

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **May 2022** 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 May 2022	Month April 2022	Month Mar 2022
	Share of Rab-ul-Maal	50%	50%	50%
	Share of Mudarib	50%	50%	50%

Local Currency Accounts

Product Name	Profit Weightages			
	Payment Frequency	Month May 2022	Month April 2022	Month Mar 2022
SAVING ACCOUNTS				
HBL Islamic PLS Account	Monthly	0.30000	0.32500	0.32500
Rutba Islamic Saving Account (Senior Citizen)	Monthly	0.70000	0.75833	0.72917
Uraan Islamic Saving Account (Young Savers)	Monthly	0.63462	0.68750	0.68750
Nisa Tawfir Islamic Saving Account	Monthly	0.70000	0.75833	0.72917

HBL Al-Irtifa Account

Deposits of Rs. 1 but less than 500(K)	Monthly	0.31923	0.34583	0.34583
Deposits of Rs. 500K but less than 1(M)	Monthly	0.31923	0.34583	0.34583
Deposits of Rs. 1(M) but less than 5(M)	Monthly	0.31923	0.34583	0.34583
Deposits of Rs. 5(M) but less than 25(M)	Monthly	0.31923	0.34583	0.34583
Deposits of Rs. 25(M) but less than 50(M)	Monthly	0.31923	0.34583	0.34583
Deposits of Rs. 50(M) but less than 100(M)	Monthly	0.31923	0.34583	0.34583
Deposits of Rs. 100(M) but less than 250(M)	Monthly	0.31923	0.34583	0.34583
Deposits of Rs. 250(M) but less than 500(M)	Monthly	0.31923	0.34583	0.34583
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	0.31923	0.34583	0.34583
Deposits of Rs. 1(B) and above	Monthly	0.31923	0.34583	0.34583

REMUNERATIVE CURRENT ACCOUNTS

HBL Al-Mukhtar Account	Monthly	0.00508	0.00550	0.00550
HBL at Work Islamic Premium Account	January & July	0.00508	0.00550	0.00550
Non-Chequing Remunerative Current Margin Account	Monthly	0.00508	0.00550	0.00550

FUNDS ACCEPTANCE UNDER SBP REFINANCE SCHEMES

FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	0.15385	0.16667	0.16667
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	0.19231	0.20833	0.20833
FUNDS ACCEPTANCE UNDER ILTF FROM 5 TO 10 YEARS	Quarterly	0.15385	0.16667	0.16667
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Quarterly	0.00508	0.00550	0.00550
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Quarterly	0.00508	0.00550	0.00550
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.00508	0.00550	0.00550
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	0.15385	0.16667	0.16667
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	0.07692	0.08333	0.08333
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	0.15385	0.16667	0.16667

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

1 Month	Maturity	0.32308	0.35000	0.35000
3 Months	Maturity	0.33462	0.36250	0.36250
6 Months	Maturity	0.35000	0.37917	0.37917
One Year	Maturity	0.36538	0.39583	0.39583
Three Years	Maturity	0.40385	0.43750	0.43750
Five Years	Maturity	0.44231	0.47917	0.47917

Profit on Monthly

One Year	Monthly	0.34615	0.37500	0.37500
Three Years	Monthly	0.36538	0.39583	0.39583
Five Years	Monthly	0.40385	0.43750	0.43750

Profit on Quarterly

One Year	Quarterly	0.35385	0.38333	0.38333
Three Years	Quarterly	0.38462	0.41667	0.41667
Five Years	Quarterly	0.42308	0.45833	0.45833

Profit on Semi Annually

One Year	Semi Annually	0.36154	0.39167	0.39167
Three Years	Semi Annually	0.39615	0.42917	0.42917
Five Years	Semi Annually	0.43077	0.46667	0.46667

Prepared by:

Muhammad Saadan Sarwar
Pool Manager

Approved by:

Kamran Zafar
Head Distribution- Islamic Banking

Reviewed by:

Khawaja Farnan Usman
Head, Pool Management Unit

Muhammad Mujeeb Beig
Head, Islamic Product

Mufti Yahya Asim
Resident Shariah Board Member

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **May 2022** 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:

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	Share of Mudarib	50%	50%	50%

