

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for Dec 2021 and two Previous periods which are applicable on its Savings deposits & Term deposits Accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

ISLAMIC DEPOSIT PRODUCTS	PROFIT SHARING RATIO			
		Month Dec 2021	Month Nov 2021	Month Oct 2021
	Share of Rab-ul-Maal	50%	50%	50%
	Share of Mudarib	50%	50%	50%

### Local Currency Accounts

Profit Weightages				
Product Name	Payment Frequency	Month Dec 2021	Month Nov 2021	Month Oct 2021
SAVING ACCOUNTS				
HBL Islamic PLS Account	Monthly	0.29661	0.29167	0.29167
Rutba Islamic Saving Account	Monthly	0.44492	0.43750	0.43750
Nisa Tawfir Islamic Saving Account	Monthly	0.55085	0.54167	0.54167

#### HBL Al-Irtifa Account

Deposits of Rs. 1 but less than 500(K)	Monthly	0.31356	0.30833	0.30833
Deposits of Rs.500K but less than 1(M)	Monthly	0.31356	0.30833	0.30833
Deposits of Rs.1(M) but less than 5(M)	Monthly	0.31356	0.30833	0.30833
Deposits of Rs. 5(M) but less than 25(M)	Monthly	0.31356	0.30833	0.30833
Deposits of Rs. 25(M) but less than 50(M)	Monthly	0.31356	0.30833	0.30833
Deposits of Rs. 50(M) but less than 100(M)	Monthly	0.31356	0.30833	0.30833
Deposits of Rs. 100(M) but less than 250(M)	Monthly	0.31356	0.30833	0.30833
Deposits of Rs. 250(M) but less than 500(M)	Monthly	0.31356	0.30833	0.30833
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	0.31356	0.30833	0.30833
Deposits of Rs. 1(B) and above	Monthly	0.31356	0.30833	0.30833

#### REMUNERATIVE CURRENT ACCOUNTS

HBL Al-Mukhtar Account	Monthly	0.00559	0.00550	0.00550
HBL at Work Islamic Premium Account	January & July	0.00559	0.00550	0.00550
Non-Chequing Remunerative Current Margin Account	Monthly	0.00559	0.00550	0.00550

#### FUNDS ACCEPTANCE UNDER SBP REFINANCE SCHEMES

FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	0.16949	0.16667	0.16667
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	0.21186	0.33333	0.33333
FUNDS ACCEPTANCE UNDER ILTF FROM 5 TO 10 YEARS	Quarterly	0.16949	0.16667	0.16667
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Quarterly	0.00559	0.00550	0.00550
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Quarterly	0.00559	0.00550	0.00550
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC) - for Hospitals	Quarterly	0.00559	0.00550	0.00550
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	0.16949	0.16667	0.16667
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	0.08475	0.08333	0.08333
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	0.16949	0.16667	0.16667

#### AL-SAMARAT TERM ACCOUNTS

##### Profit on Maturity

1 Month	Maturity	0.33051	0.32500	0.32500
3 Months	Maturity	0.34746	0.34167	0.34167
6 Months	Maturity	0.36441	0.35833	0.35833
One Year	Maturity	0.38136	0.37500	0.37500
Three Years	Maturity	0.42373	0.41667	0.41667
Five Years	Maturity	0.46610	0.45833	0.45833

##### Profit on Monthly

One Year	Monthly	0.36017	0.35417	0.35417
Three Years	Monthly	0.38136	0.37500	0.37500
Five Years	Monthly	0.42373	0.41667	0.41667

##### Profit on Quarterly

One Year	Quarterly	0.36864	0.36250	0.36250
Three Years	Quarterly	0.40254	0.39583	0.39583
Five Years	Quarterly	0.44492	0.43750	0.43750

##### Profit on Semi Annually

One Year	Semi Annually	0.37712	0.37083	0.37083
Three Years	Semi Annually	0.41525	0.40833	0.40833
Five Years	Semi Annually	0.45339	0.44583	0.44583

Prepared by:

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Approved by:

Kamran Zafar  
Head Distribution- Islamic Banking

Reviewed by:

