

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **January 2024** and two Previous periods which are applicable to its Savings deposits and term deposits Accounts. These Weightages are used to calculate the Profit for distribution on the basis of the Mudaraba model.

between Rab-ul-Maal

ISLAMIC DEPOSIT PRODUCTS

PROFIT SHARING RATIO

	Month Jan 2024	Month Dec 2023	Month Nov 2023
Share of Rab-ul-Maal	50%	50%	50%
Share of Mudarib	50%	50%	50%

Local Currency Accounts

Profit Weightages

Product Name

Payment Frequency

Month Jan 2024

Month Dec 2023

Month Nov 2023

SAVING ACCOUNTS

HBL Islamic PLS Account	Monthly	0.43441	0.44198	0.40806
Rutba Islamic Saving Account (Senior Citizen)	Monthly	1.03431	1.03431	0.97156
Uraan Islamic Saving Account (Young Savers)	Monthly	1.03431	1.03431	0.97156
Nisa Tawfir Islamic Saving Account	Monthly	1.03431	1.03431	0.97156

HBL Al-Irtifa Account

Deposits of Rs. 1 but less than 500(K)	Monthly	0.43491	0.44702	0.41280
Deposits of Rs.500K but less than 1(M)	Monthly	0.43491	0.44702	0.41280
Deposits of Rs.1(M) but less than 5(M)	Monthly	0.43491	0.44702	0.41280
Deposits of Rs. 5(M) but less than 25(M)	Monthly	0.43491	0.44702	0.41280
Deposits of Rs. 25(M) but less than 50(M)	Monthly	0.43491	0.44702	0.41280
Deposits of Rs. 50(M) but less than 100(M)	Monthly	0.43491	0.44702	0.41280
Deposits of Rs. 100(M) but less than 250(M)	Monthly	0.43491	0.44702	0.41280
Deposits of Rs. 250(M) but less than 500(M)	Monthly	0.43491	0.44702	0.41280
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	0.43491	0.44702	0.41280
Deposits of Rs. 1(B) and above	Monthly	0.43491	0.44702	0.41280

REMUNERATIVE CURRENT ACCOUNTS

HBL Al-Mukhtar Account	Monthly	0.00333	0.00333	0.00313
HBL at Work Islamic Premium Account	January & July	0.00333	0.00333	0.00313
Non-Chequing Remunerative Current Margin Account	Monthly	0.00333	0.00333	0.00313

FUNDS ACCEPTANCE UNDER SBP REFINANCE SCHEMES

FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR RENEWABLE ENERGY -Category I	Quarterly	0.15136	0.15136	0.14218
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR RENEWABLE ENERGY -Category II	Quarterly	0.10091	0.10091	0.09479
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR STORAGE OF AGRICULTURE PRODUCE	Quarterly	0.10091	0.10091	0.09479
FUNDS ACCEPTANCE UNDER ILTF Up to 3 Years	Quarterly	0.95863	0.95863	0.90047
FUNDS ACCEPTANCE UNDER ILTF Up to 5 Years -13 th June 2022	Quarterly	0.10091	0.10091	0.09479
FUNDS ACCEPTANCE UNDER ILTF Up to 5 Years -14 th June 2022 to 19th May 2022	Quarterly	0.20182	0.20182	0.18957
FUNDS ACCEPTANCE UNDER ILTF Up to 5 Years -20 th May 2022 to 31 July 2022	Quarterly	0.35318	0.35318	0.33175
FUNDS ACCEPTANCE UNDER ILTF Up to 5 Years- July 2022 onward as per last policy rate	Quarterly	0.95863	0.95863	0.90047
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	0.05045	0.05045	0.04739
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I SMI	Quarterly	0.05045	0.05045	0.04739
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II Co	Quarterly	0.10091	0.10091	0.09479
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.00333	0.00333	0.00313
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	0.00333	0.00333	0.00313
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	0.00333	0.00333	0.00313

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

1 Month	Maturity	0.44904	0.44904	0.42180
3 Months	Maturity	0.44955	0.44955	0.42227
6 Months	Maturity	0.45005	0.45005	0.42275
One Year	Maturity	0.47679	0.47679	0.44787
Three Years	Maturity	0.48184	0.48184	0.45261
Five Years	Maturity	0.48688	0.48688	0.45735

Profit on Monthly

One Year	Monthly	0.46165	0.46165	0.43365
Three Years	Monthly	0.46670	0.46670	0.43839
Five Years	Monthly	0.47175	0.47175	0.44313

Profit on Quarterly

One Year	Quarterly	0.46670	0.46670	0.43839
Three Years	Quarterly	0.47175	0.47175	0.44313
Five Years	Quarterly	0.47679	0.47679	0.44787

Profit on Semi Annually

One Year	Semi Annually	0.47175	0.47175	0.44313
Three Years	Semi Annually	0.47679	0.47679	0.44787
Five Years	Semi Annually	0.48184	0.48184	0.45261

Prepared by:

Muhammad Saadan Sarwar
Pool Manager

Reviewed by:

Khawaja Farhan Usman
Head, Pool Management Unit

Muhammad Mujeeb Beig
Head, Islamic Products

Approved by:

Raja Sohail Saraj
Head Retail - Islamic Banking

Mufti Yahya Asim
Resident Shariah Board Member

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **January 2024** and two Previous periods which are applicable to its Savings deposits and term deposits Accounts. These Weightages are used to calculate the Profit for distribution on the basis of the **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 Jan 2024	Month Dec 2023	Month Nov 2023
	Share of Rab-ul-Maal	50%	50%	50%
	Share of Mudarib	50%	50%	50%

Foreign Currency Accounts

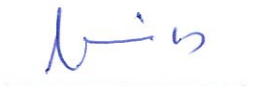
HBL Islamic FC PLS Account	Profit Weightages			
	Payment Frequency	Month Jan 2024	Month Dec 2023	Month Nov 2023
FCY Less than 1000	Monthly	0.04440	0.04440	0.04171
FCY 1000 to less than FCY 50,000	Monthly	0.04440	0.04440	0.04171
From FCY 50,000 & above	Monthly	0.04440	0.04440	0.04171

Prepared by:


Muhammad Saadan Sarwar
Pool Manager

Reviewed by:


Khawaja Farhan Usman
Head, Pool Management Unit


Muhammad Mujeeb Beig
Head, Islamic Products Structuring

Approved by:

Raja Sohail Saraj
Head Retail - Islamic Banking

Mufti Yahya Asim
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 of **January 2024**, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the Mudaraba model.