Foreign Currency Accounts

Profit Weightages				
HBL Islamic FC PLS Account	Payment Frequency	Month May 2022	Month April 2022	Month Mar 2022
FCY Less than 1000	Monthly	0.01000	0.01048	0.01048
FCY 1000 to less than FCY 50,000	Monthly	0.01100	0.01153	0.01153
From FCY 50,000 & above	Monthly	0.01200	0.01258	0.01258

HBL Islamic High Yield Foreign Currency Investment Deposit

One Month

FCY From 1,000 to 99,999	Maturity	0.01220	0.01279	0.01279
FCY From 100,000 to 499,999	Maturity	0.01240	0.01300	0.01300
FCY From 500,000 & above	Maturity	0.01260	0.01321	0.01321

Two Months

FCY From 1,000 to 99,999	Maturity	0.01280	0.01342	0.01342
FCY From 100,000 to 499,999	Maturity	0.01300	0.01363	0.01363
FCY From 500,000 & above	Maturity	0.01320	0.01384	0.01384

Three Months

FCY From 1,000 to 99,999	Maturity	0.01340	0.01405	0.01405
FCY From 100,000 to 499,999	Maturity	0.01360	0.01426	0.01426
FCY From 500,000 & above	Maturity	0.01380	0.01447	0.01447

Six Months

FCY From 1,000 to 99,999	Maturity	0.01600	0.01677	0.01677
FCY From 100,000 to 499,999	Maturity	0.01700	0.01782	0.01782
FCY From 500,000 & above	Maturity	0.01800	0.01887	0.01887

Twelve Months

FCY From 1,000 to 99,999	Maturity	0.01700	0.01782	0.01782
FCY From 100,000 to 499,999	Maturity	0.01800	0.01887	0.01887
FCY From 500,000 & above	Maturity	0.01900	0.01992	0.01992

Two Years

FCY From 1,000 to 99,999	Maturity	0.01900	0.01992	0.01992
FCY From 100,000 to 499,999	Maturity	0.01960	0.02055	0.02055
FCY From 500,000 & above	Maturity	0.02000	0.02096	0.02096

Three Years

FCY From 1,000 to 99,999	Maturity	0.02040	0.02138	0.02138
FCY From 100,000 to 499,999	Maturity	0.02080	0.02180	0.02180
FCY From 500,000 & above	Maturity	0.02120	0.02222	0.02222

Four Years

FCY From 1,000 to 99,999	Maturity	0.02160	0.02264	0.02264
FCY From 100,000 to 499,999	Maturity	0.02200	0.02306	0.02306
FCY From 500,000 & above	Maturity	0.02240	0.02348	0.02348

Five Years

FCY From 1,000 to 99,999	Maturity	0.02300	0.02411	0.02411
FCY From 100,000 to 499,999	Maturity	0.02360	0.02474	0.02474
FCY From 500,000 & above	Maturity	0.02400	0.02516	0.02516

Prepared by:

Muhammad Saadan Sarwar
Pool Manager

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Head, Pool Management Unit

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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 May 2022, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

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

Local Currency Accounts

Specific / Special Pool Deposits:	Weightages
Single Tier - Saving / Term Deposit/ Al Mukhtar / HAJJ Mora Govt	0.00508
Single Tier - Saving / Term Deposit/ Al Mukhtar / HAJJ Mora Govt	0.07692
Single Tier - Saving / Term Deposit/ Al Mukhtar / HAJJ Mora Govt	0.26923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33333
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35154
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Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37154

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39231
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Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39538
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Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41538

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

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Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42615
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Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43769
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Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45154
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Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45923

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Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46308
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Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46846
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Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50308

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54692

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59077

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63462

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67846

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72231

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76615

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81000

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85385

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.89000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.89077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.89154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.89231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.89308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.89385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.89462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.89538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.89615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.89692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.89769

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month May 2022, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.89846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.89923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.90000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.90077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.90154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.90231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.90308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.90385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.90462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.90538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.90615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.90692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.90769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.90846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.90923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.91000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.91077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.91154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.91231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.91308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.91385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.91462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.91538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.91615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.91692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.91769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.91846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.91923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.92000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.92077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.92154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.92231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.92308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.92385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.92462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.92538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.92615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.92692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.92769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.92846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.92923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.93000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.93077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.93154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.93231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.93308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.93385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.93462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.93538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.93615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.93692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.93769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.93846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.93923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.94000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.94077

