



INSTRUCTION CIRCULAR

NO. P/INST-IBD/2018/32

November 27, 2018

Re: DECLARATION OF WEIGHTAGES AND PROFIT SHARING RATIO FOR THE MONTH OF DECEMBER 2018

**To: All Islamic Banking Branches
All Islamic Banking Windows**

**Cc: All Islamic Regional Managers
All Islamic Branch Managers
All Islamic Relationship Managers**

From: Pool Management Unit, Islamic Banking

We are enclosing General and Special / Specific Deposits' Profit Sharing Ratio and Weightages (LCY & FCY) that will be applicable for the month of December 2018.

Branches should ensure that the enclosed sheets are invariably displayed on their notice board located in the customer area.

The updated Weightages will also be available on the HBL's Official website: www.hbl.com.


ZAHID PAREKH
HEAD – ISLAMIC BANKING


NASSIR SALIM
HEAD - GLOBAL OPERATIONS

Encl:
Profit Sharing Ratio and Weightages Sheets for LCY & FCY.

5

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **December 2018** 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 December 2018	Month November 2018	Month October 2018
	Share of Rab-ul-Maal	50%	50%	50%
	Share of Mudarib	50%	50%	50%

Local Currency Accounts

		Profit Weightages		
Product Name	Payment Frequency	Month December 2018	Month November 2018	Month October 2018
SAVING ACCOUNTS				
HBL Islamic PLS Account	Monthly	0.31944	0.28472	0.28472

HBL Al-Irtifa Account

Deposits of Rs. 1 but less than 500(K)	Monthly	0.34167	0.34167	0.28472
Deposits of Rs.500K but less than 1(M)	Monthly	0.34167	0.34167	0.29167
Deposits of Rs.1(M) but less than 5(M)	Monthly	0.34167	0.34167	0.32083
Deposits of Rs. 5(M) but less than 25(M)	Monthly	0.34167	0.34167	0.32500
Deposits of Rs. 25(M) but less than 50(M)	Monthly	0.34167	0.34167	0.32917
Deposits of Rs. 50(M) but less than 100(M)	Monthly	0.34167	0.34167	0.33125
Deposits of Rs. 100(M) but less than 250(M)	Monthly	0.34167	0.34167	0.33333
Deposits of Rs. 250(M) but less than 500(M)	Monthly	0.34167	0.34167	0.33542
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	0.34167	0.34167	0.33750
Deposits of Rs. 1(B) and above	Monthly	0.34167	0.34167	0.33958

REMUNERATIVE CURRENT ACCOUNTS

HBL Al-Mukhtar Account	Monthly	0.00417	0.00417	0.00417
HBL at Work Islamic Premium Account	January & July	0.00417	0.00417	0.00417

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

1 Month	Maturity	0.37700	0.34792	0.34792
3 Months	Maturity	0.38600	0.35625	0.35625
6 Months	Maturity	0.40408	0.37292	0.37292
One Year	Maturity	0.50000	0.50000	0.50000
Three Years	Maturity	0.49442	0.45625	0.45625
Five Years	Maturity	0.53950	0.49792	0.49792

Profit on Monthly

One Year	Monthly	0.48333	0.48333	0.48333
Three Years	Monthly	0.44475	0.41042	0.41042
Five Years	Monthly	0.41308	0.38125	0.38125

5/

4

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **December 2018** 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 December 2018	Month November 2018	Month October 2018
	Share of Rab-ul-Maal	50%	50%	50%
	Share of Mudarib	50%	50%	50%

Local Currency Accounts

Product Name	Payment Frequency	Profit Weightages		
		Month December 2018	Month November 2018	Month October 2018

AL-SAMARAT TERM ACCOUNTS

Profit on Quarterly

One Year	Quarterly	0.49000	0.49000	0.49000
Three Years	Quarterly	0.45375	0.41875	0.41875
Five Years	Quarterly	0.43567	0.40208	0.40208

Profit on Semi Annually

One Year	Semi Annually	0.49500	0.49500	0.49500
Three Years	Semi Annually	0.46275	0.42708	0.42708
Five Years	Semi Annually	0.46275	0.42708	0.42708

Prepared by:

Pool Manager

Reviewed by:

Head, Pool Management Unit

Head, Islamic Projects

Approved by:

Head, Retail Channel Liability

Head, Islamic Banking

Resident Shariah Board Member

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **December 2018** 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 November 2018	Month November 2018	Month October 2018
	Share of Rab-ul-Maal	50%	50%	50%
	Share of Mudarib	50%	50%	50%

Foreign Currency Accounts

HBL Islamic FC PLS Account	Payment Frequency	Profit Weightages		
		Month November 2018	Month November 2018	Month October 2018
FCY Less than 1000	Monthly	0.01667	0.01667	0.01667
FCY 1000 to less than FCY 50,000	Monthly	0.02500	0.02500	0.02500
From FCY 50,000 & above	Monthly	0.03333	0.03333	0.03333

