

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **July 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 July 2019	Month June 2019	Month May 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 July 2019	Month June 2019	Month May 2019
SAVING ACCOUNTS				
HBL Islamic PLS Account	Monthly	0.32227	0.31000	0.31111

HBL Al-Irtifa Account

Deposits of Rs. 1 but less than 500(K)	Monthly	0.34527	0.33214	0.33333
Deposits of Rs.500K but less than 1(M)	Monthly	0.34527	0.33214	0.33333
Deposits of Rs.1(M) but less than 5(M)	Monthly	0.34527	0.33214	0.33333
Deposits of Rs. 5(M) but less than 25(M)	Monthly	0.34527	0.33214	0.33333
Deposits of Rs. 25(M) but less than 50(M)	Monthly	0.34527	0.33214	0.33333
Deposits of Rs. 50(M) but less than 100(M)	Monthly	0.34527	0.33214	0.33333
Deposits of Rs. 100(M) but less than 250(M)	Monthly	0.34527	0.33214	0.33333
Deposits of Rs. 250(M) but less than 500(M)	Monthly	0.34527	0.33214	0.33333
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	0.34527	0.33214	0.33333
Deposits of Rs. 1(B) and above	Monthly	0.34527	0.33214	0.33333

REMUNERATIVE CURRENT ACCOUNTS

HBL Al-Mukhtar Account	Monthly	0.00433	0.00414	0.00417
HBL at Work Islamic Premium Account	January & July	0.00433	0.00414	0.00417
Remunerative Non-Chequing Current Margin Account	Monthly	0.00433	0.00414	0.00417

FUNDS ACCEPTANCE UNDER SBP ILTF

FUNDS ACCEPTANCE UNDER ILTF UPTO 3 YEARS	Monthly	0.25987	0.25000	-
FUNDS ACCEPTANCE UNDER ILTF FROM 3 TO 5 YEARS	Monthly	0.18567	0.17857	-
FUNDS ACCEPTANCE UNDER ILTF FROM 5 TO 10 YEARS	Monthly	0.14853	0.14286	0.16667

Handwritten signature

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **July 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 July 2019	Month June 2019	Month May 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 July 2019	Month June 2019	Month May 2019

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

1 Month	Maturity	0.38187	0.36736	0.36867
3 Months	Maturity	0.39120	0.37629	0.37767
6 Months	Maturity	0.40993	0.39436	0.39575
One Year	Maturity	0.50933	0.48993	0.49167
Three Years	Maturity	0.50353	0.48436	0.48608
Five Years	Maturity	0.55020	0.52929	0.53117

Profit on Monthly

One Year	Monthly	0.49200	0.47329	0.47500
Three Years	Monthly	0.45207	0.43486	0.43642
Five Years	Monthly	0.41927	0.40329	0.40475

Profit on Quarterly

One Year	Quarterly	0.49893	0.47993	0.48167
Three Years	Quarterly	0.46140	0.44386	0.44542
Five Years	Quarterly	0.44267	0.42579	0.42733

Profit on Semi Annually

One Year	Semi Annually	0.50413	0.48493	0.48667
Three Years	Semi Annually	0.47073	0.45279	0.45442
Five Years	Semi Annually	0.47073	0.45279	0.45442

Prepared by:



Pool Manager

Reviewed by:


Head, Pool Management Unit


Head, Islamic Projects

Approved by:


Head, Retail Channel Liability


Head, Islamic Banking


Resident Shariah Board Member

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for July 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 July 2019	Month June 2019	Month May 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 July 2019	Month June 2019	Month May 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 Projects

Approved by: 
Head, Retail Channel Liability


Head, Islamic Banking


Resident Shariah Board Member



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

Local Currency Accounts

Specific / Special Pool Deposits:	Weightages
Single Tier - Saving / Term Deposit	0.07667
Single Tier - Saving / Term Deposit	0.19000
Single Tier - Saving / Term Deposit	0.19067
Single Tier - Saving / Term Deposit	0.19133
Single Tier - Saving / Term Deposit	0.19200
Single Tier - Saving / Term Deposit	0.19267
Single Tier - Saving / Term Deposit	0.19333
Single Tier - Saving / Term Deposit	0.19400
Single Tier - Saving / Term Deposit	0.19467
Single Tier - Saving / Term Deposit	0.19533
Single Tier - Saving / Term Deposit	0.19600
Single Tier - Saving / Term Deposit	0.19667
Single Tier - Saving / Term Deposit	0.19733
Single Tier - Saving / Term Deposit	0.19800
Single Tier - Saving / Term Deposit	0.19867
Single Tier - Saving / Term Deposit	0.19933
Single Tier - Saving / Term Deposit	0.20000
Single Tier - Saving / Term Deposit	0.20067
Single Tier - Saving / Term Deposit	0.20133
Single Tier - Saving / Term Deposit	0.20200
Single Tier - Saving / Term Deposit	0.20267
Single Tier - Saving / Term Deposit	0.20333
Single Tier - Saving / Term Deposit	0.20400
Single Tier - Saving / Term Deposit	0.20467
Single Tier - Saving / Term Deposit	0.20533
Single Tier - Saving / Term Deposit	0.20600
Single Tier - Saving / Term Deposit	0.20667
Single Tier - Saving / Term Deposit	0.20733
Single Tier - Saving / Term Deposit	0.20800
Single Tier - Saving / Term Deposit	0.20867
Single Tier - Saving / Term Deposit	0.20933
Single Tier - Saving / Term Deposit	0.21000
Single Tier - Saving / Term Deposit	0.21067
Single Tier - Saving / Term Deposit	0.21133
Single Tier - Saving / Term Deposit	0.21200
Single Tier - Saving / Term Deposit	0.21267
Single Tier - Saving / Term Deposit	0.21333
Single Tier - Saving / Term Deposit	0.21400
Single Tier - Saving / Term Deposit	0.21467
Single Tier - Saving / Term Deposit	0.21533

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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 - Saving / Term Deposit	0.21600
Single Tier - Saving / Term Deposit	0.21667
Single Tier - Saving / Term Deposit	0.21733
Single Tier - Saving / Term Deposit	0.21800
Single Tier - Saving / Term Deposit	0.21867
Single Tier - Saving / Term Deposit	0.21933
Single Tier - Saving / Term Deposit	0.22000
Single Tier - Saving / Term Deposit	0.22067
Single Tier - Saving / Term Deposit	0.22133
Single Tier - Saving / Term Deposit	0.22200
Single Tier - Saving / Term Deposit	0.22267
Single Tier - Saving / Term Deposit	0.22333
Single Tier - Saving / Term Deposit	0.22400
Single Tier - Saving / Term Deposit	0.22467
Single Tier - Saving / Term Deposit	0.22533
Single Tier - Saving / Term Deposit	0.22600
Single Tier - Saving / Term Deposit	0.22667
Single Tier - Saving / Term Deposit	0.22733
Single Tier - Saving / Term Deposit	0.22800
Single Tier - Saving / Term Deposit	0.22867
Single Tier - Saving / Term Deposit	0.22933
Single Tier - Saving / Term Deposit	0.23000
Single Tier - Saving / Term Deposit	0.23067
Single Tier - Saving / Term Deposit	0.23133
Single Tier - Saving / Term Deposit	0.23200
Single Tier - Saving / Term Deposit	0.23267
Single Tier - Saving / Term Deposit	0.23333
Single Tier - Saving / Term Deposit	0.23400
Single Tier - Saving / Term Deposit	0.23467
Single Tier - Saving / Term Deposit	0.23533
Single Tier - Saving / Term Deposit	0.23600
Single Tier - Saving / Term Deposit	0.23667
Single Tier - Saving / Term Deposit	0.23733
Single Tier - Saving / Term Deposit	0.23800
Single Tier - Saving / Term Deposit	0.23867
Single Tier - Saving / Term Deposit	0.23933
Single Tier - Saving / Term Deposit	0.24000
Single Tier - Saving / Term Deposit	0.24067
Single Tier - Saving / Term Deposit	0.24133
Single Tier - Saving / Term Deposit	0.24200
Single Tier - Saving / Term Deposit	0.24267
Single Tier - Saving / Term Deposit	0.24333
Single Tier - Saving / Term Deposit	0.24400

