



INSTRUCTION CIRCULAR

NO. P/INST-IBD/2019/33

November 26, 2019

Re: DECLARATION OF WEIGHTAGES AND PROFIT SHARING RATIO FOR THE MONTH OF DECEMBER 2019

To: All Islamic Banking Branches
All Islamic Banking Windows

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

From: Pool Management Unit, Islamic Banking

We are enclosing General and Special / Specific Deposits' Profit Sharing Ratio and Weightages (LCY & FCY) that will be applicable for the month of **December 2019**.

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

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

MUHAMMAD AFAQ KHAN
HEAD – ISLAMIC BANKING

MUHAMMAD NASSIR SALIM
HEAD – GLOBAL OPERATIONS

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

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **December 2019** 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 Dec 2019	Month Nov 2019	Month Oct 2019
	Share of Rab-ul-Maal	50%	50%	50%
	Share of Mudarib	50%	50%	50%

Local Currency Accounts

Product Name	Payment Frequency	Profit Weightages		
		Month Dec 2019	Month Nov 2019	Month Oct 2019

SAVING ACCOUNTS

HBL Islamic PLS Account	Monthly	0.34467	0.34467	0.34467
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HBL Al-Irtifa Account

Deposits of Rs. 1 but less than 500(K)	Monthly	0.36927	0.36927	0.36927
Deposits of Rs.500K but less than 1(M)	Monthly	0.36927	0.36927	0.36927
Deposits of Rs.1(M) but less than 5(M)	Monthly	0.36927	0.36927	0.36927
Deposits of Rs. 5(M) but less than 25(M)	Monthly	0.36927	0.36927	0.36927
Deposits of Rs. 25(M) but less than 50(M)	Monthly	0.36927	0.36927	0.36927
Deposits of Rs. 50(M) but less than 100(M)	Monthly	0.36927	0.36927	0.36927
Deposits of Rs. 100(M) but less than 250(M)	Monthly	0.36927	0.36927	0.36927
Deposits of Rs. 250(M) but less than 500(M)	Monthly	0.36927	0.36927	0.36927
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	0.36927	0.36927	0.36927
Deposits of Rs. 1(B) and above	Monthly	0.36927	0.36927	0.36927

REMUNERATIVE CURRENT ACCOUNTS

HBL Al-Mukhtar Account	Monthly	0.00439	0.00439	0.00439
HBL at Work Islamic Premium Account	January & July	0.00439	0.00439	0.00439
Non-Chequing Remunerative Current Margin Account	Monthly	0.00439	0.00439	0.00439

FUNDS ACCEPTANCE UNDER SBP ILTF

FUNDS ACCEPTANCE UNDER ILTF UPTO 3 YEARS	Monthly	0.13333	0.13333	0.15000
FUNDS ACCEPTANCE UNDER ILTF FROM 3 TO 5 YEARS	Monthly	0.13333	0.13333	0.13333
FUNDS ACCEPTANCE UNDER ILTF FROM 5 TO 10 YEARS	Monthly	0.13333	0.13333	0.11667

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		Month Dec 2019	Month Nov 2019	Month Oct 2019
	Share of Rab-ul-Maal	50%	50%	50%
	Share of Mudarib	50%	50%	50%

Local Currency Accounts

Product Name	Payment Frequency	Profit Weightages		
		Month Dec 2019	Month Nov 2019	Month Oct 2019

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

1 Month	Maturity	0.40841	0.40841	0.40841
3 Months	Maturity	0.41839	0.41839	0.41839
6 Months	Maturity	0.43843	0.43843	0.43843
One Year	Maturity	0.54474	0.54474	0.54474
Three Years	Maturity	0.53853	0.53853	0.53853
Five Years	Maturity	0.58844	0.58844	0.58844

Profit on Monthly

One Year	Monthly	0.52620	0.52620	0.52620
Three Years	Monthly	0.48349	0.48349	0.48349
Five Years	Monthly	0.44841	0.44841	0.44841


Profit on Quarterly

One Year	Quarterly	0.53361	0.53361	0.53361
Three Years	Quarterly	0.49347	0.49347	0.49347
Five Years	Quarterly	0.47344	0.47344	0.47344

Profit on Semi Annually

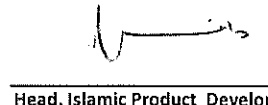
One Year	Semi Annually	0.53917	0.53917	0.53917
Three Years	Semi Annually	0.50345	0.50345	0.50345
Five Years	Semi Annually	0.50345	0.50345	0.50345

Prepared by:



Pool Manager

Reviewed by:


Head, Pool Management Unit


Head, Islamic Product Development & Operations

Approved by:


Head, Retail Channel Liability


Head, Islamic Banking


Resident Shariah Board Member

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for December 2019 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.

