

Product Name	Payment Frequency	Month Jan 2017	Month Feb 2017	Month Mar 2017	Month Apr 2017	Month May 2017	Month Jun 2017	Month Jul 2017	Month Aug 2017	Month Sept 2017	Month Oct 2017	Month Nov 2017	Month Dec 2017	Month Jan 2018
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**Local Currency Accounts**

**SAVING ACCOUNTS (Local Currency)**

HBL Islamic PLS Account	Jan & Jul	3.400%	3.730%	2.620%	3.500%	3.680%	3.400%	3.670%	3.400%	3.400%	3.400%	4.870%	3.400%	3.400%
HBL Al-Mukhtar Account	Jan & Jul	0.050%	0.060%	0.040%	0.050%	0.050%	0.050%	0.050%	0.050%	0.050%	0.050%	0.070%	0.050%	0.050%
HBL at Work Islamic Premium Account	Jan & Jul	0.050%	0.060%	0.040%	0.050%	0.050%	0.050%	0.050%	0.050%	0.050%	0.050%	0.070%	0.050%	0.050%

**HBL Al-Irtifa Account**

On Daily Actual Deposits of Rs.1 but less than 500K	Monthly	0.000%	0.000%	2.620%	3.500%	3.680%	3.400%	3.670%	3.400%	3.400%	3.400%	4.870%	3.400%	3.400%
On Daily Actual Deposits of Rs.500K but less than 1(M)	Monthly	3.500%	3.850%	2.710%	3.610%	3.790%	3.500%	3.780%	3.500%	3.500%	3.500%	5.020%	3.500%	3.500%
On Daily Actual Deposits of Rs.1(M) but less than 5(M)	Monthly	3.850%	4.260%	3.000%	3.970%	4.170%	3.850%	4.160%	3.850%	3.850%	3.860%	5.520%	3.860%	3.850%
On Daily Actual Deposits of Rs.5(M) but less than 25(M)	Monthly	3.900%	4.320%	3.040%	4.020%	4.220%	3.900%	4.210%	3.900%	3.900%	3.910%	5.590%	3.910%	3.900%
On Daily Actual Deposits of Rs. 25(M) but less than 50(M)	Monthly	3.950%	4.380%	3.080%	4.070%	4.280%	3.950%	4.270%	3.950%	3.950%	3.960%	5.660%	3.960%	3.950%
On Daily Actual Deposits of Rs. 50(M) but less than 100(M)	Monthly	3.980%	4.410%	3.100%	4.100%	4.310%	3.970%	4.290%	3.980%	3.970%	3.980%	5.700%	3.980%	3.970%
On Daily Actual Deposits of Rs. 100(M) but less than 250(M)	Monthly	4.000%	4.440%	3.120%	4.120%	4.330%	4.000%	4.320%	4.000%	4.000%	4.010%	5.730%	4.010%	4.000%
On Daily Actual Deposits of Rs. 250(M) but less than 500(M)	Monthly	4.030%	4.470%	3.140%	4.150%	4.360%	4.020%	4.350%	4.030%	4.020%	4.030%	5.770%	4.030%	4.020%
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	4.050%	4.500%	3.160%	4.180%	4.390%	4.050%	4.370%	4.050%	4.050%	4.060%	5.810%	4.060%	4.050%
On Daily Actual Deposits of Rs. 1(B) and above	Monthly	0.000%	0.000%	0.000%	4.200%	4.410%	4.070%	4.400%	4.080%	4.070%	4.080%	5.840%	4.080%	4.070%