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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 - Saving / Term Deposit	0.24467
Single Tier - Saving / Term Deposit	0.24533
Single Tier - Saving / Term Deposit	0.24600
Single Tier - Saving / Term Deposit	0.24667
Single Tier - Saving / Term Deposit	0.24733
Single Tier - Saving / Term Deposit	0.24800
Single Tier - Saving / Term Deposit	0.24867
Single Tier - Saving / Term Deposit	0.24933
Single Tier - Saving / Term Deposit	0.25000
Single Tier - Saving / Term Deposit	0.25067
Single Tier - Saving / Term Deposit	0.25133
Single Tier - Saving / Term Deposit	0.25200
Single Tier - Saving / Term Deposit	0.25267
Single Tier - Saving / Term Deposit	0.25333
Single Tier - Saving / Term Deposit	0.25400
Single Tier - Saving / Term Deposit	0.25467
Single Tier - Saving / Term Deposit	0.25533
Single Tier - Saving / Term Deposit	0.25600
Single Tier - Saving / Term Deposit	0.25667
Single Tier - Saving / Term Deposit	0.25733
Single Tier - Saving / Term Deposit	0.25800
Single Tier - Saving / Term Deposit	0.25867
Single Tier - Saving / Term Deposit	0.25933
Single Tier - Saving / Term Deposit	0.26000
Single Tier - Saving / Term Deposit	0.26067
Single Tier - Saving / Term Deposit	0.26133
Single Tier - Saving / Term Deposit	0.26200
Single Tier - Saving / Term Deposit	0.26267
Single Tier - Saving / Term Deposit	0.26333
Single Tier - Saving / Term Deposit	0.26400
Single Tier - Saving / Term Deposit	0.26467
Single Tier - Saving / Term Deposit	0.26533
Single Tier - Saving / Term Deposit	0.26600
Single Tier - Saving / Term Deposit	0.26667
Single Tier - Saving / Term Deposit	0.26733
Single Tier - Saving / Term Deposit	0.26800
Single Tier - Saving / Term Deposit	0.26867
Single Tier - Saving / Term Deposit	0.26933
Single Tier - Saving / Term Deposit	0.27000
Single Tier - Saving / Term Deposit	0.27067
Single Tier - Saving / Term Deposit	0.27133
Single Tier - Saving / Term Deposit	0.27200
Single Tier - Saving / Term Deposit	0.27267

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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 - Saving / Term Deposit	0.27333
Single Tier - Saving / Term Deposit	0.27400
Single Tier - Saving / Term Deposit	0.27467
Single Tier - Saving / Term Deposit	0.27533
Single Tier - Saving / Term Deposit	0.27600
Single Tier - Saving / Term Deposit	0.27667
Single Tier - Saving / Term Deposit	0.27733
Single Tier - Saving / Term Deposit	0.27800
Single Tier - Saving / Term Deposit	0.27867
Single Tier - Saving / Term Deposit	0.27933
Single Tier - Saving / Term Deposit	0.28000
Single Tier - Saving / Term Deposit	0.28067
Single Tier - Saving / Term Deposit	0.28133
Single Tier - Saving / Term Deposit	0.28200
Single Tier - Saving / Term Deposit	0.28267
Single Tier - Saving / Term Deposit	0.28333
Single Tier - Saving / Term Deposit	0.28400
Single Tier - Saving / Term Deposit	0.28467
Single Tier - Saving / Term Deposit	0.28533
Single Tier - Saving / Term Deposit	0.28600
Single Tier - Saving / Term Deposit	0.28667
Single Tier - Saving / Term Deposit	0.28733
Single Tier - Saving / Term Deposit	0.28800
Single Tier - Saving / Term Deposit	0.28867
Single Tier - Saving / Term Deposit	0.28933
Single Tier - Saving / Term Deposit	0.29000
Single Tier - Saving / Term Deposit	0.29067
Single Tier - Saving / Term Deposit	0.29133
Single Tier - Saving / Term Deposit	0.29200
Single Tier - Saving / Term Deposit	0.29267
Single Tier - Saving / Term Deposit	0.29333
Single Tier - Saving / Term Deposit	0.29400
Single Tier - Saving / Term Deposit	0.29467
Single Tier - Saving / Term Deposit	0.29533
Single Tier - Saving / Term Deposit	0.29600
Single Tier - Saving / Term Deposit	0.29667
Single Tier - Saving / Term Deposit	0.29733
Single Tier - Saving / Term Deposit	0.29800
Single Tier - Saving / Term Deposit	0.29867
Single Tier - Saving / Term Deposit	0.29933
Single Tier - Saving / Term Deposit	0.30000
Single Tier - Saving / Term Deposit	0.30000
Single Tier - Saving / Term Deposit	0.30067

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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 - Saving / Term Deposit	0.30133
Single Tier - Saving / Term Deposit	0.30200
Single Tier - Saving / Term Deposit	0.30267
Single Tier - Saving / Term Deposit	0.30333
Single Tier - Saving / Term Deposit	0.30400
Single Tier - Saving / Term Deposit	0.30467
Single Tier - Saving / Term Deposit	0.30533
Single Tier - Saving / Term Deposit	0.30600
Single Tier - Saving / Term Deposit	0.30667
Single Tier - Saving / Term Deposit	0.30733
Single Tier - Saving / Term Deposit	0.30800
Single Tier - Saving / Term Deposit	0.30867
Single Tier - Saving / Term Deposit	0.30933
Single Tier - Saving / Term Deposit	0.31000
Single Tier - Saving / Term Deposit	0.31067
Single Tier - Saving / Term Deposit	0.31133
Single Tier - Saving / Term Deposit	0.31200
Single Tier - Saving / Term Deposit	0.31267
Single Tier - Saving / Term Deposit	0.31333
Single Tier - Saving / Term Deposit	0.31400
Single Tier - Saving / Term Deposit	0.31467
Single Tier - Saving / Term Deposit	0.31533
Single Tier - Saving / Term Deposit	0.31600
Single Tier - Saving / Term Deposit	0.31667
Single Tier - Saving / Term Deposit	0.31733
Single Tier - Saving / Term Deposit	0.31800
Single Tier - Saving / Term Deposit	0.31867
Single Tier - Saving / Term Deposit	0.31933
Single Tier - Saving / Term Deposit	0.32000
Single Tier - Saving / Term Deposit	0.32067
Single Tier - Saving / Term Deposit	0.32133
Single Tier - Saving / Term Deposit	0.32200
Single Tier - Saving / Term Deposit	0.32267
Single Tier - Saving / Term Deposit	0.32333
Single Tier - Saving / Term Deposit	0.32400
Single Tier - Saving / Term Deposit	0.32467
Single Tier - Saving / Term Deposit	0.32533
Single Tier - Saving / Term Deposit	0.32600
Single Tier - Saving / Term Deposit	0.32667
Single Tier - Saving / Term Deposit	0.32733
Single Tier - Saving / Term Deposit	0.32800
Single Tier - Saving / Term Deposit	0.32867
Single Tier - Saving / Term Deposit	0.32933

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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 - Saving / Term Deposit	0.33000
Single Tier - Saving / Term Deposit	0.33067
Single Tier - Saving / Term Deposit	0.33133
Single Tier - Saving / Term Deposit	0.33200
Single Tier - Saving / Term Deposit	0.33267
Single Tier - Saving / Term Deposit	0.33333
Single Tier - Saving / Term Deposit	0.33400
Single Tier - Saving / Term Deposit	0.33467
Single Tier - Saving / Term Deposit	0.33533
Single Tier - Saving / Term Deposit	0.33600
Single Tier - Saving / Term Deposit	0.33667
Single Tier - Saving / Term Deposit	0.33733
Single Tier - Saving / Term Deposit	0.33800
Single Tier - Saving / Term Deposit	0.33867
Single Tier - Saving / Term Deposit	0.33933
Single Tier - Saving / Term Deposit	0.34000
Single Tier - Saving / Term Deposit	0.34067
Single Tier - Saving / Term Deposit	0.34133
Single Tier - Saving / Term Deposit	0.34200
Single Tier - Saving / Term Deposit	0.34267
Single Tier - Saving / Term Deposit	0.34333
Single Tier - Saving / Term Deposit	0.34400
Single Tier - Saving / Term Deposit	0.34467
Single Tier - Saving / Term Deposit	0.34533
Single Tier - Saving / Term Deposit	0.34600
Single Tier - Saving / Term Deposit	0.34667
Single Tier - Saving / Term Deposit	0.34733
Single Tier - Saving / Term Deposit	0.34800
Single Tier - Saving / Term Deposit	0.34867
Single Tier - Saving / Term Deposit	0.34933
Single Tier - Saving / Term Deposit	0.35000
Single Tier - Saving / Term Deposit	0.35067
Single Tier - Saving / Term Deposit	0.35133
Single Tier - Saving / Term Deposit	0.35200
Single Tier - Saving / Term Deposit	0.35267
Single Tier - Saving / Term Deposit	0.35333
Single Tier - Saving / Term Deposit	0.35400
Single Tier - Saving / Term Deposit	0.35467
Single Tier - Saving / Term Deposit	0.35533
Single Tier - Saving / Term Deposit	0.35600
Single Tier - Saving / Term Deposit	0.35667
Single Tier - Saving / Term Deposit	0.35733
Single Tier - Saving / Term Deposit	0.35800

