

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **April 2025** 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 April 2025	Month Mar 2025	Month Feb 2025
	Share of Rab-ul-Maal	50%	50%	50%
	Share of Mudarib	50%	50%	50%

Local Currency Accounts

Product Name	Payment Frequency	Profit Weightages		
		Month April 2025	Month Mar 2025	Month Feb 2025
SAVING ACCOUNTS				
FI's, Public Sector Enterprises, and Public Ltd. Co.	Monthly	0.37703	0.37572	0.38226
HBL Islamic PLS Account	Monthly	0.37703	0.37572	0.51261
Rutba Islamic Saving Account (Senior Citizen)	Monthly	0.37703	0.37572	0.51261
Uraan Islamic Saving Account (Young Savers)	Monthly	0.37703	0.37572	0.51261
Nisa Tawfir Islamic Saving Account	Monthly	0.37703	0.37572	0.51261
HBL Islamic Mahana Amdan	Monthly	0.37703	0.37572	0.51261
HBL Al-Irtifa Account				
Deposits of Rs. 1 but less than 500(K)	Monthly	0.37703	0.37572	0.51261
Deposits of Rs.500K but less than 1(M)	Monthly	0.37703	0.37572	0.51261
Deposits of Rs.1(M) but less than 5(M)	Monthly	0.37703	0.37572	0.51261
Deposits of Rs. 5(M) but less than 25(M)	Monthly	0.37703	0.37572	0.51261
Deposits of Rs. 25(M) but less than 50(M)	Monthly	0.37703	0.37572	0.51261
Deposits of Rs. 50(M) but less than 100(M)	Monthly	0.37703	0.37572	0.51261
Deposits of Rs. 100(M) but less than 250(M)	Monthly	0.37703	0.37572	0.51261
Deposits of Rs. 250(M) but less than 500(M)	Monthly	0.37703	0.37572	0.51261
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	0.37703	0.37572	0.51261
Deposits of Rs. 1(B) and above	Monthly	0.37703	0.37572	0.51261
REMUNERATIVE CURRENT ACCOUNTS				
HBL Al-Mukhtar Account	Monthly	0.00406	0.00405	0.00352
HBL at Work Islamic Premium Account	January & July	0.00406	0.00405	0.00352
Non-Chequing Remunerative Current Margin Account	Monthly	0.00406	0.00405	0.00352
NISA Tawafir Plus	Monthly	0.00406	0.00405	0.00352
FUNDS ACCEPTANCE UNDER SBP REFINANCE SCHEMES				
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR RENEWABLE ENERGY -Category I	Quarterly	0.11601	0.11561	-
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR RENEWABLE ENERGY -Category I	Quarterly	0.23202	0.23121	0.15291
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR RENEWABLE ENERGY -Category II	Quarterly	0.34803	0.34682	0.22936
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR STORAGE OF AGRICULTURE PRODUCE	Quarterly	0.11601	0.11561	0.22936
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR STORAGE OF AGRICULTURE PRODUCE	Quarterly	0.23202	0.23121	0.15291
FUNDS ACCEPTANCE UNDER ILTF - 1	Quarterly	0.11601	0.11561	0.07645
FUNDS ACCEPTANCE UNDER ILTF - 2	Quarterly	0.23202	0.23121	0.15291
FUNDS ACCEPTANCE UNDER ILTF - 3	Quarterly	0.29002	0.28902	0.19113
FUNDS ACCEPTANCE UNDER ILTF - 4	Quarterly	0.34803	0.34682	0.22936
FUNDS ACCEPTANCE UNDER ILTF - 7	Quarterly	0.46404	0.46243	0.30581
FUNDS ACCEPTANCE UNDER ILTF - 8	Quarterly	1.04408	1.04046	0.68807
ISLAMIC TEMP ECO REFIN (ITERF) - 1	Quarterly	0.08701	0.08671	0.05734
ISLAMIC TEMP ECO REFIN (ITERF) - 2	Quarterly	-	0.10983	0.07263
ISLAMIC TEMP ECO REFIN (ITERF) - 3	Quarterly	0.11601	0.11561	0.07645
ISLAMIC TEMP ECO REFIN (ITERF) - 4	Quarterly	-	0.23121	0.15291
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I SME	Quarterly	0.23202	0.05780	0.03823
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II Corporate	Quarterly	0.11601	0.11561	0.07645
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II Corporate	Quarterly	0.23202	0.23121	0.15291
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	0.23202	0.23121	0.15291
AL-SAMARAT TERM ACCOUNTS				
Profit on Maturity				
1 Month	Maturity	0.40603	0.40462	0.30581
3 Months	Maturity	0.41763	0.41618	0.34404
6 Months	Maturity	0.42923	0.42775	0.36315
One Year	Maturity	0.48144	0.47977	0.38226
Three Years	Maturity	0.49304	0.49133	0.40138
Five Years	Maturity	0.49884	0.49711	0.42049
Profit on Monthly				
One Year	Monthly	0.45244	0.45087	0.36315
Three Years	Monthly	0.46984	0.46821	0.37080
Five Years	Monthly	0.47564	0.47399	0.37844
Profit on Quarterly				
One Year	Quarterly	0.46404	0.46243	0.37080
Three Years	Quarterly	0.47564	0.47399	0.37844
Five Years	Quarterly	0.48144	0.47977	0.38991
Profit on Semi Annually				
One Year	Semi Annually	0.47564	0.47399	0.38226
Three Years	Semi Annually	0.48144	0.47977	0.38991
Five Years	Semi Annually	0.49304	0.49133	0.39755

Prepared by:

Reviewed by:

M. Saadan

Muhammad Saadan Sarwar
Pool Manager

Khawaja Farhan

Khawaja Farhan Usman
Unit Head, Pool Management

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **April 2025** 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 April 2025	Month Mar 2025	Month Feb 2025
	Share of Rab-ul-Maal	50%	50%	50%
Share of Mudarib	50%	50%	50%	

Local Currency Accounts

Product Name	Profit Weightages		
	Payment Frequency	Month April 2025	Month Mar 2025

Approved by:

Raja Sohail Saraj
General Manager - Islamic Banking

Mufti Yahya Asim
Resident Shariah Board Member

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		Month April 2025	Month Mar 2025	Month Feb 2025
	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 April 2025	Month Mar 2025	Month Feb 2025
FCY Less than 1000	Monthly	0.10905	0.10867	0.07187
FCY 1000 to less than FCY 50,000	Monthly	0.10905	0.10867	0.07187
From FCY 50,000 & above	Monthly	0.10905	0.10867	0.07187

Prepared by:

M. Saadan

Muhammad Saadan Sarwar
Pool Manager

Approved by:

Raja Sohail Saraj
General Manager - Islamic Banking

Reviewed by:

Khawaja Farhan

Khawaja Farhan Usman
Unit Head, Pool Management

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 **April 2025**, 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	
Specific / Special Pool Deposits:	Weightages
Single Tier - Term Deposit	0.01044
Single Tier - Term Deposit	0.02320
Single Tier - Term Deposit	0.02378
Single Tier - Term Deposit	0.02436
Single Tier - Term Deposit	0.02494
Single Tier - Term Deposit	0.02552
Single Tier - Term Deposit	0.02610
Single Tier - Term Deposit	0.02668
Single Tier - Term Deposit	0.02726
Single Tier - Term Deposit	0.02784
Single Tier - Term Deposit	0.02842
Single Tier - Term Deposit	0.02900
Single Tier - Term Deposit	0.02958
Single Tier - Term Deposit	0.03016
Single Tier - Term Deposit	0.03074
Single Tier - Term Deposit	0.03132
Single Tier - Term Deposit	0.03190
Single Tier - Term Deposit	0.03248
Single Tier - Term Deposit	0.03306
Single Tier - Term Deposit	0.03364
Single Tier - Term Deposit	0.03422
Single Tier - Term Deposit	0.03480
Single Tier - Term Deposit	0.03538
Single Tier - Term Deposit	0.03596
Single Tier - Term Deposit	0.03654
Single Tier - Term Deposit	0.03712
Single Tier - Term Deposit	0.03770
Single Tier - Term Deposit	0.03828
Single Tier - Term Deposit	0.03886
Single Tier - Term Deposit	0.03944
Single Tier - Term Deposit	0.04002
Single Tier - Term Deposit	0.04060
Single Tier - Term Deposit	0.04118
Single Tier - Term Deposit	0.04176
Single Tier - Term Deposit	0.04234
Single Tier - Term Deposit	0.04292
Single Tier - Term Deposit	0.04350
Single Tier - Term Deposit	0.04408
Single Tier - Term Deposit	0.04466
Single Tier - Term Deposit	0.04524
Single Tier - Term Deposit	0.04582
Single Tier - Term Deposit	0.04640
Single Tier - Term Deposit	0.04698
Single Tier - Term Deposit	0.04756
Single Tier - Term Deposit	0.04814
Single Tier - Term Deposit	0.04872
Single Tier - Term Deposit	0.04930
Single Tier - Term Deposit	0.04988
Single Tier - Term Deposit	0.05046
Single Tier - Term Deposit	0.05104
Single Tier - Term Deposit	0.05162
Single Tier - Term Deposit	0.05220
Single Tier - Term Deposit	0.05278
Single Tier - Term Deposit	0.05336
Single Tier - Term Deposit	0.05394
Single Tier - Term Deposit	0.05452
Single Tier - Term Deposit	0.05510
Single Tier - Term Deposit	0.05568
Single Tier - Term Deposit	0.05626
Single Tier - Term Deposit	0.05684
Single Tier - Term Deposit	0.05742
Single Tier - Term Deposit	0.05800
Single Tier - Term Deposit	0.05858
Single Tier - Term Deposit	0.05916
Single Tier - Term Deposit	0.05974
Single Tier - Term Deposit	0.06032
Single Tier - Term Deposit	0.06090
Single Tier - Term Deposit	0.06148
Single Tier - Term Deposit	0.06206
Single Tier - Term Deposit	0.06265
Single Tier - Term Deposit	0.06323
Single Tier - Term Deposit	0.06381
Single Tier - Term Deposit	0.06439
Single Tier - Term Deposit	0.06497
Single Tier - Term Deposit	0.06555
Single Tier - Term Deposit	0.06613
Single Tier - Term Deposit	0.06671
Single Tier - Term Deposit	0.06729
Single Tier - Term Deposit	0.06787
Single Tier - Term Deposit	0.06845
Single Tier - Term Deposit	0.06903
Single Tier - Term Deposit	0.06961
Single Tier - Term Deposit	0.07019
Single Tier - Term Deposit	0.07077
Single Tier - Term Deposit	0.07135
Single Tier - Term Deposit	0.07193
Single Tier - Term Deposit	0.07251
Single Tier - Term Deposit	0.07309
Single Tier - Term Deposit	0.07367
Single Tier - Term Deposit	0.07425
Single Tier - Term Deposit	0.07483
Single Tier - Term Deposit	0.07541
Single Tier - Term Deposit	0.07599
Single Tier - Term Deposit	0.07657
Single Tier - Term Deposit	0.07715
Single Tier - Term Deposit	0.07773
Single Tier - Term Deposit	0.07831
Single Tier - Term Deposit	0.07889
Single Tier - Term Deposit	0.07947
Single Tier - Term Deposit	0.08005
Single Tier - Term Deposit	0.08063
Single Tier - Term Deposit	0.08121
Single Tier - Term Deposit	0.08179
Single Tier - Term Deposit	0.08237
Single Tier - Term Deposit	0.08295
Single Tier - Term Deposit	0.08353
Single Tier - Term Deposit	0.08411
Single Tier - Term Deposit	0.08469
Single Tier - Term Deposit	0.08527
Single Tier - Term Deposit	0.08585

