

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **February 2023** 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 Feb 2023	Month Jan 2023	Month Dec 2022
Share of Rab-ul-Maal	50%	50%	50%
Share of Mudarib	50%	50%	50%

Local Currency Accounts

Profit Weightages

Product Name	Payment Frequency	Month Feb 2023	Month Jan 2023	Month Dec 2022
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SAVING ACCOUNTS

HBL Islamic PLS Account	Monthly	0.41402	0.51500	0.51500
Rutba Islamic Saving Account (Senior Citizen)	Monthly	0.94095	1.19750	1.12500
Uraan Islamic Saving Account (Young Savers)	Monthly	0.94095	1.19750	1.12500
Nisa Tawfir Islamic Saving Account	Monthly	0.94095	1.21417	1.13500

HBL Al-Irtifa Account

Deposits of Rs. 1 but less than 500(K)	Monthly	0.42051	0.52333	0.52333
Deposits of Rs.500K but less than 1(M)	Monthly	0.42051	0.52333	0.52333
Deposits of Rs.1(M) but less than 5(M)	Monthly	0.42051	0.52333	0.52333
Deposits of Rs. 5(M) but less than 25(M)	Monthly	0.42051	0.52333	0.52333
Deposits of Rs. 25(M) but less than 50(M)	Monthly	0.42051	0.52333	0.52333
Deposits of Rs. 50(M) but less than 100(M)	Monthly	0.42051	0.52333	0.52333
Deposits of Rs. 100(M) but less than 250(M)	Monthly	0.42051	0.52333	0.52333
Deposits of Rs. 250(M) but less than 500(M)	Monthly	0.42051	0.52333	0.52333
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	0.42051	0.52333	0.52333
Deposits of Rs. 1(B) and above	Monthly	0.42051	0.52333	0.52333

REMUNERATIVE CURRENT ACCOUNTS

HBL Al-Mukhtar Account	Monthly	0.00428	0.00550	0.00550
HBL at Work Islamic Premium Account	January & July	0.00428	0.00550	0.00550
Non-Chequing Remunerative Current Margin Account	Monthly	0.00428	0.00550	0.00550

FUNDS ACCEPTANCE UNDER SBP REFINANCE SCHEMES

FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	0.84361	0.91667	0.83333
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	0.42180	0.54167	0.54167
FUNDS ACCEPTANCE UNDER ILTFF FROM 5 TO 10 YEARS	Quarterly	0.84361	0.91667	0.83333
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Quarterly	0.00428	0.00550	0.00550
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Quarterly	0.00428	0.00550	0.00550
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.00428	0.00550	0.00550
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	0.84361	0.91667	0.83333
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	0.32446	0.08333	0.08333
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	0.84361	0.91667	0.83333

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity				
1 Month	Maturity	0.42700	0.54833	0.54833
3 Months	Maturity	0.45295	0.58167	0.58167
6 Months	Maturity	0.47891	0.61500	0.61500
One Year	Maturity	0.55159	0.70833	0.70833
Three Years	Maturity	0.55224	0.70917	0.70917
Five Years	Maturity	0.55678	0.71500	0.71500
Profit on Monthly				
One Year	Monthly	0.55159	0.70833	0.70833
Three Years	Monthly	0.51136	0.65667	0.65667
Five Years	Monthly	0.53731	0.69000	0.69000
Profit on Quarterly				
One Year	Quarterly	0.49189	0.63167	0.63167
Three Years	Quarterly	0.51785	0.66500	0.66500
Five Years	Quarterly	0.54380	0.69833	0.69833
Profit on Semi Annually				
One Year	Semi Annually	0.49838	0.64000	0.64000
Three Years	Semi Annually	0.52433	0.67333	0.67333
Five Years	Semi Annually	0.55029	0.70667	0.70667

Prepared by:

Muhammad Saad Sarwar
Pool Manager

Reviewed by:

Khawaja Farhan Usman
Head, Pool Management Unit

Muhammad Mujeeb Beig
Head, Islamic Product

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 for **February 2023** 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.

Rab-ul-Maal (Depositors) and				
ISLAMIC DEPOSIT PRODUCTS	PROFIT SHARING RATIO			
		Month Feb 2023	Month Jan 2023	Month Dec 2022
	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 2023	Month Jan 2023	Month Dec 2022
FCY Less than 1000	Monthly	0.01000	0.01000	0.01000
FCY 1000 to less than FCY 50,000	Monthly	0.01100	0.01100	0.01100
From FCY 50,000 & above	Monthly	0.01200	0.01200	0.01200
HBL Islamic High Yield Foreign Currency Investment Deposit				
One Month				
FCY From 1,000 to 99,999	Maturity	0.01220	0.01220	0.01220
FCY From 100,000 to 499,999	Maturity	0.01240	0.01240	0.01240
FCY From 500,000 & above	Maturity	0.01260	0.01260	0.01260
Two Months				
FCY From 1,000 to 99,999	Maturity	0.01280	0.01280	0.01280
FCY From 100,000 to 499,999	Maturity	0.01300	0.01300	0.01300
FCY From 500,000 & above	Maturity	0.01320	0.01320	0.01320
Three Months				
FCY From 1,000 to 99,999	Maturity	0.01340	0.01340	0.01340
FCY From 100,000 to 499,999	Maturity	0.01360	0.01360	0.01360
FCY From 500,000 & above	Maturity	0.01380	0.01380	0.01380
Six Months				
FCY From 1,000 to 99,999	Maturity	0.01600	0.01600	0.01600
FCY From 100,000 to 499,999	Maturity	0.01700	0.01700	0.01700
FCY From 500,000 & above	Maturity	0.01800	0.01800	0.01800
Twelve Months				
FCY From 1,000 to 99,999	Maturity	0.01700	0.01700	0.01700
FCY From 100,000 to 499,999	Maturity	0.01800	0.01800	0.01800
FCY From 500,000 & above	Maturity	0.01900	0.01900	0.01900
Two Years				
FCY From 1,000 to 99,999	Maturity	0.01900	0.01900	0.01900
FCY From 100,000 to 499,999	Maturity	0.01960	0.01960	0.01960
FCY From 500,000 & above	Maturity	0.02000	0.02000	0.02000
Three Years				
FCY From 1,000 to 99,999	Maturity	0.02040	0.02040	0.02040
FCY From 100,000 to 499,999	Maturity	0.02080	0.02080	0.02080
FCY From 500,000 & above	Maturity	0.02120	0.02120	0.02120
Four Years				
FCY From 1,000 to 99,999	Maturity	0.02160	0.02160	0.02160
FCY From 100,000 to 499,999	Maturity	0.02200	0.02200	0.02200
FCY From 500,000 & above	Maturity	0.02240	0.02240	0.02240
Five Years				
FCY From 1,000 to 99,999	Maturity	0.02300	0.02300	0.02300
FCY From 100,000 to 499,999	Maturity	0.02360	0.02360	0.02360
FCY From 500,000 & above	Maturity	0.02400	0.02400	0.02400

Prepared by:

Muhammad Saadan Sarwar
Pool Manager

Reviewed by:

Khawaja Farhan Usman
Head, Pool Management Unit

Muhammad Muj
Head, Islamic

Approved by:

Kamran Zafar
Head Distribution- Islamic Banking

Mufti Yahya Asin
Resident Shariah Bo

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 2023**, 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 - Savings / Term Deposit/ Al Mukhtar / HAJJ Mora Govt	0.00428
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.38936
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.39001
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.39066
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.39130
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.39195
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.39260
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.39325
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.39390
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.39455
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.39520
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.39585
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.39650
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.39714
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.39779
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.39844
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.39909
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.39974
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.40039
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.40104
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.40169
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.40234
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.40299
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.40363
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.40428
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.40493
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.40558
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.40623
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.40688
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.40753
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.40818
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.40883
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.40947
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.41012
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.41077
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.41142
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.41207
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.41272
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.41337
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.41402
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.41467
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.41531
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.41596
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.41661
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.41726
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.41791
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.41856
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.41921
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.41986
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.42051
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.42116
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.42180
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.42245
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.42310