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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 - Saving / Term Deposit	0.35867
Single Tier - Saving / Term Deposit	0.35933
Single Tier - Saving / Term Deposit	0.36000
Single Tier - Saving / Term Deposit	0.36067
Single Tier - Saving / Term Deposit	0.36133
Single Tier - Saving / Term Deposit	0.36200
Single Tier - Saving / Term Deposit	0.36267
Single Tier - Saving / Term Deposit	0.36333
Single Tier - Saving / Term Deposit	0.36400
Single Tier - Saving / Term Deposit	0.36467
Single Tier - Saving / Term Deposit	0.36533
Single Tier - Saving / Term Deposit	0.36600
Single Tier - Saving / Term Deposit	0.36667
Single Tier - Saving / Term Deposit	0.36733
Single Tier - Saving / Term Deposit	0.36800
Single Tier - Saving / Term Deposit	0.36867
Single Tier - Saving / Term Deposit	0.36933
Single Tier - Saving / Term Deposit	0.37000
Single Tier - Saving / Term Deposit	0.37067
Single Tier - Saving / Term Deposit	0.37133
Single Tier - Saving / Term Deposit	0.37200
Single Tier - Saving / Term Deposit	0.37267
Single Tier - Saving / Term Deposit	0.37333
Single Tier - Saving / Term Deposit	0.37400
Single Tier - Saving / Term Deposit	0.37467
Single Tier - Saving / Term Deposit	0.37533
Single Tier - Saving / Term Deposit	0.37600
Single Tier - Saving / Term Deposit	0.37667
Single Tier - Saving / Term Deposit	0.37733
Single Tier - Saving / Term Deposit	0.37800
Single Tier - Saving / Term Deposit	0.37867
Single Tier - Saving / Term Deposit	0.37933
Single Tier - Saving / Term Deposit	0.38000
Single Tier - Saving / Term Deposit	0.38067
Single Tier - Saving / Term Deposit	0.38133
Single Tier - Saving / Term Deposit	0.38200
Single Tier - Saving / Term Deposit	0.38267
Single Tier - Saving / Term Deposit	0.38333
Single Tier - Saving / Term Deposit	0.38400
Single Tier - Saving / Term Deposit	0.38467
Single Tier - Saving / Term Deposit	0.38533
Single Tier - Saving / Term Deposit	0.38600
Single Tier - Saving / Term Deposit	0.38667

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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 - Saving / Term Deposit	0.38733
Single Tier - Saving / Term Deposit	0.38800
Single Tier - Saving / Term Deposit	0.38867
Single Tier - Saving / Term Deposit	0.38933
Single Tier - Saving / Term Deposit	0.39000
Single Tier - Saving / Term Deposit	0.39067
Single Tier - Saving / Term Deposit	0.39133
Single Tier - Saving / Term Deposit	0.39200
Single Tier - Saving / Term Deposit	0.39267
Single Tier - Saving / Term Deposit	0.39333
Single Tier - Saving / Term Deposit	0.39400
Single Tier - Saving / Term Deposit	0.39467
Single Tier - Saving / Term Deposit	0.39533
Single Tier - Saving / Term Deposit	0.39600
Single Tier - Saving / Term Deposit	0.39667
Single Tier - Saving / Term Deposit	0.39733
Single Tier - Saving / Term Deposit	0.39800
Single Tier - Saving / Term Deposit	0.39867
Single Tier - Saving / Term Deposit	0.39933
Single Tier - Saving / Term Deposit	0.40000
Single Tier - Saving / Term Deposit	0.40067
Single Tier - Saving / Term Deposit	0.40133
Single Tier - Saving / Term Deposit	0.40200
Single Tier - Saving / Term Deposit	0.40267
Single Tier - Saving / Term Deposit	0.40333
Single Tier - Saving / Term Deposit	0.40400
Single Tier - Saving / Term Deposit	0.40467
Single Tier - Saving / Term Deposit	0.40533
Single Tier - Saving / Term Deposit	0.40600
Single Tier - Saving / Term Deposit	0.40667
Single Tier - Saving / Term Deposit	0.40733
Single Tier - Saving / Term Deposit	0.40800
Single Tier - Saving / Term Deposit	0.40867
Single Tier - Saving / Term Deposit	0.40933
Single Tier - Saving / Term Deposit	0.41000
Single Tier - Saving / Term Deposit	0.41067
Single Tier - Saving / Term Deposit	0.41133
Single Tier - Saving / Term Deposit	0.41200
Single Tier - Saving / Term Deposit	0.41267
Single Tier - Saving / Term Deposit	0.41333
Single Tier - Saving / Term Deposit	0.41400
Single Tier - Saving / Term Deposit	0.41467
Single Tier - Saving / Term Deposit	0.41533

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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 - Saving / Term Deposit	0.41600
Single Tier - Saving / Term Deposit	0.41667
Single Tier - Saving / Term Deposit	0.41733
Single Tier - Saving / Term Deposit	0.41800
Single Tier - Saving / Term Deposit	0.41867
Single Tier - Saving / Term Deposit	0.41933
Single Tier - Saving / Term Deposit	0.42000
Single Tier - Saving / Term Deposit	0.42067
Single Tier - Saving / Term Deposit	0.42133
Single Tier - Saving / Term Deposit	0.42200
Single Tier - Saving / Term Deposit	0.42267
Single Tier - Saving / Term Deposit	0.42333
Single Tier - Saving / Term Deposit	0.42400
Single Tier - Saving / Term Deposit	0.42467
Single Tier - Saving / Term Deposit	0.42533
Single Tier - Saving / Term Deposit	0.42600
Single Tier - Saving / Term Deposit	0.42667
Single Tier - Saving / Term Deposit	0.42733
Single Tier - Saving / Term Deposit	0.42800
Single Tier - Saving / Term Deposit	0.42867
Single Tier - Saving / Term Deposit	0.42933
Single Tier - Saving / Term Deposit	0.43000
Single Tier - Saving / Term Deposit	0.43067
Single Tier - Saving / Term Deposit	0.43133
Single Tier - Saving / Term Deposit	0.43200
Single Tier - Saving / Term Deposit	0.43267
Single Tier - Saving / Term Deposit	0.43333
Single Tier - Saving / Term Deposit	0.43400
Single Tier - Saving / Term Deposit	0.43467
Single Tier - Saving / Term Deposit	0.43533
Single Tier - Saving / Term Deposit	0.43600
Single Tier - Saving / Term Deposit	0.43667
Single Tier - Saving / Term Deposit	0.43733
Single Tier - Saving / Term Deposit	0.43800
Single Tier - Saving / Term Deposit	0.43867
Single Tier - Saving / Term Deposit	0.43933
Single Tier - Saving / Term Deposit	0.44000
Single Tier - Saving / Term Deposit	0.44067
Single Tier - Saving / Term Deposit	0.44133
Single Tier - Saving / Term Deposit	0.44200
Single Tier - Saving / Term Deposit	0.44267
Single Tier - Saving / Term Deposit	0.44333
Single Tier - Saving / Term Deposit	0.44400