Khawaja Farhan Usman  
Head, Pool Management Unit

Muhammad Mujeeb Beig  
Head, Islamic Product

Mufti Yahya Asim  
Resident Shariah Board Member



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ISLAMIC DEPOSIT PRODUCTS	PROFIT SHARING RATIO			
		Month Dec 2021	Month Nov 2021	Month Oct 2021
	Share of Rab-ul-Maal	50%	50%	50%
	Share of Mudarib	50%	50%	50%

### Foreign Currency Accounts

#### Profit Weightages

HBL Islamic FC PLS Account	Payment Frequency	Month Dec 2021	Month Nov 2021	Month Oct 2021
FCY Less than 1000	Monthly	0.01048	0.00766	0.01667
FCY 1000 to less than FCY 50,000	Monthly	0.01153	0.00842	0.02500
From FCY 50,000 & above	Monthly	0.01258	0.00919	0.03333

#### HBL Islamic High Yield Foreign Currency Investment Deposit

##### One Month

FCY From 1,000 to 99,999	Maturity	0.01279	0.00995	0.03167
FCY From 100,000 to 499,999	Maturity	0.01300	0.01041	0.03333
FCY From 500,000 & above	Maturity	0.01321	0.01072	0.03500

##### Two Months

FCY From 1,000 to 99,999	Maturity	0.01342	0.00995	0.03167
FCY From 100,000 to 499,999	Maturity	0.01363	0.01041	0.03333
FCY From 500,000 & above	Maturity	0.01384	0.01072	0.03500

##### Three Months

FCY From 1,000 to 99,999	Maturity	0.01405	0.01072	0.03167
FCY From 100,000 to 499,999	Maturity	0.01426	0.01225	0.03333
FCY From 500,000 & above	Maturity	0.01447	0.01531	0.03500

##### Six Months

FCY From 1,000 to 99,999	Maturity	0.01677	0.01531	0.03333
FCY From 100,000 to 499,999	Maturity	0.01782	0.01838	0.03500
FCY From 500,000 & above	Maturity	0.01887	0.02297	0.03667

##### Twelve Months

FCY From 1,000 to 99,999	Maturity	0.01782	0.02297	0.03333
FCY From 100,000 to 499,999	Maturity	0.01887	0.02374	0.03500
FCY From 500,000 & above	Maturity	0.01992	0.02450	0.03667

##### Two Years

FCY From 1,000 to 99,999	Maturity	0.01992	0.02450	0.03833
FCY From 100,000 to 499,999	Maturity	0.02055	0.02496	0.04000
FCY From 500,000 & above	Maturity	0.02096	0.02527	0.04167

##### Three Years

FCY From 1,000 to 99,999	Maturity	0.02138	0.02603	0.04167
FCY From 100,000 to 499,999	Maturity	0.02180	0.02649	0.04333
FCY From 500,000 & above	Maturity	0.02222	0.02680	0.04500

##### Four Years

FCY From 1,000 to 99,999	Maturity	0.02264	0.02757	0.04667
FCY From 100,000 to 499,999	Maturity	0.02306	0.02802	0.04750
FCY From 500,000 & above	Maturity	0.02348	0.02833	0.04833

##### Five Years

FCY From 1,000 to 99,999	Maturity	0.02411	0.02848	0.04833
FCY From 100,000 to 499,999	Maturity	0.02474	0.02910	0.04917
FCY From 500,000 & above	Maturity	0.02516	0.03063	0.05000

Prepared by:

Muhammad Saadan Sarwar  
Pool Manager

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Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month DEC 2021, 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

Specific / Special Pool Deposits:	Weightages
Single Tier - Saving / Term Deposit/ Remunerative Current Account Al Mukhtar	0.00559
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29661
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29746
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29831
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29915
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30085
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30169
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30254
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30339
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30424
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30508
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30593
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30678
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30763
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30847
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30932
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31017
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31102
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31186
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31271
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31356
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31441
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31525
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31610
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31695
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31780
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31864
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31949
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32034
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32119
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32203
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32288
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32373
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32458
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32542
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32627
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32712
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32797
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32881
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32966
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33051
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33136
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33220
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33305
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33390
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33475
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33559
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33644
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33729
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33814
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33898
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33983
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34068
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34153
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34237
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34322
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34407
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34492
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34576
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34661
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34746
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34831
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34915
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35085
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35169
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35254

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month DEC 2021, 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.

