

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **MARCH 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 March 2018	Month February 2018	Month January 2018
	Share of Rab-ul-Maal	50%	50%	50%
Share of Mudarib	50%	50%	50%	

Local Currency Accounts

SAVING ACCOUNTS	Product Name	Payment Frequency	Profit Weightages		
			Month March 2018	Month February 2018	Month January 2018

HBL Islamic PLS Account	January & July	1.3428	1.3453	1.3062
HBL Al-Mukhtar Account	January & July	0.0197	0.0198	0.0192
HBL at Work Islamic Premium Account	January & July	0.0197	0.0198	0.0192

HBL Al-Irtifa Account

On Daily Actual Deposits of Rs. 1 but less than 500(K)	Monthly	1.3428	1.3453	1.3062
On Daily Actual Deposits of Rs.500K but less than 1(M)	Monthly	1.3823	1.3848	1.3446
On Daily Actual Deposits of Rs.1(M) but less than 5(M)	Monthly	1.5206	1.5233	1.4790
On Daily Actual Deposits of Rs. 5(M) but less than 25(M)	Monthly	1.5403	1.5431	1.4982
On Daily Actual Deposits of Rs. 25(M) but less than 50(M)	Monthly	1.5601	1.5629	1.5174
On Daily Actual Deposits of Rs. 50(M) but less than 100(M)	Monthly	1.5699	1.5728	1.5271
On Daily Actual Deposits of Rs. 100(M) but less than 250(M)	Monthly	1.5798	1.5827	1.5367
On Daily Actual Deposits of Rs. 250(M) but less than 500(M)	Monthly	1.5897	1.5926	1.5463
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	1.5996	1.6025	1.5559
On Daily Actual Deposits of Rs. 1(B) and above	Monthly	1.6094	1.6123	1.5655

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

1 Month	Maturity	1.6489	1.6519	1.6039
3 Months	Maturity	1.6884	1.6915	1.6423
6 Months	Maturity	1.7674	1.7706	1.7191
One Year	Maturity	1.9649	1.9684	1.9112
Three Years 2015	Maturity	2.1722	2.1762	2.1129
Three Years	Maturity	2.1624	2.1663	2.1033
Five Years 2013	Maturity	2.9622	2.9675	2.8812
Five Years 2014	Maturity	3.6533	3.6599	3.5535
Five Years 2015	Maturity	2.5672	2.5718	2.4971
Five Years	Maturity	2.3598	2.3641	2.2954

Profit on Monthly

One Year	Monthly	1.7872	1.7904	1.7383
Three Years 2015	Monthly	2.4586	2.4630	2.3914
Three Years	Monthly	1.9451	1.9487	1.8920
Five Years 2013	Monthly	2.7548	2.7598	2.6795
Five Years 2014	Monthly	3.6533	3.6599	3.5535
Five Years 2015	Monthly	2.3598	2.3641	2.2954
Five Years	Monthly	1.8069	1.8102	1.7576

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	Share of Mudarib	50%	50%	50%

Local Currency Accounts

SAVING ACCOUNTS	Profit Weightages			
	Product Name	Payment Frequency	Month March 2018	Month February 2018

Profit on Quarterly

One Year	Quarterly	1.8267	1.8300	1.7768
Three Years 2015	Quarterly	2.4586	2.4630	2.3914
Three Years	Quarterly	1.9846	1.9882	1.9304
Five Years 2013	Quarterly	2.9523	2.9577	2.8716
Five Years 2014	Quarterly	3.6533	3.6599	3.5535
Five Years 2015	Quarterly	2.3598	2.3641	2.2954
Five Years	Quarterly	1.9056	1.9091	1.8536

Profit on Semi Annually

One Year	Semi Annually	1.8662	1.8695	1.8152
Three Years 2015	Semi Annually	2.5573	2.5619	2.4875
Three Years	Semi Annually	2.0241	2.0278	1.9688
Five Years 2013	Semi Annually	2.9523	2.9576	2.8716
Five Years 2014	Semi Annually	3.6533	3.6599	3.5535
Five Years 2015	Semi Annually	2.3598	2.3641	2.2954
Five Years	Semi Annually	2.0241	2.0278	1.9688

Prepared by:


Pool Manager

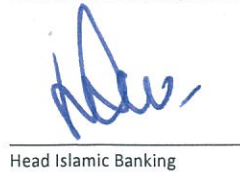
Reviewed by:


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 March 2018	Month February 2018	Month January 2018
	Share of Rab-ul-Maal	40%	40%	60%
	Share of Mudarib	60%	60%	40%

Foreign Currency Accounts

HBL Islamic FC PLS Account	Payment Frequency	Profit Weightages		
		Month March 2018	Month February 2018	Month January 2018
FCY Less than 1000	Quarterly	0.5123	0.5161	0.4256
FCY 1000 to less than FCY 50,000	Quarterly	0.7741	0.7746	0.4251
From FCY 50,000 & above	Quarterly	1.0319	1.0329	0.4251

HBL Islamic High Yield Foreign Currency Investment Deposit

One Month

FCY From 1,000 to 99,999	Maturity	1.0341	1.0204	0.4226
FCY From 100,000 to 499,999	Maturity	1.0316	1.0324	0.4251
FCY From 500,000 & above	Maturity	1.0320	1.0332	0.4251

Two Months

FCY From 1,000 to 99,999	Maturity	1.0159	1.0198	0.4224
FCY From 100,000 to 499,999	Maturity	1.0324	1.0326	0.4251
FCY From 500,000 & above	Maturity	1.0322	1.0333	0.4251

Three Months

FCY From 1,000 to 99,999	Maturity	1.0474	1.0214	0.4252
FCY From 100,000 to 499,999	Maturity	1.0317	1.0320	0.4250
FCY From 500,000 & above	Maturity	1.0325	1.0323	0.4251

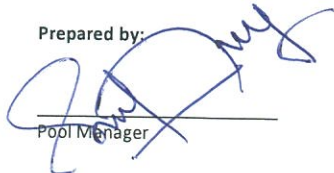
Six Months

FCY From 1,000 to 99,999	Maturity	1.0114	1.0273	0.4275
FCY From 100,000 to 499,999	Maturity	1.0156	1.0316	0.4241
FCY From 500,000 & above	Maturity	1.0320	1.0330	1.2469

Twelve Months

FCY From 1,000 to 99,999	Maturity	1.0325	1.0344	1.2466
FCY From 100,000 to 499,999	Maturity	1.0315	1.0346	0.4251
FCY From 500,000 & above	Maturity	1.0324	1.0325	0.4251

Prepared by:


Pool Manager

Reviewed by:


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