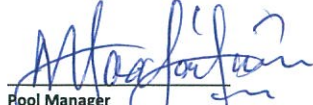


Product Name	Payment Frequency	Profit Rate
<b>Local Currency Accounts</b>		
<b>SAVING ACCOUNTS</b>		
HBL Islamic PLS Account	Monthly	11.12651%
HBL Nisa Tawfir	Monthly	20.73583%
HBL Rutba Islamic Saving Account	Monthly	20.73583%
HBL Uraan Islamic Saving Account	Monthly	20.73589%
HBL ISLAMIC MAHANA AMDAN	Monthly	20.73587%
HBL ISLAMIC NISA TAWFIR PLUS	Monthly	0.06670%
HBL Al-Mukhtar Account	Monthly	0.06658%
HBL at Work Islamic Premium Account	Semi Annually	0.06671%
Remunerative Non-Chequing Current Margin Account	Semi Annually	0.06671%
Funds Acceptance under SBP ILTFF	Monthly	2.02298%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	2.02298%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	2.02298%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Quarterly	0.06673%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Quarterly	0.06673%
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.06673%
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	19.00000%
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	1.01159%
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	0.06673%
<b>HBL Al-Irtifa Account</b>		
Deposits of Rs.1 but less than 500K	Monthly	11.17712%
Deposits of Rs.500K but less than 1(M)	Monthly	11.17711%
Deposits of Rs.1(M) but less than 5(M)	Monthly	11.17711%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	11.17711%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	11.17711%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	11.17711%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	11.17711%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	11.17711%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	11.17711%
Deposits of Rs. 1(B) and above	Monthly	11.17711%
<b>AL-SAMARAT TERM DEPOSITS</b>		
<b>Profit on Maturity</b>		
Al - Samarat 1 Month	Maturity	11.22771%
Al - Samarat 3 Months	Maturity	11.27831%
Al - Samarat 6 Months	Maturity	11.32891%
Al - Samarat One Year	Maturity	11.73351%
Al - Samarat Three Years	Maturity	11.83451%
Al - Samarat Five Years	Maturity	11.93570%
<b>Profit on Monthly</b>		
Al - Samarat One Year	Monthly	11.42991%
Al - Samarat Three Years	Monthly	11.53111%
Al - Samarat Five Years	Monthly	11.63231%
<b>Profit on Quarterly</b>		
Al - Samarat One Year	Quarterly	11.53111%
Al - Samarat Three Years	Quarterly	11.63231%
Al - Samarat Five Years	Quarterly	11.73351%
<b>Profit on Semi Annually</b>		
Al - Samarat One Year	Semi Annually	11.63231%
Al - Samarat Three Years	Semi Annually	11.73351%
Al - Samarat Five Years	Semi Annually	11.83451%

Product Name	Payment Frequency	Profit Rate
<b>Foreign Currency Accounts</b>		
<b>HBL Islamic PLS Account (FCY)</b>		
Less than 1000	Monthly	0.95458%
From 1000 to less than FCY 50,000	Monthly	0.95468%
From 50,000 & above	Monthly	0.95468%

Prepared by:

  
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Head Retail - Islamic Banking  
Raja Sohail Saraj

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Resident Sharia'h Board Member  
Mufti Yahya Asim

Local Currency Accounts	Product Name	Month																								
		Payment Frequency	Feb 2022	Mar 2022	April 2022	May 2022	June 2022	July 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022	Jan 2023	Feb 2023	Mar 2023	April 2023	May 2023	June 2023	July 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024