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

Share of Rab-ul-Maal	Profit Sharing Ratio
Share of Mudarib	80%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35339
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35424
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35508
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35593
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35678
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35763
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35847
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35932
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36017
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36102
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36186
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36271
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36356
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36441
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36525
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36610
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36695
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36780
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36864
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36949
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37034
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37119
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37203
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37288
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37373
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37458
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37542
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37627
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37712
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37797
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37881
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37966
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38051
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38136
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38136
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38220
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38305
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38390
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38475
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38559
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38644
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38729
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38814
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38898
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38983
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39068
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39153
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39237
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39322
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39407
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39492
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39576
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39661
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39746
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39831
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39915
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40085
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40169
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40254
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40339
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40424
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40508
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40593
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40678
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40763
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40847
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40932
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41017
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41102
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41186
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41271

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Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41441
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41525
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41610
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41695
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41780
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41864
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41949
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42034
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42119
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42203
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42288
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42373
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42458
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42542
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42627
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42712
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42797
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42881
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42966
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43051
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43136
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43220
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43305
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43390
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43475
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43559
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43644
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43729
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43814
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43898
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43983
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44068
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44153
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44237
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44322
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44407
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44492
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44576
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44661
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44746
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44831
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44915
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45085
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45169
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45254
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45339
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45424
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45508
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45593
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45678
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45763
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45847
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45932
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46017
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46102
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46186
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46271
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46356
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46441
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46525
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46610
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46695
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46780
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46864
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46949
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47034
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47119
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47203
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47288
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47373

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month DEC 2021, 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%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47458
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47542
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47627
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47712
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47797
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47881
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47966
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48051
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48136
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48220
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48305
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48390
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48475
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48559
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48644
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48729
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48814
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48898
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48983
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49068
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49153
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49237
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49322
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49407
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49492
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49576
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49661
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49746
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49831
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49915
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50085
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50169
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50254
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50339
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50424
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50508
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50593
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50678
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50763
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50847
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50932
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51017
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51102
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51186
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51271
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51356
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51441
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51525
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51610
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51695
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51780
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51864
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51949
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52034
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52119
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52203
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52288
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52373
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52458
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52542
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52627
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52712
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52797
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52881
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52966
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53051
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53136
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53220
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53305
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53390
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53475

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

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

Share of Rab-ul-Maal	Profit Sharing Ratio
Share of Mudarib	80%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53559
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53644
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53729
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53814
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53898
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53983
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54068
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54153
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54237
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54322
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54407
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54492
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54576
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54661
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54746
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54831
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54915
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55085
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55169
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55254
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55339
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55424
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55508
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55593
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55678
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55763
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55847
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55932
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56017
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56102
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56186
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56271
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56356
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56441
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56525
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56610
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56695
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56780
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56864
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56949
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57034
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57119
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57203
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57288
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57373
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57458
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57542
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57627
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57712
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57797
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57881
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57966
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58051
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58136
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58220
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58305
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58390
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58475
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58559
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58644
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58729
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58814
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58898
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58983
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59068
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59153
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59237
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59322



Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month DEC 2021, 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 Branch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59407
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59492
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59576
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59661
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59746
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59831
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59915
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60085
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60169
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60254
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60339
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60424
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60508
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60593
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60678
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60763
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60847
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60932
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61017
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61102
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61186
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61271
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61356
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61441
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61525
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61610
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61695
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61780
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61864
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61949
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62034
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62119
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62203
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62288
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62373
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62458
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62542
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62627
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62712
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62797
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62881
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62966
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63051
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63136
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63220
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63305
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63390
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63475
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63559
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63644
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63729
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63814
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63898
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63983
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64068
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64153
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64237
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64322
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64407
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64492
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64576
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64661
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64746
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64831
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64915
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65085



Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month DEC 2021, 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.