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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 - Savings / Term Deposit/ Remunerative Current Account	0.42375
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.42440
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.42505
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.42570
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.42635
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.42700
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.42764
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.42829
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.42894
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.42959
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.43024
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.43089
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.43154
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.43219
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.43284
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.43348
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.43413
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.43478
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.43543
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.43608
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.43673
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.43738
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.43803
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.43868
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.43933
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.43997
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.44062
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.44127
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.44192
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.44257
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.44322
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.44387
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.44452
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.44517
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.44581
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.44646
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.44711
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.44776
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.44841
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.44906
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.44971
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.45036
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.45101
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.45165
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.45230
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.45295
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.45360
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.45425
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.45490
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.45555
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.45620
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.45685
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.45750
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.45814
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.45879
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.45944
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.46009

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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 - Savings / Term Deposit/ Remunerative Current Account	0.46074
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.46139
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.46204
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.46269
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.46334
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.46398
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.46463
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.46528
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.46593
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.46658
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.46723
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.46788
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.46853
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.46918
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.46982
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.47047
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.47112
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.47177
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.47242
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.47307
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.47372
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.47437
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.47502
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.47567
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.47631
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.47696
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.47761
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.47826
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.47891
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.47956
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.48021
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.48086
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.48151
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.48215
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.48280
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.48345
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.48410
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.48475
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.48540
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.48605
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.48670
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.48735
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.48799
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.48864
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.48929
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.48994
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.49059
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.49124
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.49189
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.49254
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.49319
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.49384
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.49448
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.49513
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.49578
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.49643
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.49708

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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 - Savings / Term Deposit/ Remunerative Current Account	0.49773
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.49838
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.49903
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.49968
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.50032
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.50097
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.50162
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.50227
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.50292
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.50357
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.50422
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.50487
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.50552
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.50616
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.50681
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.50746
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.50811
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.50876
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.50941
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.51006
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.51071
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.51136
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.51201
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.51265
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.51330
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.51395
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.51460
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.51525
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.51590
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.51655
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.51720
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.51785
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.51849
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.51914
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.51979
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.52044
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.52109
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.52174
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.52239
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.52304
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.52369
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.52433
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.52498
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.52563
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.52628
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.52693
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.52758
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.52823
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.52888
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.52953
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.53018
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.53082
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.53147
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.53212
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.53277
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.53342
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.53407

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 2023**, 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 - Savings / Term Deposit/ Remunerative Current Account	0.53472
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.53537
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.53602
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.53666
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.53731
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.53796
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.53861
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.53926
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.53991
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.54056
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.54121
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.54186
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.54250
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.54315
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.54380
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.54445
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.54510
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.54575
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.54640
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.54705
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.54770
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.54835
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.54899
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.54964
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.55029
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.55094
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.55159
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.55224
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.55289
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.55354
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.55419
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.55483
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.55548
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.55613
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.55678
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.55743
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.55808
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.55873
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.55938
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.56003
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.56067
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.56132
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.56197
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.56262
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.56327
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.56392
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.56457
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.56522
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.56587
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.56652
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.56716
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.56781
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.56846
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.56911
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.56976
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.57041
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.57106

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 2023**, 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 - Savings / Term Deposit/ Remunerative Current Account	0.57171
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.57236
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.57300
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.57365
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.57430
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.57495
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.57560
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.57625
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.57690
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.57755
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.57820
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.57884
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.57949
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.58014
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.58079
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.58144
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.58209
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.58274
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.58339
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.58404
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.58469
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.58533
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.58598
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.58663
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.58728
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.58793
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.58858
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.58923
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.58988
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.59053
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.59117
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.59182
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.59247
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.59312
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.59377
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.59442
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.59507
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.59572
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.59637
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.59701
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.59766
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.59831
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.59896
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.59961
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.60026
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.60091
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.60156
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.60221
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.60286
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.60350
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.60415
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.60480
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.60545
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.60610
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.60675
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.60740
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.60805

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 2023**, 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 - Savings / Term Deposit/ Remunerative Current Account	0.60870
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.60934
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.60999
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.61064
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.61129
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.61194
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.61259
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.61324
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.61389
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.61454
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.61518
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.61583
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.61648
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.61713
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.61778
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.61843
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.61908
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.61973
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.62038
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.62103
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.62167
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.62232
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.62297
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.62362
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.62427
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.62492
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.62557
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.62622
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.62687
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.62751
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.62816
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.62881
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.62946
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.63011
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.63076
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.63141
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.63206
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.63271
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.63335
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.63400
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.63465
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.63530
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.63595
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.63660
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.63725
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.63790
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.63855
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.63920
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.63984
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.64049
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.64114
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.64179
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.64244
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.64309
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.64374
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.64439
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.64504

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 2023**, 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 - Savings / Term Deposit/ Remunerative Current Account	0.64568
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.64633
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.64698
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.64763
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.64828
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.64893
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.64958
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.65023
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.65088
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.65152
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.65217
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.65282
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.65347
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.65412
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.65477
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.65542
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.65607
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.65672
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.65737
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.65801
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.65866
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.65931
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.65996
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.66061
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.66126
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.66191
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.66256
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.66321
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.66385
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.66450
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.66515
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.66580
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.66645
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.66710
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.66775
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.66840
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.66905
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.66970
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.67034
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.67099
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.67164
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.67229
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.67294
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.67359
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.67424
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.67489
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.67554
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.67618
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.67683
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.67748
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.67813
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.67878
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.67943
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.68008
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.68073
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.68138
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.68202

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 2023**, 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 - Savings / Term Deposit/ Remunerative Current Account	0.68267
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.68332
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.68397
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.68462
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.68527
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.68592
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.68657
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.68722
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.68787
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.68851
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.68916
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.68981
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.69046
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.69111
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.69176
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.69241
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.69306
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.69371
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.69435
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.69500
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.69565
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.69630
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.69695
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.69760
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.69825
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.69890
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.69955
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.70019
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.70084
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.70149
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.70214
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.70279
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.70344
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.70409
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.70474
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.70539
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.70604
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.70668
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.70733
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.70798
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.70863
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.70928
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.70993
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.71058
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.71123
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.71188
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.71252
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.71317
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.71382
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.71447
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.71512
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.71577
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.71642
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.71707
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.71772
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.71836
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.71901

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 2023**, 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 - Savings / Term Deposit/ Remunerative Current Account	0.71966
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.72031
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.72096
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.72161
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.72226
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.72291
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.72356
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.72421
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.72485
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.72550
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.72615
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.72680
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.72745
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.72810
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.72875
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.72940
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.73005
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.73069
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.73134
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.73199
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.73264
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.73329
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.73394
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.73459
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.73524
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.73589
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.73653
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.73718
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.73783
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.73848
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.73913
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.73978
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.74043
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.74108
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.74173
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.74238
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.74302
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.74367
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.74432
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.74497
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.74562
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.74627
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.74692
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.74757
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.74822
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.74886
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.74951
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.75016
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.75081
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.75146
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.75211
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.75276
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.75341
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.75406
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.75470
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.75535
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.75600

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 2023**, 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 - Savings / Term Deposit/ Remunerative Current Account	0.75665
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.75730
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.75795
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.75860
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.75925
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.75990
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.76055
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.76119
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.76184
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.76249
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.76314
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.76379
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.76444
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.76509
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.76574
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.76639
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.76703
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.76768
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.76833
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.76898
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.76963
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.77028
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.77093
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.77158
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.77223
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.77287
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.77352
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.77417
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.77482
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.77547
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.77612
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.77677
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.77742
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.77807
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.77872
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.77936
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.78001
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.78066
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.78131
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.78196
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.78261
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.78326
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.78391
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.78456
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.78520
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.78585
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.78650
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.78715
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.78780
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.78845
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.78910
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.78975
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.79040
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.79104
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.79169
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.79234
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.79299
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.79364