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

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	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	0.00454
Single Tier - Term Deposit	0.01009
Single Tier - Term Deposit	0.01034
Single Tier - Term Deposit	0.01060
Single Tier - Term Deposit	0.01085
Single Tier - Term Deposit	0.01110
Single Tier - Term Deposit	0.01135
Single Tier - Term Deposit	0.01160
Single Tier - Term Deposit	0.01186
Single Tier - Term Deposit	0.01211
Single Tier - Term Deposit	0.01236
Single Tier - Term Deposit	0.01261
Single Tier - Term Deposit	0.01287
Single Tier - Term Deposit	0.01312
Single Tier - Term Deposit	0.01337
Single Tier - Term Deposit	0.01362
Single Tier - Term Deposit	0.01387
Single Tier - Term Deposit	0.01413
Single Tier - Term Deposit	0.01438
Single Tier - Term Deposit	0.01463
Single Tier - Term Deposit	0.01488
Single Tier - Term Deposit	0.01514
Single Tier - Term Deposit	0.01539
Single Tier - Term Deposit	0.01564
Single Tier - Term Deposit	0.01589
Single Tier - Term Deposit	0.01615
Single Tier - Term Deposit	0.01640
Single Tier - Term Deposit	0.01665
Single Tier - Term Deposit	0.01690
Single Tier - Term Deposit	0.01715
Single Tier - Term Deposit	0.01741
Single Tier - Term Deposit	0.01766
Single Tier - Term Deposit	0.01791
Single Tier - Term Deposit	0.01816
Single Tier - Term Deposit	0.01842
Single Tier - Term Deposit	0.01867
Single Tier - Term Deposit	0.01892
Single Tier - Term Deposit	0.01917
Single Tier - Term Deposit	0.01942
Single Tier - Term Deposit	0.01968
Single Tier - Term Deposit	0.01993
Single Tier - Term Deposit	0.02018
Single Tier - Term Deposit	0.02043
Single Tier - Term Deposit	0.02069
Single Tier - Term Deposit	0.02094
Single Tier - Term Deposit	0.02119
Single Tier - Term Deposit	0.02144
Single Tier - Term Deposit	0.02170
Single Tier - Term Deposit	0.02195
Single Tier - Term Deposit	0.02220
Single Tier - Term Deposit	0.02245
Single Tier - Term Deposit	0.02270
Single Tier - Term Deposit	0.02296
Single Tier - Term Deposit	0.02321
Single Tier - Term Deposit	0.02346
Single Tier - Term Deposit	0.02371
Single Tier - Term Deposit	0.02397
Single Tier - Term Deposit	0.02422
Single Tier - Term Deposit	0.02447
Single Tier - Term Deposit	0.02472
Single Tier - Term Deposit	0.02497
Single Tier - Term Deposit	0.02523
Single Tier - Term Deposit	0.02548
Single Tier - Term Deposit	0.02573
Single Tier - Term Deposit	0.02598
Single Tier - Term Deposit	0.02624
Single Tier - Term Deposit	0.02649
Single Tier - Term Deposit	0.02674
Single Tier - Term Deposit	0.02699
Single Tier - Term Deposit	0.02725
Single Tier - Term Deposit	0.02750
Single Tier - Term Deposit	0.02775
Single Tier - Term Deposit	0.02800
Single Tier - Term Deposit	0.02825
Single Tier - Term Deposit	0.02851
Single Tier - Term Deposit	0.02876
Single Tier - Term Deposit	0.02901
Single Tier - Term Deposit	0.02926
Single Tier - Term Deposit	0.02952
Single Tier - Term Deposit	0.02977
Single Tier - Term Deposit	0.03002
Single Tier - Term Deposit	0.03027
Single Tier - Term Deposit	0.03052
Single Tier - Term Deposit	0.03078
Single Tier - Term Deposit	0.03103
Single Tier - Term Deposit	0.03128
Single Tier - Term Deposit	0.03153
Single Tier - Term Deposit	0.03179
Single Tier - Term Deposit	0.03204
Single Tier - Term Deposit	0.03229

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month of January 2024, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the Mudaraba model.

