Bank AL Habib Limited | Islamic Banking

Details of Mudarib (Bank) and Rabbul Maal (Depositors) shares for the concerned period and previous periods are as follows:

Percentage of Share between Mudarib & Rabbul-Maal

Historical Profit Sharing Ratio

Local Currency (PKR)	September 2022	August 2022	July 2022	June 2022	May 2022	April 2022	March 2022	February 2022	January 2022	December 2021	November 2021	October 2021	September 2021	August 2021	July 2021	June 2021	May 2021	April 2021	March 2021	February 2021	January 2021	December 2020	November 2020	October 2020
Bank (Mudarib)	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
Depositors (Rabbul Maal)	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%

Historical Weightages - PKR

Products	September 2022	August 2022	July 2022	June 2022	May 2022	April 2022	March 2022	February 2022	January 2022	December 2021	November 2021	October 2021	September 2021	August 2021	July 2021	June 2021	May 2021	April 2021	March 2021	February 2021	January 2021	December 2020	November 2020	October 2020
Savings Deposit - PKR	0.812	0.785	0.793	0.791	0.791	0.793	0.793	0.780	0.780	0.710	0.710	0.710	0.710	0.710	0.710	0.710	0.710	0.805	0.805	0.805	0.805	0.805	0.905	0.96
AL Habib Woman Islamic Savings Account (Profit Paid Monthly)	1.354	1.002	1.222	1.331	1.318	1.378																		
AL Habib Woman Islamic Asaan Savings Account (Profit Paid Monthly)	1.380	1.029	1.255	1.370	1.358	1.420																		
AL Habib Islamic Armed Force Pensioner Savings Account	0.812	0.785	0.793	0.791	0.791	0.793	0.793	0.780	0.780	0.710	0.710	0.710	0.710	0.710	0.710	0.710	0.710	0.805	0.805	0.805	0.805	0.805	0.905	0.96
AL Habib Islamic Asaan Savings Account (Profit paid monthly)	0.812	0.785	0.793	0.791	0.791	0.793	0.793	0.780	0.780	0.710	0.710	0.710	0.710	0.710	0.710	0.710	0.710	0.805	0.805	0.805	0.805	0.805	0.905	0.96
AL Habib Islamic Asaan Digital Savings Account	0.812	0.785	0.793	0.791	0.791	0.793																		
AL Habib Islamic Digital Savings Account	0.812	0.785	0.793	0.791	0.791	0.793																		
AL Habib Islamic Asaan Remittance Account (Profit paid monthly)	0.812	0.785	0.793	0.791	0.791	0.793	0.793	0.780	0.780	0.710	0.710	0.710	0.710	0.710	0.710	0.710	0.710	0.805	0.805	0.805	0.805	0.805	0.905	0.96
Roshan Digital Saving Account - PKR	1.300	0.975	1.189	0.935	0.942	0.960	0.960	0.953	0.957	0.887	0.710	0.710	0.710	0.710	0.710	0.710	0.710	0.805						
Mahana Amdani Savings Account	0.785	0.758	0.760	0.756	0.793	0.793	0.793	0.780	0.780	0.710	0.710	0.710	0.710	0.710	0.710	0.710	0.710	0.805	0.805	0.805	0.805	0.805	0.905	0.96
AL Habib Islamic Income Plus Account - (0 - 999,999)	0.870	0.812	0.793																					
AL Habib Islamic Income Plus Account - (1,000,000 - 2,499,999)	1.005	0.948	0.958																					
AL Habib Islamic Income Plus Account - (2,500,000 - 4,999,999)	1.140	1.083	1.123																					