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 2023**, 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 - Savings / Term Deposit/ Remunerative Current Account	0.79429
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.79494
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.79559
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.79624
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.79689
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.79753
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.79818
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.79883
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.79948
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.80013
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.80078
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.80143
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.80208
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.80273
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.80337
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.80402
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.80467
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.80532
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.80597
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.80662
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.80727
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.80792
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.80857
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.80921
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.80986
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.81051
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.81116
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.81181
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.81246
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.81311
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.81376
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.81441
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.81506
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.81570
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.81635
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.81700
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.81765
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.81830
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.81895
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.81960
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.82025
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.82090
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.82154
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.82219
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.82284
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.82349
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.82414
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.82479
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.82544
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.82609
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.82674
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.82738
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.82803
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.82868

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 2023, 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 - Savings / Term Deposit/ Remunerative Current Account	0.82933
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.82998
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.83063
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.83128
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.83193
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.83258
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.83323
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.83387
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.83452
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.83517
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.83582
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.83647
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.83712
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.83777
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.83842
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.83907
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.83971
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.84036
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.84101
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.84166
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.84231
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.84296
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.84361
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.84426
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.84491
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.84555
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.84620
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.84685
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.84750
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.84815
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.84880
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.84945
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.85010
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.85075
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.85140
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.85204
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.85269
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.85334
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.85399
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.85464
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.85529
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.85594
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.85659
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.85724
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.85788
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.85853
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.85918
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.85983
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.86048
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.86113
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.86178
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.86243
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.86308
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.86372
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.86437
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.86502
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.86567
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.86632

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 2023**, 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 - Savings / Term Deposit/ Remunerative Current Account	0.86697
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.86762
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.86827
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.86892
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.86957
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.87021
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.87086
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.87151
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.87216
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.87281
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.87346
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.87411
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.87476
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.87541
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.87605
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.87670
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.87735
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.87800
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.87865
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.87930
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.87995
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.88060
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.88125
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.88189
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.88254
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.88319
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.88384
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.88449
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.88514
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.88579
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.88644
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.88709
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.88774
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.88838
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.88903
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.88968
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.89033
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.89098
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.89163
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.89228
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.89293
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.89358
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.89422
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.89487
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.89552
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.89617
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.89682
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.89747
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.89812
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.89877
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.89942
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.90006
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.90071
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.90136
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.90201

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 2023**, 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 - Savings / Term Deposit/ Remunerative Current Account	0.90266
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.90331
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.90396
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.90461
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.90526
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.90591
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.90655
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.90720
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.90785
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.90850
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.90915
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.90980
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.91045
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.91110
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.91175
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.91239
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.91304
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.91369
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.91434
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.91499
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.91564
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.91629
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.91694
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.91759
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.91823
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.91888
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.91953
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.92018
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.92083
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.92148
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.92213
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.92278
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.92343
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.92408
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.92472
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.92537
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.92602
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.92667
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.92732
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.92797
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.92862
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.92927
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.92992
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.93056
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.93121
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.93186
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.93251
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.93316
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.93381
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.93446
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.93511
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.93576
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.93640
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.93705
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.93770

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 2023**, 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 - Savings / Term Deposit/ Remunerative Current Account	0.93835
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.93900
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.93965
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.94030
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.94095
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.94160
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.94225
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.94289
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.94354
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.94419
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.94484
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.94549
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.94614
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.94679
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.94744
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.94809
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.94873
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.94938
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.95003
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.95068
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.95133
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.95198
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.95263
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.95328
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.95393
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.95457
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.95522
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.95587
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.95652
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.95717
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.95782
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.95847
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.95912
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.95977
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.96042
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.96106
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.96171
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.96236
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.96301
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.96366
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.96431
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.96496
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.96561
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.96626
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.96690
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.96755
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.96820
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.96885
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.96950
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.97015
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.97080

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 2023, 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 - Savings / Term Deposit/ Remunerative Current Account	0.97145
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.97210
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.97274
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.97339
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.97404
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.97469
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.97534
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.97599
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.97664
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.97729
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.97794
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.97859
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.97923
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.97988
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.98053
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.98118
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.98183
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.98248
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.98313
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.98378
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.98443
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.98507
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.98572
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.98637
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.98702
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.98767
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.98832
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.98897
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.98962
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.99027
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.99091
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.99156
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.99221
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.99286
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.99351
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.99416
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.99481
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.99546
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.99611
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.99676
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.99740
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.99805
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.99870
Single Tier - Savings / Term Deposit/ Remunerative Current Account	0.99935
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.00000
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.00065
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.00130
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.00195
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.00260
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.00324
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.00389
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.00454
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.00519
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.00584
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.00649
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.00714
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.00779
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.00844

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 2023**, 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 - Savings / Term Deposit/ Remunerative Current Account	1.00909
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.00973
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.01038
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.01103
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.01168
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.01233
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.01298
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.01363
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.01428
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.01493
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.01557
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.01622
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.01687
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.01752
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.01817
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.01882
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.01947
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.02012
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.02077
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.02141
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.02206
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.02271
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.02336
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.02401
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.02466
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.02531
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.02596
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.02661
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.02726
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.02790
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.02855
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.02920
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.02985
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.03050
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.03115
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.03180
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.03245
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.03310
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.03374
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.03439
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.03504
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.03569
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.03634
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.03699
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.03764
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.03829
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.03894
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.03958
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.04023
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.04088
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.04153
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.04218
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.04283
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.04348
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.04413
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.04478
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.04543
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.04607

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 2023, 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 - Savings / Term Deposit/ Remunerative Current Account	1.04672
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.04737
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.04802
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.04867
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.04932
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.04997
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.05062
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.05127
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.05191
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.05256
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.05321
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.05386
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.05451
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.05516
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.05581
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.05646
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.05711
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.05775
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.05840
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.05905
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.05970
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.06035
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.06100
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.06165
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.06230
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.06295
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.06360
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.06424
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.06489
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.06554
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.06619
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.06684
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.06749
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.06814
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.06879
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.06944
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.07008
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.07073
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.07138
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.07203
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.07268
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.07333
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.07398
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.07463
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.07528
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.07592
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.07657
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.07722
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.07787
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.07852
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.07917
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.07982
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.08047
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.08112
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.08177
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.08241
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.08306
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.08371

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 2023**, 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 - Savings / Term Deposit/ Remunerative Current Account	1.08436
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.08501
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.08566
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.08631
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.08696
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.08761
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.08825
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.08890
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.08955
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.09020
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.09085
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.09150
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.09215
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.09280
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.09345
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.09409
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.09474
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.09539
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.09604
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.09669
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.09734
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.09799
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.09864
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.09929
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.09994
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.10058
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.10123
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.10188
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.10253
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.10318
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.10383
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.10448
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.10513
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.10578
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.10642
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.10707
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.10772
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.10837
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.10902
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.10967
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.11032
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.11097
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.11162
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.11226
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.11291
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.11356
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.11421
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.11486
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.11551
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.11616
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.11681
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.11746
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.11811
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.11875
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.11940
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.12005
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.12070
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.12135

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 2023, 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 - Savings / Term Deposit/ Remunerative Current Account	1.12200
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.12265
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.12330
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.12395
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.12459
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.12524
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.12589
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.12654
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.12719
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.12784
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.12849
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.12914
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.12979
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.13043
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.13108
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.13173
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.13238
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.13303
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.13368
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.13433
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.13498
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.13563
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.13628
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.13692
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.13757
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.13822
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.13887
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.13952
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.14017
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.14082
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.14147
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.14212
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.14276
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.14341
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.14406
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.14471
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.14536
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.14601
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.14666
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.14731
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.14796
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.14860
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.14925
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.14990
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.15055
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.15120
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.15185
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.15250
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.15315
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.15380
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.15445
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.15509
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.15574
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.15639
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.15704
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.15769
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.15834
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.15899