Profit on Maturity	AL - Samara 1 Month	4.20%	4.20%	4.22%	4.23%	4.25%	4.26%	4.28%	4.29%	4.31%	4.32%	4.34%	4.35%	4.37%	4.38%	4.40%	4.41%	4.43%	4.44%	4.46%	4.47%	4.49%	4.50%	4.52%	4.53%	4.55%	4.56%	4.58%	4.59%	4.61%	4.62%	4.64%	4.65%	4.67%	4.68%	4.70%	4.71%	4.73%	4.74%	4.76%	4.77%	4.79%	4.80%	4.82%	4.83%	4.85%	4.86%	4.88%	4.89%	4.91%	4.92%	4.94%	4.95%	4.97%	4.98%	5.00%	5.01%	5.03%	5.04%	5.06%	5.07%	5.09%	5.10%	5.12%	5.13%	5.15%	5.16%	5.18%	5.19%	5.21%	5.22%	5.24%	5.25%	5.27%	5.28%	5.30%	5.31%	5.33%	5.34%	5.36%	5.37%	5.39%	5.40%	5.42%	5.43%	5.45%	5.46%	5.48%	5.49%	5.51%	5.52%	5.54%	5.55%	5.57%	5.58%	5.60%	5.61%	5.63%	5.64%	5.66%	5.67%	5.69%	5.70%	5.72%	5.73%	5.75%	5.76%	5.78%	5.79%	5.81%	5.82%	5.84%	5.85%	5.87%	5.88%	5.90%	5.91%	5.93%	5.94%	5.96%	5.97%	5.99%	6.00%	6.02%	6.03%	6.05%	6.06%	6.08%	6.09%	6.11%	6.12%	6.14%	6.15%	6.17%	6.18%	6.20%	6.21%	6.23%	6.24%	6.26%	6.27%	6.29%	6.30%	6.32%	6.33%	6.35%	6.36%	6.38%	6.39%	6.41%	6.42%	6.44%	6.45%	6.47%	6.48%	6.50%	6.51%	6.53%	6.54%	6.56%	6.57%	6.59%	6.60%	6.62%	6.63%	6.65%	6.66%	6.68%	6.69%	6.71%	6.72%	6.74%	6.75%	6.77%	6.78%	6.80%	6.81%	6.83%	6.84%	6.86%	6.87%	6.89%	6.90%	6.92%	6.93%	6.95%	6.96%	6.98%	6.99%	7.01%	7.02%	7.04%	7.05%	7.07%	7.08%	7.10%	7.11%	7.13%	7.14%	7.16%	7.17%	7.19%	7.20%	7.22%	7.23%	7.25%	7.26%	7.28%	7.29%	7.31%	7.32%	7.34%	7.35%	7.37%	7.38%	7.40%	7.41%	7.43%	7.44%	7.46%	7.47%	7.49%	7.50%	7.52%	7.53%	7.55%	7.56%	7.58%	7.59%	7.61%	7.62%	7.64%	7.65%	7.67%	7.68%	7.70%	7.71%	7.73%	7.74%	7.76%	7.77%	7.79%	7.80%	7.82%	7.83%	7.85%	7.86%	7.88%	7.89%	7.91%	7.92%	7.94%	7.95%	7.97%	7.98%	8.00%	8.01%	8.03%	8.04%	8.06%	8.07%	8.09%	8.10%	8.12%	8.13%	8.15%	8.16%	8.18%	8.19%	8.21%	8.22%	8.24%	8.25%	8.27%	8.28%	8.30%	8.31%	8.33%	8.34%	8.36%	8.37%	8.39%	8.40%	8.42%	8.43%	8.45%	8.46%	8.48%	8.49%	8.51%	8.52%	8.54%	8.55%	8.57%	8.58%	8.60%	8.61%	8.63%	8.64%	8.66%	8.67%	8.69%	8.70%	8.72%	8.73%	8.75%	8.76%	8.78%	8.79%	8.81%	8.82%	8.84%	8.85%	8.87%	8.88%	8.90%	8.91%	8.93%	8.94%	8.96%	8.97%	8.99%	9.00%	9.02%	9.03%	9.05%	9.06%	9.08%	9.09%	9.11%	9.12%	9.14%	9.15%	9.17%	9.18%	9.20%	9.21%	9.23%	9.24%	9.26%	9.27%	9.29%	9.30%	9.32%	9.33%	9.35%	9.36%	9.38%	9.39%	9.41%	9.42%	9.44%	9.45%	9.47%	9.48%	9.50%	9.51%	9.53%	9.54%	9.56%	9.57%	9.59%	9.60%	9.62%	9.63%	9.65%	9.66%	9.68%	9.69%	9.71%	9.72%	9.74%	9.75%	9.77%	9.78%	9.80%	9.81%	9.83%	9.84%	9.86%	9.87%	9.89%	9.90%	9.92%	9.93%	9.95%	9.96%	9.98%	9.99%	10.01%	10.02%	10.04%	10.05%	10.07%	10.08%	10.10%	10.11%	10.13%	10.14%	10.16%	10.17%	10.19%	10.20%	10.22%	10.23%	10.25%	