

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 22-June-2017

Regarding **DECLARATION OF WEIGHTAGES FOR THE MONTH OF JULY 2017**
Circular no. P/INST-IBD/2017/14


We are enclosing Weightages sheet that will be applicable for the month of July 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 **JULY 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 July 2017	Month June 2017	Month May 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 July 2017	Month June 2017

HBL Islamic PLS Account	January & July	1.3821	1.3391	1.3220
HBL AI-Mukhtar Account	January & July	0.0203	0.0197	0.0194
HBL at Work Islamic Premium Account	January & July	0.0203	0.0197	0.0194

HBL AI-Irtifa Account

On Daily Actual Deposits of Rs. 1 but less than 500(K)	Monthly	1.3820	1.3391	1.3220
On Daily Actual Deposits of Rs.500K but less than 1(M)	Monthly	1.4227	1.3784	1.3609
On Daily Actual Deposits of Rs.1(M) but less than 5(M)	Monthly	1.5650	1.5163	1.4970
On Daily Actual Deposits of Rs. 5(M) but less than 25(M)	Monthly	1.5853	1.5360	1.5164
On Daily Actual Deposits of Rs. 25(M) but less than 50(M)	Monthly	1.6056	1.5557	1.5358
On Daily Actual Deposits of Rs. 50(M) but less than 100(M)	Monthly	1.6158	1.5655	1.5456
On Daily Actual Deposits of Rs. 100(M) but less than 250(M)	Monthly	1.6260	1.5754	1.5553
On Daily Actual Deposits of Rs. 250(M) but less than 500(M)	Monthly	1.6361	1.5852	1.5650
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	1.6463	1.5951	1.5747
On Daily Actual Deposits of Rs. 1(B) and above	Monthly	1.6564	1.6049	1.5844

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

1 Month	Maturity	1.6971	1.6443	1.6233
3 Months	Maturity	1.7377	1.6837	1.6622
6 Months	Maturity	1.8190	1.7624	1.7400
One Year	Maturity	2.0223	1.9594	1.9344
Three Years 2014	Maturity	3.2416	3.1409	3.1008
Three Years 2015	Maturity	2.6320	2.5501	2.5176
Three Years	Maturity	2.2256	2.1563	2.1288
Five Years 2012	Maturity	3.4552	3.3477	3.3050
Five Years 2013	Maturity	3.3429	3.2396	3.1984
Five Years 2014	Maturity	3.3433	3.2394	3.1980
Five Years 2015	Maturity	2.7337	2.6485	2.6149
Five Years	Maturity	2.4288	2.3532	2.3232

Profit on Monthly

One Year	Monthly	1.8394	1.7821	1.7594
Three Years 2014	Monthly	2.7337	2.6485	2.6149
Three Years 2015	Monthly	2.5303	2.4516	2.4203
Three Years	Monthly	2.0019	1.9397	1.9150
Five Years 2012	Monthly	3.3536	3.2492	3.2078
Five Years 2013	Monthly	2.8353	2.7471	2.7121
Five Years 2014	Monthly	2.8353	2.7471	2.7121
Five Years 2015	Monthly	2.4291	2.3530	2.3232
Five Years	Monthly	1.8597	1.8018	1.7788

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	Share of Rab-ul-Maal	50%	50%	50%
Share of Mudarib	50%	50%	50%	

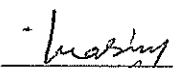
Local Currency Accounts

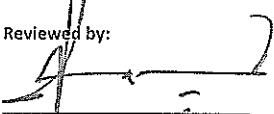
Profit on Quarterly

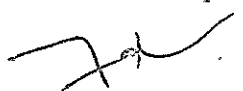
Term	Frequency	July 2017	June 2017	May 2017
One Year	Quarterly	1.8800	1.8215	1.7983
Three Years 2014	Quarterly	2.8353	2.7471	2.7121
Three Years 2015	Quarterly	2.5304	2.4517	2.4204
Three Years	Quarterly	2.0426	1.9791	1.9538
Five Years 2012	Quarterly	3.4555	3.3478	3.3054
Five Years 2013	Quarterly	3.0312	2.9389	2.8994
Five Years 2014	Quarterly	2.9366	2.8455	2.8092
Five Years 2015	Quarterly	2.4278	2.3523	2.3223
Five Years	Quarterly	1.9614	1.9002	1.8760