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 **April 2025**, 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	0.08643
Single Tier - Term Deposit	0.08701
Single Tier - Term Deposit	0.08759
Single Tier - Term Deposit	0.08817
Single Tier - Term Deposit	0.08875
Single Tier - Term Deposit	0.08933
Single Tier - Term Deposit	0.08991
Single Tier - Term Deposit	0.09049
Single Tier - Term Deposit	0.09107
Single Tier - Term Deposit	0.09165
Single Tier - Term Deposit	0.09223
Single Tier - Term Deposit	0.09281
Single Tier - Term Deposit	0.09339
Single Tier - Term Deposit	0.09397
Single Tier - Term Deposit	0.09455
Single Tier - Term Deposit	0.09513
Single Tier - Term Deposit	0.09571
Single Tier - Term Deposit	0.09629
Single Tier - Term Deposit	0.09687
Single Tier - Term Deposit	0.09745
Single Tier - Term Deposit	0.09803
Single Tier - Term Deposit	0.09861
Single Tier - Term Deposit	0.09919
Single Tier - Term Deposit	0.09977
Single Tier - Term Deposit	0.10035
Single Tier - Term Deposit	0.10093
Single Tier - Term Deposit	0.10151
Single Tier - Term Deposit	0.10209
Single Tier - Term Deposit	0.10267
Single Tier - Term Deposit	0.10325
Single Tier - Term Deposit	0.10383
Single Tier - Term Deposit	0.10441
Single Tier - Term Deposit	0.10499
Single Tier - Term Deposit	0.10557
Single Tier - Term Deposit	0.10615
Single Tier - Term Deposit	0.10673
Single Tier - Term Deposit	0.10731
Single Tier - Term Deposit	0.10789
Single Tier - Term Deposit	0.10847
Single Tier - Term Deposit	0.10905
Single Tier - Term Deposit	0.10963
Single Tier - Term Deposit	0.11021
Single Tier - Term Deposit	0.11079
Single Tier - Term Deposit	0.11137
Single Tier - Term Deposit	0.11195
Single Tier - Term Deposit	0.11253
Single Tier - Term Deposit	0.11311
Single Tier - Term Deposit	0.11369
Single Tier - Term Deposit	0.11427
Single Tier - Term Deposit	0.11485
Single Tier - Term Deposit	0.11543
Single Tier - Term Deposit	0.11601
Single Tier - Term Deposit	0.11659
Single Tier - Term Deposit	0.11717
Single Tier - Term Deposit	0.11775
Single Tier - Term Deposit	0.11833
Single Tier - Term Deposit	0.11891
Single Tier - Term Deposit	0.11949
Single Tier - Term Deposit	0.12007
Single Tier - Term Deposit	0.12065
Single Tier - Term Deposit	0.12123
Single Tier - Term Deposit	0.12181
Single Tier - Term Deposit	0.12239
Single Tier - Term Deposit	0.12297
Single Tier - Term Deposit	0.12355
Single Tier - Term Deposit	0.12413
Single Tier - Term Deposit	0.12471
Single Tier - Term Deposit	0.12529
Single Tier - Term Deposit	0.12587
Single Tier - Term Deposit	0.12645
Single Tier - Term Deposit	0.12703
Single Tier - Term Deposit	0.12761
Single Tier - Term Deposit	0.12819
Single Tier - Term Deposit	0.12877
Single Tier - Term Deposit	0.12935
Single Tier - Term Deposit	0.12993
Single Tier - Term Deposit	0.13051
Single Tier - Term Deposit	0.13109
Single Tier - Term Deposit	0.13167
Single Tier - Term Deposit	0.13225
Single Tier - Term Deposit	0.13283
Single Tier - Term Deposit	0.13341
Single Tier - Term Deposit	0.13399
Single Tier - Term Deposit	0.13457
Single Tier - Term Deposit	0.13515
Single Tier - Term Deposit	0.13573
Single Tier - Term Deposit	0.13631
Single Tier - Term Deposit	0.13689
Single Tier - Term Deposit	0.13747
Single Tier - Term Deposit	0.13805
Single Tier - Term Deposit	0.13863
Single Tier - Term Deposit	0.13921
Single Tier - Term Deposit	0.13979
Single Tier - Term Deposit	0.14037
Single Tier - Term Deposit	0.14095
Single Tier - Term Deposit	0.14153
Single Tier - Term Deposit	0.14211
Single Tier - Term Deposit	0.14269
Single Tier - Term Deposit	0.14327
Single Tier - Term Deposit	0.14385
Single Tier - Term Deposit	0.14443
Single Tier - Term Deposit	0.14501
Single Tier - Term Deposit	0.14559
Single Tier - Term Deposit	0.14617
Single Tier - Term Deposit	0.14675
Single Tier - Term Deposit	0.14733
Single Tier - Term Deposit	0.14791
Single Tier - Term Deposit	0.14849
Single Tier - Term Deposit	0.14907
Single Tier - Term Deposit	0.14965
Single Tier - Term Deposit	0.15023
Single Tier - Term Deposit	0.15081

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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	0.15139
Single Tier - Term Deposit	0.15197
Single Tier - Term Deposit	0.15255
Single Tier - Term Deposit	0.15313
Single Tier - Term Deposit	0.15371
Single Tier - Term Deposit	0.15429
Single Tier - Term Deposit	0.15487
Single Tier - Term Deposit	0.15545
Single Tier - Term Deposit	0.15603
Single Tier - Term Deposit	0.15661
Single Tier - Term Deposit	0.15719
Single Tier - Term Deposit	0.15777
Single Tier - Term Deposit	0.15835
Single Tier - Term Deposit	0.15893
Single Tier - Term Deposit	0.15951
Single Tier - Term Deposit	0.16009
Single Tier - Term Deposit	0.16067
Single Tier - Term Deposit	0.16125
Single Tier - Term Deposit	0.16183
Single Tier - Term Deposit	0.16241
Single Tier - Term Deposit	0.16299
Single Tier - Term Deposit	0.16357
Single Tier - Term Deposit	0.16415
Single Tier - Term Deposit	0.16473
Single Tier - Term Deposit	0.16531
Single Tier - Term Deposit	0.16589
Single Tier - Term Deposit	0.16647
Single Tier - Term Deposit	0.16705
Single Tier - Term Deposit	0.16763
Single Tier - Term Deposit	0.16821
Single Tier - Term Deposit	0.16879
Single Tier - Term Deposit	0.16937
Single Tier - Term Deposit	0.16995
Single Tier - Term Deposit	0.17053
Single Tier - Term Deposit	0.17111
Single Tier - Term Deposit	0.17169
Single Tier - Term Deposit	0.17227
Single Tier - Term Deposit	0.17285
Single Tier - Term Deposit	0.17343
Single Tier - Term Deposit	0.17401
Single Tier - Term Deposit	0.17459
Single Tier - Term Deposit	0.17517
Single Tier - Term Deposit	0.17575
Single Tier - Term Deposit	0.17633
Single Tier - Term Deposit	0.17691
Single Tier - Term Deposit	0.17749
Single Tier - Term Deposit	0.17807
Single Tier - Term Deposit	0.17865
Single Tier - Term Deposit	0.17923
Single Tier - Term Deposit	0.17981
Single Tier - Term Deposit	0.18039
Single Tier - Term Deposit	0.18097
Single Tier - Term Deposit	0.18155
Single Tier - Term Deposit	0.18213
Single Tier - Term Deposit	0.18271
Single Tier - Term Deposit	0.18329
Single Tier - Term Deposit	0.18387
Single Tier - Term Deposit	0.18445
Single Tier - Term Deposit	0.18503
Single Tier - Term Deposit	0.18561
Single Tier - Term Deposit	0.18619
Single Tier - Term Deposit	0.18677
Single Tier - Term Deposit	0.18735
Single Tier - Term Deposit	0.18794
Single Tier - Term Deposit	0.18852
Single Tier - Term Deposit	0.18910
Single Tier - Term Deposit	0.18968
Single Tier - Term Deposit	0.19026
Single Tier - Term Deposit	0.19084
Single Tier - Term Deposit	0.19142
Single Tier - Term Deposit	0.19200
Single Tier - Term Deposit	0.19258
Single Tier - Term Deposit	0.19316
Single Tier - Term Deposit	0.19374
Single Tier - Term Deposit	0.19432
Single Tier - Term Deposit	0.19490
Single Tier - Term Deposit	0.19548
Single Tier - Term Deposit	0.19606
Single Tier - Term Deposit	0.19664
Single Tier - Term Deposit	0.19722
Single Tier - Term Deposit	0.19780
Single Tier - Term Deposit	0.19838
Single Tier - Term Deposit	0.19896
Single Tier - Term Deposit	0.19954
Single Tier - Term Deposit	0.20012
Single Tier - Term Deposit	0.20070
Single Tier - Term Deposit	0.20128
Single Tier - Term Deposit	0.20186
Single Tier - Term Deposit	0.20244
Single Tier - Term Deposit	0.20302
Single Tier - Term Deposit	0.20360
Single Tier - Term Deposit	0.20418
Single Tier - Term Deposit	0.20476
Single Tier - Term Deposit	0.20534
Single Tier - Term Deposit	0.20592
Single Tier - Term Deposit	0.20650
Single Tier - Term Deposit	0.20708
Single Tier - Term Deposit	0.20766
Single Tier - Term Deposit	0.20824
Single Tier - Term Deposit	0.20882
Single Tier - Term Deposit	0.20940
Single Tier - Term Deposit	0.20998
Single Tier - Term Deposit	0.21056
Single Tier - Term Deposit	0.21114
Single Tier - Term Deposit	0.21172
Single Tier - Term Deposit	0.21230
Single Tier - Term Deposit	0.21288
Single Tier - Term Deposit	0.21346
Single Tier - Term Deposit	0.21404
Single Tier - Term Deposit	0.21462
Single Tier - Term Deposit	0.21520
Single Tier - Term Deposit	0.21578