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ISLAMIC DEPOSIT PRODUCTS	PROFIT SHARING RATIO			
		Month Dec 2019	Month Nov 2019	Month Oct 2019
	Share of Rab-ul-Maal	50%	50%	50%
	Share of Mudarib	50%	50%	50%

Foreign Currency Accounts

HBL Islamic FC PLS Account	Payment Frequency	Profit Weightages		
		Month Dec 2019	Month Nov 2019	Month Oct 2019
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	0.04333	0.04333	0.04333
FCY From 100,000 to 499,999	Maturity	0.04500	0.04500	0.04500
FCY From 500,000 & above	Maturity	0.04667	0.04667	0.04667

Four Years

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

Five Years

FCY From 1,000 to 99,999	Maturity	0.05333	0.05333	0.05333
FCY From 100,000 to 499,999	Maturity	0.05500	0.05500	0.05500
FCY From 500,000 & above	Maturity	0.05667	0.05667	0.05667

Prepared by:

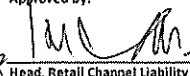

Pool Manager

Reviewed by:


Head, Pool Management Unit


Head, Islamic Product Development & Operations

Approved by:


Head, Retail Channel Liability


Head, Islamic Banking


Resident Shariah Board Member

24/11/19

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

Foreign Currency Accounts

Specific / Special Pool Deposits:	Weightages
Single Tier - Term Deposit	0.02500
Single Tier - Term Deposit	0.02625
Single Tier - Term Deposit	0.02750
Single Tier - Term Deposit	0.02875
Single Tier - Term Deposit	0.03000
Single Tier - Term Deposit	0.03125
Single Tier - Term Deposit	0.03250
Single Tier - Term Deposit	0.03375
Single Tier - Term Deposit	0.03500
Single Tier - Term Deposit	0.03625
Single Tier - Term Deposit	0.03750
Single Tier - Term Deposit	0.03875
Single Tier - Term Deposit	0.04000
Single Tier - Term Deposit	0.04125
Single Tier - Term Deposit	0.04250
Single Tier - Term Deposit	0.04375
Single Tier - Term Deposit	0.04500
Single Tier - Term Deposit	0.04625
Single Tier - Term Deposit	0.04750
Single Tier - Term Deposit	0.04875
Single Tier - Term Deposit	0.05000
Single Tier - Term Deposit	0.05125
Single Tier - Term Deposit	0.05250
Single Tier - Term Deposit	0.05375
Single Tier - Term Deposit	0.05500
Single Tier - Term Deposit	0.05625
Single Tier - Term Deposit	0.05750
Single Tier - Term Deposit	0.05875
Single Tier - Term Deposit	0.06000
Single Tier - Term Deposit	0.06125
Single Tier - Term Deposit	0.06250
Single Tier - Term Deposit	0.06375
Single Tier - Term Deposit	0.06500
Single Tier - Term Deposit	0.06625
Single Tier - Term Deposit	0.06750
Single Tier - Term Deposit	0.06875
Single Tier - Term Deposit	0.07000
Single Tier - Term Deposit	0.07125
Single Tier - Term Deposit	0.07250
Single Tier - Term Deposit	0.07375
Single Tier - Term Deposit	0.07500
Single Tier - Term Deposit	0.07625
Single Tier - Term Deposit	0.07750
Single Tier - Term Deposit	0.07875
Single Tier - Term Deposit	0.08000
Single Tier - Term Deposit	0.08125
Single Tier - Term Deposit	0.08250

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

Share of Rab-ul-Maal	Profit Sharing Ratio
Share of Mudarib	70%
Single Tier - Term Deposit	30%
Single Tier - Term Deposit	0.08375
Single Tier - Term Deposit	0.08500
Single Tier - Term Deposit	0.08625
Single Tier - Term Deposit	0.08750
Single Tier - Term Deposit	0.08875
Single Tier - Term Deposit	0.09000
Single Tier - Term Deposit	0.09125
Single Tier - Term Deposit	0.09250
Single Tier - Term Deposit	0.09375
Single Tier - Term Deposit	0.09500
Single Tier - Term Deposit	0.09625
Single Tier - Term Deposit	0.09750
Single Tier - Term Deposit	0.09875
Single Tier - Term Deposit	0.10000
Single Tier - Term Deposit	0.10125
Single Tier - Term Deposit	0.10250
Single Tier - Term Deposit	0.10375
Single Tier - Term Deposit	0.10500
Single Tier - Term Deposit	0.10625
Single Tier - Term Deposit	0.10750
Single Tier - Term Deposit	0.10875
Single Tier - Term Deposit	0.11000
Single Tier - Term Deposit	0.11125
Single Tier - Term Deposit	0.11250
Single Tier - Term Deposit	0.11375
Single Tier - Term Deposit	0.11500
Single Tier - Term Deposit	0.11625
Single Tier - Term Deposit	0.11750
Single Tier - Term Deposit	0.11875
Single Tier - Term Deposit	0.12000
Single Tier - Term Deposit	0.12125
Single Tier - Term Deposit	0.12250
Single Tier - Term Deposit	0.12375
Single Tier - Term Deposit	0.12500
Single Tier - Term Deposit	0.12625
Single Tier - Term Deposit	0.12750
Single Tier - Term Deposit	0.12875
Single Tier - Term Deposit	0.13000
Single Tier - Term Deposit	0.13125
Single Tier - Term Deposit	0.13250
Single Tier - Term Deposit	0.13375
Single Tier - Term Deposit	0.13500
Single Tier - Term Deposit	0.13625
Single Tier - Term Deposit	0.13750
Single Tier - Term Deposit	0.13875
Single Tier - Term Deposit	0.14000
Single Tier - Term Deposit	0.14125
Single Tier - Term Deposit	0.14250
Single Tier - Term Deposit	0.14375
Single Tier - Term Deposit	0.14500
Single Tier - Term Deposit	0.14625
Single Tier - Term Deposit	0.14750