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	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65169
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65254
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65339
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65424
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65508
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65593
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65678
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65763
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65847
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65932
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66017
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66102
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66186
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66271
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66356
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66441
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66525
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66610
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66695
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66780
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66864
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66949
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67034
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67119
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67203
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67288
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67373
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67458
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67542
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67627
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67712
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67797
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67881
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67966
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68051
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68136
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68220
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68305
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68390
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68475
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68559
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68644
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68729
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68814
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68898
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68983
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69068
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69153
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69237
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69322
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69407
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69492
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69576
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69661
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69746
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69831
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69915
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70085
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70169
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70254

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Share of Rab-ul-Maal	Profit Sharing Ratio
Share of Mudarib	80%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70339
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70424
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70508
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70593
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70678
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70763
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70847
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70932
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71017
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71102
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71186
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71271
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71356
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71441
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71525
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71610
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71695
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71780
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71864
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71949
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72034
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72119
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72203
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72288
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72373
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72458
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72542
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72627
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72712
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72797
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72881
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72966
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73051
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73136
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73220
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73305
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73390
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73475
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73559
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73644
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73729
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73814
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73898
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73983
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74068
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74153
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74237
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74322
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74407
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74492
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74576
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74661
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74746
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74831
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74915
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75085
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75169
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75254
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75339
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75424
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75508
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75593
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75678
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75763
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75847
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75932

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month DEC 2021, 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%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76017
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76102
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76186
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76271
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76356
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76441
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76525
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76610
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76695
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76780
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76864
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76949
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77034
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77119
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77203
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77288
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77373
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77458
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77542
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77627
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77712
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77797
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77881
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77966
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78051
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78136
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78220
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78305
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78390
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78475
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78559
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78644
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78729
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78814
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78898
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78983
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79068
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79153
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79237
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79322
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79407
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79492
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79576
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79661
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79746
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79831
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79915
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80085
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80169
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80254
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80339
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80424
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80508
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80593
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80678
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80763
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80847
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80932
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81017
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81102
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81186
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81271

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81356
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81441
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81525
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81610
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81695
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81780
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81864
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81949
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82034
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82119
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82203
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82288
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82373
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82458
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82542
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82627
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82712
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82797
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82881
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82966
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83051
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83136
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83220
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83305
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83390
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83475
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83559
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83644
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83729
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83814
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83898
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83983
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84068
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84153
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84237
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84322
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84407
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84492
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84576
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84661
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84746
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84831
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84915
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85085
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85169
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85254
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85339
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85424
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85508
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85593
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85678
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85763
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85847
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85932
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86017
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86102
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86186
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86271
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86356
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86441



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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86525
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86610
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86695
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86780
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86864
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86949
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87034
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87119
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87203
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87288
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87373
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87458
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87542
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87627
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87712
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87797
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87881
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87966
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88051
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88136
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88220
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88305
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88390
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88475
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88559
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88644
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88729
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88814
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88898
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88983

Prepared by:

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Muhammad Mujeeb Beig  
Head, Islamic Product Development & Operations

Approved by:

Kamran Zafar  
Head Distribution- Islamic Banking

Mufti Yahya Asim  
Resident Shariah Board Member

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month Dec 2021, 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.

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	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	0.16667
Single Tier - Term Deposit	0.16750
Single Tier - Term Deposit	0.16833
Single Tier - Term Deposit	0.16917
Single Tier - Term Deposit	0.17000
Single Tier - Term Deposit	0.17083
Single Tier - Term Deposit	0.17167
Single Tier - Term Deposit	0.17250
Single Tier - Term Deposit	0.17333
Single Tier - Term Deposit	0.17417
Single Tier - Term Deposit	0.17500
Single Tier - Term Deposit	0.17583
Single Tier - Term Deposit	0.17667
Single Tier - Term Deposit	0.17750
Single Tier - Term Deposit	0.17833
Single Tier - Term Deposit	0.17917
Single Tier - Term Deposit	0.18000
Single Tier - Term Deposit	0.18083
Single Tier - Term Deposit	0.18167
Single Tier - Term Deposit	0.18250
Single Tier - Term Deposit	0.18333
Single Tier - Term Deposit	0.18417
Single Tier - Term Deposit	0.18500
Single Tier - Term Deposit	0.18583
Single Tier - Term Deposit	0.18667
Single Tier - Term Deposit	0.18750
Single Tier - Term Deposit	0.18833
Single Tier - Term Deposit	0.18917
Single Tier - Term Deposit	0.19000
Single Tier - Term Deposit	0.19083
Single Tier - Term Deposit	0.19167
Single Tier - Term Deposit	0.19250
Single Tier - Term Deposit	0.19333
Single Tier - Term Deposit	0.19417
Single Tier - Term Deposit	0.19500
Single Tier - Term Deposit	0.19583
Single Tier - Term Deposit	0.19667
Single Tier - Term Deposit	0.19750
Single Tier - Term Deposit	0.19833
Single Tier - Term Deposit	0.19917
Single Tier - Term Deposit	0.20000
Single Tier - Term Deposit	0.20083
Single Tier - Term Deposit	0.20167
Single Tier - Term Deposit	0.20250
Single Tier - Term Deposit	0.20333