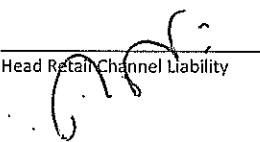
Profit on Semi Annually


Term	Frequency	July 2017	June 2017	May 2017
One Year	Semi Annually	1.9207	1.8609	1.8372
Three Years 2014	Semi Annually	2.9370	2.8455	2.8093
Three Years 2015	Semi Annually	2.6320	2.5501	2.5176
Three Years	Semi Annually	2.0832	2.0184	1.9927
Five Years 2012	Semi Annually	3.4552	3.3476	3.3050
Five Years 2013	Semi Annually	3.0380	2.9438	2.9060
Five Years 2014	Semi Annually	3.0386	2.9439	2.9064
Five Years 2015	Semi Annually	2.5306	2.4518	2.4202
Five Years	Semi Annually	2.0833	2.0183	1.9928

Prepared by:

 Asst. Pool Manager

Reviewed by:

 Unit Head Pool Management


 Head Product Development

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 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.

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ISLAMIC DEPOSIT PRODUCTS	PROFIT SHARING RATIO			
		Month July 2017	Month June 2017	Month April 2017
	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 2017	Month June 2017	Month May 2017
FCY Less than 1000	Quarterly	0.4982	0.5030	0.5106
FCY 1000 to less than FCY 50,000	Quarterly	0.7586	0.7581	0.7580
From FCY 50,000 & above	Quarterly	1.0117	1.0110	1.0106

HBL Islamic High Yield Foreign Currency Investment Deposit

One Month

FCY From 1,000 to 99,999	Maturity	1.0088	1.0120	1.0199
FCY From 100,000 to 499,999	Maturity	1.0118	1.0109	1.0107
FCY From 500,000 & above	Maturity	1.0115	1.0111	1.0109

Two Months

FCY From 1,000 to 99,999	Maturity	1.0088	1.0120	1.0199
FCY From 100,000 to 499,999	Maturity	1.0118	1.0109	1.0107
FCY From 500,000 & above	Maturity	1.0115	1.0111	1.0109

Three Months

FCY From 1,000 to 99,999	Maturity	1.0040	1.0014	1.0076
FCY From 100,000 to 499,999	Maturity	1.0114	1.0109	1.0106
FCY From 500,000 & above	Maturity	1.0115	1.0109	1.0107

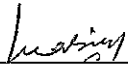
Six Months

FCY From 1,000 to 99,999	Maturity	1.0103	1.0100	1.0129
FCY From 100,000 to 499,999	Maturity	1.0146	1.0093	1.0124
FCY From 500,000 & above	Maturity	1.0116	1.0109	1.0107

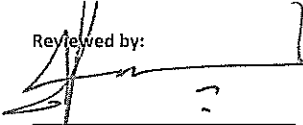
Twelve Months


FCY From 1,000 to 99,999	Maturity	1.0162	1.0166	1.0069
FCY From 100,000 to 499,999	Maturity	1.0118	1.0109	1.0107
FCY From 500,000 & above	Maturity	1.0115	1.0111	1.0109

Prepared by:


Asst. Pool Manager

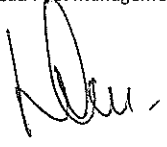
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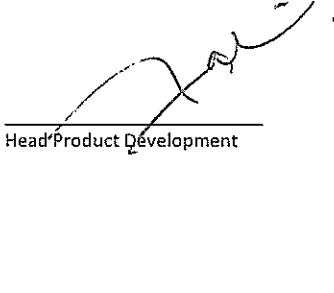

Unit Head Pool Management


Head Product Development

Approved by:


Head Retail Channel Liability


Head Islamic Banking


Resident Shariah Board Member