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

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%

Foreign Currency Accounts

Single Tier - Term Deposit	0.03254
Single Tier - Term Deposit	0.03280
Single Tier - Term Deposit	0.03305
Single Tier - Term Deposit	0.03330
Single Tier - Term Deposit	0.03355
Single Tier - Term Deposit	0.03380
Single Tier - Term Deposit	0.03406
Single Tier - Term Deposit	0.03431
Single Tier - Term Deposit	0.03456
Single Tier - Term Deposit	0.03481
Single Tier - Term Deposit	0.03507
Single Tier - Term Deposit	0.03532
Single Tier - Term Deposit	0.03557
Single Tier - Term Deposit	0.03582
Single Tier - Term Deposit	0.03607
Single Tier - Term Deposit	0.03633
Single Tier - Term Deposit	0.03658
Single Tier - Term Deposit	0.03683
Single Tier - Term Deposit	0.03708
Single Tier - Term Deposit	0.03734
Single Tier - Term Deposit	0.03759
Single Tier - Term Deposit	0.03784
Single Tier - Term Deposit	0.03809
Single Tier - Term Deposit	0.03835
Single Tier - Term Deposit	0.03860
Single Tier - Term Deposit	0.03885
Single Tier - Term Deposit	0.03910
Single Tier - Term Deposit	0.03935
Single Tier - Term Deposit	0.03961
Single Tier - Term Deposit	0.03986
Single Tier - Term Deposit	0.04011
Single Tier - Term Deposit	0.04036
Single Tier - Term Deposit	0.04062
Single Tier - Term Deposit	0.04087
Single Tier - Term Deposit	0.04112
Single Tier - Term Deposit	0.04137
Single Tier - Term Deposit	0.04162
Single Tier - Term Deposit	0.04188
Single Tier - Term Deposit	0.04213
Single Tier - Term Deposit	0.04238
Single Tier - Term Deposit	0.04263
Single Tier - Term Deposit	0.04289
Single Tier - Term Deposit	0.04314
Single Tier - Term Deposit	0.04339
Single Tier - Term Deposit	0.04364
Single Tier - Term Deposit	0.04390
Single Tier - Term Deposit	0.04415
Single Tier - Term Deposit	0.04440
Single Tier - Term Deposit	0.04465
Single Tier - Term Deposit	0.04490
Single Tier - Term Deposit	0.04516
Single Tier - Term Deposit	0.04541
Single Tier - Term Deposit	0.04566
Single Tier - Term Deposit	0.04591
Single Tier - Term Deposit	0.04617
Single Tier - Term Deposit	0.04642
Single Tier - Term Deposit	0.04667
Single Tier - Term Deposit	0.04692
Single Tier - Term Deposit	0.04717
Single Tier - Term Deposit	0.04743
Single Tier - Term Deposit	0.04768
Single Tier - Term Deposit	0.04793
Single Tier - Term Deposit	0.04818
Single Tier - Term Deposit	0.04844
Single Tier - Term Deposit	0.04869
Single Tier - Term Deposit	0.04894
Single Tier - Term Deposit	0.04919
Single Tier - Term Deposit	0.04945
Single Tier - Term Deposit	0.04970
Single Tier - Term Deposit	0.04995
Single Tier - Term Deposit	0.05020
Single Tier - Term Deposit	0.05045
Single Tier - Term Deposit	0.05071
Single Tier - Term Deposit	0.05096
Single Tier - Term Deposit	0.05121
Single Tier - Term Deposit	0.05146
Single Tier - Term Deposit	0.05172
Single Tier - Term Deposit	0.05197
Single Tier - Term Deposit	0.05222
Single Tier - Term Deposit	0.05247
Single Tier - Term Deposit	0.05272
Single Tier - Term Deposit	0.05298
Single Tier - Term Deposit	0.05323
Single Tier - Term Deposit	0.05348
Single Tier - Term Deposit	0.05373
Single Tier - Term Deposit	0.05399
Single Tier - Term Deposit	0.05424
Single Tier - Term Deposit	0.05449
Single Tier - Term Deposit	0.05474
Single Tier - Term Deposit	0.05499
Single Tier - Term Deposit	0.05525
Single Tier - Term Deposit	0.05550

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

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	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%

Foreign Currency Accounts

Single Tier - Term Deposit	0.05575
Single Tier - Term Deposit	0.05600
Single Tier - Term Deposit	0.05626
Single Tier - Term Deposit	0.05651
Single Tier - Term Deposit	0.05676
Single Tier - Term Deposit	0.05701
Single Tier - Term Deposit	0.05727
Single Tier - Term Deposit	0.05752
Single Tier - Term Deposit	0.05777
Single Tier - Term Deposit	0.05802
Single Tier - Term Deposit	0.05827
Single Tier - Term Deposit	0.05853
Single Tier - Term Deposit	0.05878
Single Tier - Term Deposit	0.05903
Single Tier - Term Deposit	0.05928
Single Tier - Term Deposit	0.05954
Single Tier - Term Deposit	0.05979
Single Tier - Term Deposit	0.06004
Single Tier - Term Deposit	0.06029
Single Tier - Term Deposit	0.06054
Single Tier - Term Deposit	0.06080
Single Tier - Term Deposit	0.06105
Single Tier - Term Deposit	0.06130
Single Tier - Term Deposit	0.06155
Single Tier - Term Deposit	0.06181
Single Tier - Term Deposit	0.06206
Single Tier - Term Deposit	0.06231
Single Tier - Term Deposit	0.06256
Single Tier - Term Deposit	0.06282
Single Tier - Term Deposit	0.06307
Single Tier - Term Deposit	0.06332
Single Tier - Term Deposit	0.06357
Single Tier - Term Deposit	0.06382
Single Tier - Term Deposit	0.06408
Single Tier - Term Deposit	0.06433
Single Tier - Term Deposit	0.06458
Single Tier - Term Deposit	0.06483
Single Tier - Term Deposit	0.06509
Single Tier - Term Deposit	0.06534
Single Tier - Term Deposit	0.06559
Single Tier - Term Deposit	0.06584
Single Tier - Term Deposit	0.06609
Single Tier - Term Deposit	0.06635
Single Tier - Term Deposit	0.06660
Single Tier - Term Deposit	0.06685
Single Tier - Term Deposit	0.06710
Single Tier - Term Deposit	0.06736
Single Tier - Term Deposit	0.06761
Single Tier - Term Deposit	0.06786
Single Tier - Term Deposit	0.06811
Single Tier - Term Deposit	0.06837
Single Tier - Term Deposit	0.06862
Single Tier - Term Deposit	0.06887
Single Tier - Term Deposit	0.06912
Single Tier - Term Deposit	0.06937
Single Tier - Term Deposit	0.06963
Single Tier - Term Deposit	0.06988
Single Tier - Term Deposit	0.07013
Single Tier - Term Deposit	0.07038
Single Tier - Term Deposit	0.07064
Single Tier - Term Deposit	0.07089
Single Tier - Term Deposit	0.07114
Single Tier - Term Deposit	0.07139
Single Tier - Term Deposit	0.07164
Single Tier - Term Deposit	0.07190
Single Tier - Term Deposit	0.07215
Single Tier - Term Deposit	0.07240
Single Tier - Term Deposit	0.07265
Single Tier - Term Deposit	0.07291
Single Tier - Term Deposit	0.07316
Single Tier - Term Deposit	0.07341
Single Tier - Term Deposit	0.07366
Single Tier - Term Deposit	0.07392
Single Tier - Term Deposit	0.07417
Single Tier - Term Deposit	0.07442
Single Tier - Term Deposit	0.07467
Single Tier - Term Deposit	0.07492
Single Tier - Term Deposit	0.07518
Single Tier - Term Deposit	0.07543
Single Tier - Term Deposit	0.07568
Single Tier - Term Deposit	0.07593
Single Tier - Term Deposit	0.07619
Single Tier - Term Deposit	0.07644
Single Tier - Term Deposit	0.07669
Single Tier - Term Deposit	0.07694
Single Tier - Term Deposit	0.07719
Single Tier - Term Deposit	0.07745
Single Tier - Term Deposit	0.07770
Single Tier - Term Deposit	0.07795
Single Tier - Term Deposit	0.07820
Single Tier - Term Deposit	0.07846
Single Tier - Term Deposit	0.07871