AL Habib Islamic Income Plus Account - (5,000,000 - 9,999,999)	1.320	1.245	1.321																					
AL Habib Islamic Income Plus Account - (10,000,000 - 24,999,999)	1.370	1.300	1.420																					
AL Habib Islamic Income Plus Account - (25,000,000 - 49,999,999)	1.440	1.381	1.519																					
AL Habib Islamic Income Plus Account - (50,000,000 - 99,999,999)	1.490	1.435	1.585																					
AL Habib Islamic Income Plus Account - (100,000,000 - 499,999,999)	1.520	1.489	1.651																					
AL Habib Islamic Income Plus Account - (500,000,000 & above)	1.543	1.543	1.718																					
AL Habib Tijarat Account (Current Remunerative)	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002
AL Habib Apna Individual Account (Current Remunerative)	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002
AL Habib Islamic Young Saver Account	0.975	0.975	1.123	1.187	1.083	1.120	1.120	1.126	1.152	1.152	1.147	1.160	1.160	1.160	1.160	1.160	1.160	1.160	1.160	1.160	1.16	1.16	1.18	1.18
AL Habib Senior Citizen Account	0.975	0.975	1.123	1.150	1.130	1.169	1.169	1.213	1.241	1.241	1.147	1.146	1.146	1.146	1.146	1.146	1.146	1.095	1.095	1.150	1.15	1.15	1.28	1.28
AL Habib One Year Senior Citizen Account (Profit paid monthly)	1.425	1.425	1.552	1.689	1.699	1.649	1.570	1.629	1.417	1.417	1.386	1.188	1.188	1.188	1.188	1.188	1.188	1.160	1.160	1.190	1.19	1.19	1.37	1.37
Term Deposit - 7 Days	0.650	0.650	0.871	0.955	0.955	0.845	0.845	0.866	0.887	0.887	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.9	0.9	0.92	0.92
Term Deposit - 1 month (1 - 9,999,999)	1.056	1.056	1.224	1.274	1.261	1.197	1.197	1.129	1.157	1.157	1.106	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.01	1.00	1.00
Term Deposit - 1 month (10,000,000 - 24,999,999)	1.083	1.083	1.254	1.304	1.291	1.227	1.227	1.149	1.177	1.177	1.126	1.025	1.025	1.025	1.025	N/A	N/A	1.025	1.025	1.025	1.025	1.025	1.01	1.01
Term Deposit - 1 month (25,000,000 - 49,999,999)	1.110	1.110	1.284	1.334	1.321	1.257	1.257	1.169	1.197	1.197	1.146	1.045	1.045	1.045	1.045	N/A	N/A	1.045	1.045	1.045	1.045	1.045	1.02	1.02
Term Deposit - 1 month (50,000,000 - 99,999,999)	1.137	1.137	1.314	1.354	1.341	1.277	1.277	1.189	1.217	1.217	1.166	1.065	1.065	1.065	1.065	N/A	N/A	1.065	1.065	1.065	1.065	1.065	1.04	1.04
Term Deposit - 1 month (100,000,000 & above)	1.164	1.164	1.364	1.384	1.371	1.307	1.307	1.209	1.237	1.237	1.186	1.080	1.080	1.080	1.080	N/A	N/A	1.080	1.080	1.080	1.08	1.08	1.07	1.07
Term Deposit - 3 month (1 - 9,999,999)	1.129	1.129	1.324	1.381	1.344	1.280	1.280	1.129	1.157	1.157	1.158	1.040	1.040	1.040	1.040	1.040	1.040	1.040	1.040	1.040	1.04	1.04	1.06	1.06
Term Deposit - 3 month (10,000,000 - 24,999,999)	1.160	1.160	1.354	1.411	1.374	1.310	1.310	1.149	1.177	1.177	1.178	1.050	1.050	1.050	1.050	N/A	N/A	1.050	1.050	1.050	1.05	1.05	1.07	1.07