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 2023**, 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 - Savings / Term Deposit/ Remunerative Current Account	1.15964
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.16029
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.16093
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.16158
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.16223
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.16288
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.16353
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.16418
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.16483
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.16548
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.16613
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.16677
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.16742
Single Tier - Savings / Term Deposit/ Remunerative Current Account	1.16807

Prepared by:

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Reviewed 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 **February 2023**, 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%

Foreign Currency Accounts

Specific / Special Pool Deposits:	Weightages
Single Tier - Term Deposit	0.02000
Single Tier - Term Deposit	0.02050
Single Tier - Term Deposit	0.02100
Single Tier - Term Deposit	0.02150
Single Tier - Term Deposit	0.02200
Single Tier - Term Deposit	0.02250
Single Tier - Term Deposit	0.02300
Single Tier - Term Deposit	0.02350
Single Tier - Term Deposit	0.02400
Single Tier - Term Deposit	0.02450
Single Tier - Term Deposit	0.02500
Single Tier - Term Deposit	0.02550
Single Tier - Term Deposit	0.02600
Single Tier - Term Deposit	0.02650
Single Tier - Term Deposit	0.02700
Single Tier - Term Deposit	0.02750
Single Tier - Term Deposit	0.02800
Single Tier - Term Deposit	0.02850
Single Tier - Term Deposit	0.02900
Single Tier - Term Deposit	0.02950
Single Tier - Term Deposit	0.03000
Single Tier - Term Deposit	0.03050
Single Tier - Term Deposit	0.03100
Single Tier - Term Deposit	0.03150
Single Tier - Term Deposit	0.03200
Single Tier - Term Deposit	0.03250
Single Tier - Term Deposit	0.03300
Single Tier - Term Deposit	0.03350
Single Tier - Term Deposit	0.03400
Single Tier - Term Deposit	0.03450
Single Tier - Term Deposit	0.03500
Single Tier - Term Deposit	0.03550
Single Tier - Term Deposit	0.03600
Single Tier - Term Deposit	0.03650
Single Tier - Term Deposit	0.03700
Single Tier - Term Deposit	0.03750
Single Tier - Term Deposit	0.03800
Single Tier - Term Deposit	0.03850
Single Tier - Term Deposit	0.03900
Single Tier - Term Deposit	0.03950
Single Tier - Term Deposit	0.04000
Single Tier - Term Deposit	0.04050
Single Tier - Term Deposit	0.04100
Single Tier - Term Deposit	0.04150
Single Tier - Term Deposit	0.04200

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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	0.04250
Single Tier - Term Deposit	0.04300
Single Tier - Term Deposit	0.04350
Single Tier - Term Deposit	0.04400
Single Tier - Term Deposit	0.04450
Single Tier - Term Deposit	0.04500
Single Tier - Term Deposit	0.04550
Single Tier - Term Deposit	0.04600
Single Tier - Term Deposit	0.04650
Single Tier - Term Deposit	0.04700
Single Tier - Term Deposit	0.04750
Single Tier - Term Deposit	0.04800
Single Tier - Term Deposit	0.04850
Single Tier - Term Deposit	0.04900
Single Tier - Term Deposit	0.04950
Single Tier - Term Deposit	0.05000
Single Tier - Term Deposit	0.05050
Single Tier - Term Deposit	0.05100
Single Tier - Term Deposit	0.05150
Single Tier - Term Deposit	0.05200
Single Tier - Term Deposit	0.05250
Single Tier - Term Deposit	0.05300
Single Tier - Term Deposit	0.05350
Single Tier - Term Deposit	0.05400
Single Tier - Term Deposit	0.05450
Single Tier - Term Deposit	0.05500
Single Tier - Term Deposit	0.05550
Single Tier - Term Deposit	0.05600
Single Tier - Term Deposit	0.05650
Single Tier - Term Deposit	0.05700
Single Tier - Term Deposit	0.05750
Single Tier - Term Deposit	0.05800
Single Tier - Term Deposit	0.05850
Single Tier - Term Deposit	0.05900
Single Tier - Term Deposit	0.05950
Single Tier - Term Deposit	0.06000
Single Tier - Term Deposit	0.06050
Single Tier - Term Deposit	0.06100
Single Tier - Term Deposit	0.06150
Single Tier - Term Deposit	0.06200
Single Tier - Term Deposit	0.06250
Single Tier - Term Deposit	0.06300
Single Tier - Term Deposit	0.06350
Single Tier - Term Deposit	0.06400
Single Tier - Term Deposit	0.06450
Single Tier - Term Deposit	0.06500
Single Tier - Term Deposit	0.06550
Single Tier - Term Deposit	0.06600
Single Tier - Term Deposit	0.06650

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 2023**, 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	0.06700
Single Tier - Term Deposit	0.06750
Single Tier - Term Deposit	0.06800
Single Tier - Term Deposit	0.06850
Single Tier - Term Deposit	0.06900
Single Tier - Term Deposit	0.06950
Single Tier - Term Deposit	0.07000
Single Tier - Term Deposit	0.07050
Single Tier - Term Deposit	0.07100
Single Tier - Term Deposit	0.07150
Single Tier - Term Deposit	0.07200
Single Tier - Term Deposit	0.07250
Single Tier - Term Deposit	0.07300
Single Tier - Term Deposit	0.07350
Single Tier - Term Deposit	0.07400
Single Tier - Term Deposit	0.07450
Single Tier - Term Deposit	0.07500
Single Tier - Term Deposit	0.07550
Single Tier - Term Deposit	0.07600
Single Tier - Term Deposit	0.07650
Single Tier - Term Deposit	0.07700
Single Tier - Term Deposit	0.07750
Single Tier - Term Deposit	0.07800
Single Tier - Term Deposit	0.07850
Single Tier - Term Deposit	0.07900
Single Tier - Term Deposit	0.07950
Single Tier - Term Deposit	0.08000
Single Tier - Term Deposit	0.08050
Single Tier - Term Deposit	0.08100
Single Tier - Term Deposit	0.08150
Single Tier - Term Deposit	0.08200
Single Tier - Term Deposit	0.08250
Single Tier - Term Deposit	0.08300
Single Tier - Term Deposit	0.08350
Single Tier - Term Deposit	0.08400
Single Tier - Term Deposit	0.08450
Single Tier - Term Deposit	0.08500
Single Tier - Term Deposit	0.08550
Single Tier - Term Deposit	0.08600
Single Tier - Term Deposit	0.08650
Single Tier - Term Deposit	0.08700
Single Tier - Term Deposit	0.08750
Single Tier - Term Deposit	0.08800
Single Tier - Term Deposit	0.08850
Single Tier - Term Deposit	0.08900
Single Tier - Term Deposit	0.08950
Single Tier - Term Deposit	0.09000
Single Tier - Term Deposit	0.09050
Single Tier - Term Deposit	0.09100

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 2023**, 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	0.09150
Single Tier - Term Deposit	0.09200
Single Tier - Term Deposit	0.09250
Single Tier - Term Deposit	0.09300
Single Tier - Term Deposit	0.09350
Single Tier - Term Deposit	0.09400
Single Tier - Term Deposit	0.09450
Single Tier - Term Deposit	0.09500
Single Tier - Term Deposit	0.09550
Single Tier - Term Deposit	0.09600
Single Tier - Term Deposit	0.09650
Single Tier - Term Deposit	0.09700
Single Tier - Term Deposit	0.09750
Single Tier - Term Deposit	0.09800
Single Tier - Term Deposit	0.09850
Single Tier - Term Deposit	0.09900
Single Tier - Term Deposit	0.09950
Single Tier - Term Deposit	0.10000
Single Tier - Term Deposit	0.10050
Single Tier - Term Deposit	0.10100
Single Tier - Term Deposit	0.10150
Single Tier - Term Deposit	0.10200
Single Tier - Term Deposit	0.10250
Single Tier - Term Deposit	0.10300
Single Tier - Term Deposit	0.10350
Single Tier - Term Deposit	0.10400
Single Tier - Term Deposit	0.10450
Single Tier - Term Deposit	0.10500
Single Tier - Term Deposit	0.10550
Single Tier - Term Deposit	0.10600
Single Tier - Term Deposit	0.10650
Single Tier - Term Deposit	0.10700
Single Tier - Term Deposit	0.10750
Single Tier - Term Deposit	0.10800
Single Tier - Term Deposit	0.10850
Single Tier - Term Deposit	0.10900
Single Tier - Term Deposit	0.10950
Single Tier - Term Deposit	0.11000
Single Tier - Term Deposit	0.11050
Single Tier - Term Deposit	0.11100
Single Tier - Term Deposit	0.11150
Single Tier - Term Deposit	0.11200
Single Tier - Term Deposit	0.11250
Single Tier - Term Deposit	0.11300
Single Tier - Term Deposit	0.11350
Single Tier - Term Deposit	0.11400
Single Tier - Term Deposit	0.11450
Single Tier - Term Deposit	0.11500
Single Tier - Term Deposit	0.11550