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In case of further clarity regarding weightages assign to respective deposits please contact concerned Branch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%

Foreign Currency Accounts

Single Tier - Term Deposit	0.07896
Single Tier - Term Deposit	0.07921
Single Tier - Term Deposit	0.07947
Single Tier - Term Deposit	0.07972
Single Tier - Term Deposit	0.07997
Single Tier - Term Deposit	0.08022
Single Tier - Term Deposit	0.08047
Single Tier - Term Deposit	0.08073
Single Tier - Term Deposit	0.08098
Single Tier - Term Deposit	0.08123
Single Tier - Term Deposit	0.08148
Single Tier - Term Deposit	0.08174
Single Tier - Term Deposit	0.08199
Single Tier - Term Deposit	0.08224
Single Tier - Term Deposit	0.08249
Single Tier - Term Deposit	0.08274
Single Tier - Term Deposit	0.08300
Single Tier - Term Deposit	0.08325
Single Tier - Term Deposit	0.08350
Single Tier - Term Deposit	0.08375
Single Tier - Term Deposit	0.08401
Single Tier - Term Deposit	0.08426
Single Tier - Term Deposit	0.08451
Single Tier - Term Deposit	0.08476
Single Tier - Term Deposit	0.08502
Single Tier - Term Deposit	0.08527
Single Tier - Term Deposit	0.08552
Single Tier - Term Deposit	0.08577
Single Tier - Term Deposit	0.08602
Single Tier - Term Deposit	0.08628
Single Tier - Term Deposit	0.08653
Single Tier - Term Deposit	0.08678
Single Tier - Term Deposit	0.08703
Single Tier - Term Deposit	0.08729
Single Tier - Term Deposit	0.08754
Single Tier - Term Deposit	0.08779
Single Tier - Term Deposit	0.08804
Single Tier - Term Deposit	0.08829
Single Tier - Term Deposit	0.08855
Single Tier - Term Deposit	0.08880
Single Tier - Term Deposit	0.08905
Single Tier - Term Deposit	0.08930
Single Tier - Term Deposit	0.08956
Single Tier - Term Deposit	0.08981
Single Tier - Term Deposit	0.09006
Single Tier - Term Deposit	0.09031
Single Tier - Term Deposit	0.09057
Single Tier - Term Deposit	0.09082
Single Tier - Term Deposit	0.09107
Single Tier - Term Deposit	0.09132
Single Tier - Term Deposit	0.09157
Single Tier - Term Deposit	0.09183
Single Tier - Term Deposit	0.09208
Single Tier - Term Deposit	0.09233
Single Tier - Term Deposit	0.09258
Single Tier - Term Deposit	0.09284
Single Tier - Term Deposit	0.09309
Single Tier - Term Deposit	0.09334
Single Tier - Term Deposit	0.09359
Single Tier - Term Deposit	0.09384
Single Tier - Term Deposit	0.09410
Single Tier - Term Deposit	0.09435
Single Tier - Term Deposit	0.09460
Single Tier - Term Deposit	0.09485
Single Tier - Term Deposit	0.09511
Single Tier - Term Deposit	0.09536
Single Tier - Term Deposit	0.09561
Single Tier - Term Deposit	0.09586
Single Tier - Term Deposit	0.09612
Single Tier - Term Deposit	0.09637
Single Tier - Term Deposit	0.09662
Single Tier - Term Deposit	0.09687
Single Tier - Term Deposit	0.09712
Single Tier - Term Deposit	0.09738
Single Tier - Term Deposit	0.09763
Single Tier - Term Deposit	0.09788
Single Tier - Term Deposit	0.09813
Single Tier - Term Deposit	0.09839
Single Tier - Term Deposit	0.09864
Single Tier - Term Deposit	0.09889
Single Tier - Term Deposit	0.09914
Single Tier - Term Deposit	0.09939
Single Tier - Term Deposit	0.09965
Single Tier - Term Deposit	0.09990
Single Tier - Term Deposit	0.10015
Single Tier - Term Deposit	0.10040
Single Tier - Term Deposit	0.10066
Single Tier - Term Deposit	0.10091
Single Tier - Term Deposit	0.10116
Single Tier - Term Deposit	0.10141
Single Tier - Term Deposit	0.10166
Single Tier - Term Deposit	0.10192

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month of January 2024, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the Mudaraba model.

