

Circular

To **All Islamic Banking Branches**

Cc **All Members-Management Forum
Secretary to President/CEO
Head-Retail & Consumer/Corporate/Commercial Banking
All GMs/DGMs, HOK
All Regional Chief Executives
All Regional Operations Chiefs
All Regional Audit Executives
All Learning & Development Centers/Computer Center Executives
All Remedial Asset Executives**

From **Islamic Banking**

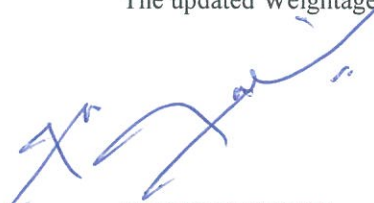
Date **September 25th, 2017**

Regarding **DECLARATION OF WEIGHTAGES FOR THE MONTH OF OCTOBER 2017**
Circular no. **P/INST-IBD/2017/20**

We are enclosing Weightages sheet that will be applicable for the month of October 2017.

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

The updated Weightages will also be available on the Bank's website - www.hbl.com



ZAHID PAREKH
HEAD-ISLAMIC BANKING



TARIQ M AKBAR
HEAD-GLOBAL OPERATIONS

Encl:
Weightages Sheet for PKR & FCY

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **OCTOBER 2017** 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 October 2017 | Month September 2017 | Month August 2017 |
| | 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 October 2017 | Month September 2017 |

| | | | | |
|-------------------------------------|----------------|--------|--------|--------|
| HBL Islamic PLS Account | January & July | 1.3295 | 1.3767 | 1.3861 |
| HBL Al-Mukhtar Account | January & July | 0.0196 | 0.0202 | 0.0204 |
| HBL at Work Islamic Premium Account | January & July | 0.0196 | 0.0202 | 0.0204 |

HBL Al-Irtifa Account

| | | | | |
|---|---------|--------|--------|--------|
| On Daily Actual Deposits of Rs. 1 but less than 500(K) | Monthly | 1.3295 | 1.3767 | 1.3861 |
| On Daily Actual Deposits of Rs.500K but less than 1(M) | Monthly | 1.3686 | 1.4172 | 1.4268 |
| On Daily Actual Deposits of Rs.1(M) but less than 5(M) | Monthly | 1.5055 | 1.5589 | 1.5695 |
| On Daily Actual Deposits of Rs. 5(M) but less than 25(M) | Monthly | 1.5251 | 1.5792 | 1.5899 |
| On Daily Actual Deposits of Rs. 25(M) but less than 50(M) | Monthly | 1.5446 | 1.5994 | 1.6103 |
| On Daily Actual Deposits of Rs. 50(M) but less than 100(M) | Monthly | 1.5544 | 1.6096 | 1.6205 |
| On Daily Actual Deposits of Rs. 100(M) but less than 250(M) | Monthly | 1.5642 | 1.6197 | 1.6307 |
| On Daily Actual Deposits of Rs. 250(M) but less than 500(M) | Monthly | 1.5739 | 1.6298 | 1.6409 |
| On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B) | Monthly | 1.5837 | 1.6399 | 1.6511 |
| On Daily Actual Deposits of Rs. 1(B) and above | Monthly | 1.5935 | 1.6500 | 1.6612 |

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

| | | | | |
|------------------|----------|--------|--------|--------|
| 1 Month | Maturity | 1.6326 | 1.6905 | 1.7020 |
| 3 Months | Maturity | 1.6717 | 1.7310 | 1.7428 |
| 6 Months | Maturity | 1.7499 | 1.8120 | 1.8243 |
| One Year | Maturity | 1.9454 | 2.0145 | 2.0281 |
| Three Years 2014 | Maturity | 3.6171 | 3.7455 | 3.7709 |
| Three Years 2015 | Maturity | 2.1507 | 2.2271 | 2.2422 |
| Three Years | Maturity | 2.1410 | 2.2169 | 2.2320 |
| Five Years 2012 | Maturity | 3.8127 | 3.9480 | 3.9748 |
| Five Years 2013 | Maturity | 2.9328 | 3.0369 | 3.0575 |
| Five Years 2014 | Maturity | 3.6171 | 3.7455 | 3.7709 |
| Five Years 2015 | Maturity | 2.5418 | 2.6320 | 2.6498 |
| Five Years | Maturity | 2.3365 | 2.4194 | 2.4358 |

Profit on Monthly

| | | | | |
|------------------|---------|--------|--------|--------|
| One Year | Monthly | 1.7695 | 1.8323 | 1.8447 |
| Three Years 2014 | Monthly | 3.6171 | 3.7455 | 3.7709 |
| Three Years 2015 | Monthly | 2.4342 | 2.5206 | 2.5377 |
| Three Years | Monthly | 1.9259 | 1.9942 | 2.0078 |
| Five Years 2012 | Monthly | 3.8127 | 3.9480 | 3.9748 |
| Five Years 2013 | Monthly | 2.7275 | 2.8243 | 2.8435 |
| Five Years 2014 | Monthly | 3.6171 | 3.7455 | 3.7709 |
| Five Years 2015 | Monthly | 2.3365 | 2.4194 | 2.4358 |
| Five Years | Monthly | 1.7890 | 1.8525 | 1.8651 |

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|--------------------------|----------------------|-----------------------|-------------------------|----------------------|
| | | Month October 2017 | Month September 2017 | Month August 2017 |
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Local Currency Accounts