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.94154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.94231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.94308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.94385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.94462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.94538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.94615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.94692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.94769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.94846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.94923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.95000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.95077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.95154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.95231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.95308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.95385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.95462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.95538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.95615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.95692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.95769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.95846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.95923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.96000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.96077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.96154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.96231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.96308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.96385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.96462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.96538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.96615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.96692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.96769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.96846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.96923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.97000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.97077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.97154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.97231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.97308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.97385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.97462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.97538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.97615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.97692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.97769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.97846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.97923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.98000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.98077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.98154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.98231

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2022**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.98308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.98385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.98462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.98538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.98615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.98692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.98769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.98846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.98923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.99000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.99077
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.99154
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.99231
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.99308
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.99385
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.99462
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.99538
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.99615
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.99692
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.99769
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.99846
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.99923
Single Tier - Saving / Term Deposit/ Remunerative Current Account	1.00000

Prepared by:

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Muhammad Mujeeb Beig
Head, Islamic Product Development & Operations

Approved by:

Kamran Zafar
Head Distribution- Islamic Banking

Mufti Yahya Asim
Resident Shariah Board Member

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month May 2022, 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	0.16667
Single Tier - Term Deposit	0.16750
Single Tier - Term Deposit	0.16833
Single Tier - Term Deposit	0.16917
Single Tier - Term Deposit	0.17000
Single Tier - Term Deposit	0.17083
Single Tier - Term Deposit	0.17167
Single Tier - Term Deposit	0.17250
Single Tier - Term Deposit	0.17333
Single Tier - Term Deposit	0.17417
Single Tier - Term Deposit	0.17500
Single Tier - Term Deposit	0.17583
Single Tier - Term Deposit	0.17667
Single Tier - Term Deposit	0.17750
Single Tier - Term Deposit	0.17833
Single Tier - Term Deposit	0.17917
Single Tier - Term Deposit	0.18000
Single Tier - Term Deposit	0.18083
Single Tier - Term Deposit	0.18167
Single Tier - Term Deposit	0.18250
Single Tier - Term Deposit	0.18333
Single Tier - Term Deposit	0.18417
Single Tier - Term Deposit	0.18500
Single Tier - Term Deposit	0.18583
Single Tier - Term Deposit	0.18667
Single Tier - Term Deposit	0.18750
Single Tier - Term Deposit	0.18833
Single Tier - Term Deposit	0.18917
Single Tier - Term Deposit	0.19000
Single Tier - Term Deposit	0.19083
Single Tier - Term Deposit	0.19167
Single Tier - Term Deposit	0.19250
Single Tier - Term Deposit	0.19333
Single Tier - Term Deposit	0.19417
Single Tier - Term Deposit	0.19500
Single Tier - Term Deposit	0.19583
Single Tier - Term Deposit	0.19667
Single Tier - Term Deposit	0.19750
Single Tier - Term Deposit	0.19833
Single Tier - Term Deposit	0.19917
Single Tier - Term Deposit	0.20000
Single Tier - Term Deposit	0.20083
Single Tier - Term Deposit	0.20167
Single Tier - Term Deposit	0.20250
Single Tier - Term Deposit	0.20333

