

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

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

**ISLAMIC DEPOSIT PRODUCTS**
**PROFIT SHARING RATIO**

|                      | Month<br>July 2021 | Month<br>June 2021 | Month<br>May 2021 |
|----------------------|--------------------|--------------------|-------------------|
| Share of Rab-ul-Maal | 50%                | 50%                | 50%               |
| Share of Mudarib     | 50%                | 50%                | 50%               |

**Local Currency Accounts**
**Profit Weightages**

| Product Name | Payment Frequency | Month<br>July 2021 | Month<br>June 2021 | Month<br>May 2021 |
|--------------|-------------------|--------------------|--------------------|-------------------|
|--------------|-------------------|--------------------|--------------------|-------------------|

**SAVING ACCOUNTS**

|  |         |         |         |         |
|--|---------|---------|---------|---------|
| HBL Islamic PLS Account / Nisa Tawfir Islamic Saving Account | Monthly | 0.29167 | 0.29167 | 0.33333 |
|--|---------|---------|---------|---------|

**HBL Al-Irtifa Account**

|   |         |         |         |         |
|---|---------|---------|---------|---------|
| Deposits of Rs. 1 but less than 500(K)        | Monthly | 0.30833 | 0.30833 | 0.35000 |
| Deposits of Rs. 500K but less than 1(M)       | Monthly | 0.30833 | 0.30833 | 0.35000 |
| Deposits of Rs. 1(M) but less than 5(M)       | Monthly | 0.30833 | 0.30833 | 0.35000 |
| Deposits of Rs. 5(M) but less than 25(M)      | Monthly | 0.30833 | 0.30833 | 0.35000 |
| Deposits of Rs. 25(M) but less than 50(M)     | Monthly | 0.30833 | 0.30833 | 0.35000 |
| Deposits of Rs. 50(M) but less than 100(M)    | Monthly | 0.30833 | 0.30833 | 0.35000 |
| Deposits of Rs. 100(M) but less than 250(M)   | Monthly | 0.30833 | 0.30833 | 0.35000 |
| Deposits of Rs. 250(M) but less than 500(M)   | Monthly | 0.30833 | 0.30833 | 0.35000 |
| Deposits of Rs. 500(M) but less than Rs. 1(B) | Monthly | 0.30833 | 0.30833 | 0.35000 |
| Deposits of Rs. 1(B) and above                | Monthly | 0.30833 | 0.30833 | 0.35000 |

**REMUNERATIVE CURRENT ACCOUNTS**

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

**FUNDS ACCEPTANCE UNDER SBP REFINANCE SCHEMES**

|  |           |         |         |         |
|--|-----------|---------|---------|---------|
| FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy                 | Quarterly | 0.16667 | 0.16667 | 0.16667 |
| FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce   | Quarterly | 0.33333 | 0.54167 | 0.54167 |
| FUNDS ACCEPTANCE UNDER ILTF FROM 5 TO 10 YEARS   | Quarterly | 0.16667 | 0.16667 | 0.16667 |
| FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I  | Quarterly | 0.00550 | 0.00583 | 0.00583 |
| FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II | Quarterly | 0.00550 | 0.00583 | 0.00583 |
| SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals                 | Quarterly | 0.00550 | 0.16667 | 0.16667 |
| SBP Islamic Refinance Scheme for Modernization of SMEs                                     | Quarterly | 0.16667 | 0.16667 | 0.16667 |
| ISLAMIC TEMP ECO REFIN (ITERF)   | Quarterly | 0.08333 | 0.08333 | 0.08333 |
| Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs | Quarterly | 0.16667 | 0.16667 | 0.16667 |

