

SINDH BANK ISLAMIC BANKING

Weightages & PSR
Local Currency Deposits

Weightages & Profit Sharing Ratio(PSR) on Sa'adat Modaraba based products

For the Year 2026

Product	Profit Payment Frequency	Weightages:											
		Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Saadat Saving Account	Six Monthly												
Less than 10,000		1.0000	1.0000	1.0000	1.0000	1.0000							
Rs. 10,000 to 100,000		1.0000	1.0000	1.0000	1.0000	1.0000							
Rs. 100,001 to 500,000		1.0000	1.0000	1.0000	1.0000	1.0000							
Rs. 500,001 to 1,000,000		1.0000	1.0000	1.0000	1.0000	1.0000							
Rs. 1,000,001 to 5,000,000		1.0000	1.0000	1.0000	1.0000	1.0000							
Rs. 5,000,001 to 10,000,000		1.0000	1.0000	1.0000	1.0000	1.0000							
Rs. 10,000,001 to 20,000,000		1.0000	1.0000	1.0000	1.0000	1.0000							
Rs. 20,00,001 to 25,000,000		1.0000	1.0000	1.0000	1.0000	1.0000							
Rs. 25,00,000 to 50,000,000		1.0000	1.0000	1.0000	1.0000	1.0000							
Rs. 50,000,000 & above	1.0000	1.0000	1.0000	1.0000	1.0000								
Saadat Mohtarma Saving	Six Monthly	1.0000	1.0000	1.0000	1.0000	1.0000							
Saadat Mohtarma Daily Product	Monthly												
Up to Rs.500,000		1.0000	1.0000	1.0000	1.0000	1.0000							
Rs. 500,001 to 2,000,000		1.0000	1.0000	1.0000	1.0000	1.0000							
Rs. 2,000,001 to 5,000,000		1.0000	1.0000	1.0000	1.0000	1.0000							
Rs. 5,000,001 and above	1.0000	1.0000	1.0000	1.0000	1.0000								
Saadat Asaan Saving Account	Six Monthly	1.0000	1.0000	1.0000	1.0000	1.0000							
Saadat Women Empowerment	Monthly	1.0000	1.0000	1.0000	1.0000	1.0000							
Saadat Daily Product Account	Monthly												
Less than 500,000		1.0000	1.0000	1.0000	1.0000	1.0000							
Rs. 500,001 to 1,000,000		1.0000	1.0000	1.0000	1.0000	1.0000							
Rs. 1,000,001 to 5,000,000		1.0000	1.0000	1.0000	1.0000	1.0000							
Rs. 5,000,001 to 10,000,000		1.0000	1.0000	1.0000	1.0000	1.0000							
Rs. 10,000,001 to 20,000,000		1.0000	1.0000	1.0000	1.0000	1.0000							
Rs. 20,000,001 to 25,000,000		1.0000	1.0000	1.0000	1.0000	1.0000							
Rs. 25,000,001 to 50,000,000	1.0000	1.0000	1.0000	1.0000	1.0000								
Rs. 50,000,001 & above	1.0000	1.0000	1.0000	1.0000	1.0000								
Saadat Business Account	Six Monthly	0.1919	0.1925	0.1958	0.1973	0.1962							
Saadat Term Deposit													
1-Month	On Maturity	0.9594	0.9625	0.9788	0.9864	0.9812							
3-Months	On Maturity	1.0051	1.0083	1.0254	1.0333	1.0279							
6-Months	On Maturity	1.0508	1.0541	1.0720	1.0803	1.0746							
One Year	Monthly	1.0965	1.1000	1.1186	1.1273	1.1213							
	On Maturity	1.1604	1.1641	1.1839	1.1930	1.1867							
Saadat Mohtarma Term Deposits													
1-Month	On Maturity	1.0051	1.0083	1.0254	1.0333	1.0279							
3-Months	On Maturity	1.0965	1.1000	1.1186	1.1273	1.1213							
6-Months	On Maturity	1.1422	1.1458	1.1652	1.1742	1.1681							
One Year	On Maturity	1.1879	1.1916	1.2118	1.2212	1.2148							
Margin Account	Six Monthly	0.0037	0.0037	0.0037	0.0038	0.0037							
Profit Sharing Ratio	RabbulMal	65.0%	65.0%	65.0%	65.0%	65.0%							
	Mudarib	35.0%	35.0%	35.0%	35.0%	35.0%							

SINDH BANK ISLAMIC BANKING

Weightages & PSR
Foreign Currency Deposits

Weightages & Profit Sharing Ratio (PSR) on Sa'adat Modaraba based products

For the Year 2023

Product	Profit Payment Frequency	Weightages:											
		Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
FCY Saving Account	Six Monthly												
USD		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
GBP		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
EURO		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Profit Sharing Ratio	RabbulMal	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
	Mudarib	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.00%	94.00%	94.00%

For the Year 2024

Product	Profit Payment Frequency	Weightages:											
		Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
FCY Saving Account	Six Monthly												
USD		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
GBP		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
EURO		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Profit Sharing Ratio	RabbulMal	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
	Mudarib	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%

For the Year 2025

Product	Profit Payment Frequency	Weightages:											
		Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
FCY Saving Account	Six Monthly												
USD		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
GBP		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
EURO		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Profit Sharing Ratio	RabbulMal	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
	Mudarib	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%	94.50%

For the Year 2026

Product	Profit Payment Frequency	Weightages:											
		Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
FCY Saving Account	Six Monthly												
USD		1.0000	1.0000	1.0000	1.0000	1.0000							
GBP		1.0000	1.0000	1.0000	1.0000	1.0000							
EURO		1.0000	1.0000	1.0000	1.0000	1.0000							
Profit Sharing Ratio	RabbulMal	5.50%	5.50%	5.50%	5.50%	5.50%							
	Mudarib	94.50%	94.50%	94.50%	94.50%	94.50%							