**AL-SAMARAT TERM ACCOUNTS**

**Profit on Maturity**

Al - Samarat 1 Month	Maturity	4.200%	4.670%	3.290%	4.330%	4.520%	4.170%	4.510%	4.180%	4.170%	4.180%	5.980%	4.180%	4.170%
Al - Samarat 3 Months	Maturity	4.300%	4.790%	3.370%	4.430%	4.630%	4.270%	4.620%	4.280%	4.270%	4.280%	6.130%	4.280%	4.270%
Al - Samarat 6 Months	Maturity	4.500%	5.030%	3.540%	4.640%	4.850%	4.470%	4.830%	4.480%	4.470%	4.480%	6.410%	4.480%	4.470%
Al - Samarat One Year	Maturity	5.000%	5.620%	3.960%	5.160%	5.390%	4.970%	5.370%	4.980%	4.970%	4.980%	7.130%	4.980%	4.970%
Al - Samarat Three Years 2015	Maturity	6.500%	7.390%	5.200%	6.720%	7.010%	6.470%	6.990%	5.500%	5.500%	5.510%	7.880%	5.510%	5.500%
Al - Samarat Three Years	Maturity	5.500%	6.210%	4.370%	5.680%	5.930%	5.470%	5.910%	5.480%	5.470%	5.480%	7.850%	5.480%	5.470%
Al - Samarat Five Years 2013	Maturity	8.250%	9.470%	6.660%	8.540%	8.910%	8.220%	8.880%	7.500%	7.500%	7.510%	10.750%	7.510%	7.500%
Al - Samarat Five Years 2014	Maturity	8.250%	9.460%	6.660%	8.530%	8.910%	8.220%	8.880%	9.250%	9.250%	9.260%	13.260%	9.260%	9.250%
Al - Samarat Five Years 2015	Maturity	6.750%	7.690%	5.410%	6.980%	7.290%	6.720%	7.260%	6.500%	6.500%	6.510%	9.320%	6.510%	6.500%
Al - Samarat Five Years	Maturity	6.000%	6.800%	4.790%	6.200%	6.470%	5.970%	6.450%	5.980%	5.970%	5.980%	8.560%	5.980%	5.970%

**Profit on Monthly**

Al - Samarat One Year	Monthly	4.550%	5.090%	3.580%	4.690%	4.900%	4.520%	4.890%	4.530%	4.520%	4.530%	6.490%	4.530%	4.520%
Al - Samarat Three Years 2015	Monthly	6.250%	7.100%	5.000%	6.460%	6.740%	6.220%	6.720%	6.230%	6.220%	6.230%	8.920%	6.230%	6.220%
Al - Samarat Three Years	Monthly	4.950%	5.560%	3.910%	5.110%	5.340%	4.920%	5.200%	4.930%	4.920%	4.930%	7.060%	4.930%	4.920%
Al - Samarat Five Years 2013	Monthly	7.000%	7.990%	5.620%	7.240%	7.560%	6.970%	7.530%	6.980%	6.970%	6.980%	10.000%	6.980%	6.970%
Al - Samarat Five Years 2014	Monthly	7.000%	7.990%	5.620%	7.240%	7.560%	6.970%	7.530%	9.250%	9.250%	9.260%	13.260%	9.260%	9.250%
Al - Samarat Five Years 2015	Monthly	6.000%	6.800%	4.790%	6.200%	6.470%	5.970%	6.450%	5.980%	5.970%	5.980%	8.560%	5.980%	5.970%
Al - Samarat Five Years	Monthly	4.600%	5.150%	3.620%	4.750%	4.960%	4.570%	4.940%	4.580%	4.570%	4.580%	6.560%	4.580%	4.570%

**Profit on Quarterly**

Al - Samarat One Year	Quarterly	4.650%	5.210%	3.660%	4.800%	5.010%	4.620%	4.990%	4.630%	4.620%	4.630%	6.630%	4.630%	4.620%
Al - Samarat Three Years 2015	Quarterly	6.250%	7.100%	5.000%	6.460%	6.740%	6.220%	6.720%	6.230%	6.220%	6.230%	8.920%	6.230%	6.220%
Al - Samarat Three Years	Quarterly	5.050%	5.680%	4.000%	5.210%	5.440%	5.020%	5.430%	5.030%	5.020%	5.030%	7.200%	5.030%	5.020%
Al - Samarat Five Years 2013	Quarterly	7.500%	8.560%	6.040%	7.750%	8.080%	7.420%	8.050%	7.460%	7.460%	7.500%	10.710%	7.500%	7.500%
Al - Samarat Five Years 2014	Quarterly	7.250%	8.280%	5.830%	7.500%	7.830%	7.220%	7.800%	9.250%	9.250%	9.260%	13.260%	9.260%	9.250%
Al - Samarat Five Years 2015	Quarterly	6.000%	6.800%	4.780%	6.190%	6.470%	5.970%	6.450%	5.970%	5.970%	5.980%	8.560%	5.980%	5.970%
Al - Samarat Five Years	Quarterly	4.850%	5.450%	3.830%	5.010%	5.230%	4.820%	5.210%	4.830%	4.820%	4.830%	6.920%	4.830%	4.820%