10.26%	10.28%	10.29%	10.31%	10.32%	10.34%	10.35%	10.37%	10.38%	10.40%	10.41%	10.43%	10.44%	10.46%	10.47%	10.49%	10.50%	10.52%	10.53%	10.55%	10.56%	10.58%	10.59%	10.61%	10.62%	10.64%	10.65%	10.67%	10.68%	10.70%	10.71%	10.73%	10.74%	10.76%	10.77%	10.79%	10.80%	10.82%	10.83%	10.85%	10.86%	10.88%	10.89%	10.91%	10.92%	10.94%	10.95%	10.97%	10.98%	11.00%	11.01%	11.03%	11.04%	11.06%	11.07%	11.09%	11.10%	11.12%	11.13%	11.14%	11.16%	11.17%	11.19%	11.20%	11.22%	11.23%	11.25%	11.26%	11.28%	11.29%	11.31%	11.32%	11.34%	11.35%	11.37%	11.38%	11.40%	11.41%	11.43%	11.44%	11.46%	11.47%	11.49%	11.50%	11.52%	11.53%	11.55%	11.56%	11.58%	11.59%	11.61%	11.62%	11.64%	11.65%	11.67%	11.68%	11.70%	11.71%	11.73%	11.74%	11.76%	11.77%	11.79%	11.80%	11.82%	11.83%	11.85%	11.86%	11.88%	11.89%	11.91%	11.92%	11.94%	11.95%	11.97%	11.98%	12.00%	12.01%	12.03%	12.04%	12.06%	12.07%	12.09%	12.10%	12.12%	12.13%	12.15%	12.16%	12.18%	12.19%	12.21%	12.22%	12.24%	12.25%	12.27%	12.28%	12.30%	12.31%	12.33%	12.34%	12.36%	12.37%	12.39%	12.40%	12.42%	12.43%	12.45%	12.46%	12.48%	12.49%	12.51%	12.52%	12.54%	12.55%	12.57%	12.58%	12.60%	12.61%	12.63%	12.64%	12.66%	12.67%	12.69%	12.70%	12.72%	12.73%	12.75%	12.76%	12.78%	12.79%	12.81%	12.82%	12.84%	12.85%	12.87%	12.88%	12.90%	12.91%	12.93%	12.94%	12.96%	12.97%	12.99%	13.00%	13.02%	13.03%	13.05%	13.06%	13.08%	13.09%	13.11%	13.12%	13.14%	13.15%	13.17%	13.18%	13.20%	13.21%	13.23%	13.24%	13.26%	13.27%	13.29%	13.30%	13.32%	13.33%	13.35%	13.36%	13.38%	13.39%	13.41%	13.42%	13.44%	13.45%	13.47%	13.48%	13.50%	13.51%	13.53%	13.54%	13.56%	13.57%	13.59%	13.60%	13.62%	13.63%	13.65%	13.66%	13.68%	13.69%	13.71%	13.72%	13.74%	13.75%	13.77%	13.78%	13.80%	13.81%	13.83%	13.84%	13.86%	13.87%	13.89%	13.90%	13.92%	13.93%	13.95%	13.96%	13.98%	13.99%	14.01%	14.02%	14.04%	14.05%	14.07%	14.08%	14.10%	14.11%	14.13%	14.14%	14.16%	14.17%	14.19%	14.20%	14.22%	14.23%	14.25%	14.26%	14.28%	14.29%	14.31%	14.32%	14.34%	14.35%	14.37%	14.38%	14.40%	14.41%	14.43%	14.44%	14.46%	14.47%	14.49%	14.50%	14.52%	14.53%	14.55%	14.56%	14.58%	14.59%	14.61%	14.62%	14.64%	14.65%	14.67%	14.68%	14.70%	14.71%	14.73%	14.74%	14.76%	14.77%	14.79%	14.80%	14.82%	14.83%	14.85%	14.86%	14.88%	14.89%	14.91%	14.92%	14.94%	14.95%	14.97%	14.98%	15.00%	15.01%	15.03%	15.04%	15.06%	15.07%	15.09%	15.10%	15.12%	15.13%	15.15%	15.16%	15.18%	15.19%	15.21%	15.22%	15.24%	15.25%	15.27%	15.28%	15.30%	15.31%	15.33%	15.34%	15.36%	15.37%	15.39%	15.40%	15.42%	15.43%	15.45%	15.46%	15.48%	15.49%	15.51%	15.52%	15.54%	15.55%	15.57%	15.58%	