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Share of Rab-ul-Maal	Profit Sharing Ratio
Share of Mudarib	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.14875
Single Tier - Term Deposit	0.15000
Single Tier - Term Deposit	0.15125
Single Tier - Term Deposit	0.15250
Single Tier - Term Deposit	0.15375
Single Tier - Term Deposit	0.15500
Single Tier - Term Deposit	0.15625
Single Tier - Term Deposit	0.15750
Single Tier - Term Deposit	0.15875
Single Tier - Term Deposit	0.16000
Single Tier - Term Deposit	0.16125
Single Tier - Term Deposit	0.16250
Single Tier - Term Deposit	0.16375
Single Tier - Term Deposit	0.16500
Single Tier - Term Deposit	0.16625
Single Tier - Term Deposit	0.16750
Single Tier - Term Deposit	0.16875
Single Tier - Term Deposit	0.17000
Single Tier - Term Deposit	0.17125
Single Tier - Term Deposit	0.17250
Single Tier - Term Deposit	0.17375
Single Tier - Term Deposit	0.17500
Single Tier - Term Deposit	0.17625
Single Tier - Term Deposit	0.17750
Single Tier - Term Deposit	0.17875
Single Tier - Term Deposit	0.18000
Single Tier - Term Deposit	0.18125
Single Tier - Term Deposit	0.18250
Single Tier - Term Deposit	0.18375
Single Tier - Term Deposit	0.18500
Single Tier - Term Deposit	0.18625
Single Tier - Term Deposit	0.18750
Single Tier - Term Deposit	0.18875
Single Tier - Term Deposit	0.19000
Single Tier - Term Deposit	0.19125
Single Tier - Term Deposit	0.19250
Single Tier - Term Deposit	0.19375
Single Tier - Term Deposit	0.19500
Single Tier - Term Deposit	0.19625
Single Tier - Term Deposit	0.19750
Single Tier - Term Deposit	0.19875
Single Tier - Term Deposit	0.20000
Single Tier - Term Deposit	0.20125
Single Tier - Term Deposit	0.20250
Single Tier - Term Deposit	0.20375
Single Tier - Term Deposit	0.20500
Single Tier - Term Deposit	0.20625
Single Tier - Term Deposit	0.20750
Single Tier - Term Deposit	0.20875
Single Tier - Term Deposit	0.21000
Single Tier - Term Deposit	0.21125
Single Tier - Term Deposit	0.21250

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	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.21375
Single Tier - Term Deposit	0.21500
Single Tier - Term Deposit	0.21625
Single Tier - Term Deposit	0.21750
Single Tier - Term Deposit	0.21875
Single Tier - Term Deposit	0.22000
Single Tier - Term Deposit	0.22125
Single Tier - Term Deposit	0.22250
Single Tier - Term Deposit	0.22375
Single Tier - Term Deposit	0.22500
Single Tier - Term Deposit	0.22625
Single Tier - Term Deposit	0.22750
Single Tier - Term Deposit	0.22875
Single Tier - Term Deposit	0.23000
Single Tier - Term Deposit	0.23125
Single Tier - Term Deposit	0.23250
Single Tier - Term Deposit	0.23375
Single Tier - Term Deposit	0.23500
Single Tier - Term Deposit	0.23625
Single Tier - Term Deposit	0.23750
Single Tier - Term Deposit	0.23875
Single Tier - Term Deposit	0.24000
Single Tier - Term Deposit	0.24125
Single Tier - Term Deposit	0.24250
Single Tier - Term Deposit	0.24375
Single Tier - Term Deposit	0.24500
Single Tier - Term Deposit	0.24625
Single Tier - Term Deposit	0.24750
Single Tier - Term Deposit	0.24875
Single Tier - Term Deposit	0.25000
Single Tier - Term Deposit	0.25125
Single Tier - Term Deposit	0.25250
Single Tier - Term Deposit	0.25375
Single Tier - Term Deposit	0.25500
Single Tier - Term Deposit	0.25625
Single Tier - Term Deposit	0.25750
Single Tier - Term Deposit	0.25875
Single Tier - Term Deposit	0.26000
Single Tier - Term Deposit	0.26125
Single Tier - Term Deposit	0.26250
Single Tier - Term Deposit	0.26375
Single Tier - Term Deposit	0.26500
Single Tier - Term Deposit	0.26625
Single Tier - Term Deposit	0.26750
Single Tier - Term Deposit	0.26875
Single Tier - Term Deposit	0.27000
Single Tier - Term Deposit	0.27125
Single Tier - Term Deposit	0.27250
Single Tier - Term Deposit	0.27375
Single Tier - Term Deposit	0.27500
Single Tier - Term Deposit	0.27625
Single Tier - Term Deposit	0.27750

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Share of Rab-ul-Maal	Profit Sharing Ratio
Share of Mudarib	70%
Single Tier - Term Deposit	30%
Single Tier - Term Deposit	0.27875
Single Tier - Term Deposit	0.28000
Single Tier - Term Deposit	0.28125
Single Tier - Term Deposit	0.28250
Single Tier - Term Deposit	0.28375
Single Tier - Term Deposit	0.28500
Single Tier - Term Deposit	0.28625
Single Tier - Term Deposit	0.28750
Single Tier - Term Deposit	0.28875
Single Tier - Term Deposit	0.29000
Single Tier - Term Deposit	0.29125
Single Tier - Term Deposit	0.29250
Single Tier - Term Deposit	0.29375
Single Tier - Term Deposit	0.29500
Single Tier - Term Deposit	0.29625
Single Tier - Term Deposit	0.29750
Single Tier - Term Deposit	0.29875
Single Tier - Term Deposit	0.30000
Single Tier - Term Deposit	0.30125
Single Tier - Term Deposit	0.30250
Single Tier - Term Deposit	0.30375
Single Tier - Term Deposit	0.30500
Single Tier - Term Deposit	0.30625
Single Tier - Term Deposit	0.30750
Single Tier - Term Deposit	0.30875
Single Tier - Term Deposit	0.31000
Single Tier - Term Deposit	0.31125
Single Tier - Term Deposit	0.31250
Single Tier - Term Deposit	0.31375
Single Tier - Term Deposit	0.31500
Single Tier - Term Deposit	0.31625
Single Tier - Term Deposit	0.31750
Single Tier - Term Deposit	0.31875
Single Tier - Term Deposit	0.32000
Single Tier - Term Deposit	0.32125
Single Tier - Term Deposit	0.32250
Single Tier - Term Deposit	0.32375
Single Tier - Term Deposit	0.32500
Single Tier - Term Deposit	0.32625
Single Tier - Term Deposit	0.32750
Single Tier - Term Deposit	0.32875
Single Tier - Term Deposit	0.33000
Single Tier - Term Deposit	0.33125
Single Tier - Term Deposit	0.33250
Single Tier - Term Deposit	0.33375
Single Tier - Term Deposit	0.33500
Single Tier - Term Deposit	0.33625
Single Tier - Term Deposit	0.33750
Single Tier - Term Deposit	0.33875
Single Tier - Term Deposit	0.34000
Single Tier - Term Deposit	0.34125
Single Tier - Term Deposit	0.34250