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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	0.21636
Single Tier - Term Deposit	0.21694
Single Tier - Term Deposit	0.21752
Single Tier - Term Deposit	0.21810
Single Tier - Term Deposit	0.21868
Single Tier - Term Deposit	0.21926
Single Tier - Term Deposit	0.21984
Single Tier - Term Deposit	0.22042
Single Tier - Term Deposit	0.22100
Single Tier - Term Deposit	0.22158
Single Tier - Term Deposit	0.22216
Single Tier - Term Deposit	0.22274
Single Tier - Term Deposit	0.22332
Single Tier - Term Deposit	0.22390
Single Tier - Term Deposit	0.22448
Single Tier - Term Deposit	0.22506
Single Tier - Term Deposit	0.22564
Single Tier - Term Deposit	0.22622
Single Tier - Term Deposit	0.22680
Single Tier - Term Deposit	0.22738
Single Tier - Term Deposit	0.22796
Single Tier - Term Deposit	0.22854
Single Tier - Term Deposit	0.22912
Single Tier - Term Deposit	0.22970
Single Tier - Term Deposit	0.23028
Single Tier - Term Deposit	0.23086
Single Tier - Term Deposit	0.23144
Single Tier - Term Deposit	0.23202
Single Tier - Term Deposit	0.23260
Single Tier - Term Deposit	0.23318
Single Tier - Term Deposit	0.23376
Single Tier - Term Deposit	0.23434
Single Tier - Term Deposit	0.23492
Single Tier - Term Deposit	0.23550
Single Tier - Term Deposit	0.23608
Single Tier - Term Deposit	0.23666
Single Tier - Term Deposit	0.23724
Single Tier - Term Deposit	0.23782
Single Tier - Term Deposit	0.23840
Single Tier - Term Deposit	0.23898
Single Tier - Term Deposit	0.23956
Single Tier - Term Deposit	0.24014
Single Tier - Term Deposit	0.24072
Single Tier - Term Deposit	0.24130
Single Tier - Term Deposit	0.24188
Single Tier - Term Deposit	0.24246
Single Tier - Term Deposit	0.24304
Single Tier - Term Deposit	0.24362
Single Tier - Term Deposit	0.24420
Single Tier - Term Deposit	0.24478
Single Tier - Term Deposit	0.24536
Single Tier - Term Deposit	0.24594
Single Tier - Term Deposit	0.24652
Single Tier - Term Deposit	0.24710
Single Tier - Term Deposit	0.24768
Single Tier - Term Deposit	0.24826
Single Tier - Term Deposit	0.24884
Single Tier - Term Deposit	0.24942
Single Tier - Term Deposit	0.25000
Single Tier - Term Deposit	0.25058
Single Tier - Term Deposit	0.25116
Single Tier - Term Deposit	0.25174
Single Tier - Term Deposit	0.25232
Single Tier - Term Deposit	0.25290
Single Tier - Term Deposit	0.25348
Single Tier - Term Deposit	0.25406
Single Tier - Term Deposit	0.25464
Single Tier - Term Deposit	0.25522
Single Tier - Term Deposit	0.25580
Single Tier - Term Deposit	0.25638
Single Tier - Term Deposit	0.25696
Single Tier - Term Deposit	0.25754
Single Tier - Term Deposit	0.25812
Single Tier - Term Deposit	0.25870
Single Tier - Term Deposit	0.25928
Single Tier - Term Deposit	0.25986
Single Tier - Term Deposit	0.26044
Single Tier - Term Deposit	0.26102
Single Tier - Term Deposit	0.26160
Single Tier - Term Deposit	0.26218
Single Tier - Term Deposit	0.26276
Single Tier - Term Deposit	0.26334
Single Tier - Term Deposit	0.26392
Single Tier - Term Deposit	0.26450
Single Tier - Term Deposit	0.26508
Single Tier - Term Deposit	0.26566
Single Tier - Term Deposit	0.26624
Single Tier - Term Deposit	0.26682
Single Tier - Term Deposit	0.26740
Single Tier - Term Deposit	0.26798
Single Tier - Term Deposit	0.26856
Single Tier - Term Deposit	0.26914
Single Tier - Term Deposit	0.26972
Single Tier - Term Deposit	0.27030
Single Tier - Term Deposit	0.27088
Single Tier - Term Deposit	0.27146
Single Tier - Term Deposit	0.27204
Single Tier - Term Deposit	0.27262
Single Tier - Term Deposit	0.27320
Single Tier - Term Deposit	0.27378
Single Tier - Term Deposit	0.27436
Single Tier - Term Deposit	0.27494
Single Tier - Term Deposit	0.27552
Single Tier - Term Deposit	0.27610
Single Tier - Term Deposit	0.27668
Single Tier - Term Deposit	0.27726
Single Tier - Term Deposit	0.27784
Single Tier - Term Deposit	0.27842
Single Tier - Term Deposit	0.27900
Single Tier - Term Deposit	0.27958
Single Tier - Term Deposit	0.28016
Single Tier - Term Deposit	0.28074

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 **April 2025**, 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	0.28132
Single Tier - Term Deposit	0.28190
Single Tier - Term Deposit	0.28248
Single Tier - Term Deposit	0.28306
Single Tier - Term Deposit	0.28364
Single Tier - Term Deposit	0.28422
Single Tier - Term Deposit	0.28480
Single Tier - Term Deposit	0.28538
Single Tier - Term Deposit	0.28596
Single Tier - Term Deposit	0.28654
Single Tier - Term Deposit	0.28712
Single Tier - Term Deposit	0.28770
Single Tier - Term Deposit	0.28828
Single Tier - Term Deposit	0.28886
Single Tier - Term Deposit	0.28944
Single Tier - Term Deposit	0.29002
Single Tier - Term Deposit	0.29060
Single Tier - Term Deposit	0.29118
Single Tier - Term Deposit	0.29176
Single Tier - Term Deposit	0.29234
Single Tier - Term Deposit	0.29292
Single Tier - Term Deposit	0.29350
Single Tier - Term Deposit	0.29408
Single Tier - Term Deposit	0.29466
Single Tier - Term Deposit	0.29524
Single Tier - Term Deposit	0.29582
Single Tier - Term Deposit	0.29640
Single Tier - Term Deposit	0.29698
Single Tier - Term Deposit	0.29756
Single Tier - Term Deposit	0.29814
Single Tier - Term Deposit	0.29872
Single Tier - Term Deposit	0.29930
Single Tier - Term Deposit	0.29988
Single Tier - Term Deposit	0.30046
Single Tier - Term Deposit	0.30104
Single Tier - Term Deposit	0.30162
Single Tier - Term Deposit	0.30220
Single Tier - Term Deposit	0.30278
Single Tier - Term Deposit	0.30336
Single Tier - Term Deposit	0.30394
Single Tier - Term Deposit	0.30452
Single Tier - Term Deposit	0.30510
Single Tier - Term Deposit	0.30568
Single Tier - Term Deposit	0.30626
Single Tier - Term Deposit	0.30684
Single Tier - Term Deposit	0.30742
Single Tier - Term Deposit	0.30800
Single Tier - Term Deposit	0.30858
Single Tier - Term Deposit	0.30916
Single Tier - Term Deposit	0.30974
Single Tier - Term Deposit	0.31032
Single Tier - Term Deposit	0.31090
Single Tier - Term Deposit	0.31148
Single Tier - Term Deposit	0.31206
Single Tier - Term Deposit	0.31265
Single Tier - Term Deposit	0.31323
Single Tier - Term Deposit	0.31381
Single Tier - Term Deposit	0.31439
Single Tier - Term Deposit	0.31497
Single Tier - Term Deposit	0.31555
Single Tier - Term Deposit	0.31613
Single Tier - Term Deposit	0.31671
Single Tier - Term Deposit	0.31729
Single Tier - Term Deposit	0.31787
Single Tier - Term Deposit	0.31845
Single Tier - Term Deposit	0.31903
Single Tier - Term Deposit	0.31961
Single Tier - Term Deposit	0.32019
Single Tier - Term Deposit	0.32077
Single Tier - Term Deposit	0.32135
Single Tier - Term Deposit	0.32193
Single Tier - Term Deposit	0.32251
Single Tier - Term Deposit	0.32309
Single Tier - Term Deposit	0.32367
Single Tier - Term Deposit	0.32425
Single Tier - Term Deposit	0.32483
Single Tier - Term Deposit	0.32541
Single Tier - Term Deposit	0.32599
Single Tier - Term Deposit	0.32657
Single Tier - Term Deposit	0.32715
Single Tier - Term Deposit	0.32773
Single Tier - Term Deposit	0.32831
Single Tier - Term Deposit	0.32889
Single Tier - Term Deposit	0.32947
Single Tier - Term Deposit	0.33005
Single Tier - Term Deposit	0.33063
Single Tier - Term Deposit	0.33121
Single Tier - Term Deposit	0.33179
Single Tier - Term Deposit	0.33237
Single Tier - Term Deposit	0.33295
Single Tier - Term Deposit	0.33353
Single Tier - Term Deposit	0.33411
Single Tier - Term Deposit	0.33469
Single Tier - Term Deposit	0.33527
Single Tier - Term Deposit	0.33585
Single Tier - Term Deposit	0.33643
Single Tier - Term Deposit	0.33701
Single Tier - Term Deposit	0.33759
Single Tier - Term Deposit	0.33817
Single Tier - Term Deposit	0.33875
Single Tier - Term Deposit	0.33933
Single Tier - Term Deposit	0.33991
Single Tier - Term Deposit	0.34049
Single Tier - Term Deposit	0.34107
Single Tier - Term Deposit	0.34165
Single Tier - Term Deposit	0.34223
Single Tier - Term Deposit	0.34281
Single Tier - Term Deposit	0.34339
Single Tier - Term Deposit	0.34397
Single Tier - Term Deposit	0.34455
Single Tier - Term Deposit	0.34513
Single Tier - Term Deposit	0.34571