HBL Islamic High Yield Foreign Currency Investment Deposit

One Month

FCY From 1,000 to 99,999	Maturity	0.03333	0.03333	0.03333
FCY From 100,000 to 499,999	Maturity	0.03333	0.03333	0.03333
FCY From 500,000 & above	Maturity	0.03333	0.03333	0.03333

Two Months

FCY From 1,000 to 99,999	Maturity	0.03333	0.03333	0.03333
FCY From 100,000 to 499,999	Maturity	0.03333	0.03333	0.03333
FCY From 500,000 & above	Maturity	0.03333	0.03333	0.03333

Three Months

FCY From 1,000 to 99,999	Maturity	0.03333	0.03333	0.03333
FCY From 100,000 to 499,999	Maturity	0.03333	0.03333	0.03333
FCY From 500,000 & above	Maturity	0.03333	0.03333	0.03333

Six Months

FCY From 1,000 to 99,999	Maturity	0.03333	0.03333	0.03333
FCY From 100,000 to 499,999	Maturity	0.03333	0.03333	0.03333
FCY From 500,000 & above	Maturity	0.03333	0.03333	0.03333

Twelve Months

FCY From 1,000 to 99,999	Maturity	0.03333	0.03333	0.03333
FCY From 100,000 to 499,999	Maturity	0.03333	0.03333	0.03333
FCY From 500,000 & above	Maturity	0.03333	0.03333	0.03333

Prepared by:

Pool Manager

Reviewed by:

Unit Head Pool Management

Head Islamic Projects

Approved by:

Head Retail Channel Liability

Head Islamic Banking

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 **December 2018**, 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:

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

Local Currency Accounts

Specific / Special Pool Deposits:	Weightages
Single Tier - Saving / Term Deposit	0.09583
Single Tier - Saving / Term Deposit	0.23750
Single Tier - Saving / Term Deposit	0.37500
Single Tier - Saving / Term Deposit	0.37917
Single Tier - Saving / Term Deposit	0.38083
Single Tier - Saving / Term Deposit	0.38333
Single Tier - Saving / Term Deposit	0.38750
Single Tier - Saving / Term Deposit	0.39167
Single Tier - Saving / Term Deposit	0.39583
Single Tier - Saving / Term Deposit	0.40000
Single Tier - Saving / Term Deposit	0.40167
Single Tier - Saving / Term Deposit	0.40417
Single Tier - Saving / Term Deposit	0.40833
Single Tier - Saving / Term Deposit	0.41250
Single Tier - Saving / Term Deposit	0.41667
Single Tier - Saving / Term Deposit	0.42083
Single Tier - Saving / Term Deposit	0.42500
Single Tier - Saving / Term Deposit	0.42667
Single Tier - Saving / Term Deposit	0.42917
Single Tier - Saving / Term Deposit	0.43333
Single Tier - Saving / Term Deposit	0.43750
Single Tier - Saving / Term Deposit	0.44167
Single Tier - Saving / Term Deposit	0.44333
Single Tier - Saving / Term Deposit	0.44583
Single Tier - Saving / Term Deposit	0.45000
Single Tier - Saving / Term Deposit	0.45417
Single Tier - Saving / Term Deposit	0.45583
Single Tier - Saving / Term Deposit	0.45833
Single Tier - Saving / Term Deposit	0.45917
Single Tier - Saving / Term Deposit	0.46250
Single Tier - Saving / Term Deposit	0.46667
Single Tier - Saving / Term Deposit	0.47083
Single Tier - Saving / Term Deposit	0.47250
Single Tier - Saving / Term Deposit	0.47500
Single Tier - Saving / Term Deposit	0.47750
Single Tier - Saving / Term Deposit	0.47917
Single Tier - Saving / Term Deposit	0.48000
Single Tier - Saving / Term Deposit	0.48333
Single Tier - Saving / Term Deposit	0.48417
Single Tier - Saving / Term Deposit	0.48583
Single Tier - Saving / Term Deposit	0.48750
Single Tier - Saving / Term Deposit	0.48917
Single Tier - Saving / Term Deposit	0.49000
Single Tier - Saving / Term Deposit	0.49167
Single Tier - Saving / Term Deposit	0.49250
Single Tier - Saving / Term Deposit	0.49333
Single Tier - Saving / Term Deposit	0.49583
Single Tier - Saving / Term Deposit	0.49750
Single Tier - Saving / Term Deposit	0.50000
Single Tier - Saving / Term Deposit	0.50417
Single Tier - Saving / Term Deposit	0.50583

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2018**, 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:

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

Local Currency Accounts

Specific / Special Pool Deposits:	Weightages
Single Tier - Saving / Term Deposit	0.50833
Single Tier - Saving / Term Deposit	0.51000
Single Tier - Saving / Term Deposit	0.51250
Single Tier - Saving / Term Deposit	0.51333
Single Tier - Saving / Term Deposit	0.51500
Single Tier - Saving / Term Deposit	0.51667
Single Tier - Saving / Term Deposit	0.51750
Single Tier - Saving / Term Deposit	0.52083
Single Tier - Saving / Term Deposit	0.52500
Single Tier - Saving / Term Deposit	0.52917
Single Tier - Saving / Term Deposit	0.53333
Single Tier - Saving / Term Deposit	0.53417
Single Tier - Saving / Term Deposit	0.53583
Single Tier - Saving / Term Deposit	0.53667
Single Tier - Saving / Term Deposit	0.53750
Single Tier - Saving / Term Deposit	0.54167
Single Tier - Saving / Term Deposit	0.54250
Single Tier - Saving / Term Deposit	0.54583
Single Tier - Saving / Term Deposit	0.55000
Single Tier - Saving / Term Deposit	0.55417
Single Tier - Saving / Term Deposit	0.55583
Single Tier - Saving / Term Deposit	0.55833
Single Tier - Saving / Term Deposit	0.56250
Single Tier - Saving / Term Deposit	0.56417
Single Tier - Saving / Term Deposit	0.56667
Single Tier - Saving / Term Deposit	0.57083
Single Tier - Saving / Term Deposit	0.57250
Single Tier - Saving / Term Deposit	0.57500
Single Tier - Saving / Term Deposit	0.57917
Single Tier - Saving / Term Deposit	0.58083
Single Tier - Saving / Term Deposit	0.58333
Single Tier - Saving / Term Deposit	0.58750
Single Tier - Saving / Term Deposit	0.59000
Single Tier - Saving / Term Deposit	0.59167
Single Tier - Saving / Term Deposit	0.59583
Single Tier - Saving / Term Deposit	0.59667
Single Tier - Saving / Term Deposit	0.60000
Single Tier - Saving / Term Deposit	0.60417
Single Tier - Saving / Term Deposit	0.60500
Single Tier - Saving / Term Deposit	0.60750
Single Tier - Saving / Term Deposit	0.60833
Single Tier - Saving / Term Deposit	0.61083
Single Tier - Saving / Term Deposit	0.61250
Single Tier - Saving / Term Deposit	0.61417
Single Tier - Saving / Term Deposit	0.61667
Single Tier - Saving / Term Deposit	0.61917
Single Tier - Saving / Term Deposit	0.62083
Single Tier - Saving / Term Deposit	0.62333
Single Tier - Saving / Term Deposit	0.62500
Single Tier - Saving / Term Deposit	0.62750
Single Tier - Saving / Term Deposit	0.62917

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2018**, 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:

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

Local Currency Accounts

Specific / Special Pool Deposits:	Weightages
Single Tier - Saving / Term Deposit	0.63167
Single Tier - Saving / Term Deposit	0.63333
Single Tier - Saving / Term Deposit	0.63750
Single Tier - Saving / Term Deposit	0.64000
Single Tier - Saving / Term Deposit	0.64167
Single Tier - Saving / Term Deposit	0.64417
Single Tier - Saving / Term Deposit	0.64583
Single Tier - Saving / Term Deposit	0.64833
Single Tier - Saving / Term Deposit	0.65000
Single Tier - Saving / Term Deposit	0.65417
Single Tier - Saving / Term Deposit	0.65583
Single Tier - Saving / Term Deposit	0.65667
Single Tier - Saving / Term Deposit	0.65833
Single Tier - Saving / Term Deposit	0.66250
Single Tier - Saving / Term Deposit	0.66667
Single Tier - Saving / Term Deposit	0.66833
Single Tier - Saving / Term Deposit	0.67083
Single Tier - Saving / Term Deposit	0.67500
Single Tier - Saving / Term Deposit	0.67917
Single Tier - Saving / Term Deposit	0.68333
Single Tier - Saving / Term Deposit	0.68750
Single Tier - Saving / Term Deposit	0.68833
Single Tier - Saving / Term Deposit	0.69083
Single Tier - Saving / Term Deposit	0.69167
Single Tier - Saving / Term Deposit	0.69250
Single Tier - Saving / Term Deposit	0.69583
Single Tier - Saving / Term Deposit	0.70000
Single Tier - Saving / Term Deposit	0.70417
Single Tier - Saving / Term Deposit	0.70833
Single Tier - Saving / Term Deposit	0.71250
Single Tier - Saving / Term Deposit	0.71667
Single Tier - Saving / Term Deposit	0.72083
Single Tier - Saving / Term Deposit	0.72417
Single Tier - Saving / Term Deposit	0.72500
Single Tier - Saving / Term Deposit	0.72917
Single Tier - Saving / Term Deposit	0.73333
Single Tier - Saving / Term Deposit	0.73750
Single Tier - Saving / Term Deposit	0.74167
Single Tier - Saving / Term Deposit	0.74583
Single Tier - Saving / Term Deposit	0.75000
Single Tier - Saving / Term Deposit	0.75417
Single Tier - Saving / Term Deposit	0.75833
Single Tier - Saving / Term Deposit	0.76250
Single Tier - Saving / Term Deposit	0.76667
Single Tier - Saving / Term Deposit	0.77083
Single Tier - Saving / Term Deposit	0.77500
Single Tier - Saving / Term Deposit	0.77917
Single Tier - Saving / Term Deposit	0.78333
Single Tier - Saving / Term Deposit	0.78500
Single Tier - Saving / Term Deposit	0.78750
Single Tier - Saving / Term Deposit	0.79167