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Share of Rab-ul-Maal	Profit Sharing Ratio
Share of Mudarib	70%
Single Tier - Term Deposit	30%
Single Tier - Term Deposit	0.34375
Single Tier - Term Deposit	0.34500
Single Tier - Term Deposit	0.34625
Single Tier - Term Deposit	0.34750
Single Tier - Term Deposit	0.34875
Single Tier - Term Deposit	0.35000
Single Tier - Term Deposit	0.35125
Single Tier - Term Deposit	0.35250
Single Tier - Term Deposit	0.35375
Single Tier - Term Deposit	0.35500
Single Tier - Term Deposit	0.35625
Single Tier - Term Deposit	0.35750
Single Tier - Term Deposit	0.35875
Single Tier - Term Deposit	0.36000
Single Tier - Term Deposit	0.36125
Single Tier - Term Deposit	0.36250
Single Tier - Term Deposit	0.36375
Single Tier - Term Deposit	0.36500
Single Tier - Term Deposit	0.36625
Single Tier - Term Deposit	0.36750
Single Tier - Term Deposit	0.36875
Single Tier - Term Deposit	0.37000
Single Tier - Term Deposit	0.37125
Single Tier - Term Deposit	0.37250
Single Tier - Term Deposit	0.37375
Single Tier - Term Deposit	0.37500
Single Tier - Term Deposit	0.37625
Single Tier - Term Deposit	0.37750
Single Tier - Term Deposit	0.37875
Single Tier - Term Deposit	0.38000
Single Tier - Term Deposit	0.38125
Single Tier - Term Deposit	0.38250
Single Tier - Term Deposit	0.38375
Single Tier - Term Deposit	0.38500
Single Tier - Term Deposit	0.38625
Single Tier - Term Deposit	0.38750
Single Tier - Term Deposit	0.38875
Single Tier - Term Deposit	0.39000
Single Tier - Term Deposit	0.39125
Single Tier - Term Deposit	0.39250
Single Tier - Term Deposit	0.39375
Single Tier - Term Deposit	0.39500
Single Tier - Term Deposit	0.39625
Single Tier - Term Deposit	0.39750
Single Tier - Term Deposit	0.39875
Single Tier - Term Deposit	0.40000
Single Tier - Term Deposit	0.40125
Single Tier - Term Deposit	0.40250
Single Tier - Term Deposit	0.40375
Single Tier - Term Deposit	0.40500
Single Tier - Term Deposit	0.40625
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 **December 2019**, 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:

Share of Rab-ul-Maal	Profit Sharing Ratio
Share of Mudarib	70%
Single Tier - Term Deposit	30%
Single Tier - Term Deposit	0.40875
Single Tier - Term Deposit	0.41000
Single Tier - Term Deposit	0.41125
Single Tier - Term Deposit	0.41250
Single Tier - Term Deposit	0.41375
Single Tier - Term Deposit	0.41500
Single Tier - Term Deposit	0.41625
Single Tier - Term Deposit	0.41750
Single Tier - Term Deposit	0.41875
Single Tier - Term Deposit	0.42000
Single Tier - Term Deposit	0.42125
Single Tier - Term Deposit	0.42250
Single Tier - Term Deposit	0.42375
Single Tier - Term Deposit	0.42500
Single Tier - Term Deposit	0.42625
Single Tier - Term Deposit	0.42750
Single Tier - Term Deposit	0.42875
Single Tier - Term Deposit	0.43000
Single Tier - Term Deposit	0.43125
Single Tier - Term Deposit	0.43250
Single Tier - Term Deposit	0.43375
Single Tier - Term Deposit	0.43500
Single Tier - Term Deposit	0.43625
Single Tier - Term Deposit	0.43750
Single Tier - Term Deposit	0.43875
Single Tier - Term Deposit	0.44000
Single Tier - Term Deposit	0.44125
Single Tier - Term Deposit	0.44250
Single Tier - Term Deposit	0.44375
Single Tier - Term Deposit	0.44500
Single Tier - Term Deposit	0.44625
Single Tier - Term Deposit	0.44750
Single Tier - Term Deposit	0.44875
Single Tier - Term Deposit	0.45000
Single Tier - Term Deposit	0.45125
Single Tier - Term Deposit	0.45250
Single Tier - Term Deposit	0.45375
Single Tier - Term Deposit	0.45500
Single Tier - Term Deposit	0.45625
Single Tier - Term Deposit	0.45750
Single Tier - Term Deposit	0.45875
Single Tier - Term Deposit	0.46000
Single Tier - Term Deposit	0.46125
Single Tier - Term Deposit	0.46250
Single Tier - Term Deposit	0.46375
Single Tier - Term Deposit	0.46500
Single Tier - Term Deposit	0.46625
Single Tier - Term Deposit	0.46750
Single Tier - Term Deposit	0.46875
Single Tier - Term Deposit	0.47000
Single Tier - Term Deposit	0.47125
Single Tier - Term Deposit	0.47250