Term Deposit - 3 month (25,000,000 - 49,999,999)	1.191	1.191	1.384	1.441	1.404	1.340	1.340	1.169	1.197	1.197	1.198	1.095	1.095	1.095	1.095	N/A	N/A	1.095	1.095	1.070	1.07	1.07	1.09	1.09
Term Deposit - 3 month (50,000,000 - 99,999,999)	1.223	1.223	1.414	1.461	1.424	1.360	1.360	1.189	1.217	1.217	1.218	1.120	1.120	1.170	1.170	N/A	N/A	1.170	1.170	1.090	1.09	1.09	1.11	1.11
Term Deposit - 3 month (100,000,000 & above)	1.254	1.254	1.459	1.491	1.454	1.390	1.390	1.209	1.237	1.237	1.238	1.170	1.170	1.120	1.120	1.120	1.120	1.120	1.120	1.105	1.105	1.105	1.125	1.125
Term Deposit - 6 month (1 - 9,999,999)	1.191	1.191	1.424	1.443	1.404	1.340	1.340	1.139	1.167	1.167	1.190	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.1	1.1	1.12	1.12
Term Deposit - 6 month (10,000,000 - 24,999,999)	1.229	1.229	1.444	1.463	1.424	1.360	1.360	1.159	1.187	1.187	1.210	1.110	1.110	1.110	1.110	N/A	N/A	1.110	1.110	1.110	1.11	1.11	1.13	1.13
Term Deposit - 6 month (25,000,000 - 99,999,999)	1.267	1.267	1.459	1.483	1.454	1.390	1.390	1.179	1.207	1.207	1.230	1.130	1.130	1.130	1.130	N/A	N/A	1.130	1.130	1.130	1.13	1.13	1.15	1.15
Term Deposit - 6 month (100,000,000 & above)	1.300	1.300	1.486	1.503	1.484	1.420	1.420	1.199	1.227	1.227	1.250	1.160	1.160	1.160	1.160	N/A	N/A	1.160	1.160	1.160	1.16	1.16	1.18	1.18
Term Deposit - 1 year (Profit paid monthly)	1.273	1.273	1.397	1.487	1.487	1.413	1.413	1.466	1.250	1.250	1.188	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.09	1.09	1.22	1.22
Term Deposit - 1 year (1 - 9,999,999) (Profit paid at maturity)	1.248	1.248	1.380	1.474	1.474	1.407	1.407	1.459	1.252	1.252	1.188	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.030	1.03	1.03	1.20	1.20
Term Deposit - 1 year (10,000,000 - 24,999,999) (Profit paid at maturity)	1.283	1.283	1.400	1.494	1.494	1.427	1.427	1.479	1.272	1.272	1.198	1.100	1.100	1.100	1.100	N/A	N/A	1.100	1.100	1.060	1.06	1.06	1.21	1.21
Term Deposit - 1 year (25,000,000 - 49,999,999) (Profit paid at maturity)	1.318	1.318	1.420	1.514	1.514	1.447	1.447	1.499	1.292	1.292	1.218	1.150	1.150	1.150	1.150	N/A	N/A	1.150	1.150	1.090	1.09	1.09	1.22	1.22
Term Deposit - 1 year (50,000,000 - 199,999,999) (Profit paid at maturity)	1.353	1.353	1.440	1.534	1.534	1.467	1.467	1.519	1.312	1.312	1.258	1.180	1.180	1.180	1.180	N/A	N/A	1.180	1.180	1.120	1.12	1.12	1.23	1.23
Term Deposit - 1 year (200,000,000 & above) (Profit paid at maturity)	1.416	1.416	1.500	1.594	1.594	1.527	1.527	1.579	1.332	1.332	1.278	1.210	1.210	1.210	1.210	N/A	N/A	1.210	1.210	1.150	1.15	1.15	1.24	1.24
Term Deposit - 3 years (Profit paid monthly)	1.273	1.273	1.397	1.487	1.487	1.413	1.413	1.466	1.250	1.250	1.188	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.09	1.09	1.12	1.12
Term Deposit - 3 years (1 - 9,999,999) (Profit paid at maturity)	1.248	1.248	1.380	1.474	1.474	1.407	1.407	1.459	1.252	1.252	1.198	1.155	1.155	1.155	1.155	1.155	1.155	1.155	1.155	1.155	1.155	1.155	1.18	1.18