**PROFIT RATES  
FROM JANUARY 2017**

Product Name	Payment Frequency	Month Jan 2017	Month Feb 2017	Month Mar 2017	Month Apr 2017	Month May 2017	Month Jun 2017	Month Jul 2017	Month Aug 2017	Month Sept 2017	Month Oct 2017	Month Nov 2017	Month Dec 2017	Month Jan 2018
<b>Profit on Semi Annually</b>														
AI - Samarat One Year	Semi Annually	4.750%	5.320%	3.750%	4.900%	5.120%	4.720%	5.100%	4.730%	4.720%	4.730%	6.770%	4.730%	4.720%
AI - Samarat Three Years 2015	Semi Annually	6.500%	7.390%	5.200%	6.720%	7.010%	6.470%	6.990%	6.480%	6.470%	6.480%	9.280%	6.480%	6.470%
AI - Samarat Three Years	Semi Annually	5.150%	5.800%	4.080%	5.320%	5.550%	5.120%	5.530%	5.130%	5.120%	5.130%	7.350%	5.130%	5.120%
AI - Samarat Five Years 2013	Semi Annually	7.500%	8.580%	6.040%	7.760%	8.100%	7.470%	8.070%	7.480%	7.470%	7.490%	10.710%	7.480%	7.480%
AI - Samarat Five Years 2014	Semi Annually	7.500%	8.580%	6.040%	7.750%	8.100%	7.470%	8.070%	9.250%	9.250%	9.260%	13.260%	9.260%	9.250%
AI - Samarat Five Years 2015	Semi Annually	6.250%	7.100%	5.000%	6.460%	6.740%	6.220%	6.720%	5.970%	5.970%	5.980%	8.570%	5.980%	5.970%
AI - Samarat Five Years	Semi Annually	5.150%	5.800%	4.080%	5.320%	5.550%	5.120%	5.530%	5.130%	5.120%	5.130%	7.350%	5.130%	5.120%

**Foreign Currency Accounts**

Product Name	Payment Frequency	Month Jan 2017	Month Feb 2017	Month Mar 2017	Month Apr 2017	Month May 2017	Month Jun 2017	Month Jul 2017	Month Aug 2017	Month Sept 2017	Month Oct 2017	Month Nov 2017	Month Dec 2017	Month Jan 2018
<b>HBL Islamic PLS Account (FCY)</b>														
HBL Islamic PLS FCY Less than 1000	Quarterly	0.100%	0.106%	0.097%	0.034%	0.034%	0.039%	0.275%	0.714%	1.154%	1.027%	1.143%	1.484%	2.014%
HBL Islamic PLS FCY 1000 to less than FCY 50,000	Quarterly	0.150%	0.142%	0.130%	0.044%	0.051%	0.058%	0.419%	1.075%	1.716%	1.542%	1.726%	1.485%	2.012%
HBL Islamic PLS From FCY 50,000 & above	Quarterly	0.200%	0.178%	0.162%	0.055%	0.068%	0.078%	0.559%	1.434%	2.289%	2.055%	2.301%	1.485%	2.012%

**HBL Islamic High Yield Investment Deposit (FCY)**

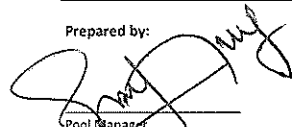
**Six Months**

HBL Islamic High Yield Investment FCY From 500,000 & above	Maturity	0.200%	0.284%	0.260%	0.088%	0.068%	0.078%	0.559%	1.434%	2.288%	2.055%	2.301%	4.357%	5.900%
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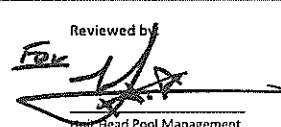
**Twelve Months**