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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 - Saving / Term Deposit	0.44467
Single Tier - Saving / Term Deposit	0.44533
Single Tier - Saving / Term Deposit	0.44600
Single Tier - Saving / Term Deposit	0.44667
Single Tier - Saving / Term Deposit	0.44733
Single Tier - Saving / Term Deposit	0.44800
Single Tier - Saving / Term Deposit	0.44867
Single Tier - Saving / Term Deposit	0.44933
Single Tier - Saving / Term Deposit	0.45000
Single Tier - Saving / Term Deposit	0.45067
Single Tier - Saving / Term Deposit	0.45133
Single Tier - Saving / Term Deposit	0.45200
Single Tier - Saving / Term Deposit	0.45267
Single Tier - Saving / Term Deposit	0.45333
Single Tier - Saving / Term Deposit	0.45400
Single Tier - Saving / Term Deposit	0.45467
Single Tier - Saving / Term Deposit	0.45533
Single Tier - Saving / Term Deposit	0.45600
Single Tier - Saving / Term Deposit	0.45667
Single Tier - Saving / Term Deposit	0.45733
Single Tier - Saving / Term Deposit	0.45800
Single Tier - Saving / Term Deposit	0.45867
Single Tier - Saving / Term Deposit	0.45933
Single Tier - Saving / Term Deposit	0.46000
Single Tier - Saving / Term Deposit	0.46067
Single Tier - Saving / Term Deposit	0.46133
Single Tier - Saving / Term Deposit	0.46200
Single Tier - Saving / Term Deposit	0.46267
Single Tier - Saving / Term Deposit	0.46333
Single Tier - Saving / Term Deposit	0.46400
Single Tier - Saving / Term Deposit	0.46467
Single Tier - Saving / Term Deposit	0.46533
Single Tier - Saving / Term Deposit	0.46600
Single Tier - Saving / Term Deposit	0.46667
Single Tier - Saving / Term Deposit	0.46733
Single Tier - Saving / Term Deposit	0.46800
Single Tier - Saving / Term Deposit	0.46867
Single Tier - Saving / Term Deposit	0.46933
Single Tier - Saving / Term Deposit	0.47000
Single Tier - Saving / Term Deposit	0.47067
Single Tier - Saving / Term Deposit	0.47133
Single Tier - Saving / Term Deposit	0.47200
Single Tier - Saving / Term Deposit	0.47267

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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 - Saving / Term Deposit	0.47333
Single Tier - Saving / Term Deposit	0.47400
Single Tier - Saving / Term Deposit	0.47467
Single Tier - Saving / Term Deposit	0.47533
Single Tier - Saving / Term Deposit	0.47600
Single Tier - Saving / Term Deposit	0.47667
Single Tier - Saving / Term Deposit	0.47733
Single Tier - Saving / Term Deposit	0.47800
Single Tier - Saving / Term Deposit	0.47867
Single Tier - Saving / Term Deposit	0.47933
Single Tier - Saving / Term Deposit	0.48000
Single Tier - Saving / Term Deposit	0.48067
Single Tier - Saving / Term Deposit	0.48133
Single Tier - Saving / Term Deposit	0.48200
Single Tier - Saving / Term Deposit	0.48267
Single Tier - Saving / Term Deposit	0.48333
Single Tier - Saving / Term Deposit	0.48400
Single Tier - Saving / Term Deposit	0.48467
Single Tier - Saving / Term Deposit	0.48533
Single Tier - Saving / Term Deposit	0.48600
Single Tier - Saving / Term Deposit	0.48667
Single Tier - Saving / Term Deposit	0.48733
Single Tier - Saving / Term Deposit	0.48800
Single Tier - Saving / Term Deposit	0.48867
Single Tier - Saving / Term Deposit	0.48933
Single Tier - Saving / Term Deposit	0.49000
Single Tier - Saving / Term Deposit	0.49067
Single Tier - Saving / Term Deposit	0.49133
Single Tier - Saving / Term Deposit	0.49200
Single Tier - Saving / Term Deposit	0.49267
Single Tier - Saving / Term Deposit	0.49333
Single Tier - Saving / Term Deposit	0.49400
Single Tier - Saving / Term Deposit	0.49467
Single Tier - Saving / Term Deposit	0.49533
Single Tier - Saving / Term Deposit	0.49600
Single Tier - Saving / Term Deposit	0.49667
Single Tier - Saving / Term Deposit	0.49733
Single Tier - Saving / Term Deposit	0.49800
Single Tier - Saving / Term Deposit	0.49867
Single Tier - Saving / Term Deposit	0.49933
Single Tier - Saving / Term Deposit	0.50000
Single Tier - Saving / Term Deposit	0.50067
Single Tier - Saving / Term Deposit	0.50133

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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 - Saving / Term Deposit	0.50200
Single Tier - Saving / Term Deposit	0.50267
Single Tier - Saving / Term Deposit	0.50333
Single Tier - Saving / Term Deposit	0.50400
Single Tier - Saving / Term Deposit	0.50467
Single Tier - Saving / Term Deposit	0.50533
Single Tier - Saving / Term Deposit	0.50600
Single Tier - Saving / Term Deposit	0.50667
Single Tier - Saving / Term Deposit	0.50733
Single Tier - Saving / Term Deposit	0.50800
Single Tier - Saving / Term Deposit	0.50867
Single Tier - Saving / Term Deposit	0.50933
Single Tier - Saving / Term Deposit	0.51000
Single Tier - Saving / Term Deposit	0.51067
Single Tier - Saving / Term Deposit	0.51133
Single Tier - Saving / Term Deposit	0.51200
Single Tier - Saving / Term Deposit	0.51267
Single Tier - Saving / Term Deposit	0.51333
Single Tier - Saving / Term Deposit	0.51400
Single Tier - Saving / Term Deposit	0.51467
Single Tier - Saving / Term Deposit	0.51533
Single Tier - Saving / Term Deposit	0.51600
Single Tier - Saving / Term Deposit	0.51667
Single Tier - Saving / Term Deposit	0.51733
Single Tier - Saving / Term Deposit	0.51800
Single Tier - Saving / Term Deposit	0.51867
Single Tier - Saving / Term Deposit	0.51933
Single Tier - Saving / Term Deposit	0.52000
Single Tier - Saving / Term Deposit	0.52067
Single Tier - Saving / Term Deposit	0.52133
Single Tier - Saving / Term Deposit	0.52200
Single Tier - Saving / Term Deposit	0.52267
Single Tier - Saving / Term Deposit	0.52333
Single Tier - Saving / Term Deposit	0.52400
Single Tier - Saving / Term Deposit	0.52467
Single Tier - Saving / Term Deposit	0.52533
Single Tier - Saving / Term Deposit	0.52600
Single Tier - Saving / Term Deposit	0.52667
Single Tier - Saving / Term Deposit	0.52733
Single Tier - Saving / Term Deposit	0.52800
Single Tier - Saving / Term Deposit	0.52867
Single Tier - Saving / Term Deposit	0.52933
Single Tier - Saving / Term Deposit	0.53000

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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 - Saving / Term Deposit	0.53067
Single Tier - Saving / Term Deposit	0.53133
Single Tier - Saving / Term Deposit	0.53200
Single Tier - Saving / Term Deposit	0.53267
Single Tier - Saving / Term Deposit	0.53333
Single Tier - Saving / Term Deposit	0.53400
Single Tier - Saving / Term Deposit	0.53467
Single Tier - Saving / Term Deposit	0.53533
Single Tier - Saving / Term Deposit	0.53600
Single Tier - Saving / Term Deposit	0.53667
Single Tier - Saving / Term Deposit	0.53733
Single Tier - Saving / Term Deposit	0.53800
Single Tier - Saving / Term Deposit	0.53867
Single Tier - Saving / Term Deposit	0.53933
Single Tier - Saving / Term Deposit	0.54000
Single Tier - Saving / Term Deposit	0.54067
Single Tier - Saving / Term Deposit	0.54133
Single Tier - Saving / Term Deposit	0.54200
Single Tier - Saving / Term Deposit	0.54267
Single Tier - Saving / Term Deposit	0.54333
Single Tier - Saving / Term Deposit	0.54400
Single Tier - Saving / Term Deposit	0.54467
Single Tier - Saving / Term Deposit	0.54533
Single Tier - Saving / Term Deposit	0.54600
Single Tier - Saving / Term Deposit	0.54667
Single Tier - Saving / Term Deposit	0.54733
Single Tier - Saving / Term Deposit	0.54800
Single Tier - Saving / Term Deposit	0.54867
Single Tier - Saving / Term Deposit	0.54933
Single Tier - Saving / Term Deposit	0.55000
Single Tier - Saving / Term Deposit	0.55067
Single Tier - Saving / Term Deposit	0.55133
Single Tier - Saving / Term Deposit	0.55200
Single Tier - Saving / Term Deposit	0.55267
Single Tier - Saving / Term Deposit	0.55333
Single Tier - Saving / Term Deposit	0.55400
Single Tier - Saving / Term Deposit	0.55467
Single Tier - Saving / Term Deposit	0.55533
Single Tier - Saving / Term Deposit	0.55600
Single Tier - Saving / Term Deposit	0.55667
Single Tier - Saving / Term Deposit	0.55733
Single Tier - Saving / Term Deposit	0.55800
Single Tier - Saving / Term Deposit	0.55867