**AL-SAMARAT TERM ACCOUNTS**

|                                |               |         |         |         |
|--------------------------------|---------------|---------|---------|---------|
| <b>Profit on Maturity</b>      |               |         |         |         |
| 1 Month                        | Maturity      | 0.32500 | 0.32500 | 0.36667 |
| 3 Months                       | Maturity      | 0.34167 | 0.34167 | 0.38333 |
| 6 Months                       | Maturity      | 0.35833 | 0.35833 | 0.40000 |
| One Year                       | Maturity      | 0.37500 | 0.37500 | 0.41667 |
| Three Years                    | Maturity      | 0.41667 | 0.41667 | 0.45833 |
| Five Years                     | Maturity      | 0.45833 | 0.45833 | 0.50000 |
| <b>Profit on Monthly</b>       |               |         |         |         |
| One Year                       | Monthly       | 0.35417 | 0.35417 | 0.39583 |
| Three Years                    | Monthly       | 0.37500 | 0.37500 | 0.41667 |
| Five Years                     | Monthly       | 0.41667 | 0.41667 | 0.45833 |
| <b>Profit on Quarterly</b>     |               |         |         |         |
| One Year                       | Quarterly     | 0.36250 | 0.36250 | 0.40417 |
| Three Years                    | Quarterly     | 0.39583 | 0.39583 | 0.43750 |
| Five Years                     | Quarterly     | 0.43750 | 0.43750 | 0.47917 |
| <b>Profit on Semi Annually</b> |               |         |         |         |
| One Year                       | Semi Annually | 0.37083 | 0.37083 | 0.41250 |
| Three Years                    | Semi Annually | 0.40833 | 0.40833 | 0.45000 |
| Five Years                     | Semi Annually | 0.44583 | 0.44583 | 0.48750 |

Prepared by:

Muhammad Saad Sarwar  
Pool Manager

Approved by:

Kamran Zafar  
Head Distribution- Islamic Banking

Reviewed by:

Khawaja Fakhn 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 **July 2021** and two Previous periods which are applicable on its Savings deposits & Term deposits Accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

| ISLAMIC DEPOSIT PRODUCTS | PROFIT SHARING RATIO |                 |                 |                |
|--------------------------|----------------------|-----------------|-----------------|----------------|
|                          |                      | Month July 2021 | Month June 2021 | Month May 2021 |
|                          | Share of Rab-ul-Maal | 50%             | 50%             | 50%            |
|                          | Share of Mudarib     | 50%             | 50%             | 50%            |

## Foreign Currency Accounts

### Profit Weightages

| HBL Islamic FC PLS Account       | Payment Frequency | Month July 2021 | Month June 2021 | Month May 2021 |
|----------------------------------|-------------------|-----------------|-----------------|----------------|
| 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 | 0.03167 | 0.03167 | 0.03167 |
| FCY From 100,000 to 499,999 | Maturity | 0.03333 | 0.03333 | 0.03333 |
| FCY From 500,000 & above    | Maturity | 0.03500 | 0.03500 | 0.03500 |

##### Two Months

|                             |          |         |         |         |
|-----------------------------|----------|---------|---------|---------|
| FCY From 1,000 to 99,999    | Maturity | 0.03167 | 0.03167 | 0.03167 |
| FCY From 100,000 to 499,999 | Maturity | 0.03333 | 0.03333 | 0.03333 |
| FCY From 500,000 & above    | Maturity | 0.03500 | 0.03500 | 0.03500 |

##### Three Months

|                             |          |         |         |         |
|-----------------------------|----------|---------|---------|---------|
| FCY From 1,000 to 99,999    | Maturity | 0.03167 | 0.03167 | 0.03167 |
| FCY From 100,000 to 499,999 | Maturity | 0.03333 | 0.03333 | 0.03333 |
| FCY From 500,000 & above    | Maturity | 0.03500 | 0.03500 | 0.03500 |

##### Six Months

|                             |          |         |         |         |
|-----------------------------|----------|---------|---------|---------|
| FCY From 1,000 to 99,999    | Maturity | 0.03333 | 0.03333 | 0.03333 |
| FCY From 100,000 to 499,999 | Maturity | 0.03500 | 0.03500 | 0.03500 |
| FCY From 500,000 & above    | Maturity | 0.03667 | 0.03667 | 0.03667 |