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	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.20417
Single Tier - Term Deposit	0.20500
Single Tier - Term Deposit	0.20583
Single Tier - Term Deposit	0.20667
Single Tier - Term Deposit	0.20750
Single Tier - Term Deposit	0.20833
Single Tier - Term Deposit	0.20917
Single Tier - Term Deposit	0.21000
Single Tier - Term Deposit	0.21083
Single Tier - Term Deposit	0.21167
Single Tier - Term Deposit	0.21250
Single Tier - Term Deposit	0.21333
Single Tier - Term Deposit	0.21417
Single Tier - Term Deposit	0.21500
Single Tier - Term Deposit	0.21583
Single Tier - Term Deposit	0.21667
Single Tier - Term Deposit	0.21750
Single Tier - Term Deposit	0.21833
Single Tier - Term Deposit	0.21917
Single Tier - Term Deposit	0.22000
Single Tier - Term Deposit	0.22083
Single Tier - Term Deposit	0.22167
Single Tier - Term Deposit	0.22250
Single Tier - Term Deposit	0.22333
Single Tier - Term Deposit	0.22417
Single Tier - Term Deposit	0.22500
Single Tier - Term Deposit	0.22583
Single Tier - Term Deposit	0.22667
Single Tier - Term Deposit	0.22750
Single Tier - Term Deposit	0.22833
Single Tier - Term Deposit	0.22917
Single Tier - Term Deposit	0.23000
Single Tier - Term Deposit	0.23083
Single Tier - Term Deposit	0.23167
Single Tier - Term Deposit	0.23250
Single Tier - Term Deposit	0.23333
Single Tier - Term Deposit	0.23417
Single Tier - Term Deposit	0.23500
Single Tier - Term Deposit	0.23583
Single Tier - Term Deposit	0.23667
Single Tier - Term Deposit	0.23750
Single Tier - Term Deposit	0.23833
Single Tier - Term Deposit	0.23917
Single Tier - Term Deposit	0.24000
Single Tier - Term Deposit	0.24083
Single Tier - Term Deposit	0.24167
Single Tier - Term Deposit	0.24250
Single Tier - Term Deposit	0.24333
Single Tier - Term Deposit	0.24417

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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%
Single Tier - Term Deposit	0.24500
Single Tier - Term Deposit	0.24583
Single Tier - Term Deposit	0.24667
Single Tier - Term Deposit	0.24750
Single Tier - Term Deposit	0.24833
Single Tier - Term Deposit	0.24917
Single Tier - Term Deposit	0.25000
Single Tier - Term Deposit	0.25083
Single Tier - Term Deposit	0.25167
Single Tier - Term Deposit	0.25250
Single Tier - Term Deposit	0.25333
Single Tier - Term Deposit	0.25417
Single Tier - Term Deposit	0.25500
Single Tier - Term Deposit	0.25583
Single Tier - Term Deposit	0.25667
Single Tier - Term Deposit	0.25750
Single Tier - Term Deposit	0.25833
Single Tier - Term Deposit	0.25917
Single Tier - Term Deposit	0.26000
Single Tier - Term Deposit	0.26083
Single Tier - Term Deposit	0.26167
Single Tier - Term Deposit	0.26250
Single Tier - Term Deposit	0.26333
Single Tier - Term Deposit	0.26417
Single Tier - Term Deposit	0.26500
Single Tier - Term Deposit	0.26583
Single Tier - Term Deposit	0.26667
Single Tier - Term Deposit	0.26750
Single Tier - Term Deposit	0.26833
Single Tier - Term Deposit	0.26917
Single Tier - Term Deposit	0.27000
Single Tier - Term Deposit	0.27083
Single Tier - Term Deposit	0.27167
Single Tier - Term Deposit	0.27250
Single Tier - Term Deposit	0.27333
Single Tier - Term Deposit	0.27417
Single Tier - Term Deposit	0.27500
Single Tier - Term Deposit	0.27583
Single Tier - Term Deposit	0.27667
Single Tier - Term Deposit	0.27750
Single Tier - Term Deposit	0.27833
Single Tier - Term Deposit	0.27917
Single Tier - Term Deposit	0.28000
Single Tier - Term Deposit	0.28083
Single Tier - Term Deposit	0.28167
Single Tier - Term Deposit	0.28250
Single Tier - Term Deposit	0.28333
Single Tier - Term Deposit	0.28417
Single Tier - Term Deposit	0.28500