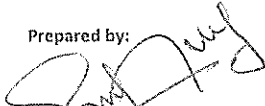
Profit on Quarterly

| | | | | |
|------------------|-----------|--------|--------|--------|
| One Year | Quarterly | 1.8086 | 1.8728 | 1.8855 |
| Three Years 2014 | Quarterly | 3.6171 | 3.7455 | 3.7709 |
| Three Years 2015 | Quarterly | 2.4342 | 2.5206 | 2.5377 |
| Three Years | Quarterly | 1.9650 | 2.0347 | 2.0485 |
| Five Years 2012 | Quarterly | 3.8127 | 3.9480 | 3.9748 |
| Five Years 2013 | Quarterly | 2.9231 | 3.0269 | 3.0473 |
| Five Years 2014 | Quarterly | 3.6171 | 3.7455 | 3.7709 |
| Five Years 2015 | Quarterly | 2.3365 | 2.4194 | 2.4358 |
| Five Years | Quarterly | 1.8868 | 1.9537 | 1.9670 |

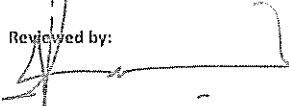
Profit on Semi Annually


| | | | | |
|------------------|---------------|--------|--------|--------|
| One Year | Semi Annually | 1.8477 | 1.9132 | 1.9262 |
| Three Years 2014 | Semi Annually | 3.6171 | 3.7455 | 3.7709 |
| Three Years 2015 | Semi Annually | 2.5320 | 2.6219 | 2.6397 |
| Three Years | Semi Annually | 2.0041 | 2.0752 | 2.0893 |
| Five Years 2012 | Semi Annually | 3.8127 | 3.9480 | 3.9748 |
| Five Years 2013 | Semi Annually | 2.9230 | 3.0268 | 3.0473 |
| Five Years 2014 | Semi Annually | 3.6171 | 3.7455 | 3.7709 |
| Five Years 2015 | Semi Annually | 2.3365 | 2.4194 | 2.4358 |
| Five Years | Semi Annually | 2.0041 | 2.0752 | 2.0893 |

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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Foreign Currency Accounts

| HBL Islamic FC PLS Account | Payment Frequency | Profit Weightages | | |
|----------------------------------|-------------------|-----------------------|-------------------------|----------------------|
| | | Month October 2017 | Month September 2017 | Month August 2017 |
| FCY Less than 1000 | Quarterly | 0.5066 | 0.5114 | 0.5045 |
| FCY 1000 to less than FCY 50,000 | Quarterly | 0.7601 | 0.7604 | 0.7602 |
| From FCY 50,000 & above | Quarterly | 1.0135 | 1.0141 | 1.0133 |

HBL Islamic High Yield Foreign Currency Investment Deposit

One Month

| | | | | |
|-----------------------------|----------|--------|--------|--------|
| FCY From 1,000 to 99,999 | Maturity | 1.0000 | 1.0126 | 1.0243 |
| FCY From 100,000 to 499,999 | Maturity | 1.0132 | 1.0139 | 1.0136 |
| FCY From 500,000 & above | Maturity | 1.0135 | 1.0141 | 1.0134 |

Two Months

| | | | | |
|-----------------------------|----------|--------|--------|--------|
| FCY From 1,000 to 99,999 | Maturity | 1.0000 | 1.0126 | 1.0243 |
| FCY From 100,000 to 499,999 | Maturity | 1.0132 | 1.0139 | 1.0136 |
| FCY From 500,000 & above | Maturity | 1.0135 | 1.0141 | 1.0134 |

Three Months

| | | | | |
|-----------------------------|----------|--------|--------|--------|
| FCY From 1,000 to 99,999 | Maturity | 1.0059 | 1.0139 | 1.0184 |
| FCY From 100,000 to 499,999 | Maturity | 1.0136 | 1.0139 | 1.0133 |
| FCY From 500,000 & above | Maturity | 1.0135 | 1.0139 | 1.0132 |

Six Months

| | | | | |
|-----------------------------|----------|--------|--------|--------|
| FCY From 1,000 to 99,999 | Maturity | 1.0138 | 1.0072 | 1.0159 |
| FCY From 100,000 to 499,999 | Maturity | 1.0146 | 1.0115 | 1.0146 |
| FCY From 500,000 & above | Maturity | 1.0134 | 1.0139 | 1.0133 |

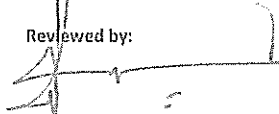
Twelve Months

| | | | | |
|-----------------------------|----------|--------|--------|--------|
| FCY From 1,000 to 99,999 | Maturity | 1.0117 | 1.0121 | 1.0134 |
| FCY From 100,000 to 499,999 | Maturity | 1.0137 | 1.0137 | 1.0135 |
| FCY From 500,000 & above | Maturity | 1.0134 | 1.0140 | 1.0133 |

Prepared by:

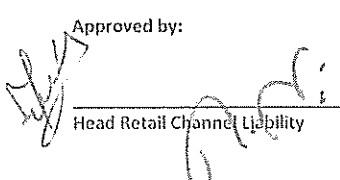

Pool Manager

Reviewed by:


Umg Head Pool Management


Head Product Development

Approved by:


Head Retail Channel Liability


Head Islamic Banking


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