - Term Deposit	0.39351
Single Tier - Term Deposit	0.39376
Single Tier - Term Deposit	0.39400
Single Tier - Term Deposit	0.39424
Single Tier - Term Deposit	0.39448
Single Tier - Term Deposit	0.39472
Single Tier - Term Deposit	0.39497
Single Tier - Term Deposit	0.39521
Single Tier - Term Deposit	0.39545
Single Tier - Term Deposit	0.39569
Single Tier - Term Deposit	0.39593
Single Tier - Term Deposit	0.39618
Single Tier - Term Deposit	0.39642
Single Tier - Term Deposit	0.39666
Single Tier - Term Deposit	0.39690
Single Tier - Term Deposit	0.39714
Single Tier - Term Deposit	0.39739
Single Tier - Term Deposit	0.39763
Single Tier - Term Deposit	0.39787
Single Tier - Term Deposit	0.39811
Single Tier - Term Deposit	0.39835
Single Tier - Term Deposit	0.39860
Single Tier - Term Deposit	0.39884
Single Tier - Term Deposit	0.39908
Single Tier - Term Deposit	0.39932
Single Tier - Term Deposit	0.39956
Single Tier - Term Deposit	0.39981
Single Tier - Term Deposit	0.40005
Single Tier - Term Deposit	0.40029
Single Tier - Term Deposit	0.40053
Single Tier - Term Deposit	0.40077
Single Tier - Term Deposit	0.40102
Single Tier - Term Deposit	0.40126
Single Tier - Term Deposit	0.40150
Single Tier - Term Deposit	0.40174
Single Tier - Term Deposit	0.40198
Single Tier - Term Deposit	0.40223

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 **February 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	0.40247
Single Tier - Term Deposit	0.40271
Single Tier - Term Deposit	0.40295
Single Tier - Term Deposit	0.40319
Single Tier - Term Deposit	0.40344
Single Tier - Term Deposit	0.40368
Single Tier - Term Deposit	0.40392
Single Tier - Term Deposit	0.40416
Single Tier - Term Deposit	0.40440
Single Tier - Term Deposit	0.40465
Single Tier - Term Deposit	0.40489
Single Tier - Term Deposit	0.40513
Single Tier - Term Deposit	0.40537
Single Tier - Term Deposit	0.40561
Single Tier - Term Deposit	0.40586
Single Tier - Term Deposit	0.40610
Single Tier - Term Deposit	0.40634
Single Tier - Term Deposit	0.40658
Single Tier - Term Deposit	0.40682
Single Tier - Term Deposit	0.40707
Single Tier - Term Deposit	0.40731
Single Tier - Term Deposit	0.40755
Single Tier - Term Deposit	0.40779
Single Tier - Term Deposit	0.40803
Single Tier - Term Deposit	0.40828
Single Tier - Term Deposit	0.40852
Single Tier - Term Deposit	0.40876
Single Tier - Term Deposit	0.40900
Single Tier - Term Deposit	0.40924
Single Tier - Term Deposit	0.40949
Single Tier - Term Deposit	0.40973
Single Tier - Term Deposit	0.40997
Single Tier - Term Deposit	0.41021
Single Tier - Term Deposit	0.41045
Single Tier - Term Deposit	0.41070
Single Tier - Term Deposit	0.41094
Single Tier - Term Deposit	0.41118
Single Tier - Term Deposit	0.41142
Single Tier - Term Deposit	0.41167
Single Tier - Term Deposit	0.41191
Single Tier - Term Deposit	0.41215
Single Tier - Term Deposit	0.41239
Single Tier - Term Deposit	0.41263
Single Tier - Term Deposit	0.41288
Single Tier - Term Deposit	0.41312
Single Tier - Term Deposit	0.41336
Single Tier - Term Deposit	0.41360
Single Tier - Term Deposit	0.41384
Single Tier - Term Deposit	0.41409
Single Tier - Term Deposit	0.41433
Single Tier - Term Deposit	0.41457
Single Tier - Term Deposit	0.41481
Single Tier - Term Deposit	0.41505
Single Tier - Term Deposit	0.41530
Single Tier - Term Deposit	0.41554
Single Tier - Term Deposit	0.41578
Single Tier - Term Deposit	0.41602
Single Tier - Term Deposit	0.41626
Single Tier - Term Deposit	0.41651
Single Tier - Term Deposit	0.41675
Single Tier - Term Deposit	0.41699
Single Tier - Term Deposit	0.41723
Single Tier - Term Deposit	0.41747
Single Tier - Term Deposit	0.41772
Single Tier - Term Deposit	0.41796
Single Tier - Term Deposit	0.41820
Single Tier - Term Deposit	0.41844
Single Tier - Term Deposit	0.41868
Single Tier - Term Deposit	0.41893
Single Tier - Term Deposit	0.41917
Single Tier - Term Deposit	0.41941
Single Tier - Term Deposit	0.41965
Single Tier - Term Deposit	0.41989
Single Tier - Term Deposit	0.42014
Single Tier - Term Deposit	0.42038
Single Tier - Term Deposit	0.42062
Single Tier - Term Deposit	0.42086
Single Tier - Term Deposit	0.42110
Single Tier - Term Deposit	0.42135
Single Tier - Term Deposit	0.42159
Single Tier - Term Deposit	0.42183
Single Tier - Term Deposit	0.42207
Single Tier - Term Deposit	0.42231
Single Tier - Term Deposit	0.42256
Single Tier - Term Deposit	0.42280
Single Tier - Term Deposit	0.42304
Single Tier - Term Deposit	0.42328
Single Tier - Term Deposit	0.42352
Single Tier - Term Deposit	0.42377
Single Tier - Term Deposit	0.42401
Single Tier - Term Deposit	0.42425
Single Tier - Term Deposit	0.42449

