

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	1.0000						
GBP		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						
Profit Sharing Ratio	RabbulMal	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%						