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, 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:

Share of Rab-ul-Maal	Profit Sharing Ratio
Share of Mudarib	70%
Single Tier - Term Deposit	30%
Single Tier - Term Deposit	0.47375
Single Tier - Term Deposit	0.47500
Single Tier - Term Deposit	0.47625
Single Tier - Term Deposit	0.47750
Single Tier - Term Deposit	0.47875
Single Tier - Term Deposit	0.48000
Single Tier - Term Deposit	0.48125
Single Tier - Term Deposit	0.48250
Single Tier - Term Deposit	0.48375
Single Tier - Term Deposit	0.48500
Single Tier - Term Deposit	0.48625
Single Tier - Term Deposit	0.48750
Single Tier - Term Deposit	0.48875
Single Tier - Term Deposit	0.49000
Single Tier - Term Deposit	0.49125
Single Tier - Term Deposit	0.49250
Single Tier - Term Deposit	0.49375
Single Tier - Term Deposit	0.49500
Single Tier - Term Deposit	0.49625
Single Tier - Term Deposit	0.49750
Single Tier - Term Deposit	0.49875
Single Tier - Term Deposit	0.50000
Single Tier - Term Deposit	0.50125
Single Tier - Term Deposit	0.50250
Single Tier - Term Deposit	0.50375
Single Tier - Term Deposit	0.50500
Single Tier - Term Deposit	0.50625
Single Tier - Term Deposit	0.50750
Single Tier - Term Deposit	0.50875
Single Tier - Term Deposit	0.51000
Single Tier - Term Deposit	0.51125
Single Tier - Term Deposit	0.51250
Single Tier - Term Deposit	0.51375
Single Tier - Term Deposit	0.51500
Single Tier - Term Deposit	0.51625
Single Tier - Term Deposit	0.51750
Single Tier - Term Deposit	0.51875
Single Tier - Term Deposit	0.52000
Single Tier - Term Deposit	0.52125
Single Tier - Term Deposit	0.52250
Single Tier - Term Deposit	0.52375
Single Tier - Term Deposit	0.52500
Single Tier - Term Deposit	0.52625
Single Tier - Term Deposit	0.52750
Single Tier - Term Deposit	0.52875
Single Tier - Term Deposit	0.53000
Single Tier - Term Deposit	0.53125
Single Tier - Term Deposit	0.53250
Single Tier - Term Deposit	0.53375
Single Tier - Term Deposit	0.53500
Single Tier - Term Deposit	0.53625
Single Tier - Term Deposit	0.53750

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, 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:

Share of Rab-ul-Maal	Profit Sharing Ratio
Share of Mudarib	70%
Single Tier - Term Deposit	30%
Single Tier - Term Deposit	0.53875
Single Tier - Term Deposit	0.54000
Single Tier - Term Deposit	0.54125
Single Tier - Term Deposit	0.54250
Single Tier - Term Deposit	0.54375
Single Tier - Term Deposit	0.54500
Single Tier - Term Deposit	0.54625
Single Tier - Term Deposit	0.54750
Single Tier - Term Deposit	0.54875
Single Tier - Term Deposit	0.55000
Single Tier - Term Deposit	0.55125
Single Tier - Term Deposit	0.55250
Single Tier - Term Deposit	0.55375
Single Tier - Term Deposit	0.55500
Single Tier - Term Deposit	0.55625
Single Tier - Term Deposit	0.55750
Single Tier - Term Deposit	0.55875
Single Tier - Term Deposit	0.56000
Single Tier - Term Deposit	0.56125
Single Tier - Term Deposit	0.56250
Single Tier - Term Deposit	0.56375
Single Tier - Term Deposit	0.56500
Single Tier - Term Deposit	0.56625
Single Tier - Term Deposit	0.56750
Single Tier - Term Deposit	0.56875
Single Tier - Term Deposit	0.57000
Single Tier - Term Deposit	0.57125
Single Tier - Term Deposit	0.57250
Single Tier - Term Deposit	0.57375
Single Tier - Term Deposit	0.57500
Single Tier - Term Deposit	0.57625
Single Tier - Term Deposit	0.57750
Single Tier - Term Deposit	0.57875
Single Tier - Term Deposit	0.58000
Single Tier - Term Deposit	0.58125
Single Tier - Term Deposit	0.58250
Single Tier - Term Deposit	0.58375
Single Tier - Term Deposit	0.58500
Single Tier - Term Deposit	0.58625
Single Tier - Term Deposit	0.58750
Single Tier - Term Deposit	0.58875
Single Tier - Term Deposit	0.59000
Single Tier - Term Deposit	0.59125
Single Tier - Term Deposit	0.59250
Single Tier - Term Deposit	0.59375
Single Tier - Term Deposit	0.59500
Single Tier - Term Deposit	0.59625
Single Tier - Term Deposit	0.59750
Single Tier - Term Deposit	0.59875
Single Tier - Term Deposit	0.60000
Single Tier - Term Deposit	0.60125
Single Tier - Term Deposit	0.60250