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 **April 2025**, 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	0.34629
Single Tier - Term Deposit	0.34687
Single Tier - Term Deposit	0.34745
Single Tier - Term Deposit	0.34803
Single Tier - Term Deposit	0.34861
Single Tier - Term Deposit	0.34919
Single Tier - Term Deposit	0.34977
Single Tier - Term Deposit	0.35035
Single Tier - Term Deposit	0.35093
Single Tier - Term Deposit	0.35151
Single Tier - Term Deposit	0.35209
Single Tier - Term Deposit	0.35267
Single Tier - Term Deposit	0.35325
Single Tier - Term Deposit	0.35383
Single Tier - Term Deposit	0.35441
Single Tier - Term Deposit	0.35499
Single Tier - Term Deposit	0.35557
Single Tier - Term Deposit	0.35615
Single Tier - Term Deposit	0.35673
Single Tier - Term Deposit	0.35731
Single Tier - Term Deposit	0.35789
Single Tier - Term Deposit	0.35847
Single Tier - Term Deposit	0.35905
Single Tier - Term Deposit	0.35963
Single Tier - Term Deposit	0.36021
Single Tier - Term Deposit	0.36079
Single Tier - Term Deposit	0.36137
Single Tier - Term Deposit	0.36195
Single Tier - Term Deposit	0.36253
Single Tier - Term Deposit	0.36311
Single Tier - Term Deposit	0.36369
Single Tier - Term Deposit	0.36427
Single Tier - Term Deposit	0.36485
Single Tier - Term Deposit	0.36543
Single Tier - Term Deposit	0.36601
Single Tier - Term Deposit	0.36659
Single Tier - Term Deposit	0.36717
Single Tier - Term Deposit	0.36775
Single Tier - Term Deposit	0.36833
Single Tier - Term Deposit	0.36891
Single Tier - Term Deposit	0.36949
Single Tier - Term Deposit	0.37007
Single Tier - Term Deposit	0.37065
Single Tier - Term Deposit	0.37123
Single Tier - Term Deposit	0.37181
Single Tier - Term Deposit	0.37239
Single Tier - Term Deposit	0.37297
Single Tier - Term Deposit	0.37355
Single Tier - Term Deposit	0.37413
Single Tier - Term Deposit	0.37471
Single Tier - Term Deposit	0.37529
Single Tier - Term Deposit	0.37587
Single Tier - Term Deposit	0.37645
Single Tier - Term Deposit	0.37703
Single Tier - Term Deposit	0.37761
Single Tier - Term Deposit	0.37819
Single Tier - Term Deposit	0.37877
Single Tier - Term Deposit	0.37935
Single Tier - Term Deposit	0.37993
Single Tier - Term Deposit	0.38051
Single Tier - Term Deposit	0.38109
Single Tier - Term Deposit	0.38167
Single Tier - Term Deposit	0.38225
Single Tier - Term Deposit	0.38283
Single Tier - Term Deposit	0.38341
Single Tier - Term Deposit	0.38399
Single Tier - Term Deposit	0.38457
Single Tier - Term Deposit	0.38515
Single Tier - Term Deposit	0.38573
Single Tier - Term Deposit	0.38631
Single Tier - Term Deposit	0.38689
Single Tier - Term Deposit	0.38747
Single Tier - Term Deposit	0.38805
Single Tier - Term Deposit	0.38863
Single Tier - Term Deposit	0.38921
Single Tier - Term Deposit	0.38979
Single Tier - Term Deposit	0.39037
Single Tier - Term Deposit	0.39095
Single Tier - Term Deposit	0.39153
Single Tier - Term Deposit	0.39211
Single Tier - Term Deposit	0.39269
Single Tier - Term Deposit	0.39327
Single Tier - Term Deposit	0.39385
Single Tier - Term Deposit	0.39443
Single Tier - Term Deposit	0.39501
Single Tier - Term Deposit	0.39559
Single Tier - Term Deposit	0.39617
Single Tier - Term Deposit	0.39675
Single Tier - Term Deposit	0.39733
Single Tier - Term Deposit	0.39791
Single Tier - Term Deposit	0.39849
Single Tier - Term Deposit	0.39907
Single Tier - Term Deposit	0.39965
Single Tier - Term Deposit	0.40023
Single Tier - Term Deposit	0.40081
Single Tier - Term Deposit	0.40139
Single Tier - Term Deposit	0.40197
Single Tier - Term Deposit	0.40255
Single Tier - Term Deposit	0.40313
Single Tier - Term Deposit	0.40371
Single Tier - Term Deposit	0.40429
Single Tier - Term Deposit	0.40487
Single Tier - Term Deposit	0.40545
Single Tier - Term Deposit	0.40603
Single Tier - Term Deposit	0.40661
Single Tier - Term Deposit	0.40719
Single Tier - Term Deposit	0.40777
Single Tier - Term Deposit	0.40835
Single Tier - Term Deposit	0.40893
Single Tier - Term Deposit	0.40951
Single Tier - Term Deposit	0.41009
Single Tier - Term Deposit	0.41067

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 **April 2025**, 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	0.41125
Single Tier - Term Deposit	0.41183
Single Tier - Term Deposit	0.41241
Single Tier - Term Deposit	0.41299
Single Tier - Term Deposit	0.41357
Single Tier - Term Deposit	0.41415
Single Tier - Term Deposit	0.41473
Single Tier - Term Deposit	0.41531
Single Tier - Term Deposit	0.41589
Single Tier - Term Deposit	0.41647
Single Tier - Term Deposit	0.41705
Single Tier - Term Deposit	0.41763
Single Tier - Term Deposit	0.41821
Single Tier - Term Deposit	0.41879
Single Tier - Term Deposit	0.41937
Single Tier - Term Deposit	0.41995
Single Tier - Term Deposit	0.42053
Single Tier - Term Deposit	0.42111
Single Tier - Term Deposit	0.42169
Single Tier - Term Deposit	0.42227
Single Tier - Term Deposit	0.42285
Single Tier - Term Deposit	0.42343
Single Tier - Term Deposit	0.42401
Single Tier - Term Deposit	0.42459
Single Tier - Term Deposit	0.42517
Single Tier - Term Deposit	0.42575
Single Tier - Term Deposit	0.42633
Single Tier - Term Deposit	0.42691
Single Tier - Term Deposit	0.42749
Single Tier - Term Deposit	0.42807
Single Tier - Term Deposit	0.42865
Single Tier - Term Deposit	0.42923
Single Tier - Term Deposit	0.42981
Single Tier - Term Deposit	0.43039
Single Tier - Term Deposit	0.43097
Single Tier - Term Deposit	0.43155
Single Tier - Term Deposit	0.43213
Single Tier - Term Deposit	0.43271
Single Tier - Term Deposit	0.43329
Single Tier - Term Deposit	0.43387
Single Tier - Term Deposit	0.43445
Single Tier - Term Deposit	0.43503
Single Tier - Term Deposit	0.43561
Single Tier - Term Deposit	0.43619
Single Tier - Term Deposit	0.43677
Single Tier - Term Deposit	0.43735
Single Tier - Term Deposit	0.43794
Single Tier - Term Deposit	0.43852
Single Tier - Term Deposit	0.43910
Single Tier - Term Deposit	0.43968
Single Tier - Term Deposit	0.44026
Single Tier - Term Deposit	0.44084
Single Tier - Term Deposit	0.44142
Single Tier - Term Deposit	0.44200
Single Tier - Term Deposit	0.44258
Single Tier - Term Deposit	0.44316
Single Tier - Term Deposit	0.44374
Single Tier - Term Deposit	0.44432
Single Tier - Term Deposit	0.44490
Single Tier - Term Deposit	0.44548
Single Tier - Term Deposit	0.44606
Single Tier - Term Deposit	0.44664
Single Tier - Term Deposit	0.44722
Single Tier - Term Deposit	0.44780
Single Tier - Term Deposit	0.44838
Single Tier - Term Deposit	0.44896
Single Tier - Term Deposit	0.44954
Single Tier - Term Deposit	0.45012
Single Tier - Term Deposit	0.45070
Single Tier - Term Deposit	0.45128
Single Tier - Term Deposit	0.45186
Single Tier - Term Deposit	0.45244
Single Tier - Term Deposit	0.45302
Single Tier - Term Deposit	0.45360
Single Tier - Term Deposit	0.45418
Single Tier - Term Deposit	0.45476
Single Tier - Term Deposit	0.45534
Single Tier - Term Deposit	0.45592
Single Tier - Term Deposit	0.45650
Single Tier - Term Deposit	0.45708
Single Tier - Term Deposit	0.45766
Single Tier - Term Deposit	0.45824
Single Tier - Term Deposit	0.45882
Single Tier - Term Deposit	0.45940
Single Tier - Term Deposit	0.45998
Single Tier - Term Deposit	0.46056
Single Tier - Term Deposit	0.46114
Single Tier - Term Deposit	0.46172
Single Tier - Term Deposit	0.46230
Single Tier - Term Deposit	0.46288
Single Tier - Term Deposit	0.46346
Single Tier - Term Deposit	0.46404
Single Tier - Term Deposit	0.46462
Single Tier - Term Deposit	0.46520
Single Tier - Term Deposit	0.46578
Single Tier - Term Deposit	0.46636
Single Tier - Term Deposit	0.46694
Single Tier - Term Deposit	0.46752
Single Tier - Term Deposit	0.46810
Single Tier - Term Deposit	0.46868
Single Tier - Term Deposit	0.46926
Single Tier - Term Deposit	0.46984
Single Tier - Term Deposit	0.47042
Single Tier - Term Deposit	0.47100
Single Tier - Term Deposit	0.47158
Single Tier - Term Deposit	0.47216
Single Tier - Term Deposit	0.47274
Single Tier - Term Deposit	0.47332
Single Tier - Term Deposit	0.47390
Single Tier - Term Deposit	0.47448
Single Tier - Term Deposit	0.47506
Single Tier - Term Deposit	0.47564