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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	0.11600
Single Tier - Term Deposit	0.11650
Single Tier - Term Deposit	0.11700
Single Tier - Term Deposit	0.11750
Single Tier - Term Deposit	0.11800
Single Tier - Term Deposit	0.11850
Single Tier - Term Deposit	0.11900
Single Tier - Term Deposit	0.11950
Single Tier - Term Deposit	0.12000
Single Tier - Term Deposit	0.12050
Single Tier - Term Deposit	0.12100
Single Tier - Term Deposit	0.12150
Single Tier - Term Deposit	0.12200
Single Tier - Term Deposit	0.12250
Single Tier - Term Deposit	0.12300
Single Tier - Term Deposit	0.12350
Single Tier - Term Deposit	0.12400
Single Tier - Term Deposit	0.12450
Single Tier - Term Deposit	0.12500
Single Tier - Term Deposit	0.12550
Single Tier - Term Deposit	0.12600
Single Tier - Term Deposit	0.12650
Single Tier - Term Deposit	0.12700
Single Tier - Term Deposit	0.12750
Single Tier - Term Deposit	0.12800
Single Tier - Term Deposit	0.12850
Single Tier - Term Deposit	0.12900
Single Tier - Term Deposit	0.12950
Single Tier - Term Deposit	0.13000
Single Tier - Term Deposit	0.13050
Single Tier - Term Deposit	0.13100
Single Tier - Term Deposit	0.13150
Single Tier - Term Deposit	0.13200
Single Tier - Term Deposit	0.13250
Single Tier - Term Deposit	0.13300
Single Tier - Term Deposit	0.13350
Single Tier - Term Deposit	0.13400
Single Tier - Term Deposit	0.13450
Single Tier - Term Deposit	0.13500
Single Tier - Term Deposit	0.13550
Single Tier - Term Deposit	0.13600
Single Tier - Term Deposit	0.13650
Single Tier - Term Deposit	0.13700
Single Tier - Term Deposit	0.13750
Single Tier - Term Deposit	0.13800
Single Tier - Term Deposit	0.13850
Single Tier - Term Deposit	0.13900
Single Tier - Term Deposit	0.13950
Single Tier - Term Deposit	0.14000

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 2023**, 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

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.14050
Single Tier - Term Deposit	0.14100
Single Tier - Term Deposit	0.14150
Single Tier - Term Deposit	0.14200
Single Tier - Term Deposit	0.14250
Single Tier - Term Deposit	0.14300
Single Tier - Term Deposit	0.14350
Single Tier - Term Deposit	0.14400
Single Tier - Term Deposit	0.14450
Single Tier - Term Deposit	0.14500
Single Tier - Term Deposit	0.14550
Single Tier - Term Deposit	0.14600
Single Tier - Term Deposit	0.14650
Single Tier - Term Deposit	0.14700
Single Tier - Term Deposit	0.14750
Single Tier - Term Deposit	0.14800
Single Tier - Term Deposit	0.14850
Single Tier - Term Deposit	0.14900
Single Tier - Term Deposit	0.14950
Single Tier - Term Deposit	0.15000
Single Tier - Term Deposit	0.15050
Single Tier - Term Deposit	0.15100
Single Tier - Term Deposit	0.15150
Single Tier - Term Deposit	0.15200
Single Tier - Term Deposit	0.15250
Single Tier - Term Deposit	0.15300
Single Tier - Term Deposit	0.15350
Single Tier - Term Deposit	0.15400
Single Tier - Term Deposit	0.15450
Single Tier - Term Deposit	0.15500
Single Tier - Term Deposit	0.15550
Single Tier - Term Deposit	0.15600
Single Tier - Term Deposit	0.15650
Single Tier - Term Deposit	0.15700
Single Tier - Term Deposit	0.15750
Single Tier - Term Deposit	0.15800
Single Tier - Term Deposit	0.15850
Single Tier - Term Deposit	0.15900
Single Tier - Term Deposit	0.15950
Single Tier - Term Deposit	0.16000
Single Tier - Term Deposit	0.16050
Single Tier - Term Deposit	0.16100
Single Tier - Term Deposit	0.16150
Single Tier - Term Deposit	0.16200
Single Tier - Term Deposit	0.16250
Single Tier - Term Deposit	0.16300
Single Tier - Term Deposit	0.16350
Single Tier - Term Deposit	0.16400
Single Tier - Term Deposit	0.16450

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.16500
Single Tier - Term Deposit	0.16550
Single Tier - Term Deposit	0.16600
Single Tier - Term Deposit	0.16650
Single Tier - Term Deposit	0.16700
Single Tier - Term Deposit	0.16750
Single Tier - Term Deposit	0.16800
Single Tier - Term Deposit	0.16850
Single Tier - Term Deposit	0.16900
Single Tier - Term Deposit	0.16950
Single Tier - Term Deposit	0.17000
Single Tier - Term Deposit	0.17050
Single Tier - Term Deposit	0.17100
Single Tier - Term Deposit	0.17150
Single Tier - Term Deposit	0.17200
Single Tier - Term Deposit	0.17250
Single Tier - Term Deposit	0.17300
Single Tier - Term Deposit	0.17350
Single Tier - Term Deposit	0.17400
Single Tier - Term Deposit	0.17450
Single Tier - Term Deposit	0.17500
Single Tier - Term Deposit	0.17550
Single Tier - Term Deposit	0.17600
Single Tier - Term Deposit	0.17650
Single Tier - Term Deposit	0.17700
Single Tier - Term Deposit	0.17750
Single Tier - Term Deposit	0.17800
Single Tier - Term Deposit	0.17850
Single Tier - Term Deposit	0.17900
Single Tier - Term Deposit	0.17950
Single Tier - Term Deposit	0.18000
Single Tier - Term Deposit	0.18050
Single Tier - Term Deposit	0.18100
Single Tier - Term Deposit	0.18150
Single Tier - Term Deposit	0.18200
Single Tier - Term Deposit	0.18250
Single Tier - Term Deposit	0.18300
Single Tier - Term Deposit	0.18350
Single Tier - Term Deposit	0.18400
Single Tier - Term Deposit	0.18450
Single Tier - Term Deposit	0.18500
Single Tier - Term Deposit	0.18550
Single Tier - Term Deposit	0.18600
Single Tier - Term Deposit	0.18650
Single Tier - Term Deposit	0.18700
Single Tier - Term Deposit	0.18750
Single Tier - Term Deposit	0.18800
Single Tier - Term Deposit	0.18850
Single Tier - Term Deposit	0.18900