HBL Islamic High Yield Investment FCY From 1,000 to 99,999	Maturity	0.200%	0.570%	0.521%	0.177%	0.068%	0.078%	0.561%	1.434%	2.284%	2.052%	2.306%	4.357%	5.899%
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Prepared by:

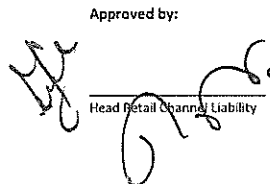
  
Pool Manager


Reviewed by:

  
Unit Head Pool Management

  
Head Product Development

Approved by:

  
Head Detail Channel Liability

  
Head Islamic Banking

  
Resident Shariah Board Member



**DECLARATION OF PROFIT RATES**

For PKR Accounts

HBL Islamic Banking is pleased to announce the profit rates for the month of Dec'16. Details of Current Declared Profit Rate and Historical Declared Profit Rates are as follows:

SAVING ACCOUNTS																
Product Name	Profit Payment Period	Weightages assigned for the period Apr'2016 to Jun'2016	Weightages assigned for the period Jul'2016 to Sep'2016	Weightages assigned for the period Oct'2016 to Dec'2016	Declared profit rates (%)											
					Jan-16 (Declared)	Feb-16 (Declared)	Mar-16 (Declared)	Apr-16 (Declared)	May-16 (Declared)	Jun-16 (Declared)	Jul-16 (Declared)	Aug-16 (Declared)	Sep-16 (Declared)	Oct-16 (Declared)	Nov-16 (Declared)	Dec-16 (Declared)
HBL Islamic PLS Account	January & July	0.0575	0.0637	0.0667	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	5.01%	
HBL Al-Mukhtar Account	January & July	0.0008	0.0009	0.0010	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.07%	
HBL at Work Islamic Premium Account	January & July	0.0008	0.0009	0.0010	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.07%	
HBL Al-Ziarat Account	On Maturity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
HBL Al-Irtifa Account	Monthly	0.0634	0.0656	0.0686	3.75%	3.75%	3.75%	3.75%	3.75%	3.500%	3.500%	3.500%	3.500%	3.500%	5.150%	
On Daily Actual Deposits of Rs. 500K but less than 1(M)		0.0693	0.0721	0.0755	4.10%	4.10%	4.10%	4.10%	4.10%	3.850%	3.850%	3.850%	3.850%	3.850%	5.680%	
On Daily Actual Deposits of Rs. 1(M) but less than 5(M)		0.0701	0.0731	0.0765	4.15%	4.15%	4.15%	4.15%	4.15%	3.900%	3.900%	3.900%	3.900%	3.900%	5.750%	
On Daily Actual Deposits of Rs. 5(M) but less than 25(M)		0.0710	0.0740	0.0775	4.20%	4.20%	4.20%	4.20%	4.20%	3.950%	3.950%	3.950%	3.950%	3.950%	5.830%	
On Daily Actual Deposits of Rs. 25(M) but less than 50(M)		0.0718	0.0745	0.0780	4.25%	4.25%	4.25%	4.25%	4.25%	3.975%	3.975%	3.975%	3.975%	3.975%	5.860%	
On Daily Actual Deposits of Rs. 50(M) but less than 100(M)		0.0727	0.0750	0.0785	4.30%	4.30%	4.30%	4.30%	4.30%	4.000%	4.000%	4.000%	4.000%	4.000%	5.900%	
On Daily Actual Deposits of Rs. 100(M) but less than 250(M)		0.0735	0.0754	0.0789	4.35%	4.35%	4.35%	4.35%	4.35%	4.025%	4.025%	4.025%	4.025%	4.025%	5.940%	
On Daily Actual Deposits of Rs. 250(M) but less than 500(M)		0.0744	0.0759	0.0794	4.40%	4.40%	4.40%	4.40%	4.40%	4.050%	4.050%	4.050%	4.050%	4.050%	5.970%	
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)		0.0752	0.0764	0.0799	4.45%	4.45%	4.45%	4.45%	4.45%	4.075%	4.075%	4.075%	4.075%	4.075%	6.010%	
On Daily Actual Deposits of Rs. 1(B) and above																