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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	0.47622
Single Tier - Term Deposit	0.47680
Single Tier - Term Deposit	0.47738
Single Tier - Term Deposit	0.47796
Single Tier - Term Deposit	0.47854
Single Tier - Term Deposit	0.47912
Single Tier - Term Deposit	0.47970
Single Tier - Term Deposit	0.48028
Single Tier - Term Deposit	0.48086
Single Tier - Term Deposit	0.48144
Single Tier - Term Deposit	0.48202
Single Tier - Term Deposit	0.48260
Single Tier - Term Deposit	0.48318
Single Tier - Term Deposit	0.48376
Single Tier - Term Deposit	0.48434
Single Tier - Term Deposit	0.48492
Single Tier - Term Deposit	0.48550
Single Tier - Term Deposit	0.48608
Single Tier - Term Deposit	0.48666
Single Tier - Term Deposit	0.48724
Single Tier - Term Deposit	0.48782
Single Tier - Term Deposit	0.48840
Single Tier - Term Deposit	0.48898
Single Tier - Term Deposit	0.48956
Single Tier - Term Deposit	0.49014
Single Tier - Term Deposit	0.49072
Single Tier - Term Deposit	0.49130
Single Tier - Term Deposit	0.49188
Single Tier - Term Deposit	0.49246
Single Tier - Term Deposit	0.49304
Single Tier - Term Deposit	0.49362
Single Tier - Term Deposit	0.49420
Single Tier - Term Deposit	0.49478
Single Tier - Term Deposit	0.49536
Single Tier - Term Deposit	0.49594
Single Tier - Term Deposit	0.49652
Single Tier - Term Deposit	0.49710
Single Tier - Term Deposit	0.49768
Single Tier - Term Deposit	0.49826
Single Tier - Term Deposit	0.49884
Single Tier - Term Deposit	0.49942
Single Tier - Term Deposit	0.50000
Single Tier - Term Deposit	0.50058
Single Tier - Term Deposit	0.50116
Single Tier - Term Deposit	0.50174
Single Tier - Term Deposit	0.50232
Single Tier - Term Deposit	0.50290
Single Tier - Term Deposit	0.50348
Single Tier - Term Deposit	0.50406
Single Tier - Term Deposit	0.50464
Single Tier - Term Deposit	0.50522
Single Tier - Term Deposit	0.50580
Single Tier - Term Deposit	0.50638
Single Tier - Term Deposit	0.50696
Single Tier - Term Deposit	0.50754
Single Tier - Term Deposit	0.50812
Single Tier - Term Deposit	0.50870
Single Tier - Term Deposit	0.50928
Single Tier - Term Deposit	0.50986
Single Tier - Term Deposit	0.51044
Single Tier - Term Deposit	0.51102
Single Tier - Term Deposit	0.51160
Single Tier - Term Deposit	0.51218
Single Tier - Term Deposit	0.51276
Single Tier - Term Deposit	0.51334
Single Tier - Term Deposit	0.51392
Single Tier - Term Deposit	0.51450
Single Tier - Term Deposit	0.51508
Single Tier - Term Deposit	0.51566
Single Tier - Term Deposit	0.51624
Single Tier - Term Deposit	0.51682
Single Tier - Term Deposit	0.51740
Single Tier - Term Deposit	0.51798
Single Tier - Term Deposit	0.51856
Single Tier - Term Deposit	0.51914
Single Tier - Term Deposit	0.51972
Single Tier - Term Deposit	0.52030
Single Tier - Term Deposit	0.52088
Single Tier - Term Deposit	0.52146
Single Tier - Term Deposit	0.52204
Single Tier - Term Deposit	0.52262
Single Tier - Term Deposit	0.52320
Single Tier - Term Deposit	0.52378
Single Tier - Term Deposit	0.52436
Single Tier - Term Deposit	0.52494
Single Tier - Term Deposit	0.52552
Single Tier - Term Deposit	0.52610
Single Tier - Term Deposit	0.52668
Single Tier - Term Deposit	0.52726
Single Tier - Term Deposit	0.52784
Single Tier - Term Deposit	0.52842
Single Tier - Term Deposit	0.52900
Single Tier - Term Deposit	0.52958
Single Tier - Term Deposit	0.53016
Single Tier - Term Deposit	0.53074
Single Tier - Term Deposit	0.53132
Single Tier - Term Deposit	0.53190
Single Tier - Term Deposit	0.53248
Single Tier - Term Deposit	0.53306
Single Tier - Term Deposit	0.53364
Single Tier - Term Deposit	0.53422
Single Tier - Term Deposit	0.53480
Single Tier - Term Deposit	0.53538
Single Tier - Term Deposit	0.53596
Single Tier - Term Deposit	0.53654
Single Tier - Term Deposit	0.53712

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Profit Sharing Ratio	
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Foreign Currency Accounts	
Single Tier - Term Deposit	0.53770
Single Tier - Term Deposit	0.53828
Single Tier - Term Deposit	0.53886
Single Tier - Term Deposit	0.53944
Single Tier - Term Deposit	0.54002
Single Tier - Term Deposit	0.54060
Single Tier - Term Deposit	0.54118
Single Tier - Term Deposit	0.54176
Single Tier - Term Deposit	0.54234
Single Tier - Term Deposit	0.54292
Single Tier - Term Deposit	0.54350
Single Tier - Term Deposit	0.54408
Single Tier - Term Deposit	0.54466
Single Tier - Term Deposit	0.54524
Single Tier - Term Deposit	0.54582
Single Tier - Term Deposit	0.54640
Single Tier - Term Deposit	0.54698
Single Tier - Term Deposit	0.54756
Single Tier - Term Deposit	0.54814
Single Tier - Term Deposit	0.54872
Single Tier - Term Deposit	0.54930
Single Tier - Term Deposit	0.54988
Single Tier - Term Deposit	0.55046
Single Tier - Term Deposit	0.55104
Single Tier - Term Deposit	0.55162
Single Tier - Term Deposit	0.55220
Single Tier - Term Deposit	0.55278
Single Tier - Term Deposit	0.55336
Single Tier - Term Deposit	0.55394
Single Tier - Term Deposit	0.55452
Single Tier - Term Deposit	0.55510
Single Tier - Term Deposit	0.55568
Single Tier - Term Deposit	0.55626
Single Tier - Term Deposit	0.55684
Single Tier - Term Deposit	0.55742
Single Tier - Term Deposit	0.55800
Single Tier - Term Deposit	0.55858
Single Tier - Term Deposit	0.55916
Single Tier - Term Deposit	0.55974
Single Tier - Term Deposit	0.56032
Single Tier - Term Deposit	0.56090
Single Tier - Term Deposit	0.56148
Single Tier - Term Deposit	0.56206
Single Tier - Term Deposit	0.56265
Single Tier - Term Deposit	0.56323
Single Tier - Term Deposit	0.56381
Single Tier - Term Deposit	0.56439
Single Tier - Term Deposit	0.56497
Single Tier - Term Deposit	0.56555
Single Tier - Term Deposit	0.56613
Single Tier - Term Deposit	0.56671
Single Tier - Term Deposit	0.56729
Single Tier - Term Deposit	0.56787
Single Tier - Term Deposit	0.56845
Single Tier - Term Deposit	0.56903
Single Tier - Term Deposit	0.56961
Single Tier - Term Deposit	0.57019
Single Tier - Term Deposit	0.57077
Single Tier - Term Deposit	0.57135
Single Tier - Term Deposit	0.57193
Single Tier - Term Deposit	0.57251
Single Tier - Term Deposit	0.57309
Single Tier - Term Deposit	0.57367
Single Tier - Term Deposit	0.57425
Single Tier - Term Deposit	0.57483
Single Tier - Term Deposit	0.57541
Single Tier - Term Deposit	0.57599
Single Tier - Term Deposit	0.57657
Single Tier - Term Deposit	0.57715
Single Tier - Term Deposit	0.57773
Single Tier - Term Deposit	0.57831
Single Tier - Term Deposit	0.57889
Single Tier - Term Deposit	0.57947
Single Tier - Term Deposit	0.58005
Single Tier - Term Deposit	0.58063
Single Tier - Term Deposit	0.58121
Single Tier - Term Deposit	0.58179
Single Tier - Term Deposit	0.58237
Single Tier - Term Deposit	0.58295
Single Tier - Term Deposit	0.58353
Single Tier - Term Deposit	0.58411
Single Tier - Term Deposit	0.58469
Single Tier - Term Deposit	0.58527
Single Tier - Term Deposit	0.58585
Single Tier - Term Deposit	0.58643
Single Tier - Term Deposit	0.58701
Single Tier - Term Deposit	0.58759
Single Tier - Term Deposit	0.58817
Single Tier - Term Deposit	0.58875
Single Tier - Term Deposit	0.58933
Single Tier - Term Deposit	0.58991
Single Tier - Term Deposit	0.59049
Single Tier - Term Deposit	0.59107
Single Tier - Term Deposit	0.59165
Single Tier - Term Deposit	0.59223
Single Tier - Term Deposit	0.59281
Single Tier - Term Deposit	0.59339
Single Tier - Term Deposit	0.59397
Single Tier - Term Deposit	0.59455
Single Tier - Term Deposit	0.59513
Single Tier - Term Deposit	0.59571
Single Tier - Term Deposit	0.59629
Single Tier - Term Deposit	0.59687
Single Tier - Term Deposit	0.59745
Single Tier - Term Deposit	0.59803
Single Tier - Term Deposit	0.59861
Single Tier - Term Deposit	0.59919
Single Tier - Term Deposit	0.59977
Single Tier - Term Deposit	0.60035
Single Tier - Term Deposit	0.60093
Single Tier - Term Deposit	0.60151
Single Tier - Term Deposit	0.60209