##### Twelve Months

|                             |          |         |         |         |
|-----------------------------|----------|---------|---------|---------|
| FCY From 1,000 to 99,999    | Maturity | 0.03333 | 0.03333 | 0.03333 |
| FCY From 100,000 to 499,999 | Maturity | 0.03500 | 0.03500 | 0.03500 |
| FCY From 500,000 & above    | Maturity | 0.03667 | 0.03667 | 0.03667 |

##### Two Years

|                             |          |         |         |         |
|-----------------------------|----------|---------|---------|---------|
| FCY From 1,000 to 99,999    | Maturity | 0.03833 | 0.03833 | 0.03833 |
| FCY From 100,000 to 499,999 | Maturity | 0.04000 | 0.04000 | 0.04000 |
| FCY From 500,000 & above    | Maturity | 0.04167 | 0.04167 | 0.04167 |

##### Three Years

|                             |          |         |         |         |
|-----------------------------|----------|---------|---------|---------|
| FCY From 1,000 to 99,999    | Maturity | 0.04167 | 0.04167 | 0.04167 |
| FCY From 100,000 to 499,999 | Maturity | 0.04333 | 0.04333 | 0.04333 |
| FCY From 500,000 & above    | Maturity | 0.04500 | 0.04500 | 0.04500 |

##### Four Years

|                             |          |         |         |         |
|-----------------------------|----------|---------|---------|---------|
| FCY From 1,000 to 99,999    | Maturity | 0.04667 | 0.04667 | 0.04667 |
| FCY From 100,000 to 499,999 | Maturity | 0.04750 | 0.04750 | 0.04750 |
| FCY From 500,000 & above    | Maturity | 0.04833 | 0.04833 | 0.04833 |

##### Five Years

|                             |          |         |         |         |
|-----------------------------|----------|---------|---------|---------|
| FCY From 1,000 to 99,999    | Maturity | 0.04833 | 0.04833 | 0.04833 |
| FCY From 100,000 to 499,999 | Maturity | 0.04917 | 0.04917 | 0.04917 |
| FCY From 500,000 & above    | Maturity | 0.05000 | 0.05000 | 0.05000 |

Prepared by:

Muhammad Saadan Sarwar  
Pool Manager

Approved by:

Kamran Zafar  
Head Distribution- Islamic Banking

Reviewed by:

Khawaja Farhan Usman  
Head, Pool Management Unit

Muhammad Mujeeb Beig  
Head, Islamic

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 July 2021, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

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

### Local Currency Accounts

| Specific / Special Pool Deposits:                                 | Weightages |
|---|------------|
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.29167    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.29250    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.29333    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.29417    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.29500    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.29583    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.29667    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.29750    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.29833    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.29917    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.30000    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.30083    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.30167    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.30250    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.30333    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.30417    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.30500    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.30583    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.30667    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.30750    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.30833    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.30917    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.31000    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.31083    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.31167    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.31250    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.31333    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.31417    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.31500    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.31583    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.31667    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.31750    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.31833    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.31917    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.32000    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.32083    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.32167    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.32250    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.32333    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.32417    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.32500    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.32583    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.32667    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.32750    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.32833    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.32917    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.33000    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.33083    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.33167    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.33250    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.33333    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.33417    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.33500    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.33583    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.33667    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.33750    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.33833    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.33917    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.34000    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.34083    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.34167    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.34250    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.34333    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.34417    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.34500    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.34583    |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.34667    |

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month July 2021, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

|   | Profit Sharing Ratio |
|---|----------------------|
| Share of Rab-ul-Maal  | 80%                  |
| Share of Mudarib  | 20%                  |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.34750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.34833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.34917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.35000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.35083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.35167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.35250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.35333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.35417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.35500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.35583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.35667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.35750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.35833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.35917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.36000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.36083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.36167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.36250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.36333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.36417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.36500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.36583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.36667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.36750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.36833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.36917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.37000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.37083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.37167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.37250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.37333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.37417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.37500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.37500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.37583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.37667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.37750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.37833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.37917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.38000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.38083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.38167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.38250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.38333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.38417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.38500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.38583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.38667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.38750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.38833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.38917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.39000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.39083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.39167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.39250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.39333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.39417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.39500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.39583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.39667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.39750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.39833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.39917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.40000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.40083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.40167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.40250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.40333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.40417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.40500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.40583              |