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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 - Saving / Term Deposit	0.55933
Single Tier - Saving / Term Deposit	0.56000
Single Tier - Saving / Term Deposit	0.56067
Single Tier - Saving / Term Deposit	0.56133
Single Tier - Saving / Term Deposit	0.56200
Single Tier - Saving / Term Deposit	0.56267
Single Tier - Saving / Term Deposit	0.56333
Single Tier - Saving / Term Deposit	0.56400
Single Tier - Saving / Term Deposit	0.56467
Single Tier - Saving / Term Deposit	0.56533
Single Tier - Saving / Term Deposit	0.56600
Single Tier - Saving / Term Deposit	0.56667
Single Tier - Saving / Term Deposit	0.56733
Single Tier - Saving / Term Deposit	0.56800
Single Tier - Saving / Term Deposit	0.56867
Single Tier - Saving / Term Deposit	0.56933
Single Tier - Saving / Term Deposit	0.57000
Single Tier - Saving / Term Deposit	0.57067
Single Tier - Saving / Term Deposit	0.57133
Single Tier - Saving / Term Deposit	0.57200
Single Tier - Saving / Term Deposit	0.57267
Single Tier - Saving / Term Deposit	0.57333
Single Tier - Saving / Term Deposit	0.57400
Single Tier - Saving / Term Deposit	0.57467
Single Tier - Saving / Term Deposit	0.57533
Single Tier - Saving / Term Deposit	0.57600
Single Tier - Saving / Term Deposit	0.57667
Single Tier - Saving / Term Deposit	0.57733
Single Tier - Saving / Term Deposit	0.57800
Single Tier - Saving / Term Deposit	0.57867
Single Tier - Saving / Term Deposit	0.57933
Single Tier - Saving / Term Deposit	0.58000
Single Tier - Saving / Term Deposit	0.58067
Single Tier - Saving / Term Deposit	0.58133
Single Tier - Saving / Term Deposit	0.58200
Single Tier - Saving / Term Deposit	0.58267
Single Tier - Saving / Term Deposit	0.58333
Single Tier - Saving / Term Deposit	0.58400
Single Tier - Saving / Term Deposit	0.58467
Single Tier - Saving / Term Deposit	0.58533
Single Tier - Saving / Term Deposit	0.58600
Single Tier - Saving / Term Deposit	0.58667
Single Tier - Saving / Term Deposit	0.58733

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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 - Saving / Term Deposit	0.58800
Single Tier - Saving / Term Deposit	0.58867
Single Tier - Saving / Term Deposit	0.58933
Single Tier - Saving / Term Deposit	0.59000
Single Tier - Saving / Term Deposit	0.59067
Single Tier - Saving / Term Deposit	0.59133
Single Tier - Saving / Term Deposit	0.59200
Single Tier - Saving / Term Deposit	0.59267
Single Tier - Saving / Term Deposit	0.59333
Single Tier - Saving / Term Deposit	0.59400
Single Tier - Saving / Term Deposit	0.59467
Single Tier - Saving / Term Deposit	0.59533
Single Tier - Saving / Term Deposit	0.59600
Single Tier - Saving / Term Deposit	0.59667
Single Tier - Saving / Term Deposit	0.59733
Single Tier - Saving / Term Deposit	0.59800
Single Tier - Saving / Term Deposit	0.59867
Single Tier - Saving / Term Deposit	0.59933
Single Tier - Saving / Term Deposit	0.60000
Single Tier - Saving / Term Deposit	0.60067
Single Tier - Saving / Term Deposit	0.60133
Single Tier - Saving / Term Deposit	0.60200
Single Tier - Saving / Term Deposit	0.60267
Single Tier - Saving / Term Deposit	0.60333
Single Tier - Saving / Term Deposit	0.60400
Single Tier - Saving / Term Deposit	0.60467
Single Tier - Saving / Term Deposit	0.60533
Single Tier - Saving / Term Deposit	0.60600
Single Tier - Saving / Term Deposit	0.60667
Single Tier - Saving / Term Deposit	0.60733
Single Tier - Saving / Term Deposit	0.60800
Single Tier - Saving / Term Deposit	0.60867
Single Tier - Saving / Term Deposit	0.60933
Single Tier - Saving / Term Deposit	0.61000
Single Tier - Saving / Term Deposit	0.61067
Single Tier - Saving / Term Deposit	0.61133
Single Tier - Saving / Term Deposit	0.61200
Single Tier - Saving / Term Deposit	0.61267
Single Tier - Saving / Term Deposit	0.61333
Single Tier - Saving / Term Deposit	0.61400
Single Tier - Saving / Term Deposit	0.61467
Single Tier - Saving / Term Deposit	0.61533
Single Tier - Saving / Term Deposit	0.61600



Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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 - Saving / Term Deposit	0.61667
Single Tier - Saving / Term Deposit	0.61733
Single Tier - Saving / Term Deposit	0.61800
Single Tier - Saving / Term Deposit	0.61867
Single Tier - Saving / Term Deposit	0.61933
Single Tier - Saving / Term Deposit	0.62000
Single Tier - Saving / Term Deposit	0.62067
Single Tier - Saving / Term Deposit	0.62133
Single Tier - Saving / Term Deposit	0.62200
Single Tier - Saving / Term Deposit	0.62267
Single Tier - Saving / Term Deposit	0.62333
Single Tier - Saving / Term Deposit	0.62400
Single Tier - Saving / Term Deposit	0.62467
Single Tier - Saving / Term Deposit	0.62533
Single Tier - Saving / Term Deposit	0.62600
Single Tier - Saving / Term Deposit	0.62667
Single Tier - Saving / Term Deposit	0.62733
Single Tier - Saving / Term Deposit	0.62800
Single Tier - Saving / Term Deposit	0.62867
Single Tier - Saving / Term Deposit	0.62933
Single Tier - Saving / Term Deposit	0.63000
Single Tier - Saving / Term Deposit	0.63067
Single Tier - Saving / Term Deposit	0.63133
Single Tier - Saving / Term Deposit	0.63200
Single Tier - Saving / Term Deposit	0.63267
Single Tier - Saving / Term Deposit	0.63333
Single Tier - Saving / Term Deposit	0.63400
Single Tier - Saving / Term Deposit	0.63467
Single Tier - Saving / Term Deposit	0.63533
Single Tier - Saving / Term Deposit	0.63600
Single Tier - Saving / Term Deposit	0.63667
Single Tier - Saving / Term Deposit	0.63733
Single Tier - Saving / Term Deposit	0.63800
Single Tier - Saving / Term Deposit	0.63867
Single Tier - Saving / Term Deposit	0.63933
Single Tier - Saving / Term Deposit	0.64000
Single Tier - Saving / Term Deposit	0.64067
Single Tier - Saving / Term Deposit	0.64133
Single Tier - Saving / Term Deposit	0.64200
Single Tier - Saving / Term Deposit	0.64267
Single Tier - Saving / Term Deposit	0.64333
Single Tier - Saving / Term Deposit	0.64400
Single Tier - Saving / Term Deposit	0.64467

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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 - Saving / Term Deposit	0.64533
Single Tier - Saving / Term Deposit	0.64600
Single Tier - Saving / Term Deposit	0.64667
Single Tier - Saving / Term Deposit	0.64733
Single Tier - Saving / Term Deposit	0.64800
Single Tier - Saving / Term Deposit	0.64867
Single Tier - Saving / Term Deposit	0.64933
Single Tier - Saving / Term Deposit	0.65000
Single Tier - Saving / Term Deposit	0.65067
Single Tier - Saving / Term Deposit	0.65133
Single Tier - Saving / Term Deposit	0.65200
Single Tier - Saving / Term Deposit	0.65267
Single Tier - Saving / Term Deposit	0.65333
Single Tier - Saving / Term Deposit	0.65400
Single Tier - Saving / Term Deposit	0.65467
Single Tier - Saving / Term Deposit	0.65533
Single Tier - Saving / Term Deposit	0.65600
Single Tier - Saving / Term Deposit	0.65667
Single Tier - Saving / Term Deposit	0.65733
Single Tier - Saving / Term Deposit	0.65800
Single Tier - Saving / Term Deposit	0.65867
Single Tier - Saving / Term Deposit	0.65933
Single Tier - Saving / Term Deposit	0.66000
Single Tier - Saving / Term Deposit	0.66067
Single Tier - Saving / Term Deposit	0.66133
Single Tier - Saving / Term Deposit	0.66200
Single Tier - Saving / Term Deposit	0.66267
Single Tier - Saving / Term Deposit	0.66333
Single Tier - Saving / Term Deposit	0.66400
Single Tier - Saving / Term Deposit	0.66467
Single Tier - Saving / Term Deposit	0.66533
Single Tier - Saving / Term Deposit	0.66600
Single Tier - Saving / Term Deposit	0.66667
Single Tier - Saving / Term Deposit	0.66733
Single Tier - Saving / Term Deposit	0.66800
Single Tier - Saving / Term Deposit	0.66867
Single Tier - Saving / Term Deposit	0.66933
Single Tier - Saving / Term Deposit	0.67000
Single Tier - Saving / Term Deposit	0.67067
Single Tier - Saving / Term Deposit	0.67133
Single Tier - Saving / Term Deposit	0.67200
Single Tier - Saving / Term Deposit	0.67267
Single Tier - Saving / Term Deposit	0.67333

