

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for August 2020 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:

PROFIT SHARING RATIO					
ISLAMIC DEPOSIT PRODUCTS		Month Aug 2020	Month July 2020	Month June 2020	Month May 2020
	Share of Rab-ul-Maal	50%	50%	50%	50%
	Share of Mudarib	50%	50%	50%	50%

Local Currency Accounts

Profit Weightages					
Product Name	Payment Frequency	Month Aug 2020	Month July 2020	Month June 2020	Month May 2020
SAVING ACCOUNTS					
HBL Islamic PLS Account	Monthly	0.29169	0.29169	0.29169	0.24988
HBL AL-Irtifa Account					
Deposits of Rs. 1 but less than 500(K)	Monthly	0.32492	0.32492	0.32492	0.27647
Deposits of Rs. 500K but less than 1(M)	Monthly	0.32492	0.32492	0.32492	0.27647
Deposits of Rs. 1(M) but less than 5(M)	Monthly	0.32492	0.32492	0.32492	0.27647
Deposits of Rs. 5(M) but less than 25(M)	Monthly	0.32492	0.32492	0.32492	0.27647
Deposits of Rs. 25(M) but less than 50(M)	Monthly	0.32492	0.32492	0.32492	0.27647
Deposits of Rs. 50(M) but less than 100(M)	Monthly	0.32492	0.32492	0.32492	0.27647
Deposits of Rs. 100(M) but less than 250(M)	Monthly	0.32492	0.32492	0.32492	0.27647
Deposits of Rs. 250(M) but less than 500(M)	Monthly	0.32492	0.32492	0.32492	0.27647
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	0.32492	0.32492	0.32492	0.27647
Deposits of Rs. 1(B) and above	Monthly	0.32492	0.32492	0.32492	0.27647

REMUNERATIVE CURRENT ACCOUNTS

HBL AL-Mukhtar Account	Monthly	0.00549	0.00549	0.00549	0.00499
HBL at Work Islamic Premium Account	January & July	0.00549	0.00549	0.00549	0.00499
Non-Chequing Remunerative Current Margin Account	Monthly	0.00549	0.00549	0.00549	0.00499

FUNDS ACCEPTANCE UNDER SBP REFINANCE SCHEMES

FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Monthly	0.33333	0.33333	0.33333	0.40000
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Monthly	0.33333	0.33333	0.33333	0.40000
FUNDS ACCEPTANCE UNDER ILTFE FROM 5 TO 10 YEARS	Monthly	0.16667	0.16667	0.16667	0.13333
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Monthly	0.00549	0.00549	0.00549	0.26667
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Monthly	0.00549	0.00549	0.00549	0.33333
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCCI) for Hospitals	Monthly	0.16667	0.16667	0.16667	
SBP Islamic Refinance Scheme for Modernization of SMEs	Monthly	0.16667	0.16667	0.16667	

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity					
1 Month	Maturity	0.37781	0.37781	0.37781	0.31878
3 Months	Maturity	0.39129	0.39129	0.39129	0.32957
6 Months	Maturity	0.41837	0.41837	0.41837	0.35123
One Year	Maturity	0.56200	0.56200	0.56200	0.46614
Three Years	Maturity	0.55361	0.55361	0.55361	0.45942
Five Years	Maturity	0.62105	0.62105	0.62105	0.51337

Profit on Monthly					
One Year	Monthly	0.53695	0.53695	0.53695	0.44610
Three Years	Monthly	0.47925	0.47925	0.47925	0.39993
Five Years	Monthly	0.43185	0.43185	0.43185	0.36201

Profit on Quarterly

One Year	Quarterly	0.54697	0.54697	0.54697	0.45411
Three Years	Quarterly	0.49273	0.49273	0.49273	0.41072
Five Years	Quarterly	0.46567	0.46567	0.46567	0.39907

Profit on Semi Annually

One Year	Semi Annually	0.72848	0.72848	0.72848	0.46012
Three Years	Semi Annually	0.68022	0.68022	0.68022	0.42151
Five Years	Semi Annually	0.68022	0.68022	0.68022	0.42151

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for August 2020 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 Aug 2020	Month July 2020	Month June 2020	Month May 2020
	Share of Rab-ul-Maal	50%	50%	50%	50%
	Share of Mudarib	50%	50%	50%	50%

Foreign Currency Accounts

Profit Weightages

HBL Islamic FC PLS Account	Payment Frequency	Month Aug 2020	Month July 2020	Month June 2020	Month May 2020
FCY Less than 1000	Monthly	0.01667	0.01667	0.01667	0.01667
FCY 1000 to less than FCY 50,000	Monthly	0.02500	0.02500	0.02500	0.02500
From FCY 50,000 & above	Monthly	0.03333	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	0.03167
FCY From 100,000 to 499,999	Maturity	0.03333	0.03333	0.03333	0.03333
FCY From 500,000 & above	Maturity	0.03500	0.03500	0.03500	0.03500

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

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

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

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

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

Three Years					
FCY From 1,000 to 99,999	Maturity	0.04167	0.04167	0.04333	0.04333
FCY From 100,000 to 499,999	Maturity	0.04333	0.04333	0.04500	0.04500
FCY From 500,000 & above	Maturity	0.04500	0.04500	0.04667	0.04667

Four Years					
FCY From 1,000 to 99,999	Maturity	0.04667	0.04667	0.04833	0.04833
FCY From 100,000 to 499,999	Maturity	0.04750	0.04750	0.05000	0.05000
FCY From 500,000 & above	Maturity	0.04833	0.04833	0.05167	0.05167

Five Years					
FCY From 1,000 to 99,999	Maturity	0.04833	0.04833	0.05333	0.05333
FCY From 100,000 to 499,999	Maturity	0.04917	0.04917	0.05500	0.05500
FCY From 500,000 & above	Maturity	0.05000	0.05000	0.05667	0.05667

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

Manager (021-33117909) may please be contacted

[illegible]

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

Manager (021-33117909) may please be contacted

[illegible]

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 Baranah Manager / Pool Manager (021-33117909) may please be contacted

[illegible]

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

Manager (021-33117909) may please be contacted

[illegible]

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **August 2020**, 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

Share of Rab-ul-Maal	Profit Sharing Ratio
Share of Mudarib	80%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	20%
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
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

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

[illegible]

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

[illegible]

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

[illegible]

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

[illegible]

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

[illegible]

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

[illegible]

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

[illegible]

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

Manager (021-33117909) may please be contacted

[illegible]

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

[illegible]

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

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

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

[illegible]

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

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

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

Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.19917
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
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

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.23583
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
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

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

Manager (021-33117909) may please be contacted

		Profit Sharing Ratio
Share of Rab-ul-Maal		70%
Share of Mudarib		30%
Single Tier - Term Deposit		0.27250
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
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

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

Manager (021-33117909) may please be contacted

		Profit Sharing Ratio
Share of Rab-ul-Maal		70%
Share of Mudarib		30%
Single Tier - Term Deposit		0.30917
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
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

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

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.34583
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
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

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

Manager (021-33117909) may please be contacted

		Profit Sharing Ratio
Share of Rab-ul-Maal		70%
Share of Mudarib		30%
Single Tier - Term Deposit		0.38250
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
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

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

Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.41917
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
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

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

Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.45583
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
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

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

Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.49250
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