

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **APRIL 2018** and two Previous periods which are applicable on its Savings deposits & Term deposits Accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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

ISLAMIC DEPOSIT PRODUCTS	PROFIT SHARING RATIO			
		Month April 2018	Month March 2018	Month February 2018
	Share of Rab-ul-Maal	50%	50%	50%
Share of Mudarib	50%	50%	50%	

Local Currency Accounts

SAVING ACCOUNTS	Profit Weightages			
	Product Name	Payment Frequency	Month April 2018	Month March 2018
HBL Islamic PLS Account	January & July	1.3146	1.3428	1.3453
HBL Al-Mukhtar Account	January & July	0.0193	0.0197	0.0198
HBL at Work Islamic Premium Account	January & July	0.0193	0.0197	0.0198

HBL Al-Irtifa Account

On Daily Actual Deposits of Rs. 1 but less than 500(K)	Monthly	1.3146	1.3428	1.3453
On Daily Actual Deposits of Rs.500K but less than 1(M)	Monthly	1.3533	1.3823	1.3848
On Daily Actual Deposits of Rs.1(M) but less than 5(M)	Monthly	1.4886	1.5206	1.5233
On Daily Actual Deposits of Rs. 5(M) but less than 25(M)	Monthly	1.5079	1.5403	1.5431
On Daily Actual Deposits of Rs. 25(M) but less than 50(M)	Monthly	1.5273	1.5601	1.5629
On Daily Actual Deposits of Rs. 50(M) but less than 100(M)	Monthly	1.5369	1.5699	1.5728
On Daily Actual Deposits of Rs. 100(M) but less than 250(M)	Monthly	1.5466	1.5798	1.5827
On Daily Actual Deposits of Rs. 250(M) but less than 500(M)	Monthly	1.5563	1.5897	1.5926
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	1.5659	1.5996	1.6025
On Daily Actual Deposits of Rs. 1(B) and above	Monthly	1.5756	1.6094	1.6123

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

1 Month	Maturity	1.6143	1.6489	1.6519
3 Months	Maturity	1.6529	1.6884	1.6915
6 Months	Maturity	1.7303	1.7674	1.7706
One Year	Maturity	1.9236	1.9649	1.9684
Three Years 2015	Maturity	2.1266	2.1722	2.1762
Three Years	Maturity	2.1169	2.1624	2.1663
Five Years 2013	Maturity	2.8999	2.9622	2.9675
Five Years 2014	Maturity	3.5765	3.6533	3.6599
Five Years 2015	Maturity	2.5132	2.5672	2.5718
Five Years	Maturity	2.3103	2.3598	2.3641

Profit on Monthly

One Year	Monthly	1.7496	1.7872	1.7904
Three Years 2015	Monthly	2.4069	2.4586	2.4630
Three Years	Monthly	1.9043	1.9451	1.9487
Five Years 2013	Monthly	2.6969	2.7548	2.7598
Five Years 2014	Monthly	3.5765	3.6533	3.6599
Five Years 2015	Monthly	2.3102	2.3598	2.3641
Five Years	Monthly	1.7689	1.8069	1.8102

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	Share of Mudarib	50%	50%	50%

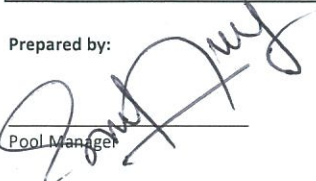
Local Currency Accounts

SAVING ACCOUNTS	Profit Weightages			
Product Name	Payment Frequency	Month April 2018	Month March 2018	Month February 2018
Profit on Quarterly				
One Year	Quarterly	1.7883	1.8267	1.8300
Three Years 2015	Quarterly	2.4069	2.4586	2.4630
Three Years	Quarterly	1.9429	1.9846	1.9882
Five Years 2013	Quarterly	2.8903	2.9523	2.9577
Five Years 2014	Quarterly	3.5765	3.6533	3.6599
Five Years 2015	Quarterly	2.3103	2.3598	2.3641
Five Years	Quarterly	1.8656	1.9056	1.9091