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, 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:

Share of Rab-ul-Maal	Profit Sharing Ratio
Share of Mudarib	70%
Single Tier - Term Deposit	30%
Single Tier - Term Deposit	0.60375
Single Tier - Term Deposit	0.60500
Single Tier - Term Deposit	0.60625
Single Tier - Term Deposit	0.60750
Single Tier - Term Deposit	0.60875
Single Tier - Term Deposit	0.61000
Single Tier - Term Deposit	0.61125
Single Tier - Term Deposit	0.61250
Single Tier - Term Deposit	0.61375
Single Tier - Term Deposit	0.61500
Single Tier - Term Deposit	0.61625
Single Tier - Term Deposit	0.61750
Single Tier - Term Deposit	0.61875
Single Tier - Term Deposit	0.62000
Single Tier - Term Deposit	0.62125
Single Tier - Term Deposit	0.62250
Single Tier - Term Deposit	0.62375
Single Tier - Term Deposit	0.62500
Single Tier - Term Deposit	0.62625
Single Tier - Term Deposit	0.62750
Single Tier - Term Deposit	0.62875
Single Tier - Term Deposit	0.63000
Single Tier - Term Deposit	0.63125
Single Tier - Term Deposit	0.63250
Single Tier - Term Deposit	0.63375
Single Tier - Term Deposit	0.63500
Single Tier - Term Deposit	0.63625
Single Tier - Term Deposit	0.63750
Single Tier - Term Deposit	0.63875
Single Tier - Term Deposit	0.64000
Single Tier - Term Deposit	0.64125
Single Tier - Term Deposit	0.64250
Single Tier - Term Deposit	0.64375
Single Tier - Term Deposit	0.64500
Single Tier - Term Deposit	0.64625
Single Tier - Term Deposit	0.64750
Single Tier - Term Deposit	0.64875
Single Tier - Term Deposit	0.65000
Single Tier - Term Deposit	0.65125
Single Tier - Term Deposit	0.65250
Single Tier - Term Deposit	0.65375
Single Tier - Term Deposit	0.65500
Single Tier - Term Deposit	0.65625
Single Tier - Term Deposit	0.65750
Single Tier - Term Deposit	0.65875
Single Tier - Term Deposit	0.66000
Single Tier - Term Deposit	0.66125
Single Tier - Term Deposit	0.66250
Single Tier - Term Deposit	0.66375
Single Tier - Term Deposit	0.66500
Single Tier - Term Deposit	0.66625
Single Tier - Term Deposit	0.66750

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, 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:

Share of Rab-ul-Maal	Profit Sharing Ratio
Share of Mudarib	70%
Single Tier - Term Deposit	30%
Single Tier - Term Deposit	0.66875
Single Tier - Term Deposit	0.67000
Single Tier - Term Deposit	0.67125
Single Tier - Term Deposit	0.67250
Single Tier - Term Deposit	0.67375
Single Tier - Term Deposit	0.67500
Single Tier - Term Deposit	0.67625
Single Tier - Term Deposit	0.67750
Single Tier - Term Deposit	0.67875
Single Tier - Term Deposit	0.68000
Single Tier - Term Deposit	0.68125
Single Tier - Term Deposit	0.68250
Single Tier - Term Deposit	0.68375
Single Tier - Term Deposit	0.68500
Single Tier - Term Deposit	0.68625
Single Tier - Term Deposit	0.68750
Single Tier - Term Deposit	0.68875
Single Tier - Term Deposit	0.69000
Single Tier - Term Deposit	0.69125
Single Tier - Term Deposit	0.69250
Single Tier - Term Deposit	0.69375
Single Tier - Term Deposit	0.69500
Single Tier - Term Deposit	0.69625
Single Tier - Term Deposit	0.69750
Single Tier - Term Deposit	0.69875
Single Tier - Term Deposit	0.70000
Single Tier - Term Deposit	0.70125
Single Tier - Term Deposit	0.70250
Single Tier - Term Deposit	0.70375
Single Tier - Term Deposit	0.70500
Single Tier - Term Deposit	0.70625
Single Tier - Term Deposit	0.70750
Single Tier - Term Deposit	0.70875
Single Tier - Term Deposit	0.71000
Single Tier - Term Deposit	0.71125
Single Tier - Term Deposit	0.71250
Single Tier - Term Deposit	0.71375
Single Tier - Term Deposit	0.71500
Single Tier - Term Deposit	0.71625
Single Tier - Term Deposit	0.71750
Single Tier - Term Deposit	0.71875
Single Tier - Term Deposit	0.72000
Single Tier - Term Deposit	0.72125
Single Tier - Term Deposit	0.72250
Single Tier - Term Deposit	0.72375
Single Tier - Term Deposit	0.72500
Single Tier - Term Deposit	0.72625
Single Tier - Term Deposit	0.72750
Single Tier - Term Deposit	0.72875
Single Tier - Term Deposit	0.73000
Single Tier - Term Deposit	0.73125
Single Tier - Term Deposit	0.73250