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month July 2021, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

|   | Profit Sharing Ratio |
|---|----------------------|
| Share of Rab-ul-Maal  | 80%                  |
| Share of Mudarib  | 20%                  |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.40667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.40750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.40833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.40917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.41000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.41083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.41167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.41250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.41333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.41417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.41500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.41583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.41667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.41750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.41833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.41917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.42000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.42083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.42167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.42250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.42333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.42417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.42500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.42583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.42667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.42750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.42833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.42917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.43000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.43083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.43167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.43250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.43333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.43417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.43500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.43583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.43667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.43750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.43833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.43917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.44000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.44083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.44167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.44250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.44333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.44417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.44500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.44583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.44667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.44750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.44833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.44917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.45000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.45083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.45167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.45250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.45333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.45417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.45500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.45583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.45667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.45750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.45833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.45917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.46000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.46083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.46167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.46250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.46333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.46417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.46500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.46583              |

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month July 2021, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

|   | Profit Sharing Ratio |
|---|----------------------|
| Share of Rab-ul-Maal  | 80%                  |
| Share of Mudarib  | 20%                  |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.46667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.46750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.46833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.46917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.47000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.47083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.47167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.47250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.47333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.47417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.47500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.47583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.47667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.47750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.47833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.47917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.48000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.48083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.48167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.48250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.48333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.48417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.48500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.48583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.48667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.48750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.48833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.48917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.49000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.49083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.49167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.49250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.49333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.49417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.49500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.49583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.49667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.49750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.49833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.49917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.50000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.50083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.50167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.50250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.50333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.50417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.50500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.50583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.50667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.50750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.50833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.50917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.51000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.51083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.51167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.51250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.51333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.51417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.51500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.51583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.51667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.51750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.51833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.51917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.52000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.52083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.52167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.52250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.52333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.52417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.52500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.52583              |

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month July 2021, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

|   | Profit Sharing Ratio |
|---|----------------------|
| Share of Rab-ul-Maal  | 80%                  |
| Share of Mudarib  | 20%                  |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.52667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.52750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.52833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.52917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.53000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.53083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.53167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.53250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.53333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.53417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.53500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.53583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.53667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.53750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.53833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.53917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.54000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.54083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.54167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.54250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.54333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.54417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.54500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.54583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.54667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.54750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.54833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.54917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.55000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.55083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.55167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.55250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.55333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.55417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.55500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.55583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.55667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.55750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.55833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.55917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.56000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.56083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.56167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.56250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.56333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.56417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.56500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.56583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.56667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.56750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.56833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.56917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.57000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.57083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.57167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.57250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.57333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.57417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.57500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.57583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.57667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.57750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.57833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.57917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.58000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.58083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.58167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.58250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.58333              |

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month July 2021, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

|   | Profit Sharing Ratio |
|---|----------------------|
| Share of Rab-ul-Maal  | 80%                  |
| Share of Mudarib  | 20%                  |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.58417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.58500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.58583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.58667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.58750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.58833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.58917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.59000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.59083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.59167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.59250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.59333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.59417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.59500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.59583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.59667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.59750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.59833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.59917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.60000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.60083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.60167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.60250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.60333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.60417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.60500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.60583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.60667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.60750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.60833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.60917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.61000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.61083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.61167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.61250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.61333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.61417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.61500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.61583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.61667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.61750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.61833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.61917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.62000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.62083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.62167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.62250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.62333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.62417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.62500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.62583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.62667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.62750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.62833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.62917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.63000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.63083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.63167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.63250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.63333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.63417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.63500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.63583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.63667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.63750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.63833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.63917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.64000              |



Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month July 2021, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

|   | Profit Sharing Ratio |
|---|----------------------|
| Share of Rab-ul-Maal  | 80%                  |
| Share of Mudarib  | 20%                  |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.64083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.64167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.64250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.64333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.64417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.64500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.64583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.64667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.64750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.64833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.64917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.65000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.65083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.65167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.65250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.65333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.65417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.65500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.65583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.65667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.65750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.65833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.65917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.66000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.66083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.66167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.66250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.66333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.66417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.66500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.66583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.66667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.66750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.66833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.66917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.67000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.67083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.67167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.67250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.67333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.67417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.67500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.67583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.67667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.67750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.67833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.67917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.68000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.68083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.68167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.68250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.68333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.68417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.68500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.68583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.68667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.68750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.68833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.68917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.69000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.69083              |

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month July 2021, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

|   | Profit Sharing Ratio |
|---|----------------------|
| Share of Rab-ul-Maal  | 80%                  |
| Share of Mudarib  | 20%                  |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.69167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.69250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.69333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.69417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.69500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.69583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.69667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.69750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.69833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.69917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.70000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.70083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.70167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.70250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.70333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.70417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.70500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.70583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.70667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.70750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.70833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.70917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.71000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.71083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.71167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.71250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.71333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.71417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.71500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.71583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.71667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.71750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.71833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.71917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.72000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.72083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.72167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.72250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.72333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.72417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.72500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.72583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.72667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.72750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.72833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.72917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.73000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.73083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.73167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.73250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.73333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.73417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.73500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.73583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.73667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.73750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.73833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.73917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.74000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.74083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.74167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.74250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.74333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.74417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.74500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.74583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.74667              |

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month July 2021, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

|   | Profit Sharing Ratio |
|---|----------------------|
| Share of Rab-ul-Maal  | 80%                  |
| Share of Mudarib  | 20%                  |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.74750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.74833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.74917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.75000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.75083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.75167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.75250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.75333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.75417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.75500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.75583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.75667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.75750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.75833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.75917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.76000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.76083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.76167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.76250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.76333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.76417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.76500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.76583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.76667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.76750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.76833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.76917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.77000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.77083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.77167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.77250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.77333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.77417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.77500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.77583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.77667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.77750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.77833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.77917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.78000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.78083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.78167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.78250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.78333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.78417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.78500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.78583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.78667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.78750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.78833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.78917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.79000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.79083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.79167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.79250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.79333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.79417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.79500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.79583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.79667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.79750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.79833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.79917              |

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month July 2021, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

|   | Profit Sharing Ratio |
|---|----------------------|
| Share of Rab-ul-Maal  | 80%                  |
| Share of Mudarib  | 20%                  |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.80000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.80083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.80167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.80250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.80333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.80417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.80500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.80583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.80667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.80750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.80833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.80917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.81000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.81083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.81167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.81250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.81333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.81417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.81500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.81583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.81667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.81750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.81833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.81917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.82000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.82083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.82167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.82250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.82333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.82417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.82500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.82583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.82667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.82750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.82833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.82917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.83000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.83083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.83167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.83250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.83333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.83417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.83500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.83583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.83667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.83750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.83833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.83917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.84000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.84083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.84167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.84250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.84333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.84417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.84500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.84583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.84667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.84750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.84833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.84917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.85000              |

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 2021**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

|   | Profit Sharing Ratio |
|---|----------------------|
| Share of Rab-ul-Maal  | 80%                  |
| Share of Mudarib  | 20%                  |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.85083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.85167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.85250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.85333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.85417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.85500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.85583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.85667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.85750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.85833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.85917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.86000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.86083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.86167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.86250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.86333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.86417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.86500              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.86583              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.86667              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.86750              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.86833              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.86917              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.87000              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.87083              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.87167              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.87250              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.87333              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.87417              |
| Single Tier - Saving / Term Deposit/ Remunerative Current Account | 0.87500              |

Prepared by:

Muhammad Saad Sarwar  
Pool Manager

Reviewed by:

Khawaja Farhan Usman  
Unit Head, Pool Management

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 July 2021, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