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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%
Single Tier - Term Deposit	0.28583
Single Tier - Term Deposit	0.28667
Single Tier - Term Deposit	0.28750
Single Tier - Term Deposit	0.28833
Single Tier - Term Deposit	0.28917
Single Tier - Term Deposit	0.29000
Single Tier - Term Deposit	0.29083
Single Tier - Term Deposit	0.29167
Single Tier - Term Deposit	0.29250
Single Tier - Term Deposit	0.29333
Single Tier - Term Deposit	0.29417
Single Tier - Term Deposit	0.29500
Single Tier - Term Deposit	0.29583
Single Tier - Term Deposit	0.29667
Single Tier - Term Deposit	0.29750
Single Tier - Term Deposit	0.29833
Single Tier - Term Deposit	0.29917
Single Tier - Term Deposit	0.30000
Single Tier - Term Deposit	0.30083
Single Tier - Term Deposit	0.30167
Single Tier - Term Deposit	0.30250
Single Tier - Term Deposit	0.30333
Single Tier - Term Deposit	0.30417
Single Tier - Term Deposit	0.30500
Single Tier - Term Deposit	0.30583
Single Tier - Term Deposit	0.30667
Single Tier - Term Deposit	0.30750
Single Tier - Term Deposit	0.30833
Single Tier - Term Deposit	0.30917
Single Tier - Term Deposit	0.31000
Single Tier - Term Deposit	0.31083
Single Tier - Term Deposit	0.31167
Single Tier - Term Deposit	0.31250
Single Tier - Term Deposit	0.31333
Single Tier - Term Deposit	0.31417
Single Tier - Term Deposit	0.31500
Single Tier - Term Deposit	0.31583
Single Tier - Term Deposit	0.31667
Single Tier - Term Deposit	0.31750
Single Tier - Term Deposit	0.31833
Single Tier - Term Deposit	0.31917
Single Tier - Term Deposit	0.32000
Single Tier - Term Deposit	0.32083
Single Tier - Term Deposit	0.32167
Single Tier - Term Deposit	0.32250
Single Tier - Term Deposit	0.32333
Single Tier - Term Deposit	0.32417
Single Tier - Term Deposit	0.32500
Single Tier - Term Deposit	0.32583