Profit on Semi Annually

One Year	Semi Annually	1.8269	1.8662	1.8695
Three Years 2015	Semi Annually	2.5036	2.5573	2.5619
Three Years	Semi Annually	1.9816	2.0241	2.0278
Five Years 2013	Semi Annually	2.8902	2.9523	2.9576
Five Years 2014	Semi Annually	3.5765	3.6533	3.6599
Five Years 2015	Semi Annually	2.3103	2.3598	2.3641
Five Years	Semi Annually	1.9816	2.0241	2.0278

Prepared by:

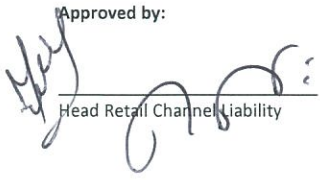

Pool Manager

Reviewed by:

Fare

Unit Head Pool Management


Head Product Development

Approved by:


Head Retail Channel Liability


Head Islamic Banking


Resident Shariah Board Member

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ISLAMIC DEPOSIT PRODUCTS	PROFIT SHARING RATIO			
		Month April 2018	Month March 2018	Month February 2018
	Share of Rab-ul-Maal	40%	40%	40%
Share of Mudarib	60%	60%	60%	

Foreign Currency Accounts

HBL Islamic FC PLS Account	Payment Frequency	Profit Weightages		
		Month April 2018	Month March 2018	Month February 2018
FCY Less than 1000	Quarterly	0.5172	0.5123	0.5161
FCY 1000 to less than FCY 50,000	Quarterly	0.7836	0.7741	0.7746
From FCY 50,000 & above	Quarterly	1.0449	1.0319	1.0329

HBL Islamic High Yield Foreign Currency Investment Deposit

One Month

FCY From 1,000 to 99,999	Maturity	1.0495	1.0341	1.0204
FCY From 100,000 to 499,999	Maturity	1.0447	1.0316	1.0324
FCY From 500,000 & above	Maturity	1.0447	1.0320	1.0332

Two Months

FCY From 1,000 to 99,999	Maturity	1.0421	1.0159	1.0198
FCY From 100,000 to 499,999	Maturity	1.0450	1.0324	1.0326
FCY From 500,000 & above	Maturity	1.0446	1.0322	1.0333

Three Months

FCY From 1,000 to 99,999	Maturity	1.0147	1.0474	1.0214
FCY From 100,000 to 499,999	Maturity	1.0452	1.0317	1.0320
FCY From 500,000 & above	Maturity	1.0447	1.0325	1.0323

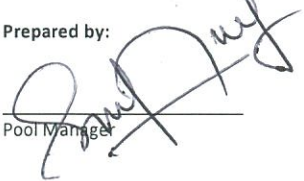
Six Months

FCY From 1,000 to 99,999	Maturity	1.0342	1.0114	1.0273
FCY From 100,000 to 499,999	Maturity	1.0495	1.0156	1.0316
FCY From 500,000 & above	Maturity	1.0447	1.0320	1.0330


Twelve Months

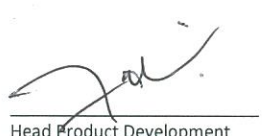
FCY From 1,000 to 99,999	Maturity	1.0425	1.0325	1.0344
FCY From 100,000 to 499,999	Maturity	1.0450	1.0315	1.0346
FCY From 500,000 & above	Maturity	1.0442	1.0324	1.0325

Prepared by:

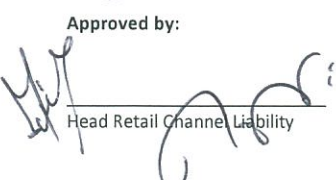

Pool Manager

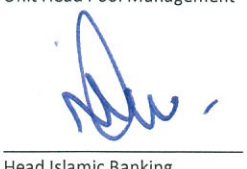
Reviewed by:

For 
Unit Head Pool Management


Head Product Development

Approved by:


Head Retail Channel Liability


Head Islamic Banking


Resident Shariah Board Member