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

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117905) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%

Foreign Currency Accounts

Single Tier - Term Deposit	0.10217
Single Tier - Term Deposit	0.10242
Single Tier - Term Deposit	0.10267
Single Tier - Term Deposit	0.10293
Single Tier - Term Deposit	0.10318
Single Tier - Term Deposit	0.10343
Single Tier - Term Deposit	0.10368
Single Tier - Term Deposit	0.10394
Single Tier - Term Deposit	0.10419
Single Tier - Term Deposit	0.10444
Single Tier - Term Deposit	0.10469
Single Tier - Term Deposit	0.10494
Single Tier - Term Deposit	0.10520
Single Tier - Term Deposit	0.10545
Single Tier - Term Deposit	0.10570
Single Tier - Term Deposit	0.10595
Single Tier - Term Deposit	0.10621
Single Tier - Term Deposit	0.10646
Single Tier - Term Deposit	0.10671
Single Tier - Term Deposit	0.10696
Single Tier - Term Deposit	0.10721
Single Tier - Term Deposit	0.10747
Single Tier - Term Deposit	0.10772
Single Tier - Term Deposit	0.10797
Single Tier - Term Deposit	0.10822
Single Tier - Term Deposit	0.10848
Single Tier - Term Deposit	0.10873
Single Tier - Term Deposit	0.10898
Single Tier - Term Deposit	0.10923
Single Tier - Term Deposit	0.10949
Single Tier - Term Deposit	0.10974
Single Tier - Term Deposit	0.10999
Single Tier - Term Deposit	0.11024
Single Tier - Term Deposit	0.11049
Single Tier - Term Deposit	0.11075
Single Tier - Term Deposit	0.11100
Single Tier - Term Deposit	0.11125
Single Tier - Term Deposit	0.11150
Single Tier - Term Deposit	0.11176
Single Tier - Term Deposit	0.11201
Single Tier - Term Deposit	0.11226
Single Tier - Term Deposit	0.11251
Single Tier - Term Deposit	0.11276
Single Tier - Term Deposit	0.11302
Single Tier - Term Deposit	0.11327
Single Tier - Term Deposit	0.11352
Single Tier - Term Deposit	0.11377
Single Tier - Term Deposit	0.11403
Single Tier - Term Deposit	0.11428
Single Tier - Term Deposit	0.11453
Single Tier - Term Deposit	0.11478
Single Tier - Term Deposit	0.11504
Single Tier - Term Deposit	0.11529
Single Tier - Term Deposit	0.11554
Single Tier - Term Deposit	0.11579
Single Tier - Term Deposit	0.11604
Single Tier - Term Deposit	0.11630
Single Tier - Term Deposit	0.11655
Single Tier - Term Deposit	0.11680
Single Tier - Term Deposit	0.11705
Single Tier - Term Deposit	0.11731
Single Tier - Term Deposit	0.11756
Single Tier - Term Deposit	0.11781
Single Tier - Term Deposit	0.11806
Single Tier - Term Deposit	0.11831
Single Tier - Term Deposit	0.11857
Single Tier - Term Deposit	0.11882
Single Tier - Term Deposit	0.11907
Single Tier - Term Deposit	0.11932
Single Tier - Term Deposit	0.11958
Single Tier - Term Deposit	0.11983
Single Tier - Term Deposit	0.12008
Single Tier - Term Deposit	0.12033
Single Tier - Term Deposit	0.12059
Single Tier - Term Deposit	0.12084
Single Tier - Term Deposit	0.12109
Single Tier - Term Deposit	0.12134
Single Tier - Term Deposit	0.12159
Single Tier - Term Deposit	0.12185
Single Tier - Term Deposit	0.12210
Single Tier - Term Deposit	0.12235
Single Tier - Term Deposit	0.12260
Single Tier - Term Deposit	0.12286
Single Tier - Term Deposit	0.12311
Single Tier - Term Deposit	0.12336
Single Tier - Term Deposit	0.12361
Single Tier - Term Deposit	0.12386
Single Tier - Term Deposit	0.12412
Single Tier - Term Deposit	0.12437
Single Tier - Term Deposit	0.12462
Single Tier - Term Deposit	0.12487
Single Tier - Term Deposit	0.12513

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month of January 2024, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the Mudaraba model.