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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 - Saving / Term Deposit	0.67400
Single Tier - Saving / Term Deposit	0.67467
Single Tier - Saving / Term Deposit	0.67533
Single Tier - Saving / Term Deposit	0.67600
Single Tier - Saving / Term Deposit	0.67667
Single Tier - Saving / Term Deposit	0.67733
Single Tier - Saving / Term Deposit	0.67800
Single Tier - Saving / Term Deposit	0.67867
Single Tier - Saving / Term Deposit	0.67933
Single Tier - Saving / Term Deposit	0.68000
Single Tier - Saving / Term Deposit	0.68067
Single Tier - Saving / Term Deposit	0.68133
Single Tier - Saving / Term Deposit	0.68200
Single Tier - Saving / Term Deposit	0.68267
Single Tier - Saving / Term Deposit	0.68333
Single Tier - Saving / Term Deposit	0.68400
Single Tier - Saving / Term Deposit	0.68467
Single Tier - Saving / Term Deposit	0.68533
Single Tier - Saving / Term Deposit	0.68600
Single Tier - Saving / Term Deposit	0.68667
Single Tier - Saving / Term Deposit	0.68733
Single Tier - Saving / Term Deposit	0.68800
Single Tier - Saving / Term Deposit	0.68867
Single Tier - Saving / Term Deposit	0.68933
Single Tier - Saving / Term Deposit	0.69000
Single Tier - Saving / Term Deposit	0.69067
Single Tier - Saving / Term Deposit	0.69133
Single Tier - Saving / Term Deposit	0.69200
Single Tier - Saving / Term Deposit	0.69267
Single Tier - Saving / Term Deposit	0.69333
Single Tier - Saving / Term Deposit	0.69400
Single Tier - Saving / Term Deposit	0.69467
Single Tier - Saving / Term Deposit	0.69533
Single Tier - Saving / Term Deposit	0.69600
Single Tier - Saving / Term Deposit	0.69667
Single Tier - Saving / Term Deposit	0.69733
Single Tier - Saving / Term Deposit	0.69800
Single Tier - Saving / Term Deposit	0.69867
Single Tier - Saving / Term Deposit	0.69933
Single Tier - Saving / Term Deposit	0.70000
Single Tier - Saving / Term Deposit	0.70067
Single Tier - Saving / Term Deposit	0.70133
Single Tier - Saving / Term Deposit	0.70200

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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 - Saving / Term Deposit	0.70267
Single Tier - Saving / Term Deposit	0.70333
Single Tier - Saving / Term Deposit	0.70400
Single Tier - Saving / Term Deposit	0.70467
Single Tier - Saving / Term Deposit	0.70533
Single Tier - Saving / Term Deposit	0.70600
Single Tier - Saving / Term Deposit	0.70667
Single Tier - Saving / Term Deposit	0.70733
Single Tier - Saving / Term Deposit	0.70800
Single Tier - Saving / Term Deposit	0.70867
Single Tier - Saving / Term Deposit	0.70933
Single Tier - Saving / Term Deposit	0.71000
Single Tier - Saving / Term Deposit	0.71067
Single Tier - Saving / Term Deposit	0.71133
Single Tier - Saving / Term Deposit	0.71200
Single Tier - Saving / Term Deposit	0.71267
Single Tier - Saving / Term Deposit	0.71333
Single Tier - Saving / Term Deposit	0.71400
Single Tier - Saving / Term Deposit	0.71467
Single Tier - Saving / Term Deposit	0.71533
Single Tier - Saving / Term Deposit	0.71600
Single Tier - Saving / Term Deposit	0.71667
Single Tier - Saving / Term Deposit	0.71733
Single Tier - Saving / Term Deposit	0.71800
Single Tier - Saving / Term Deposit	0.71867
Single Tier - Saving / Term Deposit	0.71933
Single Tier - Saving / Term Deposit	0.72000
Single Tier - Saving / Term Deposit	0.72067
Single Tier - Saving / Term Deposit	0.72133
Single Tier - Saving / Term Deposit	0.72200
Single Tier - Saving / Term Deposit	0.72267
Single Tier - Saving / Term Deposit	0.72333
Single Tier - Saving / Term Deposit	0.72400
Single Tier - Saving / Term Deposit	0.72467
Single Tier - Saving / Term Deposit	0.72533
Single Tier - Saving / Term Deposit	0.72600
Single Tier - Saving / Term Deposit	0.72667
Single Tier - Saving / Term Deposit	0.72733
Single Tier - Saving / Term Deposit	0.72800
Single Tier - Saving / Term Deposit	0.72867
Single Tier - Saving / Term Deposit	0.72933
Single Tier - Saving / Term Deposit	0.73000
Single Tier - Saving / Term Deposit	0.73067

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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 - Saving / Term Deposit	0.73133
Single Tier - Saving / Term Deposit	0.73200
Single Tier - Saving / Term Deposit	0.73267
Single Tier - Saving / Term Deposit	0.73333
Single Tier - Saving / Term Deposit	0.73400
Single Tier - Saving / Term Deposit	0.73467
Single Tier - Saving / Term Deposit	0.73533
Single Tier - Saving / Term Deposit	0.73600
Single Tier - Saving / Term Deposit	0.73667
Single Tier - Saving / Term Deposit	0.73733
Single Tier - Saving / Term Deposit	0.73800
Single Tier - Saving / Term Deposit	0.73867
Single Tier - Saving / Term Deposit	0.73933
Single Tier - Saving / Term Deposit	0.74000
Single Tier - Saving / Term Deposit	0.74067
Single Tier - Saving / Term Deposit	0.74133
Single Tier - Saving / Term Deposit	0.74200
Single Tier - Saving / Term Deposit	0.74267
Single Tier - Saving / Term Deposit	0.74333
Single Tier - Saving / Term Deposit	0.74400
Single Tier - Saving / Term Deposit	0.74467
Single Tier - Saving / Term Deposit	0.74533
Single Tier - Saving / Term Deposit	0.74600
Single Tier - Saving / Term Deposit	0.74667
Single Tier - Saving / Term Deposit	0.74733
Single Tier - Saving / Term Deposit	0.74800
Single Tier - Saving / Term Deposit	0.74867
Single Tier - Saving / Term Deposit	0.74933
Single Tier - Saving / Term Deposit	0.75000
Single Tier - Saving / Term Deposit	0.75067
Single Tier - Saving / Term Deposit	0.75133
Single Tier - Saving / Term Deposit	0.75200
Single Tier - Saving / Term Deposit	0.75267
Single Tier - Saving / Term Deposit	0.75333
Single Tier - Saving / Term Deposit	0.75400
Single Tier - Saving / Term Deposit	0.75467
Single Tier - Saving / Term Deposit	0.75533
Single Tier - Saving / Term Deposit	0.75600
Single Tier - Saving / Term Deposit	0.75667
Single Tier - Saving / Term Deposit	0.75733
Single Tier - Saving / Term Deposit	0.75800
Single Tier - Saving / Term Deposit	0.75867
Single Tier - Saving / Term Deposit	0.75933