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

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

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

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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	0.32667
Single Tier - Term Deposit	0.32750
Single Tier - Term Deposit	0.32833
Single Tier - Term Deposit	0.32917
Single Tier - Term Deposit	0.33000
Single Tier - Term Deposit	0.33083
Single Tier - Term Deposit	0.33167
Single Tier - Term Deposit	0.33250
Single Tier - Term Deposit	0.33333
Single Tier - Term Deposit	0.33417
Single Tier - Term Deposit	0.33500
Single Tier - Term Deposit	0.33583
Single Tier - Term Deposit	0.33667
Single Tier - Term Deposit	0.33750
Single Tier - Term Deposit	0.33833
Single Tier - Term Deposit	0.33917
Single Tier - Term Deposit	0.34000
Single Tier - Term Deposit	0.34083
Single Tier - Term Deposit	0.34167
Single Tier - Term Deposit	0.34250
Single Tier - Term Deposit	0.34333
Single Tier - Term Deposit	0.34417
Single Tier - Term Deposit	0.34500
Single Tier - Term Deposit	0.34583
Single Tier - Term Deposit	0.34667
Single Tier - Term Deposit	0.34750
Single Tier - Term Deposit	0.34833
Single Tier - Term Deposit	0.34917
Single Tier - Term Deposit	0.35000
Single Tier - Term Deposit	0.35083
Single Tier - Term Deposit	0.35167
Single Tier - Term Deposit	0.35250
Single Tier - Term Deposit	0.35333
Single Tier - Term Deposit	0.35417
Single Tier - Term Deposit	0.35500
Single Tier - Term Deposit	0.35583
Single Tier - Term Deposit	0.35667
Single Tier - Term Deposit	0.35750
Single Tier - Term Deposit	0.35833
Single Tier - Term Deposit	0.35917
Single Tier - Term Deposit	0.36000
Single Tier - Term Deposit	0.36083
Single Tier - Term Deposit	0.36167
Single Tier - Term Deposit	0.36250
Single Tier - Term Deposit	0.36333
Single Tier - Term Deposit	0.36417
Single Tier - Term Deposit	0.36500
Single Tier - Term Deposit	0.36583
Single Tier - Term Deposit	0.36667

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

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

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

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

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

In case of further clarity regarding weightages assign to respective deposits please contact concerned 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	0.44917
Single Tier - Term Deposit	0.45000
Single Tier - Term Deposit	0.45083
Single Tier - Term Deposit	0.45167
Single Tier - Term Deposit	0.45250
Single Tier - Term Deposit	0.45333
Single Tier - Term Deposit	0.45417
Single Tier - Term Deposit	0.45500
Single Tier - Term Deposit	0.45583
Single Tier - Term Deposit	0.45667
Single Tier - Term Deposit	0.45750
Single Tier - Term Deposit	0.45833
Single Tier - Term Deposit	0.45917
Single Tier - Term Deposit	0.46000
Single Tier - Term Deposit	0.46083
Single Tier - Term Deposit	0.46167
Single Tier - Term Deposit	0.46250
Single Tier - Term Deposit	0.46333
Single Tier - Term Deposit	0.46417
Single Tier - Term Deposit	0.46500
Single Tier - Term Deposit	0.46583
Single Tier - Term Deposit	0.46667
Single Tier - Term Deposit	0.46750
Single Tier - Term Deposit	0.46833
Single Tier - Term Deposit	0.46917
Single Tier - Term Deposit	0.47000
Single Tier - Term Deposit	0.47083
Single Tier - Term Deposit	0.47167
Single Tier - Term Deposit	0.47250
Single Tier - Term Deposit	0.47333
Single Tier - Term Deposit	0.47417
Single Tier - Term Deposit	0.47500
Single Tier - Term Deposit	0.47583
Single Tier - Term Deposit	0.47667
Single Tier - Term Deposit	0.47750
Single Tier - Term Deposit	0.47833
Single Tier - Term Deposit	0.47917
Single Tier - Term Deposit	0.48000
Single Tier - Term Deposit	0.48083
Single Tier - Term Deposit	0.48167
Single Tier - Term Deposit	0.48250
Single Tier - Term Deposit	0.48333
Single Tier - Term Deposit	0.48417
Single Tier - Term Deposit	0.48500
Single Tier - Term Deposit	0.48583

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **May 2022**, 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	0.48667
Single Tier - Term Deposit	0.48750
Single Tier - Term Deposit	0.48833
Single Tier - Term Deposit	0.48917
Single Tier - Term Deposit	0.49000
Single Tier - Term Deposit	0.49083
Single Tier - Term Deposit	0.49167
Single Tier - Term Deposit	0.49250
Single Tier - Term Deposit	0.49333
Single Tier - Term Deposit	0.49417
Single Tier - Term Deposit	0.49500
Single Tier - Term Deposit	0.49583
Single Tier - Term Deposit	0.49667
Single Tier - Term Deposit	0.49750
Single Tier - Term Deposit	0.49833
Single Tier - Term Deposit	0.49917
Single Tier - Term Deposit	0.50000

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Mufti Yahya Asim
Resident Shariah Board Member