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

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%

Foreign Currency Accounts

Single Tier - Term Deposit	0.12538
Single Tier - Term Deposit	0.12563
Single Tier - Term Deposit	0.12588
Single Tier - Term Deposit	0.12614
Single Tier - Term Deposit	0.12639
Single Tier - Term Deposit	0.12664
Single Tier - Term Deposit	0.12689
Single Tier - Term Deposit	0.12714
Single Tier - Term Deposit	0.12740
Single Tier - Term Deposit	0.12765
Single Tier - Term Deposit	0.12790
Single Tier - Term Deposit	0.12815
Single Tier - Term Deposit	0.12841
Single Tier - Term Deposit	0.12866
Single Tier - Term Deposit	0.12891
Single Tier - Term Deposit	0.12916
Single Tier - Term Deposit	0.12941
Single Tier - Term Deposit	0.12967
Single Tier - Term Deposit	0.12992
Single Tier - Term Deposit	0.13017
Single Tier - Term Deposit	0.13042
Single Tier - Term Deposit	0.13068
Single Tier - Term Deposit	0.13093
Single Tier - Term Deposit	0.13118
Single Tier - Term Deposit	0.13143
Single Tier - Term Deposit	0.13169
Single Tier - Term Deposit	0.13194
Single Tier - Term Deposit	0.13219
Single Tier - Term Deposit	0.13244
Single Tier - Term Deposit	0.13269
Single Tier - Term Deposit	0.13295
Single Tier - Term Deposit	0.13320
Single Tier - Term Deposit	0.13345
Single Tier - Term Deposit	0.13370
Single Tier - Term Deposit	0.13396
Single Tier - Term Deposit	0.13421
Single Tier - Term Deposit	0.13446
Single Tier - Term Deposit	0.13471
Single Tier - Term Deposit	0.13496
Single Tier - Term Deposit	0.13522
Single Tier - Term Deposit	0.13547
Single Tier - Term Deposit	0.13572
Single Tier - Term Deposit	0.13597
Single Tier - Term Deposit	0.13623
Single Tier - Term Deposit	0.13648
Single Tier - Term Deposit	0.13673
Single Tier - Term Deposit	0.13698
Single Tier - Term Deposit	0.13724
Single Tier - Term Deposit	0.13749
Single Tier - Term Deposit	0.13774
Single Tier - Term Deposit	0.13799
Single Tier - Term Deposit	0.13824
Single Tier - Term Deposit	0.13850
Single Tier - Term Deposit	0.13875
Single Tier - Term Deposit	0.13900
Single Tier - Term Deposit	0.13925
Single Tier - Term Deposit	0.13951
Single Tier - Term Deposit	0.13976
Single Tier - Term Deposit	0.14001
Single Tier - Term Deposit	0.14026
Single Tier - Term Deposit	0.14051
Single Tier - Term Deposit	0.14077
Single Tier - Term Deposit	0.14102
Single Tier - Term Deposit	0.14127
Single Tier - Term Deposit	0.14152
Single Tier - Term Deposit	0.14178
Single Tier - Term Deposit	0.14203
Single Tier - Term Deposit	0.14228
Single Tier - Term Deposit	0.14253
Single Tier - Term Deposit	0.14279
Single Tier - Term Deposit	0.14304
Single Tier - Term Deposit	0.14329
Single Tier - Term Deposit	0.14354
Single Tier - Term Deposit	0.14379
Single Tier - Term Deposit	0.14405
Single Tier - Term Deposit	0.14430
Single Tier - Term Deposit	0.14455
Single Tier - Term Deposit	0.14480
Single Tier - Term Deposit	0.14506
Single Tier - Term Deposit	0.14531
Single Tier - Term Deposit	0.14556
Single Tier - Term Deposit	0.14581
Single Tier - Term Deposit	0.14606
Single Tier - Term Deposit	0.14632
Single Tier - Term Deposit	0.14657
Single Tier - Term Deposit	0.14682
Single Tier - Term Deposit	0.14707
Single Tier - Term Deposit	0.14733
Single Tier - Term Deposit	0.14758
Single Tier - Term Deposit	0.14783
Single Tier - Term Deposit	0.14808
Single Tier - Term Deposit	0.14834

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month of January 2024, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the Mudaraba model.

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

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%

Foreign Currency Accounts

Single Tier - Term Deposit	0.14859
Single Tier - Term Deposit	0.14884
Single Tier - Term Deposit	0.14909
Single Tier - Term Deposit	0.14934
Single Tier - Term Deposit	0.14960
Single Tier - Term Deposit	0.14985
Single Tier - Term Deposit	0.15010
Single Tier - Term Deposit	0.15035
Single Tier - Term Deposit	0.15061
Single Tier - Term Deposit	0.15086
Single Tier - Term Deposit	0.15111
Single Tier - Term Deposit	0.15136
Single Tier - Term Deposit	0.15161
Single Tier - Term Deposit	0.15187
Single Tier - Term Deposit	0.15212
Single Tier - Term Deposit	0.15237
Single Tier - Term Deposit	0.15262
Single Tier - Term Deposit	0.15288
Single Tier - Term Deposit	0.15313
Single Tier - Term Deposit	0.15338
Single Tier - Term Deposit	0.15363
Single Tier - Term Deposit	0.15388
Single Tier - Term Deposit	0.15414
Single Tier - Term Deposit	0.15439
Single Tier - Term Deposit	0.15464
Single Tier - Term Deposit	0.15489
Single Tier - Term Deposit	0.15515
Single Tier - Term Deposit	0.15540
Single Tier - Term Deposit	0.15565
Single Tier - Term Deposit	0.15590
Single Tier - Term Deposit	0.15616
Single Tier - Term Deposit	0.15641
Single Tier - Term Deposit	0.15666
Single Tier - Term Deposit	0.15691
Single Tier - Term Deposit	0.15716
Single Tier - Term Deposit	0.15742
Single Tier - Term Deposit	0.15767
Single Tier - Term Deposit	0.15792
Single Tier - Term Deposit	0.15817
Single Tier - Term Deposit	0.15843
Single Tier - Term Deposit	0.15868
Single Tier - Term Deposit	0.15893
Single Tier - Term Deposit	0.15918
Single Tier - Term Deposit	0.15943
Single Tier - Term Deposit	0.15969
Single Tier - Term Deposit	0.15994
Single Tier - Term Deposit	0.16019
Single Tier - Term Deposit	0.16044
Single Tier - Term Deposit	0.16070
Single Tier - Term Deposit	0.16095
Single Tier - Term Deposit	0.16120
Single Tier - Term Deposit	0.16145
Single Tier - Term Deposit	0.16171
Single Tier - Term Deposit	0.16196
Single Tier - Term Deposit	0.16221
Single Tier - Term Deposit	0.16246
Single Tier - Term Deposit	0.16271
Single Tier - Term Deposit	0.16297
Single Tier - Term Deposit	0.16322
Single Tier - Term Deposit	0.16347
Single Tier - Term Deposit	0.16372
Single Tier - Term Deposit	0.16398
Single Tier - Term Deposit	0.16423
Single Tier - Term Deposit	0.16448
Single Tier - Term Deposit	0.16473
Single Tier - Term Deposit	0.16498
Single Tier - Term Deposit	0.16524
Single Tier - Term Deposit	0.16549
Single Tier - Term Deposit	0.16574
Single Tier - Term Deposit	0.16599
Single Tier - Term Deposit	0.16625
Single Tier - Term Deposit	0.16650
Single Tier - Term Deposit	0.16675
Single Tier - Term Deposit	0.16700
Single Tier - Term Deposit	0.16726
Single Tier - Term Deposit	0.16751
Single Tier - Term Deposit	0.16776
Single Tier - Term Deposit	0.16801
Single Tier - Term Deposit	0.16826
Single Tier - Term Deposit	0.16852
Single Tier - Term Deposit	0.16877
Single Tier - Term Deposit	0.16902
Single Tier - Term Deposit	0.16927
Single Tier - Term Deposit	0.16953
Single Tier - Term Deposit	0.16978
Single Tier - Term Deposit	0.17003
Single Tier - Term Deposit	0.17028
Single Tier - Term Deposit	0.17053
Single Tier - Term Deposit	0.17079
Single Tier - Term Deposit	0.17104
Single Tier - Term Deposit	0.17129
Single Tier - Term Deposit	0.17154