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

## 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    |

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month July 2021, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

|                            | Profit Sharing Ratio |
|----------------------------|----------------------|
| Share of Rab-ul-Maal       | 70%                  |
| Share of Mudarib           | 30%                  |
| Single Tier - Term Deposit | 0.20417              |
| 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              |

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month July 2021, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

|                            | Profit Sharing Ratio |
|----------------------------|----------------------|
| Share of Rab-ul-Maal       | 70%                  |
| Share of Mudarib           | 30%                  |
| Single Tier - Term Deposit | 0.24500              |
| 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              |

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month July 2021, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

|                            | Profit Sharing Ratio |
|----------------------------|----------------------|
| Share of Rab-ul-Maal       | 70%                  |
| Share of Mudarib           | 30%                  |
| Single Tier - Term Deposit | 0.28583              |
| Single Tier - Term Deposit | 0.28667              |
| Single Tier - Term Deposit | 0.28750              |
| Single Tier - Term Deposit | 0.28833              |
| Single Tier - Term Deposit | 0.28917              |
| Single Tier - Term Deposit | 0.29000              |
| Single Tier - Term Deposit | 0.29083              |
| Single Tier - Term Deposit | 0.29167              |
| Single Tier - Term Deposit | 0.29250              |
| Single Tier - Term Deposit | 0.29333              |
| Single Tier - Term Deposit | 0.29417              |
| Single Tier - Term Deposit | 0.29500              |
| Single Tier - Term Deposit | 0.29583              |
| Single Tier - Term Deposit | 0.29667              |
| Single Tier - Term Deposit | 0.29750              |
| Single Tier - Term Deposit | 0.29833              |
| Single Tier - Term Deposit | 0.29917              |
| Single Tier - Term Deposit | 0.30000              |
| Single Tier - Term Deposit | 0.30083              |
| Single Tier - Term Deposit | 0.30167              |
| Single Tier - Term Deposit | 0.30250              |
| Single Tier - Term Deposit | 0.30333              |
| Single Tier - Term Deposit | 0.30417              |
| Single Tier - Term Deposit | 0.30500              |
| Single Tier - Term Deposit | 0.30583              |
| Single Tier - Term Deposit | 0.30667              |
| Single Tier - Term Deposit | 0.30750              |
| Single Tier - Term Deposit | 0.30833              |
| Single Tier - Term Deposit | 0.30917              |
| Single Tier - Term Deposit | 0.31000              |
| Single Tier - Term Deposit | 0.31083              |
| Single Tier - Term Deposit | 0.31167              |
| Single Tier - Term Deposit | 0.31250              |
| Single Tier - Term Deposit | 0.31333              |
| Single Tier - Term Deposit | 0.31417              |
| Single Tier - Term Deposit | 0.31500              |
| Single Tier - Term Deposit | 0.31583              |
| Single Tier - Term Deposit | 0.31667              |
| Single Tier - Term Deposit | 0.31750              |
| Single Tier - Term Deposit | 0.31833              |
| Single Tier - Term Deposit | 0.31917              |
| Single Tier - Term Deposit | 0.32000              |
| Single Tier - Term Deposit | 0.32083              |
| Single Tier - Term Deposit | 0.32167              |
| Single Tier - Term Deposit | 0.32250              |
| Single Tier - Term Deposit | 0.32333              |
| Single Tier - Term Deposit | 0.32417              |
| Single Tier - Term Deposit | 0.32500              |
| Single Tier - Term Deposit | 0.32583              |