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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	0.18950
Single Tier - Term Deposit	0.19000
Single Tier - Term Deposit	0.19050
Single Tier - Term Deposit	0.19100
Single Tier - Term Deposit	0.19150
Single Tier - Term Deposit	0.19200
Single Tier - Term Deposit	0.19250
Single Tier - Term Deposit	0.19300
Single Tier - Term Deposit	0.19350
Single Tier - Term Deposit	0.19400
Single Tier - Term Deposit	0.19450
Single Tier - Term Deposit	0.19500
Single Tier - Term Deposit	0.19550
Single Tier - Term Deposit	0.19600
Single Tier - Term Deposit	0.19650
Single Tier - Term Deposit	0.19700
Single Tier - Term Deposit	0.19750
Single Tier - Term Deposit	0.19800
Single Tier - Term Deposit	0.19850
Single Tier - Term Deposit	0.19900
Single Tier - Term Deposit	0.19950
Single Tier - Term Deposit	0.20000
Single Tier - Term Deposit	0.20050
Single Tier - Term Deposit	0.20100
Single Tier - Term Deposit	0.20150
Single Tier - Term Deposit	0.20200
Single Tier - Term Deposit	0.20250
Single Tier - Term Deposit	0.20300
Single Tier - Term Deposit	0.20350
Single Tier - Term Deposit	0.20400
Single Tier - Term Deposit	0.20450
Single Tier - Term Deposit	0.20500
Single Tier - Term Deposit	0.20550
Single Tier - Term Deposit	0.20600
Single Tier - Term Deposit	0.20650
Single Tier - Term Deposit	0.20700
Single Tier - Term Deposit	0.20750
Single Tier - Term Deposit	0.20800
Single Tier - Term Deposit	0.20850
Single Tier - Term Deposit	0.20900
Single Tier - Term Deposit	0.20950
Single Tier - Term Deposit	0.21000
Single Tier - Term Deposit	0.21050
Single Tier - Term Deposit	0.21100
Single Tier - Term Deposit	0.21150

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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	0.21200
Single Tier - Term Deposit	0.21250
Single Tier - Term Deposit	0.21300
Single Tier - Term Deposit	0.21350
Single Tier - Term Deposit	0.21400
Single Tier - Term Deposit	0.21450
Single Tier - Term Deposit	0.21500
Single Tier - Term Deposit	0.21550
Single Tier - Term Deposit	0.21600
Single Tier - Term Deposit	0.21650
Single Tier - Term Deposit	0.21700
Single Tier - Term Deposit	0.21750
Single Tier - Term Deposit	0.21800
Single Tier - Term Deposit	0.21850
Single Tier - Term Deposit	0.21900
Single Tier - Term Deposit	0.21950
Single Tier - Term Deposit	0.22000
Single Tier - Term Deposit	0.22050
Single Tier - Term Deposit	0.22100
Single Tier - Term Deposit	0.22150
Single Tier - Term Deposit	0.22200
Single Tier - Term Deposit	0.22250
Single Tier - Term Deposit	0.22300
Single Tier - Term Deposit	0.22350
Single Tier - Term Deposit	0.22400
Single Tier - Term Deposit	0.22450
Single Tier - Term Deposit	0.22500
Single Tier - Term Deposit	0.22550
Single Tier - Term Deposit	0.22600
Single Tier - Term Deposit	0.22650
Single Tier - Term Deposit	0.22700
Single Tier - Term Deposit	0.22750
Single Tier - Term Deposit	0.22800
Single Tier - Term Deposit	0.22850
Single Tier - Term Deposit	0.22900
Single Tier - Term Deposit	0.22950
Single Tier - Term Deposit	0.23000
Single Tier - Term Deposit	0.23050
Single Tier - Term Deposit	0.23100
Single Tier - Term Deposit	0.23150
Single Tier - Term Deposit	0.23200
Single Tier - Term Deposit	0.23250
Single Tier - Term Deposit	0.23300
Single Tier - Term Deposit	0.23350
Single Tier - Term Deposit	0.23400
Single Tier - Term Deposit	0.23450
Single Tier - Term Deposit	0.23500
Single Tier - Term Deposit	0.23550
Single Tier - Term Deposit	0.23600

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 2023**, 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	0.23650
Single Tier - Term Deposit	0.23700
Single Tier - Term Deposit	0.23750
Single Tier - Term Deposit	0.23800
Single Tier - Term Deposit	0.23850
Single Tier - Term Deposit	0.23900
Single Tier - Term Deposit	0.23950
Single Tier - Term Deposit	0.24000
Single Tier - Term Deposit	0.24050
Single Tier - Term Deposit	0.24100
Single Tier - Term Deposit	0.24150
Single Tier - Term Deposit	0.24200
Single Tier - Term Deposit	0.24250
Single Tier - Term Deposit	0.24300
Single Tier - Term Deposit	0.24350
Single Tier - Term Deposit	0.24400
Single Tier - Term Deposit	0.24450
Single Tier - Term Deposit	0.24500
Single Tier - Term Deposit	0.24550
Single Tier - Term Deposit	0.24600
Single Tier - Term Deposit	0.24650
Single Tier - Term Deposit	0.24700
Single Tier - Term Deposit	0.24750
Single Tier - Term Deposit	0.24800
Single Tier - Term Deposit	0.24850
Single Tier - Term Deposit	0.24900
Single Tier - Term Deposit	0.24950
Single Tier - Term Deposit	0.25000
Single Tier - Term Deposit	0.25050
Single Tier - Term Deposit	0.25100
Single Tier - Term Deposit	0.25150
Single Tier - Term Deposit	0.25200
Single Tier - Term Deposit	0.25250
Single Tier - Term Deposit	0.25300
Single Tier - Term Deposit	0.25350
Single Tier - Term Deposit	0.25400
Single Tier - Term Deposit	0.25450
Single Tier - Term Deposit	0.25500
Single Tier - Term Deposit	0.25550
Single Tier - Term Deposit	0.25600
Single Tier - Term Deposit	0.25650
Single Tier - Term Deposit	0.25700
Single Tier - Term Deposit	0.25750
Single Tier - Term Deposit	0.25800
Single Tier - Term Deposit	0.25850
Single Tier - Term Deposit	0.25900
Single Tier - Term Deposit	0.25950
Single Tier - Term Deposit	0.26000
Single Tier - Term Deposit	0.26050

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 2023**, 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	0.26100
Single Tier - Term Deposit	0.26150
Single Tier - Term Deposit	0.26200
Single Tier - Term Deposit	0.26250
Single Tier - Term Deposit	0.26300
Single Tier - Term Deposit	0.26350
Single Tier - Term Deposit	0.26400
Single Tier - Term Deposit	0.26450
Single Tier - Term Deposit	0.26500
Single Tier - Term Deposit	0.26550
Single Tier - Term Deposit	0.26600
Single Tier - Term Deposit	0.26650
Single Tier - Term Deposit	0.26700
Single Tier - Term Deposit	0.26750
Single Tier - Term Deposit	0.26800
Single Tier - Term Deposit	0.26850
Single Tier - Term Deposit	0.26900
Single Tier - Term Deposit	0.26950
Single Tier - Term Deposit	0.27000
Single Tier - Term Deposit	0.27050
Single Tier - Term Deposit	0.27100
Single Tier - Term Deposit	0.27150
Single Tier - Term Deposit	0.27200
Single Tier - Term Deposit	0.27250
Single Tier - Term Deposit	0.27300
Single Tier - Term Deposit	0.27350
Single Tier - Term Deposit	0.27400
Single Tier - Term Deposit	0.27450
Single Tier - Term Deposit	0.27500
Single Tier - Term Deposit	0.27550
Single Tier - Term Deposit	0.27600
Single Tier - Term Deposit	0.27650
Single Tier - Term Deposit	0.27700
Single Tier - Term Deposit	0.27750
Single Tier - Term Deposit	0.27800
Single Tier - Term Deposit	0.27850
Single Tier - Term Deposit	0.27900
Single Tier - Term Deposit	0.27950
Single Tier - Term Deposit	0.28000
Single Tier - Term Deposit	0.28050
Single Tier - Term Deposit	0.28100
Single Tier - Term Deposit	0.28150
Single Tier - Term Deposit	0.28200
Single Tier - Term Deposit	0.28250
Single Tier - Term Deposit	0.28300
Single Tier - Term Deposit	0.28350
Single Tier - Term Deposit	0.28400
Single Tier - Term Deposit	0.28450
Single Tier - Term Deposit	0.28500