Term Deposit - 3 years (10,000,000 - 24,999,999) (Profit paid at maturity)	1.283	1.283	1.400	1.494	1.494	1.427	1.427	1.479	1.272	1.272	1.218	1.165	1.165	1.165	1.165	N/A	N/A	1.165	1.165	1.165	1.165	1.165	1.19	1.19
Term Deposit - 3 years (25,000,000 - 49,999,999) (Profit paid at maturity)	1.318	1.318	1.420	1.514	1.514	1.447	1.447	1.499	1.292	1.292	1.238	1.175	1.175	1.175	1.175	N/A	N/A	1.175	1.175	1.175	1.175	1.18	1.20	1.20
Term Deposit - 3 years (50,000,000 - 199,999,999) (Profit paid at maturity)	1.353	1.353	1.440	1.534	1.534	1.467	1.467	1.519	1.312	1.312	1.258	1.185	1.185	1.185	1.185	N/A	N/A	1.185	1.185	1.185	1.185	1.185	1.21	1.21
Term Deposit - 3 year (200,000,000 & above) (Profit paid ay maturity)	1.416	1.416	1.500	1.594	1.594	1.527	1.527	1.579	1.332	1.332	1.278	1.210	1.210	1.210	1.210	N/A	N/A	1.210	1.210	1.210	1.21	1.21	1.23	1.23
Term Deposit - 5 years (Profit paid at maturity)	1.374	1.374	1.428	1.487	1.487	1.413	1.413	1.466	1.250	1.250	1.257	1.200	1.200	1.200	1.200	1.200	1.200	1.200	1.200	1.200	1.2	1.20	1.20	1.20
IFRE (Islamic Finance for Renewable Energy)	0.382	0.450	0.550	0.601	0.630	0.315	0.315	0.328	0.335	0.335	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.410	0.410	0.41	0.41	0.41	0.41
ITERF-(Islamic Temporary Economic Refinance Facility)	1.110	1.110	0.130	0.135	0.144	0.159	0.159	0.165	0.170	0.170	0.200	0.200	0.200	0.200	0.200	0.200	0.200	0.200	0.180	0.180	0.18	0.18	0.18	0.31
SBP - Salary & Wages	0.110	0.110	0.130	0.135	0.144	0.159	0.159	0.165	0.170	0.170	0.210	0.190	0.190	0.190	0.190	0.190	0.190	0.190	0.290	0.290	0.29	0.29	0.29	0.31
SBP - Islamic Refinance for Modernization of SMEs	0.210	0.210	0.250	0.272	0.285	0.315	0.315	0.328	0.335	0.335	0.400	0.400	0.390											
ILTFF - 3 Years - Textile	0.360	0.360	0.440	0.474	0.493	0.550	0.550	0.570	0.585	0.585	0.690	0.690	0.690	0.690	0.690	0.690	0.690	0.690	0.710	0.710	0.71	0.71	0.71	0.71
ILTFF - 5 Years - Textile	0.260	0.260	0.300	0.337	0.353	0.393	0.393	0.408	0.420	0.420	0.490	0.490	0.490	0.490	0.490	0.490	0.490	0.490	0.510	0.510	0.51	0.51	0.51	0.51
ILTFF - 10 Years - Textile	0.210	0.210	0.250	0.272	0.285	0.315	0.315	0.328	0.335	0.335	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.390	0.410	0.410	0.41	0.41	0.41	0.41
ILTFF - 3 Years - Non Textile	0.450	0.450	0.550	0.603	0.635	0.705	0.705	0.730	0.750	0.750	0.890	0.890	0.890	0.890	0.890	0.890	0.890	0.890	0.900	0.900	0.9	0.90	0.90	0.90
ILTFF - 5 Years - Non Textile	0.360	0.360	0.440	0.474	0.493	0.550	0.550	0.570	0.585	0.585	0.690	0.690	0.690	0.690	0.690	0.690	0.690	0.690	0.710	0.710	0.71	0.71	0.71	0.71
ILTFF - 10 Years - Non Textile	0.310	0.310	0.380	0.407	0.423	0.473	0.473	0.490	0.500	0.500	0.590	0.590	0.590	0.590	0.590	0.590	0.590	0.590	0.610	0.610	0.61	0.61	0.61	0.61