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month Dec 2021, 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	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.32667
Single Tier - Term Deposit	0.32750
Single Tier - Term Deposit	0.32833
Single Tier - Term Deposit	0.32917
Single Tier - Term Deposit	0.33000
Single Tier - Term Deposit	0.33083
Single Tier - Term Deposit	0.33167
Single Tier - Term Deposit	0.33250
Single Tier - Term Deposit	0.33333
Single Tier - Term Deposit	0.33417
Single Tier - Term Deposit	0.33500
Single Tier - Term Deposit	0.33583
Single Tier - Term Deposit	0.33667
Single Tier - Term Deposit	0.33750
Single Tier - Term Deposit	0.33833
Single Tier - Term Deposit	0.33917
Single Tier - Term Deposit	0.34000
Single Tier - Term Deposit	0.34083
Single Tier - Term Deposit	0.34167
Single Tier - Term Deposit	0.34250
Single Tier - Term Deposit	0.34333
Single Tier - Term Deposit	0.34417
Single Tier - Term Deposit	0.34500
Single Tier - Term Deposit	0.34583
Single Tier - Term Deposit	0.34667
Single Tier - Term Deposit	0.34750
Single Tier - Term Deposit	0.34833
Single Tier - Term Deposit	0.34917
Single Tier - Term Deposit	0.35000
Single Tier - Term Deposit	0.35083
Single Tier - Term Deposit	0.35167
Single Tier - Term Deposit	0.35250
Single Tier - Term Deposit	0.35333
Single Tier - Term Deposit	0.35417
Single Tier - Term Deposit	0.35500
Single Tier - Term Deposit	0.35583
Single Tier - Term Deposit	0.35667
Single Tier - Term Deposit	0.35750
Single Tier - Term Deposit	0.35833
Single Tier - Term Deposit	0.35917
Single Tier - Term Deposit	0.36000
Single Tier - Term Deposit	0.36083
Single Tier - Term Deposit	0.36167
Single Tier - Term Deposit	0.36250
Single Tier - Term Deposit	0.36333
Single Tier - Term Deposit	0.36417
Single Tier - Term Deposit	0.36500
Single Tier - Term Deposit	0.36583
Single Tier - Term Deposit	0.36667

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.36750
Single Tier - Term Deposit	0.36833
Single Tier - Term Deposit	0.36917
Single Tier - Term Deposit	0.37000
Single Tier - Term Deposit	0.37083
Single Tier - Term Deposit	0.37167
Single Tier - Term Deposit	0.37250
Single Tier - Term Deposit	0.37333
Single Tier - Term Deposit	0.37417
Single Tier - Term Deposit	0.37500
Single Tier - Term Deposit	0.37583
Single Tier - Term Deposit	0.37667
Single Tier - Term Deposit	0.37750
Single Tier - Term Deposit	0.37833
Single Tier - Term Deposit	0.37917
Single Tier - Term Deposit	0.38000
Single Tier - Term Deposit	0.38083
Single Tier - Term Deposit	0.38167
Single Tier - Term Deposit	0.38250
Single Tier - Term Deposit	0.38333
Single Tier - Term Deposit	0.38417
Single Tier - Term Deposit	0.38500
Single Tier - Term Deposit	0.38583
Single Tier - Term Deposit	0.38667
Single Tier - Term Deposit	0.38750
Single Tier - Term Deposit	0.38833
Single Tier - Term Deposit	0.38917
Single Tier - Term Deposit	0.39000
Single Tier - Term Deposit	0.39083
Single Tier - Term Deposit	0.39167
Single Tier - Term Deposit	0.39250
Single Tier - Term Deposit	0.39333
Single Tier - Term Deposit	0.39417
Single Tier - Term Deposit	0.39500
Single Tier - Term Deposit	0.39583
Single Tier - Term Deposit	0.39667
Single Tier - Term Deposit	0.39750
Single Tier - Term Deposit	0.39833
Single Tier - Term Deposit	0.39917
Single Tier - Term Deposit	0.40000
Single Tier - Term Deposit	0.40083
Single Tier - Term Deposit	0.40167
Single Tier - Term Deposit	0.40250
Single Tier - Term Deposit	0.40333
Single Tier - Term Deposit	0.40417
Single Tier - Term Deposit	0.40500
Single Tier - Term Deposit	0.40583
Single Tier - Term Deposit	0.40667
Single Tier - Term Deposit	0.40750