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 2023**, 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	0.28550
Single Tier - Term Deposit	0.28600
Single Tier - Term Deposit	0.28650
Single Tier - Term Deposit	0.28700
Single Tier - Term Deposit	0.28750
Single Tier - Term Deposit	0.28800
Single Tier - Term Deposit	0.28850
Single Tier - Term Deposit	0.28900
Single Tier - Term Deposit	0.28950
Single Tier - Term Deposit	0.29000
Single Tier - Term Deposit	0.29050
Single Tier - Term Deposit	0.29100
Single Tier - Term Deposit	0.29150
Single Tier - Term Deposit	0.29200
Single Tier - Term Deposit	0.29250
Single Tier - Term Deposit	0.29300
Single Tier - Term Deposit	0.29350
Single Tier - Term Deposit	0.29400
Single Tier - Term Deposit	0.29450
Single Tier - Term Deposit	0.29500
Single Tier - Term Deposit	0.29550
Single Tier - Term Deposit	0.29600
Single Tier - Term Deposit	0.29650
Single Tier - Term Deposit	0.29700
Single Tier - Term Deposit	0.29750
Single Tier - Term Deposit	0.29800
Single Tier - Term Deposit	0.29850
Single Tier - Term Deposit	0.29900
Single Tier - Term Deposit	0.29950
Single Tier - Term Deposit	0.30000
Single Tier - Term Deposit	0.30050
Single Tier - Term Deposit	0.30100
Single Tier - Term Deposit	0.30150
Single Tier - Term Deposit	0.30200
Single Tier - Term Deposit	0.30250
Single Tier - Term Deposit	0.30300
Single Tier - Term Deposit	0.30350
Single Tier - Term Deposit	0.30400
Single Tier - Term Deposit	0.30450
Single Tier - Term Deposit	0.30500
Single Tier - Term Deposit	0.30550
Single Tier - Term Deposit	0.30600
Single Tier - Term Deposit	0.30650
Single Tier - Term Deposit	0.30700
Single Tier - Term Deposit	0.30750
Single Tier - Term Deposit	0.30800
Single Tier - Term Deposit	0.30850
Single Tier - Term Deposit	0.30900
Single Tier - Term Deposit	0.30950

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 2023**, 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	0.31000
Single Tier - Term Deposit	0.31050
Single Tier - Term Deposit	0.31100
Single Tier - Term Deposit	0.31150
Single Tier - Term Deposit	0.31200
Single Tier - Term Deposit	0.31250
Single Tier - Term Deposit	0.31300
Single Tier - Term Deposit	0.31350
Single Tier - Term Deposit	0.31400
Single Tier - Term Deposit	0.31450
Single Tier - Term Deposit	0.31500
Single Tier - Term Deposit	0.31550
Single Tier - Term Deposit	0.31600
Single Tier - Term Deposit	0.31650
Single Tier - Term Deposit	0.31700
Single Tier - Term Deposit	0.31750
Single Tier - Term Deposit	0.31800
Single Tier - Term Deposit	0.31850
Single Tier - Term Deposit	0.31900
Single Tier - Term Deposit	0.31950
Single Tier - Term Deposit	0.32000
Single Tier - Term Deposit	0.32050
Single Tier - Term Deposit	0.32100
Single Tier - Term Deposit	0.32150
Single Tier - Term Deposit	0.32200
Single Tier - Term Deposit	0.32250
Single Tier - Term Deposit	0.32300
Single Tier - Term Deposit	0.32350
Single Tier - Term Deposit	0.32400
Single Tier - Term Deposit	0.32450
Single Tier - Term Deposit	0.32500
Single Tier - Term Deposit	0.32550
Single Tier - Term Deposit	0.32600
Single Tier - Term Deposit	0.32650
Single Tier - Term Deposit	0.32700
Single Tier - Term Deposit	0.32750
Single Tier - Term Deposit	0.32800
Single Tier - Term Deposit	0.32850
Single Tier - Term Deposit	0.32900
Single Tier - Term Deposit	0.32950
Single Tier - Term Deposit	0.33000
Single Tier - Term Deposit	0.33050
Single Tier - Term Deposit	0.33100
Single Tier - Term Deposit	0.33150
Single Tier - Term Deposit	0.33200
Single Tier - Term Deposit	0.33250
Single Tier - Term Deposit	0.33300
Single Tier - Term Deposit	0.33350
Single Tier - Term Deposit	0.33400

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 2023**, 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	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.33450
Single Tier - Term Deposit	0.33500
Single Tier - Term Deposit	0.33550
Single Tier - Term Deposit	0.33600
Single Tier - Term Deposit	0.33650
Single Tier - Term Deposit	0.33700
Single Tier - Term Deposit	0.33750
Single Tier - Term Deposit	0.33800
Single Tier - Term Deposit	0.33850
Single Tier - Term Deposit	0.33900
Single Tier - Term Deposit	0.33950
Single Tier - Term Deposit	0.34000
Single Tier - Term Deposit	0.34050
Single Tier - Term Deposit	0.34100
Single Tier - Term Deposit	0.34150
Single Tier - Term Deposit	0.34200
Single Tier - Term Deposit	0.34250
Single Tier - Term Deposit	0.34300
Single Tier - Term Deposit	0.34350
Single Tier - Term Deposit	0.34400
Single Tier - Term Deposit	0.34450
Single Tier - Term Deposit	0.34500
Single Tier - Term Deposit	0.34550
Single Tier - Term Deposit	0.34600
Single Tier - Term Deposit	0.34650
Single Tier - Term Deposit	0.34700
Single Tier - Term Deposit	0.34750
Single Tier - Term Deposit	0.34800
Single Tier - Term Deposit	0.34850
Single Tier - Term Deposit	0.34900
Single Tier - Term Deposit	0.34950
Single Tier - Term Deposit	0.35000
Single Tier - Term Deposit	0.35050
Single Tier - Term Deposit	0.35100
Single Tier - Term Deposit	0.35150
Single Tier - Term Deposit	0.35200
Single Tier - Term Deposit	0.35250
Single Tier - Term Deposit	0.35300
Single Tier - Term Deposit	0.35350
Single Tier - Term Deposit	0.35400
Single Tier - Term Deposit	0.35450
Single Tier - Term Deposit	0.35500
Single Tier - Term Deposit	0.35550
Single Tier - Term Deposit	0.35600
Single Tier - Term Deposit	0.35650
Single Tier - Term Deposit	0.35700
Single Tier - Term Deposit	0.35750
Single Tier - Term Deposit	0.35800
Single Tier - Term Deposit	0.35850

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 2023**, 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	0.35900
Single Tier - Term Deposit	0.35950
Single Tier - Term Deposit	0.36000
Single Tier - Term Deposit	0.36050
Single Tier - Term Deposit	0.36100
Single Tier - Term Deposit	0.36150
Single Tier - Term Deposit	0.36200
Single Tier - Term Deposit	0.36250
Single Tier - Term Deposit	0.36300
Single Tier - Term Deposit	0.36350
Single Tier - Term Deposit	0.36400
Single Tier - Term Deposit	0.36450
Single Tier - Term Deposit	0.36500
Single Tier - Term Deposit	0.36550
Single Tier - Term Deposit	0.36600
Single Tier - Term Deposit	0.36650
Single Tier - Term Deposit	0.36700
Single Tier - Term Deposit	0.36750
Single Tier - Term Deposit	0.36800
Single Tier - Term Deposit	0.36850
Single Tier - Term Deposit	0.36900
Single Tier - Term Deposit	0.36950
Single Tier - Term Deposit	0.37000
Single Tier - Term Deposit	0.37050
Single Tier - Term Deposit	0.37100
Single Tier - Term Deposit	0.37150
Single Tier - Term Deposit	0.37200
Single Tier - Term Deposit	0.37250
Single Tier - Term Deposit	0.37300
Single Tier - Term Deposit	0.37350
Single Tier - Term Deposit	0.37400
Single Tier - Term Deposit	0.37450
Single Tier - Term Deposit	0.37500
Single Tier - Term Deposit	0.37550
Single Tier - Term Deposit	0.37600
Single Tier - Term Deposit	0.37650
Single Tier - Term Deposit	0.37700
Single Tier - Term Deposit	0.37750
Single Tier - Term Deposit	0.37800
Single Tier - Term Deposit	0.37850
Single Tier - Term Deposit	0.37900
Single Tier - Term Deposit	0.37950
Single Tier - Term Deposit	0.38000
Single Tier - Term Deposit	0.38050
Single Tier - Term Deposit	0.38100
Single Tier - Term Deposit	0.38150
Single Tier - Term Deposit	0.38200
Single Tier - Term Deposit	0.38250
Single Tier - Term Deposit	0.38300