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 **April 2025**, 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	0.60267
Single Tier - Term Deposit	0.60325
Single Tier - Term Deposit	0.60383
Single Tier - Term Deposit	0.60441
Single Tier - Term Deposit	0.60499
Single Tier - Term Deposit	0.60557
Single Tier - Term Deposit	0.60615
Single Tier - Term Deposit	0.60673
Single Tier - Term Deposit	0.60731
Single Tier - Term Deposit	0.60789
Single Tier - Term Deposit	0.60847
Single Tier - Term Deposit	0.60905
Single Tier - Term Deposit	0.60963
Single Tier - Term Deposit	0.61021
Single Tier - Term Deposit	0.61079
Single Tier - Term Deposit	0.61137
Single Tier - Term Deposit	0.61195
Single Tier - Term Deposit	0.61253
Single Tier - Term Deposit	0.61311
Single Tier - Term Deposit	0.61369
Single Tier - Term Deposit	0.61427
Single Tier - Term Deposit	0.61485
Single Tier - Term Deposit	0.61543
Single Tier - Term Deposit	0.61601
Single Tier - Term Deposit	0.61659
Single Tier - Term Deposit	0.61717
Single Tier - Term Deposit	0.61775
Single Tier - Term Deposit	0.61833
Single Tier - Term Deposit	0.61891
Single Tier - Term Deposit	0.61949
Single Tier - Term Deposit	0.62007
Single Tier - Term Deposit	0.62065
Single Tier - Term Deposit	0.62123
Single Tier - Term Deposit	0.62181
Single Tier - Term Deposit	0.62239
Single Tier - Term Deposit	0.62297
Single Tier - Term Deposit	0.62355
Single Tier - Term Deposit	0.62413
Single Tier - Term Deposit	0.62471
Single Tier - Term Deposit	0.62529
Single Tier - Term Deposit	0.62587
Single Tier - Term Deposit	0.62645
Single Tier - Term Deposit	0.62703
Single Tier - Term Deposit	0.62761
Single Tier - Term Deposit	0.62819
Single Tier - Term Deposit	0.62877
Single Tier - Term Deposit	0.62935
Single Tier - Term Deposit	0.62993
Single Tier - Term Deposit	0.63051
Single Tier - Term Deposit	0.63109
Single Tier - Term Deposit	0.63167
Single Tier - Term Deposit	0.63225
Single Tier - Term Deposit	0.63283
Single Tier - Term Deposit	0.63341
Single Tier - Term Deposit	0.63399
Single Tier - Term Deposit	0.63457
Single Tier - Term Deposit	0.63515
Single Tier - Term Deposit	0.63573
Single Tier - Term Deposit	0.63631
Single Tier - Term Deposit	0.63689
Single Tier - Term Deposit	0.63747
Single Tier - Term Deposit	0.63805
Single Tier - Term Deposit	0.63863
Single Tier - Term Deposit	0.63921
Single Tier - Term Deposit	0.63979
Single Tier - Term Deposit	0.64037
Single Tier - Term Deposit	0.64095
Single Tier - Term Deposit	0.64153
Single Tier - Term Deposit	0.64211
Single Tier - Term Deposit	0.64269
Single Tier - Term Deposit	0.64327
Single Tier - Term Deposit	0.64385
Single Tier - Term Deposit	0.64443
Single Tier - Term Deposit	0.64501
Single Tier - Term Deposit	0.64559
Single Tier - Term Deposit	0.64617
Single Tier - Term Deposit	0.64675
Single Tier - Term Deposit	0.64733
Single Tier - Term Deposit	0.64791
Single Tier - Term Deposit	0.64849
Single Tier - Term Deposit	0.64907
Single Tier - Term Deposit	0.64965
Single Tier - Term Deposit	0.65023
Single Tier - Term Deposit	0.65081
Single Tier - Term Deposit	0.65139
Single Tier - Term Deposit	0.65197
Single Tier - Term Deposit	0.65255
Single Tier - Term Deposit	0.65313
Single Tier - Term Deposit	0.65371
Single Tier - Term Deposit	0.65429
Single Tier - Term Deposit	0.65487
Single Tier - Term Deposit	0.65545
Single Tier - Term Deposit	0.65603
Single Tier - Term Deposit	0.65661
Single Tier - Term Deposit	0.65719
Single Tier - Term Deposit	0.65777
Single Tier - Term Deposit	0.65835
Single Tier - Term Deposit	0.65893
Single Tier - Term Deposit	0.65951
Single Tier - Term Deposit	0.66009
Single Tier - Term Deposit	0.66067
Single Tier - Term Deposit	0.66125
Single Tier - Term Deposit	0.66183
Single Tier - Term Deposit	0.66241
Single Tier - Term Deposit	0.66299
Single Tier - Term Deposit	0.66357
Single Tier - Term Deposit	0.66415
Single Tier - Term Deposit	0.66473
Single Tier - Term Deposit	0.66531
Single Tier - Term Deposit	0.66589
Single Tier - Term Deposit	0.66647
Single Tier - Term Deposit	0.66705

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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	0.66763
Single Tier - Term Deposit	0.66821
Single Tier - Term Deposit	0.66879
Single Tier - Term Deposit	0.66937
Single Tier - Term Deposit	0.66995
Single Tier - Term Deposit	0.67053
Single Tier - Term Deposit	0.67111
Single Tier - Term Deposit	0.67169
Single Tier - Term Deposit	0.67227
Single Tier - Term Deposit	0.67285
Single Tier - Term Deposit	0.67343
Single Tier - Term Deposit	0.67401
Single Tier - Term Deposit	0.67459
Single Tier - Term Deposit	0.67517
Single Tier - Term Deposit	0.67575
Single Tier - Term Deposit	0.67633
Single Tier - Term Deposit	0.67691
Single Tier - Term Deposit	0.67749
Single Tier - Term Deposit	0.67807
Single Tier - Term Deposit	0.67865
Single Tier - Term Deposit	0.67923
Single Tier - Term Deposit	0.67981
Single Tier - Term Deposit	0.68039
Single Tier - Term Deposit	0.68097
Single Tier - Term Deposit	0.68155
Single Tier - Term Deposit	0.68213
Single Tier - Term Deposit	0.68271
Single Tier - Term Deposit	0.68329
Single Tier - Term Deposit	0.68387
Single Tier - Term Deposit	0.68445
Single Tier - Term Deposit	0.68503
Single Tier - Term Deposit	0.68561
Single Tier - Term Deposit	0.68619
Single Tier - Term Deposit	0.68677
Single Tier - Term Deposit	0.68735
Single Tier - Term Deposit	0.68794
Single Tier - Term Deposit	0.68852
Single Tier - Term Deposit	0.68910
Single Tier - Term Deposit	0.68968
Single Tier - Term Deposit	0.69026
Single Tier - Term Deposit	0.69084
Single Tier - Term Deposit	0.69142
Single Tier - Term Deposit	0.69200
Single Tier - Term Deposit	0.69258
Single Tier - Term Deposit	0.69316
Single Tier - Term Deposit	0.69374
Single Tier - Term Deposit	0.69432
Single Tier - Term Deposit	0.69490
Single Tier - Term Deposit	0.69548
Single Tier - Term Deposit	0.69606
Single Tier - Term Deposit	0.69664
Single Tier - Term Deposit	0.69722
Single Tier - Term Deposit	0.69780
Single Tier - Term Deposit	0.69838
Single Tier - Term Deposit	0.69896
Single Tier - Term Deposit	0.69954
Single Tier - Term Deposit	0.70012
Single Tier - Term Deposit	0.70070
Single Tier - Term Deposit	0.70128
Single Tier - Term Deposit	0.70186
Single Tier - Term Deposit	0.70244
Single Tier - Term Deposit	0.70302
Single Tier - Term Deposit	0.70360
Single Tier - Term Deposit	0.70418
Single Tier - Term Deposit	0.70476
Single Tier - Term Deposit	0.70534
Single Tier - Term Deposit	0.70592
Single Tier - Term Deposit	0.70650
Single Tier - Term Deposit	0.70708
Single Tier - Term Deposit	0.70766
Single Tier - Term Deposit	0.70824
Single Tier - Term Deposit	0.70882
Single Tier - Term Deposit	0.70940
Single Tier - Term Deposit	0.70998
Single Tier - Term Deposit	0.71056
Single Tier - Term Deposit	0.71114
Single Tier - Term Deposit	0.71172
Single Tier - Term Deposit	0.71230
Single Tier - Term Deposit	0.71288
Single Tier - Term Deposit	0.71346
Single Tier - Term Deposit	0.71404
Single Tier - Term Deposit	0.71462
Single Tier - Term Deposit	0.71520
Single Tier - Term Deposit	0.71578
Single Tier - Term Deposit	0.71636
Single Tier - Term Deposit	0.71694
Single Tier - Term Deposit	0.71752
Single Tier - Term Deposit	0.71810
Single Tier - Term Deposit	0.71868
Single Tier - Term Deposit	0.71926
Single Tier - Term Deposit	0.71984
Single Tier - Term Deposit	0.72042
Single Tier - Term Deposit	0.72100
Single Tier - Term Deposit	0.72158
Single Tier - Term Deposit	0.72216
Single Tier - Term Deposit	0.72274
Single Tier - Term Deposit	0.72332
Single Tier - Term Deposit	0.72390
Single Tier - Term Deposit	0.72448
Single Tier - Term Deposit	0.72506
Single Tier - Term Deposit	0.72564
Single Tier - Term Deposit	0.72622
Single Tier - Term Deposit	0.72680
Single Tier - Term Deposit	0.72738
Single Tier - Term Deposit	0.72796
Single Tier - Term Deposit	0.72854
Single Tier - Term Deposit	0.72912
Single Tier - Term Deposit	0.72970
Single Tier - Term Deposit	0.73028
Single Tier - Term Deposit	0.73086
Single Tier - Term Deposit	0.73144
Single Tier - Term Deposit	0.73202

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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	0.73260
Single Tier - Term Deposit	0.73318
Single Tier - Term Deposit	0.73376
Single Tier - Term Deposit	0.73434
Single Tier - Term Deposit	0.73492
Single Tier - Term Deposit	0.73550
Single Tier - Term Deposit	0.73608
Single Tier - Term Deposit	0.73666
Single Tier - Term Deposit	0.73724
Single Tier - Term Deposit	0.73782
Single Tier - Term Deposit	0.73840
Single Tier - Term Deposit	0.73898
Single Tier - Term Deposit	0.73956
Single Tier - Term Deposit	0.74014
Single Tier - Term Deposit	0.74072
Single Tier - Term Deposit	0.74130
Single Tier - Term Deposit	0.74188
Single Tier - Term Deposit	0.74246
Single Tier - Term Deposit	0.74304
Single Tier - Term Deposit	0.74362
Single Tier - Term Deposit	0.74420
Single Tier - Term Deposit	0.74478
Single Tier - Term Deposit	0.74536
Single Tier - Term Deposit	0.74594
Single Tier - Term Deposit	0.74652
Single Tier - Term Deposit	0.74710
Single Tier - Term Deposit	0.74768
Single Tier - Term Deposit	0.74826
Single Tier - Term Deposit	0.74884
Single Tier - Term Deposit	0.74942
Single Tier - Term Deposit	0.75000
Single Tier - Term Deposit	0.75058
Single Tier - Term Deposit	0.75116
Single Tier - Term Deposit	0.75174
Single Tier - Term Deposit	0.75232
Single Tier - Term Deposit	0.75290
Single Tier - Term Deposit	0.75348
Single Tier - Term Deposit	0.75406
Single Tier - Term Deposit	0.75464
Single Tier - Term Deposit	0.75522
Single Tier - Term Deposit	0.75580
Single Tier - Term Deposit	0.75638
Single Tier - Term Deposit	0.75696
Single Tier - Term Deposit	0.75754
Single Tier - Term Deposit	0.75812
Single Tier - Term Deposit	0.75870
Single Tier - Term Deposit	0.75928
Single Tier - Term Deposit	0.75986
Single Tier - Term Deposit	0.76044
Single Tier - Term Deposit	0.76102
Single Tier - Term Deposit	0.76160
Single Tier - Term Deposit	0.76218
Single Tier - Term Deposit	0.76276
Single Tier - Term Deposit	0.76334
Single Tier - Term Deposit	0.76392
Single Tier - Term Deposit	0.76450
Single Tier - Term Deposit	0.76508
Single Tier - Term Deposit	0.76566
Single Tier - Term Deposit	0.76624
Single Tier - Term Deposit	0.76682
Single Tier - Term Deposit	0.76740
Single Tier - Term Deposit	0.76798
Single Tier - Term Deposit	0.76856
Single Tier - Term Deposit	0.76914
Single Tier - Term Deposit	0.76972
Single Tier - Term Deposit	0.77030
Single Tier - Term Deposit	0.77088
Single Tier - Term Deposit	0.77146
Single Tier - Term Deposit	0.77204
Single Tier - Term Deposit	0.77262
Single Tier - Term Deposit	0.77320
Single Tier - Term Deposit	0.77378
Single Tier - Term Deposit	0.77436
Single Tier - Term Deposit	0.77494
Single Tier - Term Deposit	0.77552
Single Tier - Term Deposit	0.77610
Single Tier - Term Deposit	0.77668
Single Tier - Term Deposit	0.77726
Single Tier - Term Deposit	0.77784
Single Tier - Term Deposit	0.77842
Single Tier - Term Deposit	0.77900
Single Tier - Term Deposit	0.77958
Single Tier - Term Deposit	0.78016
Single Tier - Term Deposit	0.78074
Single Tier - Term Deposit	0.78132
Single Tier - Term Deposit	0.78190
Single Tier - Term Deposit	0.78248
Single Tier - Term Deposit	0.78306
Single Tier - Term Deposit	0.78364
Single Tier - Term Deposit	0.78422
Single Tier - Term Deposit	0.78480
Single Tier - Term Deposit	0.78538
Single Tier - Term Deposit	0.78596
Single Tier - Term Deposit	0.78654
Single Tier - Term Deposit	0.78712
Single Tier - Term Deposit	0.78770
Single Tier - Term Deposit	0.78828
Single Tier - Term Deposit	0.78886
Single Tier - Term Deposit	0.78944
Single Tier - Term Deposit	0.79002
Single Tier - Term Deposit	0.79060
Single Tier - Term Deposit	0.79118
Single Tier - Term Deposit	0.79176
Single Tier - Term Deposit	0.79234
Single Tier - Term Deposit	0.79292
Single Tier - Term Deposit	0.79350
Single Tier - Term Deposit	0.79408
Single Tier - Term Deposit	0.79466
Single Tier - Term Deposit	0.79524
Single Tier - Term Deposit	0.79582
Single Tier - Term Deposit	0.79640
Single Tier - Term Deposit	0.79698

