



ISLAMIC
BANKING

PROFIT RATES
FOR THE MONTH OF MARCH 2018

Product Name	Payment Frequency	Month March 2018
--------------	-------------------	---------------------

Local Currency Accounts

SAVING ACCOUNTS (Local Currency)

HBL Islamic PLS Account	January & July	3.720%
HBL Al-Mukhtar Account	January & July	0.050%
HBL at Work Islamic Premium Account	January & July	0.050%

HBL Al-Irtifa Account

On Daily Actual Deposits of Rs.1 but less than 500K	Monthly	3.720%
On Daily Actual Deposits of Rs.500K but less than 1(M)	Monthly	3.830%
On Daily Actual Deposits of Rs.1(M) but less than 5(M)	Monthly	4.210%
On Daily Actual Deposits of Rs. 5(M) but less than 25(M)	Monthly	4.260%
On Daily Actual Deposits of Rs. 25(M) but less than 50(M)	Monthly	4.320%
On Daily Actual Deposits of Rs. 50(M) but less than 100(M)	Monthly	4.340%
On Daily Actual Deposits of Rs. 100(M) but less than 250(M)	Monthly	4.370%
On Daily Actual Deposits of Rs. 250(M) but less than 500(M)	Monthly	4.400%
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	4.430%
On Daily Actual Deposits of Rs. 1(B) and above	Monthly	4.450%

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

Al - Samarat 1 Month	Maturity	4.560%
Al - Samarat 3 Months	Maturity	4.670%
Al - Samarat 6 Months	Maturity	4.890%
Al - Samarat One Year	Maturity	5.440%
Al - Samarat Three Years 2015	Maturity	6.010%
Al - Samarat Three Years	Maturity	5.980%
Al - Samarat Five Years 2013	Maturity	8.200%
Al - Samarat Five Years 2014	Maturity	10.110%
Al - Samarat Five Years 2015	Maturity	7.100%
Al - Samarat Five Years	Maturity	6.530%

Profit on Monthly

Al - Samarat One Year	Monthly	4.950%
Al - Samarat Three Years 2015	Monthly	6.800%
Al - Samarat Three Years	Monthly	5.380%
Al - Samarat Five Years 2013	Monthly	7.620%
Al - Samarat Five Years 2014	Monthly	10.110%
Al - Samarat Five Years 2015	Monthly	6.530%
Al - Samarat Five Years	Monthly	5.000%

Profit on Quarterly

Al - Samarat One Year	Quarterly	5.060%
Al - Samarat Three Years 2015	Quarterly	6.810%
Al - Samarat Three Years	Quarterly	5.490%
Al - Samarat Five Years 2013	Quarterly	8.160%
Al - Samarat Five Years 2014	Quarterly	10.110%
Al - Samarat Five Years 2015	Quarterly	6.530%
Al - Samarat Five Years	Quarterly	5.270%



ISLAMIC
BANKING

PROFIT RATES
FOR THE MONTH OF MARCH 2018

Product Name	Payment Frequency	Month March 2018
--------------	-------------------	---------------------

Profit on Semi Annually

AI - Samarat One Year	Semi Annually	5.160%
AI - Samarat Three Years 2015	Semi Annually	7.080%
AI - Samarat Three Years	Semi Annually	5.600%
AI - Samarat Five Years 2013	Semi Annually	8.170%
AI - Samarat Five Years 2014	Semi Annually	10.110%
AI - Samarat Five Years 2015	Semi Annually	6.530%
AI - Samarat Five Years	Semi Annually	5.600%

Foreign Currency Accounts

Product Name	Payment Frequency	Month March 2018
--------------	-------------------	---------------------

HBL Islamic PLS Account (FCY)

HBL Islamic PLS FCY Less than 1000	Quarterly	0.445%
HBL Islamic PLS FCY 1000 to less than FCY 50,000	Quarterly	0.672%
HBL Islamic PLS From FCY 50,000 & above	Quarterly	0.896%

HBL Islamic High Yield Investment Deposit (FCY)

Six Months

HBL Islamic High Yield Investemnt FCY From 500,000 & above	Maturity	0.896%
--	----------	--------

Twelve Months

HBL Islamic High Yield Investemnt FCY From 1,000 to 99,999	Maturity	0.897%
--	----------	--------


Prepared by:



Pool Manager



Unit Head Pool Management

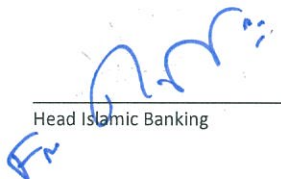


Head Islamic Projects

Approved by:



Head Retail Channel Liability



Head Islamic Banking



Resident Shariah Board Member