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.40833
Single Tier - Term Deposit	0.40917
Single Tier - Term Deposit	0.41000
Single Tier - Term Deposit	0.41083
Single Tier - Term Deposit	0.41167
Single Tier - Term Deposit	0.41250
Single Tier - Term Deposit	0.41333
Single Tier - Term Deposit	0.41417
Single Tier - Term Deposit	0.41500
Single Tier - Term Deposit	0.41583
Single Tier - Term Deposit	0.41667
Single Tier - Term Deposit	0.41750
Single Tier - Term Deposit	0.41833
Single Tier - Term Deposit	0.41917
Single Tier - Term Deposit	0.42000
Single Tier - Term Deposit	0.42083
Single Tier - Term Deposit	0.42167
Single Tier - Term Deposit	0.42250
Single Tier - Term Deposit	0.42333
Single Tier - Term Deposit	0.42417
Single Tier - Term Deposit	0.42500
Single Tier - Term Deposit	0.42583
Single Tier - Term Deposit	0.42667
Single Tier - Term Deposit	0.42750
Single Tier - Term Deposit	0.42833
Single Tier - Term Deposit	0.42917
Single Tier - Term Deposit	0.43000
Single Tier - Term Deposit	0.43083
Single Tier - Term Deposit	0.43167
Single Tier - Term Deposit	0.43250
Single Tier - Term Deposit	0.43333
Single Tier - Term Deposit	0.43417
Single Tier - Term Deposit	0.43500
Single Tier - Term Deposit	0.43583
Single Tier - Term Deposit	0.43667
Single Tier - Term Deposit	0.43750
Single Tier - Term Deposit	0.43833
Single Tier - Term Deposit	0.43917
Single Tier - Term Deposit	0.44000
Single Tier - Term Deposit	0.44083
Single Tier - Term Deposit	0.44167
Single Tier - Term Deposit	0.44250
Single Tier - Term Deposit	0.44333
Single Tier - Term Deposit	0.44417
Single Tier - Term Deposit	0.44500
Single Tier - Term Deposit	0.44583
Single Tier - Term Deposit	0.44667
Single Tier - Term Deposit	0.44750
Single Tier - Term Deposit	0.44833



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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.44917
Single Tier - Term Deposit	0.45000
Single Tier - Term Deposit	0.45083
Single Tier - Term Deposit	0.45167
Single Tier - Term Deposit	0.45250
Single Tier - Term Deposit	0.45333
Single Tier - Term Deposit	0.45417
Single Tier - Term Deposit	0.45500
Single Tier - Term Deposit	0.45583
Single Tier - Term Deposit	0.45667
Single Tier - Term Deposit	0.45750
Single Tier - Term Deposit	0.45833
Single Tier - Term Deposit	0.45917
Single Tier - Term Deposit	0.46000
Single Tier - Term Deposit	0.46083
Single Tier - Term Deposit	0.46167
Single Tier - Term Deposit	0.46250
Single Tier - Term Deposit	0.46333
Single Tier - Term Deposit	0.46417
Single Tier - Term Deposit	0.46500
Single Tier - Term Deposit	0.46583
Single Tier - Term Deposit	0.46667
Single Tier - Term Deposit	0.46750
Single Tier - Term Deposit	0.46833
Single Tier - Term Deposit	0.46917
Single Tier - Term Deposit	0.47000
Single Tier - Term Deposit	0.47083
Single Tier - Term Deposit	0.47167
Single Tier - Term Deposit	0.47250
Single Tier - Term Deposit	0.47333
Single Tier - Term Deposit	0.47417
Single Tier - Term Deposit	0.47500
Single Tier - Term Deposit	0.47583
Single Tier - Term Deposit	0.47667
Single Tier - Term Deposit	0.47750
Single Tier - Term Deposit	0.47833
Single Tier - Term Deposit	0.47917
Single Tier - Term Deposit	0.48000
Single Tier - Term Deposit	0.48083
Single Tier - Term Deposit	0.48167
Single Tier - Term Deposit	0.48250
Single Tier - Term Deposit	0.48333
Single Tier - Term Deposit	0.48417
Single Tier - Term Deposit	0.48500
Single Tier - Term Deposit	0.48583

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.48667
Single Tier - Term Deposit	0.48750
Single Tier - Term Deposit	0.48833
Single Tier - Term Deposit	0.48917
Single Tier - Term Deposit	0.49000
Single Tier - Term Deposit	0.49083
Single Tier - Term Deposit	0.49167
Single Tier - Term Deposit	0.49250
Single Tier - Term Deposit	0.49333
Single Tier - Term Deposit	0.49417
Single Tier - Term Deposit	0.49500
Single Tier - Term Deposit	0.49583
Single Tier - Term Deposit	0.49667
Single Tier - Term Deposit	0.49750
Single Tier - Term Deposit	0.49833
Single Tier - Term Deposit	0.49917
Single Tier - Term Deposit	0.50000

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