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 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	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	0.02	0.02	0.02	0.02	0.02	0.02
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	0.00	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%	94.00%	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 2023

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	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
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%	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%	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 2024

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	0	0	0	0	0	0	0
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	0.02	0.02	0.02	0.02	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	0.02	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

For the Year 2025

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																						
GBP		1.0000	1.0000																						
EURO		1.0000	1.0000																						
Profit Sharing Ratio	RabbulMal	5.50%	5.50%																						
	Mudarib	94.50%	94.50%																						