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

Share of Rab-ul-Maal	Profit Sharing Ratio
Share of Mudarib	70%
Single Tier - Term Deposit	30%
Single Tier - Term Deposit	0.73375
Single Tier - Term Deposit	0.73500
Single Tier - Term Deposit	0.73625
Single Tier - Term Deposit	0.73750
Single Tier - Term Deposit	0.73875
Single Tier - Term Deposit	0.74000
Single Tier - Term Deposit	0.74125
Single Tier - Term Deposit	0.74250
Single Tier - Term Deposit	0.74375
Single Tier - Term Deposit	0.74500
Single Tier - Term Deposit	0.74625
Single Tier - Term Deposit	0.74750
Single Tier - Term Deposit	0.74875
Single Tier - Term Deposit	0.75000
Single Tier - Term Deposit	0.75125
Single Tier - Term Deposit	0.75250
Single Tier - Term Deposit	0.75375
Single Tier - Term Deposit	0.75500
Single Tier - Term Deposit	0.75625
Single Tier - Term Deposit	0.75750
Single Tier - Term Deposit	0.75875
Single Tier - Term Deposit	0.76000
Single Tier - Term Deposit	0.76125
Single Tier - Term Deposit	0.76250
Single Tier - Term Deposit	0.76375
Single Tier - Term Deposit	0.76500
Single Tier - Term Deposit	0.76625
Single Tier - Term Deposit	0.76750
Single Tier - Term Deposit	0.76875
Single Tier - Term Deposit	0.77000
Single Tier - Term Deposit	0.77125
Single Tier - Term Deposit	0.77250
Single Tier - Term Deposit	0.77375
Single Tier - Term Deposit	0.77500
Single Tier - Term Deposit	0.77625
Single Tier - Term Deposit	0.77750
Single Tier - Term Deposit	0.77875
Single Tier - Term Deposit	0.78000
Single Tier - Term Deposit	0.78125
Single Tier - Term Deposit	0.78250
Single Tier - Term Deposit	0.78375
Single Tier - Term Deposit	0.78500
Single Tier - Term Deposit	0.78625
Single Tier - Term Deposit	0.78750
Single Tier - Term Deposit	0.78875
Single Tier - Term Deposit	0.79000
Single Tier - Term Deposit	0.79125
Single Tier - Term Deposit	0.79250
Single Tier - Term Deposit	0.79375
Single Tier - Term Deposit	0.79500
Single Tier - Term Deposit	0.79625
Single Tier - Term Deposit	0.79750

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, 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:

Share of Rab-ul-Maal	Profit Sharing Ratio
Share of Mudarib	70%
Single Tier - Term Deposit	30%
Single Tier - Term Deposit	0.79875
Single Tier - Term Deposit	0.80000
Single Tier - Term Deposit	0.80125
Single Tier - Term Deposit	0.80250
Single Tier - Term Deposit	0.80375
Single Tier - Term Deposit	0.80500
Single Tier - Term Deposit	0.80625
Single Tier - Term Deposit	0.80750
Single Tier - Term Deposit	0.80875
Single Tier - Term Deposit	0.81000
Single Tier - Term Deposit	0.81125
Single Tier - Term Deposit	0.81250
Single Tier - Term Deposit	0.81375
Single Tier - Term Deposit	0.81500
Single Tier - Term Deposit	0.81625
Single Tier - Term Deposit	0.81750
Single Tier - Term Deposit	0.81875
Single Tier - Term Deposit	0.82000
Single Tier - Term Deposit	0.82125
Single Tier - Term Deposit	0.82250
Single Tier - Term Deposit	0.82375
Single Tier - Term Deposit	0.82500
Single Tier - Term Deposit	0.82625
Single Tier - Term Deposit	0.82750
Single Tier - Term Deposit	0.82875
Single Tier - Term Deposit	0.83000
Single Tier - Term Deposit	0.83125
Single Tier - Term Deposit	0.83250
Single Tier - Term Deposit	0.83375
Single Tier - Term Deposit	0.83500
Single Tier - Term Deposit	0.83625
Single Tier - Term Deposit	0.83750
Single Tier - Term Deposit	0.83875
Single Tier - Term Deposit	0.84000
Single Tier - Term Deposit	0.84125
Single Tier - Term Deposit	0.84250
Single Tier - Term Deposit	0.84375
Single Tier - Term Deposit	0.84500
Single Tier - Term Deposit	0.84625
Single Tier - Term Deposit	0.84750
Single Tier - Term Deposit	0.84875
Single Tier - Term Deposit	0.85000
Single Tier - Term Deposit	0.85125
Single Tier - Term Deposit	0.85250
Single Tier - Term Deposit	0.85375
Single Tier - Term Deposit	0.85500
Single Tier - Term Deposit	0.85625
Single Tier - Term Deposit	0.85750
Single Tier - Term Deposit	0.85875
Single Tier - Term Deposit	0.86000
Single Tier - Term Deposit	0.86125
Single Tier - Term Deposit	0.86250