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Profit Sharing Ratio	
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Foreign Currency Accounts	
Single Tier - Term Deposit	0.79756
Single Tier - Term Deposit	0.79814
Single Tier - Term Deposit	0.79872
Single Tier - Term Deposit	0.79930
Single Tier - Term Deposit	0.79988
Single Tier - Term Deposit	0.80046
Single Tier - Term Deposit	0.80104
Single Tier - Term Deposit	0.80162
Single Tier - Term Deposit	0.80220
Single Tier - Term Deposit	0.80278
Single Tier - Term Deposit	0.80336
Single Tier - Term Deposit	0.80394
Single Tier - Term Deposit	0.80452
Single Tier - Term Deposit	0.80510
Single Tier - Term Deposit	0.80568
Single Tier - Term Deposit	0.80626
Single Tier - Term Deposit	0.80684
Single Tier - Term Deposit	0.80742
Single Tier - Term Deposit	0.80800
Single Tier - Term Deposit	0.80858
Single Tier - Term Deposit	0.80916
Single Tier - Term Deposit	0.80974
Single Tier - Term Deposit	0.81032
Single Tier - Term Deposit	0.81090
Single Tier - Term Deposit	0.81148
Single Tier - Term Deposit	0.81206
Single Tier - Term Deposit	0.81265
Single Tier - Term Deposit	0.81323
Single Tier - Term Deposit	0.81381
Single Tier - Term Deposit	0.81439
Single Tier - Term Deposit	0.81497
Single Tier - Term Deposit	0.81555
Single Tier - Term Deposit	0.81613
Single Tier - Term Deposit	0.81671
Single Tier - Term Deposit	0.81729
Single Tier - Term Deposit	0.81787
Single Tier - Term Deposit	0.81845
Single Tier - Term Deposit	0.81903
Single Tier - Term Deposit	0.81961
Single Tier - Term Deposit	0.82019
Single Tier - Term Deposit	0.82077
Single Tier - Term Deposit	0.82135
Single Tier - Term Deposit	0.82193
Single Tier - Term Deposit	0.82251
Single Tier - Term Deposit	0.82309
Single Tier - Term Deposit	0.82367
Single Tier - Term Deposit	0.82425
Single Tier - Term Deposit	0.82483
Single Tier - Term Deposit	0.82541
Single Tier - Term Deposit	0.82599
Single Tier - Term Deposit	0.82657
Single Tier - Term Deposit	0.82715
Single Tier - Term Deposit	0.82773
Single Tier - Term Deposit	0.82831
Single Tier - Term Deposit	0.82889
Single Tier - Term Deposit	0.82947
Single Tier - Term Deposit	0.83005
Single Tier - Term Deposit	0.83063
Single Tier - Term Deposit	0.83121
Single Tier - Term Deposit	0.83179
Single Tier - Term Deposit	0.83237
Single Tier - Term Deposit	0.83295
Single Tier - Term Deposit	0.83353
Single Tier - Term Deposit	0.83411
Single Tier - Term Deposit	0.83469
Single Tier - Term Deposit	0.83527
Single Tier - Term Deposit	0.83585
Single Tier - Term Deposit	0.83643
Single Tier - Term Deposit	0.83701
Single Tier - Term Deposit	0.83759
Single Tier - Term Deposit	0.83817
Single Tier - Term Deposit	0.83875
Single Tier - Term Deposit	0.83933
Single Tier - Term Deposit	0.83991
Single Tier - Term Deposit	0.84049
Single Tier - Term Deposit	0.84107
Single Tier - Term Deposit	0.84165
Single Tier - Term Deposit	0.84223
Single Tier - Term Deposit	0.84281
Single Tier - Term Deposit	0.84339
Single Tier - Term Deposit	0.84397
Single Tier - Term Deposit	0.84455
Single Tier - Term Deposit	0.84513
Single Tier - Term Deposit	0.84571
Single Tier - Term Deposit	0.84629
Single Tier - Term Deposit	0.84687
Single Tier - Term Deposit	0.84745
Single Tier - Term Deposit	0.84803
Single Tier - Term Deposit	0.84861
Single Tier - Term Deposit	0.84919
Single Tier - Term Deposit	0.84977
Single Tier - Term Deposit	0.85035
Single Tier - Term Deposit	0.85093
Single Tier - Term Deposit	0.85151
Single Tier - Term Deposit	0.85209
Single Tier - Term Deposit	0.85267
Single Tier - Term Deposit	0.85325
Single Tier - Term Deposit	0.85383
Single Tier - Term Deposit	0.85441
Single Tier - Term Deposit	0.85499
Single Tier - Term Deposit	0.85557
Single Tier - Term Deposit	0.85615
Single Tier - Term Deposit	0.85673
Single Tier - Term Deposit	0.85731
Single Tier - Term Deposit	0.85789
Single Tier - Term Deposit	0.85847
Single Tier - Term Deposit	0.85905
Single Tier - Term Deposit	0.85963
Single Tier - Term Deposit	0.86021
Single Tier - Term Deposit	0.86079
Single Tier - Term Deposit	0.86137
Single Tier - Term Deposit	0.86195

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Share of Mudarib	30%
Foreign Currency Accounts	
Single Tier - Term Deposit	0.86253
Single Tier - Term Deposit	0.86311
Single Tier - Term Deposit	0.86369
Single Tier - Term Deposit	0.86427
Single Tier - Term Deposit	0.86485
Single Tier - Term Deposit	0.86543
Single Tier - Term Deposit	0.86601
Single Tier - Term Deposit	0.86659
Single Tier - Term Deposit	0.86717
Single Tier - Term Deposit	0.86775
Single Tier - Term Deposit	0.86833
Single Tier - Term Deposit	0.86891
Single Tier - Term Deposit	0.86949
Single Tier - Term Deposit	0.87007
Single Tier - Term Deposit	0.87065
Single Tier - Term Deposit	0.87123
Single Tier - Term Deposit	0.87181
Single Tier - Term Deposit	0.87239
Single Tier - Term Deposit	0.87297
Single Tier - Term Deposit	0.87355
Single Tier - Term Deposit	0.87413
Single Tier - Term Deposit	0.87471
Single Tier - Term Deposit	0.87529
Single Tier - Term Deposit	0.87587
Single Tier - Term Deposit	0.87645
Single Tier - Term Deposit	0.87703
Single Tier - Term Deposit	0.87761
Single Tier - Term Deposit	0.87819
Single Tier - Term Deposit	0.87877
Single Tier - Term Deposit	0.87935
Single Tier - Term Deposit	0.87993
Single Tier - Term Deposit	0.88051
Single Tier - Term Deposit	0.88109
Single Tier - Term Deposit	0.88167
Single Tier - Term Deposit	0.88225
Single Tier - Term Deposit	0.88283
Single Tier - Term Deposit	0.88341
Single Tier - Term Deposit	0.88399
Single Tier - Term Deposit	0.88457
Single Tier - Term Deposit	0.88515
Single Tier - Term Deposit	0.88573
Single Tier - Term Deposit	0.88631
Single Tier - Term Deposit	0.88689
Single Tier - Term Deposit	0.88747
Single Tier - Term Deposit	0.88805
Single Tier - Term Deposit	0.88863
Single Tier - Term Deposit	0.88921
Single Tier - Term Deposit	0.88979
Single Tier - Term Deposit	0.89037
Single Tier - Term Deposit	0.89095
Single Tier - Term Deposit	0.89153
Single Tier - Term Deposit	0.89211
Single Tier - Term Deposit	0.89269
Single Tier - Term Deposit	0.89327
Single Tier - Term Deposit	0.89385
Single Tier - Term Deposit	0.89443
Single Tier - Term Deposit	0.89501
Single Tier - Term Deposit	0.89559
Single Tier - Term Deposit	0.89617
Single Tier - Term Deposit	0.89675
Single Tier - Term Deposit	0.89733
Single Tier - Term Deposit	0.89791
Single Tier - Term Deposit	0.89849
Single Tier - Term Deposit	0.89907
Single Tier - Term Deposit	0.89965
Single Tier - Term Deposit	0.90023
Single Tier - Term Deposit	0.90081
Single Tier - Term Deposit	0.90139
Single Tier - Term Deposit	0.90197
Single Tier - Term Deposit	0.90255
Single Tier - Term Deposit	0.90313
Single Tier - Term Deposit	0.90371
Single Tier - Term Deposit	0.90429
Single Tier - Term Deposit	0.90487
Single Tier - Term Deposit	0.90545
Single Tier - Term Deposit	0.90603
Single Tier - Term Deposit	0.90661
Single Tier - Term Deposit	0.90719
Single Tier - Term Deposit	0.90777
Single Tier - Term Deposit	0.90835
Single Tier - Term Deposit	0.90893
Single Tier - Term Deposit	0.90951
Single Tier - Term Deposit	0.91009
Single Tier - Term Deposit	0.91067
Single Tier - Term Deposit	0.91125
Single Tier - Term Deposit	0.91183
Single Tier - Term Deposit	0.91241
Single Tier - Term Deposit	0.91299
Single Tier - Term Deposit	0.91357
Single Tier - Term Deposit	0.91415
Single Tier - Term Deposit	0.91473
Single Tier - Term Deposit	0.91531
Single Tier - Term Deposit	0.91589
Single Tier - Term Deposit	0.91647
Single Tier - Term Deposit	0.91705
Single Tier - Term Deposit	0.91763
Single Tier - Term Deposit	0.91821
Single Tier - Term Deposit	0.91879
Single Tier - Term Deposit	0.91937
Single Tier - Term Deposit	0.91995
Single Tier - Term Deposit	0.92053
Single Tier - Term Deposit	0.92111
Single Tier - Term Deposit	0.92169
Single Tier - Term Deposit	0.92227
Single Tier - Term Deposit	0.92285
Single Tier - Term Deposit	0.92343
Single Tier - Term Deposit	0.92401
Single Tier - Term Deposit	0.92459
Single Tier - Term Deposit	0.92517
Single Tier - Term Deposit	0.92575
Single Tier - Term Deposit	0.92633
Single Tier - Term Deposit	0.92691

