# SINDH BANK ISLAMIC BANKING

Weightages & Declared Profit Rates

**Foreign Currency** Deposits

## Weightages, Profit Sharing Ratio (PSR) and Profit Rates on Sa'adat Modaraba based products

### For the Year 2019

| Product | Profit Payment Frequency | Weightages: | | | | | | | | | | | | Declared Profit Rates % p.a.: | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Jan | Feb | March | April | May | June | July | Aug | Sept | Oct | Nov | Dec | Jan | Feb | March | April | May | June | July | Aug | Sept | Oct | Nov | Dec |
| **FCY Saving Account** | | | | | | | | | | | | | | | | | | | | | | | | | |
| USD | **Six Monthly** | 0.0023 | 0.0023 | 0.0023 | 0.0023 | 0.9999 | 0.9999 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 |
| GBP | | 0.0023 | 0.0023 | 0.0023 | 0.0023 | 0.9999 | 0.9999 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.00 | 0.00 | 0.00 |
| Euro | | 0.0023 | 0.0023 | 0.0023 | 0.0023 | 0.9999 | 0.9999 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| **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% | 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% | 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 2020

| Product | Profit Payment Frequency | Weightages: | | | | | | | | | | | | Declared Profit Rates % p.a.: | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Jan | Feb | March | April | May | June | July | Aug | Sept | Oct | Nov | Dec | Jan | Feb | March | April | May | June | July | Aug | Sept | Oct | Nov | Dec |
| **FCY Saving Account** | | | | | | | | | | | | | | | | | | | | | | | | | |
| USD | **Six Monthly** | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 |
| 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **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% | 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% | 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 2021

| Product | Profit Payment Frequency | Weightages: | | | | | | | | | | | | Declared Profit Rates % p.a.: | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Jan | Feb | March | April | May | June | July | Aug | Sept | Oct | Nov | Dec | Jan | Feb | March | April | May | June | July | Aug | Sept | Oct | Nov | Dec |
| **FCY Saving Account** | | | | | | | | | | | | | | | | | | | | | | | | | |
| USD | **Six Monthly** | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 |
| 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **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% | 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% | 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 2022

| Product | Profit Payment Frequency | Weightages: | | | | | | | | | | | | Declared Profit Rates % p.a.: | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Jan | Feb | March | April | May | June | July | Aug | Sept | Oct | Nov | Dec | Jan | Feb | March | April | May | June | July | Aug | Sept | Oct | Nov | Dec |
| **FCY Saving Account** | | | | | | | | | | | | | | | | | | | | | | | | | |
| USD | **Six Monthly** | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | | | | | 0.02 | 0.02 | 0.02 | | | | | | | | | |
| GBP | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | | | | | 0 | 0 | 0 | | | | | | | | | |
| Euro | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | | | | | | | | 0 | 0 | 0 | | | | | | | | | |

| | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Profit Sharing Ratio** | RabbulMal | 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% | | | | | | | | | |