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month of January 2024, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the Mudaraba model.

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

In case of further clarity regarding weightages assign to respective deposits please contact concerned Branch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%

Foreign Currency Accounts

Single Tier - Term Deposit	0.17180
Single Tier - Term Deposit	0.17205
Single Tier - Term Deposit	0.17230
Single Tier - Term Deposit	0.17255
Single Tier - Term Deposit	0.17281
Single Tier - Term Deposit	0.17306
Single Tier - Term Deposit	0.17331
Single Tier - Term Deposit	0.17356
Single Tier - Term Deposit	0.17381
Single Tier - Term Deposit	0.17407
Single Tier - Term Deposit	0.17432
Single Tier - Term Deposit	0.17457
Single Tier - Term Deposit	0.17482
Single Tier - Term Deposit	0.17508
Single Tier - Term Deposit	0.17533
Single Tier - Term Deposit	0.17558
Single Tier - Term Deposit	0.17583
Single Tier - Term Deposit	0.17608
Single Tier - Term Deposit	0.17634
Single Tier - Term Deposit	0.17659
Single Tier - Term Deposit	0.17684
Single Tier - Term Deposit	0.17709
Single Tier - Term Deposit	0.17735
Single Tier - Term Deposit	0.17760
Single Tier - Term Deposit	0.17785
Single Tier - Term Deposit	0.17810
Single Tier - Term Deposit	0.17836
Single Tier - Term Deposit	0.17861
Single Tier - Term Deposit	0.17886
Single Tier - Term Deposit	0.17911
Single Tier - Term Deposit	0.17936
Single Tier - Term Deposit	0.17962
Single Tier - Term Deposit	0.17987
Single Tier - Term Deposit	0.18012
Single Tier - Term Deposit	0.18037
Single Tier - Term Deposit	0.18063
Single Tier - Term Deposit	0.18088
Single Tier - Term Deposit	0.18113
Single Tier - Term Deposit	0.18138
Single Tier - Term Deposit	0.18163
Single Tier - Term Deposit	0.18189
Single Tier - Term Deposit	0.18214
Single Tier - Term Deposit	0.18239
Single Tier - Term Deposit	0.18264
Single Tier - Term Deposit	0.18290
Single Tier - Term Deposit	0.18315
Single Tier - Term Deposit	0.18340
Single Tier - Term Deposit	0.18365
Single Tier - Term Deposit	0.18391
Single Tier - Term Deposit	0.18416
Single Tier - Term Deposit	0.18441
Single Tier - Term Deposit	0.18466
Single Tier - Term Deposit	0.18491
Single Tier - Term Deposit	0.18517
Single Tier - Term Deposit	0.18542
Single Tier - Term Deposit	0.18567
Single Tier - Term Deposit	0.18592
Single Tier - Term Deposit	0.18618
Single Tier - Term Deposit	0.18643
Single Tier - Term Deposit	0.18668
Single Tier - Term Deposit	0.18693
Single Tier - Term Deposit	0.18718
Single Tier - Term Deposit	0.18744
Single Tier - Term Deposit	0.18769
Single Tier - Term Deposit	0.18794
Single Tier - Term Deposit	0.18819
Single Tier - Term Deposit	0.18845
Single Tier - Term Deposit	0.18870
Single Tier - Term Deposit	0.18895
Single Tier - Term Deposit	0.18920
Single Tier - Term Deposit	0.18946
Single Tier - Term Deposit	0.18971
Single Tier - Term Deposit	0.18996
Single Tier - Term Deposit	0.19021
Single Tier - Term Deposit	0.19046
Single Tier - Term Deposit	0.19072
Single Tier - Term Deposit	0.19097
Single Tier - Term Deposit	0.19122
Single Tier - Term Deposit	0.19147
Single Tier - Term Deposit	0.19173
Single Tier - Term Deposit	0.19198
Single Tier - Term Deposit	0.19223
Single Tier - Term Deposit	0.19248
Single Tier - Term Deposit	0.19273
Single Tier - Term Deposit	0.19299
Single Tier - Term Deposit	0.19324
Single Tier - Term Deposit	0.19349
Single Tier - Term Deposit	0.19374
Single Tier - Term Deposit	0.19400
Single Tier - Term Deposit	0.19425
Single Tier - Term Deposit	0.19450
Single Tier - Term Deposit	0.19475

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month of January 2024, which are applicable on its Savings deposit and term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of the Mudaraba model.