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 **April 2025**, 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	0.92749
Single Tier - Term Deposit	0.92807
Single Tier - Term Deposit	0.92865
Single Tier - Term Deposit	0.92923
Single Tier - Term Deposit	0.92981
Single Tier - Term Deposit	0.93039
Single Tier - Term Deposit	0.93097
Single Tier - Term Deposit	0.93155
Single Tier - Term Deposit	0.93213
Single Tier - Term Deposit	0.93271
Single Tier - Term Deposit	0.93329
Single Tier - Term Deposit	0.93387
Single Tier - Term Deposit	0.93445
Single Tier - Term Deposit	0.93503
Single Tier - Term Deposit	0.93561
Single Tier - Term Deposit	0.93619
Single Tier - Term Deposit	0.93677
Single Tier - Term Deposit	0.93735
Single Tier - Term Deposit	0.93794
Single Tier - Term Deposit	0.93852
Single Tier - Term Deposit	0.93910
Single Tier - Term Deposit	0.93968
Single Tier - Term Deposit	0.94026
Single Tier - Term Deposit	0.94084
Single Tier - Term Deposit	0.94142
Single Tier - Term Deposit	0.94200
Single Tier - Term Deposit	0.94258
Single Tier - Term Deposit	0.94316
Single Tier - Term Deposit	0.94374
Single Tier - Term Deposit	0.94432
Single Tier - Term Deposit	0.94490
Single Tier - Term Deposit	0.94548
Single Tier - Term Deposit	0.94606
Single Tier - Term Deposit	0.94664
Single Tier - Term Deposit	0.94722
Single Tier - Term Deposit	0.94780
Single Tier - Term Deposit	0.94838
Single Tier - Term Deposit	0.94896
Single Tier - Term Deposit	0.94954
Single Tier - Term Deposit	0.95012
Single Tier - Term Deposit	0.95070
Single Tier - Term Deposit	0.95128
Single Tier - Term Deposit	0.95186
Single Tier - Term Deposit	0.95244
Single Tier - Term Deposit	0.95302
Single Tier - Term Deposit	0.95360
Single Tier - Term Deposit	0.95418
Single Tier - Term Deposit	0.95476
Single Tier - Term Deposit	0.95534
Single Tier - Term Deposit	0.95592
Single Tier - Term Deposit	0.95650
Single Tier - Term Deposit	0.95708
Single Tier - Term Deposit	0.95766
Single Tier - Term Deposit	0.95824
Single Tier - Term Deposit	0.95882
Single Tier - Term Deposit	0.95940
Single Tier - Term Deposit	0.95998
Single Tier - Term Deposit	0.96056
Single Tier - Term Deposit	0.96114
Single Tier - Term Deposit	0.96172
Single Tier - Term Deposit	0.96230
Single Tier - Term Deposit	0.96288
Single Tier - Term Deposit	0.96346
Single Tier - Term Deposit	0.96404
Single Tier - Term Deposit	0.96462
Single Tier - Term Deposit	0.96520
Single Tier - Term Deposit	0.96578
Single Tier - Term Deposit	0.96636
Single Tier - Term Deposit	0.96694
Single Tier - Term Deposit	0.96752
Single Tier - Term Deposit	0.96810
Single Tier - Term Deposit	0.96868
Single Tier - Term Deposit	0.96926
Single Tier - Term Deposit	0.96984
Single Tier - Term Deposit	0.97042
Single Tier - Term Deposit	0.97100
Single Tier - Term Deposit	0.97158
Single Tier - Term Deposit	0.97216
Single Tier - Term Deposit	0.97274
Single Tier - Term Deposit	0.97332
Single Tier - Term Deposit	0.97390
Single Tier - Term Deposit	0.97448
Single Tier - Term Deposit	0.97506
Single Tier - Term Deposit	0.97564
Single Tier - Term Deposit	0.97622
Single Tier - Term Deposit	0.97680
Single Tier - Term Deposit	0.97738
Single Tier - Term Deposit	0.97796
Single Tier - Term Deposit	0.97854
Single Tier - Term Deposit	0.97912
Single Tier - Term Deposit	0.97970
Single Tier - Term Deposit	0.98028
Single Tier - Term Deposit	0.98086
Single Tier - Term Deposit	0.98144
Single Tier - Term Deposit	0.98202
Single Tier - Term Deposit	0.98260
Single Tier - Term Deposit	0.98318
Single Tier - Term Deposit	0.98376
Single Tier - Term Deposit	0.98434
Single Tier - Term Deposit	0.98492
Single Tier - Term Deposit	0.98550
Single Tier - Term Deposit	0.98608
Single Tier - Term Deposit	0.98666
Single Tier - Term Deposit	0.98724

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 **April 2025**, 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:
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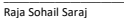
Profit Sharing Ratio	
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Foreign Currency Accounts	
Single Tier - Term Deposit	0.98782
Single Tier - Term Deposit	0.98840
Single Tier - Term Deposit	0.98898
Single Tier - Term Deposit	0.98956
Single Tier - Term Deposit	0.99014
Single Tier - Term Deposit	0.99072
Single Tier - Term Deposit	0.99130
Single Tier - Term Deposit	0.99188
Single Tier - Term Deposit	0.99246
Single Tier - Term Deposit	0.99304
Single Tier - Term Deposit	0.99362
Single Tier - Term Deposit	0.99420
Single Tier - Term Deposit	0.99478
Single Tier - Term Deposit	0.99536
Single Tier - Term Deposit	0.99594
Single Tier - Term Deposit	0.99652
Single Tier - Term Deposit	0.99710
Single Tier - Term Deposit	0.99768
Single Tier - Term Deposit	0.99826
Single Tier - Term Deposit	0.99884
Single Tier - Term Deposit	0.99942
Single Tier - Term Deposit	1.00000
Single Tier - Term Deposit	1.00058
Single Tier - Term Deposit	1.00116
Single Tier - Term Deposit	1.00174
Single Tier - Term Deposit	1.00232
Single Tier - Term Deposit	1.00290
Single Tier - Term Deposit	1.00348
Single Tier - Term Deposit	1.00406
Single Tier - Term Deposit	1.00464
Single Tier - Term Deposit	1.00522
Single Tier - Term Deposit	1.00580
Single Tier - Term Deposit	1.00638
Single Tier - Term Deposit	1.00696
Single Tier - Term Deposit	1.00754
Single Tier - Term Deposit	1.00812
Single Tier - Term Deposit	1.00870
Single Tier - Term Deposit	1.00928
Single Tier - Term Deposit	1.00986
Single Tier - Term Deposit	1.01044
Single Tier - Term Deposit	1.01102
Single Tier - Term Deposit	1.01160
Single Tier - Term Deposit	1.01218
Single Tier - Term Deposit	1.01276
Single Tier - Term Deposit	1.01334
Single Tier - Term Deposit	1.01392
Single Tier - Term Deposit	1.01450
Single Tier - Term Deposit	1.01508
Single Tier - Term Deposit	1.01566
Single Tier - Term Deposit	1.01624
Single Tier - Term Deposit	1.01682
Single Tier - Term Deposit	1.01740
Single Tier - Term Deposit	1.01798
Single Tier - Term Deposit	1.01856
Single Tier - Term Deposit	1.01914
Single Tier - Term Deposit	1.01972
Single Tier - Term Deposit	1.02030
Single Tier - Term Deposit	1.02088
Single Tier - Term Deposit	1.02146
Single Tier - Term Deposit	1.02204
Single Tier - Term Deposit	1.02262
Single Tier - Term Deposit	1.02320
Single Tier - Term Deposit	1.02378
Single Tier - Term Deposit	1.02436
Single Tier - Term Deposit	1.02494
Single Tier - Term Deposit	1.02552
Single Tier - Term Deposit	1.02610
Single Tier - Term Deposit	1.02668
Single Tier - Term Deposit	1.02726
Single Tier - Term Deposit	1.02784
Single Tier - Term Deposit	1.02842
Single Tier - Term Deposit	1.02900
Single Tier - Term Deposit	1.02958
Single Tier - Term Deposit	1.03016
Single Tier - Term Deposit	1.03074
Single Tier - Term Deposit	1.03132
Single Tier - Term Deposit	1.03190
Single Tier - Term Deposit	1.03248
Single Tier - Term Deposit	1.03306
Single Tier - Term Deposit	1.03364
Single Tier - Term Deposit	1.03422
Single Tier - Term Deposit	1.03480
Single Tier - Term Deposit	1.03538
Single Tier - Term Deposit	1.03596
Single Tier - Term Deposit	1.03654
Single Tier - Term Deposit	1.03712
Single Tier - Term Deposit	1.03770
Single Tier - Term Deposit	1.03828
Single Tier - Term Deposit	1.03886
Single Tier - Term Deposit	1.03944
Single Tier - Term Deposit	1.04002
Single Tier - Term Deposit	1.04060
Single Tier - Term Deposit	1.04118
Single Tier - Term Deposit	1.04176
Single Tier - Term Deposit	1.04234
Single Tier - Term Deposit	1.04292
Single Tier - Term Deposit	1.04350
Single Tier - Term Deposit	1.04408

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 Resident Shariah Board Member