Profit Sharing Ratio	
RABBULMAL	70%
MUDARIB (Bank's Share)	30%

(No change in Profit Sharing Ratio since last two Quarters)

Prepared by:

Manager Pool Management

Reviewed by:

Unit Head  
 Pool Management

Head Product  
 Development

Approved by:

Head Retail Channel Liability

Resident Shariah  
 Board Member

Head Islamic Banking















**DECLARATION OF PROFIT RATES**

For FCY Accounts

HBL Islamic Banking is pleased to announce the profit rates for the month of Dec'16. Details of Current Declared Profit Rate and Historical Declared Profit Rates are as follows:

**SAVING ACCOUNTS**

Product Name	Profit Payment Period	Weightages assigned for the period Apr'2016 to Jun'2016	Weightages assigned for the period Jul'2016 to Sep'2016	Weightages assigned for the period Oct'2016 to Dec'2016	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15
					(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)
HBL Islamic FC PLS Account	Quarterly															
Less than US\$ 1000		0.0595	0.0595	0.0595	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
US \$ 1000 to less than US \$ 50,000		0.0893	0.0893	0.0893	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
From US \$ 50,000 & above		0.1190	0.1190	0.1190	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
Less than Euro 1,000		0.0595	0.0595	0.0595	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
From Euro 1,000 & above		0.1786	0.1786	0.1786	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
Less than UK £ 1,000		0.0595	0.0595	0.0595	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
From UK £ 1,000 & above		0.2381	0.2381	0.2381	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%

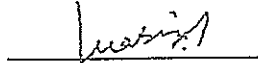
  

Product Name	Profit Payment Period	Weightages assigned for the period Apr'2016 to Jun'2016	Weightages assigned for the period Jul'2016 to Sep'2016	Weightages assigned for the period Oct'2016 to Dec'2016	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16
					(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)
HBL Islamic FC PLS Account	Quarterly															
Less than US\$ 1000		0.0595	0.0595	0.0595	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
US \$ 1000 to less than US \$ 50,000		0.0893	0.0893	0.0893	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
From US \$ 50,000 & above		0.1190	0.1190	0.1190	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
Less than Euro 1,000		0.0595	0.0595	0.0595	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
From Euro 1,000 & above		0.1786	0.1786	0.1786	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
Less than UK £ 1,000		0.0595	0.0595	0.0595	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
From UK £ 1,000 & above		0.2381	0.2381	0.2381	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%

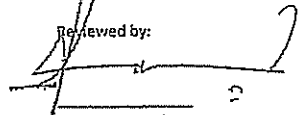
<b>Profit Sharing Rate</b>	
RABULIYAL	70%
MUDARIB (Bank's Share)	30%

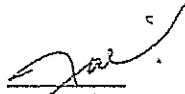
(No change in Profit Sharing Ratio since last two Quarters)

Prepared by:

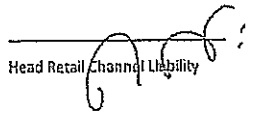
  
 Manager Pool Management

Reviewed by:

  
 Unit Head Pool Management

  
 Head Product Development

Approved by:

  
 Head Retail Channel Liability

  
 Resident Shariah Board Member

  
 Head Islamic Banking

DECLARATION OF PROFIT RATES  
For FCY Accounts

HBL Islamic Banking is pleased to announce the profit rates for the month of Dec'16.  
Details of Current Declared Profit Rate and Historical Declared Profit Rates are as follows:

FIXED DEPOSITS				Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15
Product Name	Profit Payment Period	Weightages assigned for the period Apr'2015 to Jun'2015	Weightages assigned for the period Jul'2015 to Sep'2015	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)
<b>HBL Islamic High Yield Foreign Currency Investment Deposit-HYFD</b>															
<b>1 Month</b>															
From US \$ 1 000 to 99,999	On Maturity	0.0298	0.0298												
From US \$ 100,000 to 499,999		0.0298	0.0298												
From US \$ 500,000 & above		0.0595	0.0595												
<b>2 Month</b>															
From US \$ 1 000 to 99,999	On Maturity	0.0298	0.0298												
From US \$ 100,000 to 499,999		0.0298	0.0298												
From US \$ 500,000 & above		0.0595	0.0595												
<b>3 Months</b>															
From US \$ 1 000 to 99,999	On Maturity	0.0298	0.0298												
From US \$ 100,000 to 499,999		0.0595	0.0595												
From US \$ 500,000 & above		0.0595	0.0595												
<b>6 Months</b>															
From US \$ 1 000 to 99,999	On Maturity	0.1190	0.1190												
From US \$ 100,000 to 499,999		0.1786	0.1786												
From US \$ 500,000 & above		0.2381	0.2381	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
<b>12 Months</b>															
From US \$ 1 000 to 99,999	On Maturity	0.4167	0.4167	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%
From US \$ 100,000 to 499,999		0.4762	0.4762	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%
From US \$ 500,000 & above		0.5357	0.5357												
<b>1 Month</b>															
From Euro 1 000 to 99,999	On Maturity	0.0298	0.0298												
From Euro 100,000 to 499,999		0.0595	0.0595												
From Euro 500,000 & above		0.1190	0.1190												
<b>2 Month</b>															
From Euro 1 000 to 99,999	On Maturity	0.0595	0.0595												
From Euro 100,000 to 499,999		0.1190	0.1190												
From Euro 500,000 & above		0.1786	0.1786												
<b>3 Months</b>															
From Euro 1 000 to 99,999	On Maturity	0.1190	0.1190												
From Euro 100,000 to 499,999		0.1786	0.1786												
From Euro 500,000 & above		0.2381	0.2381												
<b>6 Months</b>															
From Euro 1 000 to 99,999	On Maturity	0.2976	0.2976												
From Euro 100,000 to 499,999		0.3571	0.3571												
From Euro 500,000 & above		0.4167	0.4167												
<b>12 Months</b>															
From Euro 1 000 to 99,999	On Maturity	0.4167	0.4167	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%
From Euro 100,000 to 499,999		0.4762	0.4762												
From Euro 500,000 & above		0.5357	0.5357												
<b>1 Month</b>															
From UK £ 1 000 to 99,999	On Maturity	0.0595	0.0595												
From UK £ 100,000 to 499,999		0.1190	0.1190												
From UK £ 500,000 & above		0.1786	0.1786												
<b>2 Month</b>															
From UK £ 1 000 to 99,999	On Maturity	0.0595	0.0595												
From UK £ 100,000 to 499,999		0.1190	0.1190												
From UK £ 500,000 & above		0.1786	0.1786												
<b>3 Months</b>															
From UK £ 1 000 to 99,999	On Maturity	0.1190	0.1190												
From UK £ 100,000 to 499,999		0.1786	0.1786												
From UK £ 500,000 & above		0.2381	0.2381												
<b>6 Months</b>															
From UK £ 1 000 to 99,999	On Maturity	0.1786	0.1786												
From UK £ 100,000 to 499,999		0.2381	0.2381												
From UK £ 500,000 & above		0.2976	0.2976												
<b>12 Months</b>															
From UK £ 1 000 to 99,999	On Maturity	0.3571	0.3571	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%
From UK £ 100,000 to 499,999		0.4167	0.4167												
From UK £ 500,000 & above		0.4762	0.4762												

Profit Sharing Rate	
RABBUL MAF	70%
SHARIS (Bank's Share)	30%
Change in Profit Sharing Ratio since last two Quarters	

DECLARATION OF PROFIT RATES  
For FCY Accounts

HBL Islamic Banking is pleased to announce the profit rates for the month of Dec'16.  
Details of Current Declared Profit Rate and Historical Declared Profit Rates are as follows:

FIXED DEPOSITS				Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16
Product Name	Profit Payment Period	Weightages assigned for the period Apr'13 to Jun'13	Weightages assigned for the period Jul'13 to Sep'13	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)
<b>Investment Deposit (IFD)</b>															
<b>1 Month</b>															
From US \$ 1,000 to 99,999	On Maturity	0.0293	0.0293												
From US \$ 100,000 to 499,999		0.0293	0.0293												
From US \$ 500,000 & above		0.0595	0.0595												
<b>2 Month</b>															
From US \$ 1,000 to 99,999	On Maturity	0.0298	0.0298												
From US \$ 100,000 to 499,999		0.0298	0.0298												
From US \$ 500,000 & above		0.0595	0.0595												
<b>3 Months</b>															
From US \$ 1,000 to 99,999	On Maturity	0.0293	0.0293												
From US \$ 100,000 to 499,999		0.0595	0.0595												
From US \$ 500,000 & above		0.0993	0.0993												
<b>6 Months</b>															
From US \$ 1,000 to 99,999	On Maturity	0.1160	0.1160												
From US \$ 100,000 to 499,999		0.1766	0.1766	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
From US \$ 500,000 & above		0.2381	0.2381												
<b>12 Months</b>															
From US \$ 1,000 to 99,999	On Maturity	0.3167	0.3167	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%
From US \$ 100,000 to 499,999		0.3762	0.3762	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%
From US \$ 500,000 & above		0.5357	0.5357												
<b>1 Month</b>															
From Euro 1,000 to 99,999	On Maturity	0.0293	0.0293												
From Euro 100,000 to 499,999		0.0595	0.0595												
From Euro 500,000 & above		0.1160	0.1160												
<b>2 Month</b>															
From Euro 1,000 to 99,999	On Maturity	0.0563	0.0563												
From Euro 100,000 to 499,999		0.1366	0.1366												
From Euro 500,000 & above		0.1766	0.1766												
<b>3 Months</b>															
From Euro 1,000 to 99,999	On Maturity	0.1160	0.1160												
From Euro 100,000 to 499,999		0.1766	0.1766												
From Euro 500,000 & above		0.2381	0.2381												
<b>6 Months</b>															
From Euro 1,000 to 99,999	On Maturity	0.2978	0.2978												
From Euro 100,000 to 499,999		0.3571	0.3571												
From Euro 500,000 & above		0.4167	0.4167												
<b>12 Months</b>															
From Euro 1,000 to 99,999	On Maturity	0.4167	0.4167	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%
From Euro 100,000 to 499,999		0.4762	0.4762												
From Euro 500,000 & above		0.5357	0.5357												
<b>1 Month</b>															
From UK £ 1,000 to 99,999	On Maturity	0.0595	0.0595												
From UK £ 100,000 to 499,999		0.1160	0.1160												
From UK £ 500,000 & above		0.1766	0.1766												
<b>2 Month</b>															
From UK £ 1,000 to 99,999	On Maturity	0.0595	0.0595												
From UK £ 100,000 to 499,999		0.1160	0.1160												
From UK £ 500,000 & above		0.1766	0.1766												
<b>3 Months</b>															
From UK £ 1,000 to 99,999	On Maturity	0.1160	0.1160												
From UK £ 100,000 to 499,999		0.1766	0.1766												
From UK £ 500,000 & above		0.2381	0.2381												
<b>6 Months</b>															
From UK £ 1,000 to 99,999	On Maturity	0.1766	0.1766												
From UK £ 100,000 to 499,999		0.2381	0.2381												
From UK £ 500,000 & above		0.2978	0.2978												
<b>12 Months</b>															
From UK £ 1,000 to 99,999	On Maturity	0.2571	0.2571	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%
From UK £ 100,000 to 499,999		0.3167	0.3167												
From UK £ 500,000 & above		0.4762	0.4762												

Profit Sharing Rate  
RABHULMAL 70%  
MUDARIB (Bank's Share) 30%  
(No change in Profit Sharing Rate since last two quarters)

Prepared by:  
*[Signature]*  
Manager Fund Management

Reviewed by:  
*[Signature]*  
Unit Head  
Fund Management

Approved by:  
*[Signature]*  
Resident General  
Liability

*[Signature]*  
Resident Shariah  
Board Member

*[Signature]*  
Head Islamic  
Banking