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 2023**, 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	0.38350
Single Tier - Term Deposit	0.38400
Single Tier - Term Deposit	0.38450
Single Tier - Term Deposit	0.38500
Single Tier - Term Deposit	0.38550
Single Tier - Term Deposit	0.38600
Single Tier - Term Deposit	0.38650
Single Tier - Term Deposit	0.38700
Single Tier - Term Deposit	0.38750
Single Tier - Term Deposit	0.38800
Single Tier - Term Deposit	0.38850
Single Tier - Term Deposit	0.38900
Single Tier - Term Deposit	0.38950
Single Tier - Term Deposit	0.39000
Single Tier - Term Deposit	0.39050
Single Tier - Term Deposit	0.39100
Single Tier - Term Deposit	0.39150
Single Tier - Term Deposit	0.39200
Single Tier - Term Deposit	0.39250
Single Tier - Term Deposit	0.39300
Single Tier - Term Deposit	0.39350
Single Tier - Term Deposit	0.39400
Single Tier - Term Deposit	0.39450
Single Tier - Term Deposit	0.39500
Single Tier - Term Deposit	0.39550
Single Tier - Term Deposit	0.39600
Single Tier - Term Deposit	0.39650
Single Tier - Term Deposit	0.39700
Single Tier - Term Deposit	0.39750
Single Tier - Term Deposit	0.39800
Single Tier - Term Deposit	0.39850
Single Tier - Term Deposit	0.39900
Single Tier - Term Deposit	0.39950
Single Tier - Term Deposit	0.40000
Single Tier - Term Deposit	0.40050
Single Tier - Term Deposit	0.40100
Single Tier - Term Deposit	0.40150
Single Tier - Term Deposit	0.40200
Single Tier - Term Deposit	0.40250
Single Tier - Term Deposit	0.40300
Single Tier - Term Deposit	0.40350
Single Tier - Term Deposit	0.40400
Single Tier - Term Deposit	0.40450
Single Tier - Term Deposit	0.40500
Single Tier - Term Deposit	0.40550
Single Tier - Term Deposit	0.40600
Single Tier - Term Deposit	0.40650
Single Tier - Term Deposit	0.40700
Single Tier - Term Deposit	0.40750

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 2023**, 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	0.40800
Single Tier - Term Deposit	0.40850
Single Tier - Term Deposit	0.40900
Single Tier - Term Deposit	0.40950
Single Tier - Term Deposit	0.41000
Single Tier - Term Deposit	0.41050
Single Tier - Term Deposit	0.41100
Single Tier - Term Deposit	0.41150
Single Tier - Term Deposit	0.41200
Single Tier - Term Deposit	0.41250
Single Tier - Term Deposit	0.41300
Single Tier - Term Deposit	0.41350
Single Tier - Term Deposit	0.41400
Single Tier - Term Deposit	0.41450
Single Tier - Term Deposit	0.41500
Single Tier - Term Deposit	0.41550
Single Tier - Term Deposit	0.41600
Single Tier - Term Deposit	0.41650
Single Tier - Term Deposit	0.41700
Single Tier - Term Deposit	0.41750
Single Tier - Term Deposit	0.41800
Single Tier - Term Deposit	0.41850
Single Tier - Term Deposit	0.41900
Single Tier - Term Deposit	0.41950
Single Tier - Term Deposit	0.42000
Single Tier - Term Deposit	0.42050
Single Tier - Term Deposit	0.42100
Single Tier - Term Deposit	0.42150
Single Tier - Term Deposit	0.42200
Single Tier - Term Deposit	0.42250
Single Tier - Term Deposit	0.42300
Single Tier - Term Deposit	0.42350
Single Tier - Term Deposit	0.42400
Single Tier - Term Deposit	0.42450
Single Tier - Term Deposit	0.42500
Single Tier - Term Deposit	0.42550
Single Tier - Term Deposit	0.42600
Single Tier - Term Deposit	0.42650
Single Tier - Term Deposit	0.42700
Single Tier - Term Deposit	0.42750
Single Tier - Term Deposit	0.42800
Single Tier - Term Deposit	0.42850
Single Tier - Term Deposit	0.42900
Single Tier - Term Deposit	0.42950
Single Tier - Term Deposit	0.43000
Single Tier - Term Deposit	0.43050
Single Tier - Term Deposit	0.43100
Single Tier - Term Deposit	0.43150
Single Tier - Term Deposit	0.43200

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 2023**, 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	0.43250
Single Tier - Term Deposit	0.43300
Single Tier - Term Deposit	0.43350
Single Tier - Term Deposit	0.43400
Single Tier - Term Deposit	0.43450
Single Tier - Term Deposit	0.43500
Single Tier - Term Deposit	0.43550
Single Tier - Term Deposit	0.43600
Single Tier - Term Deposit	0.43650
Single Tier - Term Deposit	0.43700
Single Tier - Term Deposit	0.43750
Single Tier - Term Deposit	0.43800
Single Tier - Term Deposit	0.43850
Single Tier - Term Deposit	0.43900
Single Tier - Term Deposit	0.43950
Single Tier - Term Deposit	0.44000
Single Tier - Term Deposit	0.44050
Single Tier - Term Deposit	0.44100
Single Tier - Term Deposit	0.44150
Single Tier - Term Deposit	0.44200
Single Tier - Term Deposit	0.44250
Single Tier - Term Deposit	0.44300
Single Tier - Term Deposit	0.44350
Single Tier - Term Deposit	0.44400
Single Tier - Term Deposit	0.44450
Single Tier - Term Deposit	0.44500
Single Tier - Term Deposit	0.44550
Single Tier - Term Deposit	0.44600
Single Tier - Term Deposit	0.44650
Single Tier - Term Deposit	0.44700
Single Tier - Term Deposit	0.44750
Single Tier - Term Deposit	0.44800
Single Tier - Term Deposit	0.44850
Single Tier - Term Deposit	0.44900
Single Tier - Term Deposit	0.44950
Single Tier - Term Deposit	0.45000
Single Tier - Term Deposit	0.45050
Single Tier - Term Deposit	0.45100
Single Tier - Term Deposit	0.45150
Single Tier - Term Deposit	0.45200
Single Tier - Term Deposit	0.45250
Single Tier - Term Deposit	0.45300
Single Tier - Term Deposit	0.45350
Single Tier - Term Deposit	0.45400
Single Tier - Term Deposit	0.45450
Single Tier - Term Deposit	0.45500
Single Tier - Term Deposit	0.45550
Single Tier - Term Deposit	0.45600
Single Tier - Term Deposit	0.45650

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 2023**, 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	0.45700
Single Tier - Term Deposit	0.45750
Single Tier - Term Deposit	0.45800
Single Tier - Term Deposit	0.45850
Single Tier - Term Deposit	0.45900
Single Tier - Term Deposit	0.45950
Single Tier - Term Deposit	0.46000

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Resident Shariah Board Member