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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 - Saving / Term Deposit	0.76000
Single Tier - Saving / Term Deposit	0.76067
Single Tier - Saving / Term Deposit	0.76133
Single Tier - Saving / Term Deposit	0.76200
Single Tier - Saving / Term Deposit	0.76267
Single Tier - Saving / Term Deposit	0.76333
Single Tier - Saving / Term Deposit	0.76400
Single Tier - Saving / Term Deposit	0.76467
Single Tier - Saving / Term Deposit	0.76533
Single Tier - Saving / Term Deposit	0.76600
Single Tier - Saving / Term Deposit	0.76667
Single Tier - Saving / Term Deposit	0.76733
Single Tier - Saving / Term Deposit	0.76800
Single Tier - Saving / Term Deposit	0.76867
Single Tier - Saving / Term Deposit	0.76933
Single Tier - Saving / Term Deposit	0.77000
Single Tier - Saving / Term Deposit	0.77067
Single Tier - Saving / Term Deposit	0.77133
Single Tier - Saving / Term Deposit	0.77200
Single Tier - Saving / Term Deposit	0.77267
Single Tier - Saving / Term Deposit	0.77333
Single Tier - Saving / Term Deposit	0.77400
Single Tier - Saving / Term Deposit	0.77467
Single Tier - Saving / Term Deposit	0.77533
Single Tier - Saving / Term Deposit	0.77600
Single Tier - Saving / Term Deposit	0.77667
Single Tier - Saving / Term Deposit	0.77733
Single Tier - Saving / Term Deposit	0.77800
Single Tier - Saving / Term Deposit	0.77867
Single Tier - Saving / Term Deposit	0.77933
Single Tier - Saving / Term Deposit	0.78000
Single Tier - Saving / Term Deposit	0.78067
Single Tier - Saving / Term Deposit	0.78133
Single Tier - Saving / Term Deposit	0.78200
Single Tier - Saving / Term Deposit	0.78267
Single Tier - Saving / Term Deposit	0.78333
Single Tier - Saving / Term Deposit	0.78400
Single Tier - Saving / Term Deposit	0.78467
Single Tier - Saving / Term Deposit	0.78533
Single Tier - Saving / Term Deposit	0.78600
Single Tier - Saving / Term Deposit	0.78667
Single Tier - Saving / Term Deposit	0.78733
Single Tier - Saving / Term Deposit	0.78800

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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 - Saving / Term Deposit	0.78867
Single Tier - Saving / Term Deposit	0.78933
Single Tier - Saving / Term Deposit	0.79000
Single Tier - Saving / Term Deposit	0.79067
Single Tier - Saving / Term Deposit	0.79133
Single Tier - Saving / Term Deposit	0.79200
Single Tier - Saving / Term Deposit	0.79267
Single Tier - Saving / Term Deposit	0.79333
Single Tier - Saving / Term Deposit	0.79400
Single Tier - Saving / Term Deposit	0.79467
Single Tier - Saving / Term Deposit	0.79533
Single Tier - Saving / Term Deposit	0.79600
Single Tier - Saving / Term Deposit	0.79667
Single Tier - Saving / Term Deposit	0.79733
Single Tier - Saving / Term Deposit	0.79800
Single Tier - Saving / Term Deposit	0.79867
Single Tier - Saving / Term Deposit	0.79933
Single Tier - Saving / Term Deposit	0.80000
Single Tier - Saving / Term Deposit	0.80067
Single Tier - Saving / Term Deposit	0.80133
Single Tier - Saving / Term Deposit	0.80200
Single Tier - Saving / Term Deposit	0.80267
Single Tier - Saving / Term Deposit	0.80333
Single Tier - Saving / Term Deposit	0.80400
Single Tier - Saving / Term Deposit	0.80467
Single Tier - Saving / Term Deposit	0.80533
Single Tier - Saving / Term Deposit	0.80600
Single Tier - Saving / Term Deposit	0.80667
Single Tier - Saving / Term Deposit	0.80733
Single Tier - Saving / Term Deposit	0.80800
Single Tier - Saving / Term Deposit	0.80867
Single Tier - Saving / Term Deposit	0.80933
Single Tier - Saving / Term Deposit	0.81000
Single Tier - Saving / Term Deposit	0.81067
Single Tier - Saving / Term Deposit	0.81133
Single Tier - Saving / Term Deposit	0.81200
Single Tier - Saving / Term Deposit	0.81267
Single Tier - Saving / Term Deposit	0.81333
Single Tier - Saving / Term Deposit	0.81400
Single Tier - Saving / Term Deposit	0.81467
Single Tier - Saving / Term Deposit	0.81533
Single Tier - Saving / Term Deposit	0.81600
Single Tier - Saving / Term Deposit	0.81667

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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 - Saving / Term Deposit	0.81733
Single Tier - Saving / Term Deposit	0.81800
Single Tier - Saving / Term Deposit	0.81867
Single Tier - Saving / Term Deposit	0.81933
Single Tier - Saving / Term Deposit	0.82000
Single Tier - Saving / Term Deposit	0.82067
Single Tier - Saving / Term Deposit	0.82133
Single Tier - Saving / Term Deposit	0.82200
Single Tier - Saving / Term Deposit	0.82267
Single Tier - Saving / Term Deposit	0.82333
Single Tier - Saving / Term Deposit	0.82400
Single Tier - Saving / Term Deposit	0.82467
Single Tier - Saving / Term Deposit	0.82533
Single Tier - Saving / Term Deposit	0.82600
Single Tier - Saving / Term Deposit	0.82667
Single Tier - Saving / Term Deposit	0.82733
Single Tier - Saving / Term Deposit	0.82800
Single Tier - Saving / Term Deposit	0.82867
Single Tier - Saving / Term Deposit	0.82933
Single Tier - Saving / Term Deposit	0.83000
Single Tier - Saving / Term Deposit	0.83067
Single Tier - Saving / Term Deposit	0.83133
Single Tier - Saving / Term Deposit	0.83200
Single Tier - Saving / Term Deposit	0.83267
Single Tier - Saving / Term Deposit	0.83333
Single Tier - Saving / Term Deposit	0.83400
Single Tier - Saving / Term Deposit	0.83467
Single Tier - Saving / Term Deposit	0.83533
Single Tier - Saving / Term Deposit	0.83600
Single Tier - Saving / Term Deposit	0.83667
Single Tier - Saving / Term Deposit	0.83733
Single Tier - Saving / Term Deposit	0.83800
Single Tier - Saving / Term Deposit	0.83867
Single Tier - Saving / Term Deposit	0.83933
Single Tier - Saving / Term Deposit	0.84000
Single Tier - Saving / Term Deposit	0.84067
Single Tier - Saving / Term Deposit	0.84133
Single Tier - Saving / Term Deposit	0.84200
Single Tier - Saving / Term Deposit	0.84267
Single Tier - Saving / Term Deposit	0.84333
Single Tier - Saving / Term Deposit	0.84400
Single Tier - Saving / Term Deposit	0.84467
Single Tier - Saving / Term Deposit	0.84533

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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 - Saving / Term Deposit	0.84600
Single Tier - Saving / Term Deposit	0.84667
Single Tier - Saving / Term Deposit	0.84733
Single Tier - Saving / Term Deposit	0.84800
Single Tier - Saving / Term Deposit	0.84867
Single Tier - Saving / Term Deposit	0.84933
Single Tier - Saving / Term Deposit	0.85000
Single Tier - Saving / Term Deposit	0.85067
Single Tier - Saving / Term Deposit	0.85133
Single Tier - Saving / Term Deposit	0.85200
Single Tier - Saving / Term Deposit	0.85267
Single Tier - Saving / Term Deposit	0.85333
Single Tier - Saving / Term Deposit	0.85400
Single Tier - Saving / Term Deposit	0.85467
Single Tier - Saving / Term Deposit	0.85533
Single Tier - Saving / Term Deposit	0.85600
Single Tier - Saving / Term Deposit	0.85667
Single Tier - Saving / Term Deposit	0.85733
Single Tier - Saving / Term Deposit	0.85800
Single Tier - Saving / Term Deposit	0.85867
Single Tier - Saving / Term Deposit	0.85933
Single Tier - Saving / Term Deposit	0.86000
Single Tier - Saving / Term Deposit	0.86067
Single Tier - Saving / Term Deposit	0.86133
Single Tier - Saving / Term Deposit	0.86200
Single Tier - Saving / Term Deposit	0.86267
Single Tier - Saving / Term Deposit	0.86333
Single Tier - Saving / Term Deposit	0.86400
Single Tier - Saving / Term Deposit	0.86467
Single Tier - Saving / Term Deposit	0.86533
Single Tier - Saving / Term Deposit	0.86600
Single Tier - Saving / Term Deposit	0.86667
Single Tier - Saving / Term Deposit	0.86733
Single Tier - Saving / Term Deposit	0.86800
Single Tier - Saving / Term Deposit	0.86867
Single Tier - Saving / Term Deposit	0.86933