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


In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%

Foreign Currency Accounts


Single Tier - Term Deposit	0.23385
Single Tier - Term Deposit	0.23411
Single Tier - Term Deposit	0.23436
Single Tier - Term Deposit	0.23461
Single Tier - Term Deposit	0.23486
Single Tier - Term Deposit	0.23512
Single Tier - Term Deposit	0.23537
Single Tier - Term Deposit	0.23562
Single Tier - Term Deposit	0.23587
Single Tier - Term Deposit	0.23613
Single Tier - Term Deposit	0.23638
Single Tier - Term Deposit	0.23663
Single Tier - Term Deposit	0.23688
Single Tier - Term Deposit	0.23713
Single Tier - Term Deposit	0.23739
Single Tier - Term Deposit	0.23764
Single Tier - Term Deposit	0.23789
Single Tier - Term Deposit	0.23814
Single Tier - Term Deposit	0.23840
Single Tier - Term Deposit	0.23865
Single Tier - Term Deposit	0.23890
Single Tier - Term Deposit	0.23915
Single Tier - Term Deposit	0.23940
Single Tier - Term Deposit	0.23966
Single Tier - Term Deposit	0.23991
Single Tier - Term Deposit	0.24016
Single Tier - Term Deposit	0.24041
Single Tier - Term Deposit	0.24067
Single Tier - Term Deposit	0.24092
Single Tier - Term Deposit	0.24117
Single Tier - Term Deposit	0.24142
Single Tier - Term Deposit	0.24168
Single Tier - Term Deposit	0.24193
Single Tier - Term Deposit	0.24218
Single Tier - Term Deposit	0.24243
Single Tier - Term Deposit	0.24268
Single Tier - Term Deposit	0.24294
Single Tier - Term Deposit	0.24319
Single Tier - Term Deposit	0.24344
Single Tier - Term Deposit	0.24369
Single Tier - Term Deposit	0.24395
Single Tier - Term Deposit	0.24420
Single Tier - Term Deposit	0.24445
Single Tier - Term Deposit	0.24470
Single Tier - Term Deposit	0.24495
Single Tier - Term Deposit	0.24521
Single Tier - Term Deposit	0.24546
Single Tier - Term Deposit	0.24571
Single Tier - Term Deposit	0.24596
Single Tier - Term Deposit	0.24622
Single Tier - Term Deposit	0.24647
Single Tier - Term Deposit	0.24672
Single Tier - Term Deposit	0.24697
Single Tier - Term Deposit	0.24723
Single Tier - Term Deposit	0.24748
Single Tier - Term Deposit	0.24773
Single Tier - Term Deposit	0.24798
Single Tier - Term Deposit	0.24823
Single Tier - Term Deposit	0.24849
Single Tier - Term Deposit	0.24874
Single Tier - Term Deposit	0.24899
Single Tier - Term Deposit	0.24924
Single Tier - Term Deposit	0.24950
Single Tier - Term Deposit	0.24975
Single Tier - Term Deposit	0.25000
Single Tier - Term Deposit	0.25025
Single Tier - Term Deposit	0.25050
Single Tier - Term Deposit	0.25076
Single Tier - Term Deposit	0.25101
Single Tier - Term Deposit	0.25126
Single Tier - Term Deposit	0.25151
Single Tier - Term Deposit	0.25177
Single Tier - Term Deposit	0.25202
Single Tier - Term Deposit	0.25227

Prepared by:


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Pool Manager

Reviewed by:


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Unit Head, Pool Management


Muhammad Mujeeb Beig
Head, Products Structuring

Approved by:

Raja Sohail Saraj
Head Retail- Islamic Banking

Mufti Yahya Asim
Resident Shariah Board Member

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

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

[illegible]

[illegible]

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

In case of further clarity regarding weightages assign to respective deposits please contact concerned Branch Manager / Pool Manager (021-33117909) may please be contacted

[illegible]

[illegible]

[illegible]

[illegible]

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

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

In case of further clarity regarding weights assign to respective deposits please contact concerned Branch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%

Local Currency Accounts

[illegible]

[illegible]

In case of further clarity regarding weightages assign to respective deposits please contact concerned Branch Manager / Pool Manager (021-33117909) may please be contacted

In case of further clarity regarding weighalges assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

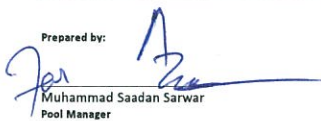
Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY & FCY - Specific / Special Pool) for the month January 2024, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution 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:

In case of further clarity regarding weightages assign to respective deposits please contact concerned Baranch Manager / Pool Manager (021-33117909) may please be contacted

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Local Currency Accounts	
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.29263
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.29314
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.29364
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.29415
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.29465
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.29516
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.29566
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.29617
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.29667
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.29717
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.29768
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.29818
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.29869
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.29919
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.29970
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.30020
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.30071
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.30121
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.30172
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.30222
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.30272
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.30323
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.30373
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.30424
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.30474
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.30525
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.30575
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.30626
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.30676
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.30727
Single Tier - All Saving / Term Deposit/ Al Mukhtar Remunerative Current Account / HAJJ Mora Govt/Specialize Products	1.30777

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