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month July 2021, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

|                            | Profit Sharing Ratio |
|----------------------------|----------------------|
| Share of Rab-ul-Maal       | 70%                  |
| Share of Mudarib           | 30%                  |
| Single Tier - Term Deposit | 0.32667              |
| Single Tier - Term Deposit | 0.32750              |
| Single Tier - Term Deposit | 0.32833              |
| Single Tier - Term Deposit | 0.32917              |
| Single Tier - Term Deposit | 0.33000              |
| Single Tier - Term Deposit | 0.33083              |
| Single Tier - Term Deposit | 0.33167              |
| Single Tier - Term Deposit | 0.33250              |
| Single Tier - Term Deposit | 0.33333              |
| Single Tier - Term Deposit | 0.33417              |
| Single Tier - Term Deposit | 0.33500              |
| Single Tier - Term Deposit | 0.33583              |
| Single Tier - Term Deposit | 0.33667              |
| Single Tier - Term Deposit | 0.33750              |
| Single Tier - Term Deposit | 0.33833              |
| Single Tier - Term Deposit | 0.33917              |
| Single Tier - Term Deposit | 0.34000              |
| Single Tier - Term Deposit | 0.34083              |
| Single Tier - Term Deposit | 0.34167              |
| Single Tier - Term Deposit | 0.34250              |
| Single Tier - Term Deposit | 0.34333              |
| Single Tier - Term Deposit | 0.34417              |
| Single Tier - Term Deposit | 0.34500              |
| Single Tier - Term Deposit | 0.34583              |
| Single Tier - Term Deposit | 0.34667              |
| Single Tier - Term Deposit | 0.34750              |
| Single Tier - Term Deposit | 0.34833              |
| Single Tier - Term Deposit | 0.34917              |
| Single Tier - Term Deposit | 0.35000              |
| Single Tier - Term Deposit | 0.35083              |
| Single Tier - Term Deposit | 0.35167              |
| Single Tier - Term Deposit | 0.35250              |
| Single Tier - Term Deposit | 0.35333              |
| Single Tier - Term Deposit | 0.35417              |
| Single Tier - Term Deposit | 0.35500              |
| Single Tier - Term Deposit | 0.35583              |
| Single Tier - Term Deposit | 0.35667              |
| Single Tier - Term Deposit | 0.35750              |
| Single Tier - Term Deposit | 0.35833              |
| Single Tier - Term Deposit | 0.35917              |
| Single Tier - Term Deposit | 0.36000              |
| Single Tier - Term Deposit | 0.36083              |
| Single Tier - Term Deposit | 0.36167              |
| Single Tier - Term Deposit | 0.36250              |
| Single Tier - Term Deposit | 0.36333              |
| Single Tier - Term Deposit | 0.36417              |
| Single Tier - Term Deposit | 0.36500              |
| Single Tier - Term Deposit | 0.36583              |
| Single Tier - Term Deposit | 0.36667              |



Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month July 2021, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

|                            | Profit Sharing Ratio |
|----------------------------|----------------------|
| Share of Rab-ul-Maal       | 70%                  |
| Share of Mudarib           | 30%                  |
| Single Tier - Term Deposit | 0.36750              |
| 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              |

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month July 2021, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

|                            | Profit Sharing Ratio |
|----------------------------|----------------------|
| Share of Rab-ul-Maal       | 70%                  |
| Share of Mudarib           | 30%                  |
| Single Tier - Term Deposit | 0.40833              |
| 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              |

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month July 2021, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

|                            | Profit Sharing Ratio |
|----------------------------|----------------------|
| Share of Rab-ul-Maal       | 70%                  |
| Share of Mudarib           | 30%                  |
| Single Tier - Term Deposit | 0.44917              |
| 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              |

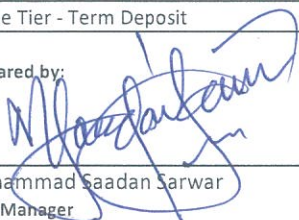
Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 2021**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

|                            | Profit Sharing Ratio |
|----------------------------|----------------------|
| Share of Rab-ul-Maal       | 70%                  |
| Share of Mudarib           | 30%                  |
| Single Tier - Term Deposit | 0.48667              |
| 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              |

Prepared by:



Muhammad Saadan Sarwar  
Pool Manager

Reviewed by:



Khawaja Farhan Usman  
Unit Head, Pool Management



Muhammad Mujeeb Beig  
Head, Islamic Product Development & Operations

Approved by:

Kamran Zafar  
Head Distribution- Islamic Banking

Mufti Yahya Asim  
Resident Shariah Board Member