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2018**, 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:

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

Local Currency Accounts

Specific / Special Pool Deposits:	Weightages
Single Tier - Saving / Term Deposit	0.79583
Single Tier - Saving / Term Deposit	0.80000
Single Tier - Saving / Term Deposit	0.80417
Single Tier - Saving / Term Deposit	0.80833
Single Tier - Saving / Term Deposit	0.81250
Single Tier - Saving / Term Deposit	0.81333
Single Tier - Saving / Term Deposit	0.81667
Single Tier - Saving / Term Deposit	0.82083
Single Tier - Saving / Term Deposit	0.82500
Single Tier - Saving / Term Deposit	0.82917
Single Tier - Saving / Term Deposit	0.83333
Single Tier - Saving / Term Deposit	0.83750
Single Tier - Saving / Term Deposit	0.84167
Single Tier - Saving / Term Deposit	0.84583
Single Tier - Saving / Term Deposit	0.85000
Single Tier - Saving / Term Deposit	0.85417
Single Tier - Saving / Term Deposit	0.85833
Single Tier - Saving / Term Deposit	0.86250
Single Tier - Saving / Term Deposit	0.86667
Single Tier - Saving / Term Deposit	0.87083
Single Tier - Saving / Term Deposit	0.87500
Single Tier - Saving / Term Deposit	0.87917
Single Tier - Saving / Term Deposit	0.88333
Single Tier - Saving / Term Deposit	0.88750
Single Tier - Saving / Term Deposit	0.89167
Single Tier - Saving / Term Deposit	0.89583
Single Tier - Saving / Term Deposit	0.90000
Single Tier - Saving / Term Deposit	0.90417
Single Tier - Saving / Term Deposit	0.90833
Single Tier - Saving / Term Deposit	0.91250
Single Tier - Saving / Term Deposit	0.91667
Single Tier - Saving / Term Deposit	0.92083
Single Tier - Saving / Term Deposit	0.92500
Single Tier - Saving / Term Deposit	0.92917
Single Tier - Saving / Term Deposit	0.93333
Single Tier - Saving / Term Deposit	0.93750
Single Tier - Saving / Term Deposit	0.94167
Single Tier - Saving / Term Deposit	0.94583
Single Tier - Saving / Term Deposit	0.95000
Single Tier - Saving / Term Deposit	0.95417
Single Tier - Saving / Term Deposit	0.95833

Foreign Currency Accounts

Specific / Special Pool Deposits:	Weightages
Single Tier - Term Deposit	0.00833
Single Tier - Term Deposit	0.04317
Single Tier - Term Deposit	0.38067
Single Tier - Term Deposit	0.58333
Single Tier - Term Deposit	0.60000
Single Tier - Term Deposit	0.60833

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2018**, 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:

	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	0.65833
Single Tier - Term Deposit	0.77500
Single Tier - Term Deposit	0.78333
Single Tier - Term Deposit	0.79167
Single Tier - Term Deposit	0.80000
Single Tier - Term Deposit	0.80833
Single Tier - Term Deposit	0.81667
Single Tier - Term Deposit	0.82500
Single Tier - Term Deposit	0.83333
Single Tier - Term Deposit	0.84167
Single Tier - Term Deposit	0.85000
Single Tier - Term Deposit	0.85833
Single Tier - Term Deposit	0.86667
Single Tier - Term Deposit	0.87500
Single Tier - Term Deposit	0.88333
Single Tier - Term Deposit	0.89167
Single Tier - Term Deposit	0.90000
Single Tier - Term Deposit	0.90833
Single Tier - Term Deposit	0.91667
Single Tier - Term Deposit	0.92500
Single Tier - Term Deposit	0.93333
Single Tier - Term Deposit	0.94167

Prepared by:

Reviewed by:

Pool Manager

Unit Head, Pool Management

Head, Islamic Projects

Approved by:

Head, Retail Channel Liability

Head, Islamic Banking

Shariah Board Member