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.86375
Single Tier - Term Deposit	0.86500
Single Tier - Term Deposit	0.86625
Single Tier - Term Deposit	0.86750
Single Tier - Term Deposit	0.86875
Single Tier - Term Deposit	0.87000
Single Tier - Term Deposit	0.87125
Single Tier - Term Deposit	0.87250
Single Tier - Term Deposit	0.87375
Single Tier - Term Deposit	0.87500
Single Tier - Term Deposit	0.87625
Single Tier - Term Deposit	0.87750
Single Tier - Term Deposit	0.87875
Single Tier - Term Deposit	0.88000
Single Tier - Term Deposit	0.88125
Single Tier - Term Deposit	0.88250
Single Tier - Term Deposit	0.88375
Single Tier - Term Deposit	0.88500
Single Tier - Term Deposit	0.88625
Single Tier - Term Deposit	0.88750
Single Tier - Term Deposit	0.88875
Single Tier - Term Deposit	0.89000
Single Tier - Term Deposit	0.89125
Single Tier - Term Deposit	0.89250
Single Tier - Term Deposit	0.89375
Single Tier - Term Deposit	0.89500
Single Tier - Term Deposit	0.89625
Single Tier - Term Deposit	0.89750
Single Tier - Term Deposit	0.89875
Single Tier - Term Deposit	0.90000
Single Tier - Term Deposit	0.90125
Single Tier - Term Deposit	0.90250
Single Tier - Term Deposit	0.90375
Single Tier - Term Deposit	0.90500
Single Tier - Term Deposit	0.90625
Single Tier - Term Deposit	0.90750
Single Tier - Term Deposit	0.90875
Single Tier - Term Deposit	0.91000
Single Tier - Term Deposit	0.91125
Single Tier - Term Deposit	0.91250
Single Tier - Term Deposit	0.91375
Single Tier - Term Deposit	0.91500
Single Tier - Term Deposit	0.91625
Single Tier - Term Deposit	0.91750
Single Tier - Term Deposit	0.91875
Single Tier - Term Deposit	0.92000
Single Tier - Term Deposit	0.92125
Single Tier - Term Deposit	0.92250
Single Tier - Term Deposit	0.92375
Single Tier - Term Deposit	0.92500
Single Tier - Term Deposit	0.92625
Single Tier - Term Deposit	0.92750

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Term Deposit	0.92875
Single Tier - Term Deposit	0.93000
Single Tier - Term Deposit	0.93125
Single Tier - Term Deposit	0.93250
Single Tier - Term Deposit	0.93375
Single Tier - Term Deposit	0.93500
Single Tier - Term Deposit	0.93625
Single Tier - Term Deposit	0.93750

Prepared by:

Reviewed by:

Pool Manager

Unit Head, Pool Management

Head, Islamic Product Development & Operations

Approved by:

Head, Retail Channel Liability

Head, Islamic Banking

Resident Shariah Board Member

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

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

Local Currency Accounts

Specific / Special Pool Deposits:	Weightages
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.06765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.16765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.16824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.16882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.16941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.17000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.17059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.17118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.17176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.17235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.17294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.17353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.17412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.17471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.17529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.17588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.17647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.17706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.17765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.17824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.17882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.17941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.18000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.18059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.18118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.18176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.18235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.18294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.18353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.18412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.18471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.18529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.18588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.18647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.18706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.18765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.18824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.18882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.18941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.19000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.19059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.19118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.19176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.19235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.19294

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.19353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.19412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.19471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.19529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.19588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.19647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.19706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.19765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.19824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.19882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.19941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.20000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.20059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.20118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.20176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.20235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.20294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.20353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.20412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.20471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.20529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.20588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.20647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.20706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.20765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.20824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.20882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.20941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.21000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.21059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.21118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.21176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.21235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.21294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.21353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.21412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.21471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.21529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.21588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.21647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.21706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.21765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.21824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.21882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.21941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.22000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.22059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.22118

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, 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:

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	0.22176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.22235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.22294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.22353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.22412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.22471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.22529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.22588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.22647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.22706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.22765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.22824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.22882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.22941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.23000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.23059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.23118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.23176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.23235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.23294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.23353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.23412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.23471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.23529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.23588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.23647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.23706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.23765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.23824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.23882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.23941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.24000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.24059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.24118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.24176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.24235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.24294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.24353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.24412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.24471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.24529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.24588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.24647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.24706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.24765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.24824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.24882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.24941

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.25000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.25059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.25118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.25176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.25235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.25294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.25353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.25412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.25471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.25529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.25588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.25647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.25706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.25765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.25824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.25882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.25941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.26000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.26059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.26118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.26176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.26235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.26294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.26353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.26412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.26471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.26471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.26529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.26588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.26647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.26706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.26765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.26824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.26882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.26941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.27000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.27059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.27118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.27176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.27235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.27294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.27353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.27412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.27471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.27529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.27588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.27647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.27706

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.27765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.27824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.27882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.27941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.28000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.28059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.28118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.28176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.28235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.28294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.28353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.28412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.28471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.28529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.28588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.28647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.28706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.28765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.28824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.28882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.28941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.29941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30529

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.30941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.31941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.32941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33353

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.33941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.34941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.35941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36176

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.36941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.37941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.38941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39000

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.39941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.40941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41824

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.41941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.42941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.43941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44647

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.44941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.45941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.46941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47471

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.47941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.48941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.49941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50294

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.50941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.51941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.52941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53118

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.53941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.54941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.55941

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.56941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.57941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58765

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.58941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.59941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.60941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61588

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.61941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.62941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.63941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64412

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.64941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.65941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.66941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67235

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.67941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.68941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.69941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70059

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.70941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.71941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72882

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.72941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.73941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74588

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.74941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.75941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76706

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.76941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.77941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.78941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79529

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.79941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.80941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.81941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82353

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.82941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.83941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.84941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85176

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.85941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.86941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.87941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88000

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.88941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.89000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.89059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.89118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.89176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.89235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.89294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.89353

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **December 2019**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.89412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.89471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.89529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.89588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.89647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.89706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.89765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.89824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.89882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.89941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.90000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.90059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.90118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.90176
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.90235
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.90294
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.90353
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.90412
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.90471
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.90529
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.90588
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.90647
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.90706
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.90765
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.90824
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.90882
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.90941
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.91000
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.91059
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.91118
Single Tier - Saving / Term Deposit/ Remunerative Current Account	0.91176

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Pool Manager

Unit Head, Pool Management

Head, Islamic Product Development & Operations

Approved by:

Head, Retail Channel Liability

Head, Islamic Banking

Resident Shariah Board Member