15.60%	15.61%	15.63%	15.64%	15.66%	15.67%	15.69%	15.70%	15.72%	15.73%	15.75%	15.76%	15.78%	15.79%	15.81%	15.82%	15.84%	15.85%	15.87%	15.88%	15.90%	15.91%	15.93%	15.94%	15.96%	15.97%	15.99%	16.00%	16.02%	16.03%	16.05%	16.06%	16.08%	16.09%	16.11%	16.12%	16.14%	16.15%	16.17%	16.18%	16.20%	16.21%	16.23%	16.24%	16.26%	16.27%	16.29%	16.30%	16.32%	16.33%	16.35%	16.36%	16.38%	16.39%	16.41%	16.42%	16.44%	16.45%	16.47%	16.48%	16.50%	16.51%	16.53%	16.54%	16.56%	16.57%	16.59%	16.60%	16.62%	16.63%	16.65%	16.66%	16.68%	16.69%	16.71%	16.72%	16.74%	16.75%	16.77%	16.78%	16.80%	16.81%	16.83%	16.84%	16.86%	16.87%	16.89%	16.90%	16.92%	16.93%	16.95%	16.96%	16.98%	16.99%	17.01%	17.02%	17.04%	17.05%	17.07%	17.08%	17.10%	17.11%	17.13%	17.14%	17.16%	17.17%	17.19%	17.20%	17.22%	17.23%	17.25%	17.26%	17.28%	17.29%	17.31%	17.32%	17.34%	17.35%	17.37%	17.38%	17.40%	17.41%	17.43%	17.44%	17.46%	17.47%	17.49%	17.50%	17.52%	17.53%	17.55%	17.56%	17.58%	17.59%	17.61%	17.62%	17.64%	17.65%	17.67%	17.68%	17.70%	17.71%	17.73%	17.74%	17.76%	17.77%	17.79%	17.80%	17.82%	17.83%	17.85%	17.86%	17.88%	17.89%	17.91%	17.92%	17.94%	17.95%	17.97%	17.98%	18.00%	18.01%	18.03%	18.04%	18.06%	18.07%	18.09%	18.10%	18.12%	18.13%	18.15%	18.16%	18.18%	18.19%	18.21%	18.22%	18.24%	18.25%	18.27%	18.28%	18.30%	18.31%	18.33%	18.34%	18.36%	18.37%	18.39%	18.40%	18.42%	18.43%	18.45%	18.46%	18.48%	18.49%	18.51%	18.52%	18.54%	18.55%	18.57%	18.58%	18.60%	18.61%	18.63%	18.64%	18.66%	18.67%	18.69%	18.70%	18.72%	18.73%	18.75%	18.76%	18.78%	18.79%	18.81%	18.82%	18.84%	18.85%	18.87%	18.88%	18.90%	18.91%	18.93%	18.94%	18.96%	18.97%	18.99%	19.00%	19.02%	19.03%	19.05%	19.06%	19.08%	19.09%	19.11%	19.12%	19.14%	19.15%	19.17%	19.18%	19.20%	19.21%	19.23%	19.24%	19.26%	19.27%	19.29%	19.30%	19.32%	19.33%	19.35%	19.36%	19.38%	19.39%	19.41%	19.42%	19.44%	19.45%	19.47%	19.48%	19.50%	19.51%	19.53%	19.54%	19.56%	19.57%	19.59%	19.60%	19.62%	19.63%	19.65%	19.66%	19.68%	19.69%	19.71%	19.72%	19.74%	19.75%	19.77%	19.78%	19.80%	19.81%	19.83%	19.84%	19.86%	19.87%	19.89%	19.90%	19.92%	19.93%	19.95%	19.96%	19.98%	19.99%	20.01%	20.02%	20.04%	20.05%	20.07%	20.08%	20.10%	20.11%	20.13%	20.14%	20.16%	20.17%	20.19%	20.20%	20.22%	20.23%	20.25%	20.26%	20.28%	20.29%	20.31%	20.32%	20.34%	20.35%	20.37%	20.38%	20.40%	20.41%	20.43%	20.44%	20.46%	20.47%	20.49%	20.50%	20.52%	20.53%	20.55%	20.56%	20.58%	20.59%	20.61%	20.62%	20.64%	20.65%	20.67%	20.68%	20.70%	20.71%	20.73%	20.74%	20.76%	20.77%	20.79%	20.80%
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