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Details of Mudarib (Bank) and Rabbul Maal (Depositors) shares for the concerned period and previous periods are as follows:

Percentage of Share between Mudarib & Rabbul-Maal

Historical Profit Sharing Ratio

Foreign Currency (Saving Account)	September 2022	August 2022	July 2022	June 2022	May 2022	April 2022	March 2022	February 2022	January 2022	December 2021	November 2021	October 2021	September 2021	August 2021	July 2021	June 2021	May 2021	April 2021	March 2021	February 2021	January 2021	December 2020	November 2020	October 2020
Bank (Mudarib) - Foreign Currency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Depositors (Rabbul Maal) - Foreign Currency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Bank (Mudarib) - USD	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
Depositors (Rabbul Maal) - USD	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
Bank (Mudarib) - GBP & Euro	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%	99%
Depositors (Rabbul Maal) - GBP & Euro	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%

Details of current and historical weightages declared for the concerned period and previous periods are as follows:

Historical Weightages - FCY

Products	September 2022	August 2022	July 2022	June 2022	May 2022	April 2022	March 2022	February 2022	January 2022	December 2021	November 2021	October 2021	September 2021	August 2021	July 2021	June 2021	May 2021	April 2021	March 2021	February 2021	January 2021	December 2020	November 2020	October 2020
Savings Deposit - US Dollar / Pound Sterling / Euro (0 - 4,999)	N/A	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.21	0.21	0.21	0.21
Savings Deposit - US Dollar / Pound Sterling / Euro (5,000 - 9,999)	N/A	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.63	0.63	0.63	0.63
Savings Deposit - US Dollar / Pound Sterling / Euro (10,000 - 24,999)	N/A	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.84	0.84	0.84	0.84
Savings Deposit - US Dollar / Pound Sterling / Euro (25,000 - 99,999)	N/A	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.03	1.03	1.03	1.03
Savings Deposit - US Dollar / Pound Sterling / Euro (100,000 & Above)	N/A	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.25	1.25	1.25	1.25
Roshan Digital - US Dollar / Pound Sterling / Euro (0 - 4,999)	N/A	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.210	0.21	N/A	N/A	N/A	N/A	N/A
Roshan Digital - US Dollar / Pound Sterling / Euro (5,000 - 9,999)	N/A	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.630	0.63	N/A	N/A	N/A	N/A	N/A
Roshan Digital - US Dollar / Pound Sterling / Euro (10,000 - 24,999)	N/A	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.84	N/A	N/A	N/A	N/A	N/A
Roshan Digital - US Dollar / Pound Sterling / Euro (25,000 - 99,999)	N/A	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.03	N/A	N/A	N/A	N/A	N/A
Roshan Digital - US Dollar / Pound Sterling / Euro (100,000 & Above)	N/A	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.25	N/A	N/A	N/A	N/A	N/A
Savings Deposit - US Dollar (0 - 4,999)	0.670																							
Savings Deposit - US Dollar (5,000 - 9,999)	0.840																							
Savings Deposit - US Dollar (10,000 - 24,999)	0.990																							
Savings Deposit - US Dollar (25,000 - 99,999)	1.200																							
Savings Deposit - US Dollar (100,000 & Above)	1.390																							
Roshan Digital - US Dollar (0 - 4,999)	0.670																							
Roshan Digital - US Dollar (5,000 - 9,999)	0.840																							
Roshan Digital - US Dollar (10,000 - 24,999)	0.990																							
Roshan Digital - US Dollar (25,000 - 99,999)	1.200																							
Roshan Digital - US Dollar (100,000 & Above)	1.390																							
Savings Deposit - Pound Sterling / Euro (0 - 4,999)	0.210																							
Savings Deposit - Pound Sterling / Euro (5,000 - 9,999)	0.630																							
Savings Deposit - Pound Sterling / Euro (10,000 - 24,999)	0.840																							
Savings Deposit - Pound Sterling / Euro (25,000 - 99,999)	1.030																							
Savings Deposit - Pound Sterling / Euro (100,000 & Above)	1.250																							
Roshan Digital - Pound Sterling / Euro (0 - 4,999)	0.210																							
Roshan Digital - Pound Sterling / Euro (5,000 - 9,999)	0.630																							
Roshan Digital - Pound Sterling / Euro (10,000 - 24,999)	0.840																							
Roshan Digital - Pound Sterling / Euro (25,000 - 99,999)	1.030																							
Roshan Digital - Pound Sterling / Euro (100,000 & Above)	1.250																							