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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 - Saving / Term Deposit	0.87000
Single Tier - Saving / Term Deposit	0.87067
Single Tier - Saving / Term Deposit	0.87133
Single Tier - Saving / Term Deposit	0.87200
Single Tier - Saving / Term Deposit	0.87267
Single Tier - Saving / Term Deposit	0.87333
Single Tier - Saving / Term Deposit	0.87400
Single Tier - Saving / Term Deposit	0.87467
Single Tier - Saving / Term Deposit	0.87533
Single Tier - Saving / Term Deposit	0.87600
Single Tier - Saving / Term Deposit	0.87667
Single Tier - Saving / Term Deposit	0.87733
Single Tier - Saving / Term Deposit	0.87800
Single Tier - Saving / Term Deposit	0.87867
Single Tier - Saving / Term Deposit	0.87933
Single Tier - Saving / Term Deposit	0.88000
Single Tier - Saving / Term Deposit	0.88067
Single Tier - Saving / Term Deposit	0.88133
Single Tier - Saving / Term Deposit	0.88200
Single Tier - Saving / Term Deposit	0.88267
Single Tier - Saving / Term Deposit	0.88333
Single Tier - Saving / Term Deposit	0.88400
Single Tier - Saving / Term Deposit	0.88467
Single Tier - Saving / Term Deposit	0.88533
Single Tier - Saving / Term Deposit	0.88600
Single Tier - Saving / Term Deposit	0.88667
Single Tier - Saving / Term Deposit	0.88733
Single Tier - Saving / Term Deposit	0.88800
Single Tier - Saving / Term Deposit	0.88867
Single Tier - Saving / Term Deposit	0.88933
Single Tier - Saving / Term Deposit	0.89000
Single Tier - Saving / Term Deposit	0.89067
Single Tier - Saving / Term Deposit	0.89133
Single Tier - Saving / Term Deposit	0.89200
Single Tier - Saving / Term Deposit	0.89267
Single Tier - Saving / Term Deposit	0.89333
Single Tier - Saving / Term Deposit	0.89400
Single Tier - Saving / Term Deposit	0.89467
Single Tier - Saving / Term Deposit	0.89533
Single Tier - Saving / Term Deposit	0.89600
Single Tier - Saving / Term Deposit	0.89667
Single Tier - Saving / Term Deposit	0.89733
Single Tier - Saving / Term Deposit	0.89800

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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 - Saving / Term Deposit	0.89867
Single Tier - Saving / Term Deposit	0.89933
Single Tier - Saving / Term Deposit	0.90000
Single Tier - Saving / Term Deposit	0.90067
Single Tier - Saving / Term Deposit	0.90133
Single Tier - Saving / Term Deposit	0.90200
Single Tier - Saving / Term Deposit	0.90267
Single Tier - Saving / Term Deposit	0.90333
Single Tier - Saving / Term Deposit	0.90400
Single Tier - Saving / Term Deposit	0.90467
Single Tier - Saving / Term Deposit	0.90533
Single Tier - Saving / Term Deposit	0.90600
Single Tier - Saving / Term Deposit	0.90667
Single Tier - Saving / Term Deposit	0.90733
Single Tier - Saving / Term Deposit	0.90800
Single Tier - Saving / Term Deposit	0.90867
Single Tier - Saving / Term Deposit	0.90933
Single Tier - Saving / Term Deposit	0.91000
Single Tier - Saving / Term Deposit	0.91067
Single Tier - Saving / Term Deposit	0.91133
Single Tier - Saving / Term Deposit	0.91200
Single Tier - Saving / Term Deposit	0.91267
Single Tier - Saving / Term Deposit	0.91333
Single Tier - Saving / Term Deposit	0.91400
Single Tier - Saving / Term Deposit	0.91467
Single Tier - Saving / Term Deposit	0.91533
Single Tier - Saving / Term Deposit	0.91600
Single Tier - Saving / Term Deposit	0.91667
Single Tier - Saving / Term Deposit	0.91733
Single Tier - Saving / Term Deposit	0.91800
Single Tier - Saving / Term Deposit	0.91867
Single Tier - Saving / Term Deposit	0.91933
Single Tier - Saving / Term Deposit	0.92000
Single Tier - Saving / Term Deposit	0.92067
Single Tier - Saving / Term Deposit	0.92133
Single Tier - Saving / Term Deposit	0.92200
Single Tier - Saving / Term Deposit	0.92267
Single Tier - Saving / Term Deposit	0.92333
Single Tier - Saving / Term Deposit	0.92400
Single Tier - Saving / Term Deposit	0.92467
Single Tier - Saving / Term Deposit	0.92533
Single Tier - Saving / Term Deposit	0.92600
Single Tier - Saving / Term Deposit	0.92667

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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 - Saving / Term Deposit	0.92733
Single Tier - Saving / Term Deposit	0.92800
Single Tier - Saving / Term Deposit	0.92867
Single Tier - Saving / Term Deposit	0.92933
Single Tier - Saving / Term Deposit	0.93000
Single Tier - Saving / Term Deposit	0.93067
Single Tier - Saving / Term Deposit	0.93133
Single Tier - Saving / Term Deposit	0.93200
Single Tier - Saving / Term Deposit	0.93267
Single Tier - Saving / Term Deposit	0.93333
Single Tier - Saving / Term Deposit	0.93400
Single Tier - Saving / Term Deposit	0.93467
Single Tier - Saving / Term Deposit	0.93533
Single Tier - Saving / Term Deposit	0.93600
Single Tier - Saving / Term Deposit	0.93667
Single Tier - Saving / Term Deposit	0.93733
Single Tier - Saving / Term Deposit	0.93800
Single Tier - Saving / Term Deposit	0.93867
Single Tier - Saving / Term Deposit	0.93933
Single Tier - Saving / Term Deposit	0.94000
Single Tier - Saving / Term Deposit	0.94067
Single Tier - Saving / Term Deposit	0.94133
Single Tier - Saving / Term Deposit	0.94200
Single Tier - Saving / Term Deposit	0.94267
Single Tier - Saving / Term Deposit	0.94333
Single Tier - Saving / Term Deposit	0.94400
Single Tier - Saving / Term Deposit	0.94467
Single Tier - Saving / Term Deposit	0.94533
Single Tier - Saving / Term Deposit	0.94600
Single Tier - Saving / Term Deposit	0.94667
Single Tier - Saving / Term Deposit	0.94733
Single Tier - Saving / Term Deposit	0.94800
Single Tier - Saving / Term Deposit	0.94867
Single Tier - Saving / Term Deposit	0.94933
Single Tier - Saving / Term Deposit	0.95000
Single Tier - Saving / Term Deposit	0.95067
Single Tier - Saving / Term Deposit	0.95133
Single Tier - Saving / Term Deposit	0.95200
Single Tier - Saving / Term Deposit	0.95267
Single Tier - Saving / Term Deposit	0.95333
Single Tier - Saving / Term Deposit	0.95400
Single Tier - Saving / Term Deposit	0.95467
Single Tier - Saving / Term Deposit	0.95533

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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 - Saving / Term Deposit	0.95600
Single Tier - Saving / Term Deposit	0.95667
Single Tier - Saving / Term Deposit	0.95733
Single Tier - Saving / Term Deposit	0.95800
Single Tier - Saving / Term Deposit	0.95867
Single Tier - Saving / Term Deposit	0.95933
Single Tier - Saving / Term Deposit	0.96000
Single Tier - Saving / Term Deposit	0.96067
Single Tier - Saving / Term Deposit	0.96133
Single Tier - Saving / Term Deposit	0.96200
Single Tier - Saving / Term Deposit	0.96267
Single Tier - Saving / Term Deposit	0.96333
Single Tier - Saving / Term Deposit	0.96400
Single Tier - Saving / Term Deposit	0.96467
Single Tier - Saving / Term Deposit	0.96533
Single Tier - Saving / Term Deposit	0.96600
Single Tier - Saving / Term Deposit	0.96667

Prepared by:



Pool Manager

Reviewed by:



Unit Head, Pool Management



Head, Islamic Projects

Approved by:



Head, Retail Channel Liability



Head, Islamic Banking



Resident Shariah Board Member



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

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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	0.08375
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

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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	0.14750
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

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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	0.21125
Single Tier - Term Deposit	0.21250
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

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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	0.27500
Single Tier - Term Deposit	0.27625
Single Tier - Term Deposit	0.27750
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

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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	0.33875
Single Tier - Term Deposit	0.34000
Single Tier - Term Deposit	0.34125
Single Tier - Term Deposit	0.34250
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

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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	0.40250
Single Tier - Term Deposit	0.40375
Single Tier - Term Deposit	0.40500
Single Tier - Term Deposit	0.40625
Single Tier - Term Deposit	0.40750
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

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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	0.46625
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
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

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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	0.53000
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
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

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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	0.59375
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
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

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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	0.65750
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
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

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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	0.72125
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
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

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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	0.78500
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
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

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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	0.84875
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
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

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month **July 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	0.91250
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
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:

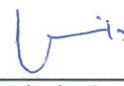
Reviewed by:



Pool Manager



Unit Head, Pool Management



Head, Islamic Projects

Approved by:



Head, Retail Channel Liability



Head, Islamic Banking



Resident Shariah Board Member