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 February 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	0.42473
Single Tier - Term Deposit	0.42498
Single Tier - Term Deposit	0.42522
Single Tier - Term Deposit	0.42546
Single Tier - Term Deposit	0.42570
Single Tier - Term Deposit	0.42594
Single Tier - Term Deposit	0.42619
Single Tier - Term Deposit	0.42643
Single Tier - Term Deposit	0.42667
Single Tier - Term Deposit	0.42691
Single Tier - Term Deposit	0.42715
Single Tier - Term Deposit	0.42740
Single Tier - Term Deposit	0.42764
Single Tier - Term Deposit	0.42788
Single Tier - Term Deposit	0.42812
Single Tier - Term Deposit	0.42836
Single Tier - Term Deposit	0.42861
Single Tier - Term Deposit	0.42885
Single Tier - Term Deposit	0.42909
Single Tier - Term Deposit	0.42933
Single Tier - Term Deposit	0.42957
Single Tier - Term Deposit	0.42982
Single Tier - Term Deposit	0.43006
Single Tier - Term Deposit	0.43030
Single Tier - Term Deposit	0.43054
Single Tier - Term Deposit	0.43078
Single Tier - Term Deposit	0.43103
Single Tier - Term Deposit	0.43127
Single Tier - Term Deposit	0.43151
Single Tier - Term Deposit	0.43175
Single Tier - Term Deposit	0.43199
Single Tier - Term Deposit	0.43224
Single Tier - Term Deposit	0.43248
Single Tier - Term Deposit	0.43272
Single Tier - Term Deposit	0.43296
Single Tier - Term Deposit	0.43320
Single Tier - Term Deposit	0.43345
Single Tier - Term Deposit	0.43369
Single Tier - Term Deposit	0.43393
Single Tier - Term Deposit	0.43417
Single Tier - Term Deposit	0.43441
Single Tier - Term Deposit	0.43466
Single Tier - Term Deposit	0.43490
Single Tier - Term Deposit	0.43514
Single Tier - Term Deposit	0.43538
Single Tier - Term Deposit	0.43562

Prepared by:

Muhammad Saad an 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

Mufti Yahya Asim
Resident Shariah Board Member