



The Bank of Punjab
TAQWA Islamic Banking



The Bank of Punjab-TAQWA Islamic Banking is pleased to declare following profit sharing ratio for TAQWA Foreign Currency CHF Pool (CHF_POOL).

DECLARATION DATE : 17-Apr-25
APPLICABLE PERIODS : April 23, 2025 - April 30, 2025
NAME OF POOL : TAQWA Foreign Currency CHF Pool

Profit Sharing Ratio

Mudarib	50%
Rab ul Mal	50%

Equity: In case the Bank invests in TAQWA Foreign Currency CHF Pool (CHF_POOL), the Bank and the pool of depositors will equitably share the income of the Mudaraba pool in accordance with the ratio of their respective investment. The share of Depositors will be further distributed amongst them, based on the respective weightages for each category after deduction of Mudaraba fee. The equity will be reconciled at any point of time i.e. in General Pool and Special Pools

Profit Equalization Reserve (PER), if needed upto 2% of Net Income
Investment Risk Reserve (IRR), if needed upto 1% of Distributable Profit of Depositors