



**DECLARATION OF PROFIT RATES**

For PKR Accounts

HBL Islamic Banking is pleased to announce the profit rates for the month of December '10  
 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 current period	Declared Profit Rates (%) for the period:					
			Jul-10 (Declared)	Aug-10 (Declared)	Sept-10 (Declared)	Oct-10 (Declared)	Nov-10 (Declared)	Dec-10 (Declared)
HBL Islamic PLS Account	January & July	0.5263	5.00%	5.05%	5.00%	5.10%	5.05%	5.00%
HBL Islamic Freedom Account	January & July	0.0158			0.15%	0.15%	0.15%	0.07%
HBL Islamic Daily Progressive Account	Monthly							
On Daily Actual Deposits less than Rs.500K		0.5263			5.00%	5.00%	5.00%	5.00%
On Daily Actual Deposits of Rs.500K but less than 1(M)		0.6579					6.25%	6.25%
On Daily Actual Deposits of Rs.1(M) but less than 5(M)		0.6842	6.50%		6.52%	6.50%	6.50%	6.50%
On Daily Actual Deposits of Rs. 5(M) but less than 25(M)		0.7895			7.51%	7.50%	7.50%	7.50%
On Daily Actual Deposits of Rs. 25(M) but less than 50(M)		0.8421					8.00%	8.00%
On Daily Actual Deposits of Rs. 50(M) but less than 100(M)		0.8947						8.50%
On Daily Actual Deposits of Rs. 100(M) but less than 250(M)		0.9211					8.75%	8.75%
On Daily Actual Deposits of Rs. 250(M) but less than 500(M)		0.9474			9.00%	9.00%	9.00%	9.00%
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)		0.9737		9.25%	9.25%	9.25%	9.25%	9.25%
On Daily Actual Deposits of Rs. 1(B) and above	1.0526						9.75%	

FIXED DEPOSITS								
Product Name	Profit Payment Period	Weightages assigned for the current period	Declared Profit Rates (%) for the period:					
			Jul-10 (Declared)	Aug-10 (Declared)	Sept-10 (Declared)	Oct-10 (Declared)	Nov-10 (Declared)	Dec-10 (Declared)
HBL Islamic Advantage Investment Account								
1 Month	On Maturity	0.5263	5.10%	5.05%	5.05%	5.10%	5.10%	5.50%
3 Months	On Maturity	0.7368	7.00%	7.02%	7.00%	7.00%	7.00%	7.00%
6 Months	On Maturity	0.7895	7.50%	7.53%	7.52%	7.50%	7.50%	7.50%
One Year	Monthly	0.9737	9.25%	9.26%	9.25%	9.25%	9.25%	9.25%
	Quarterly	1.0000		9.52%	9.50%	9.50%	9.50%	9.50%
	Six Monthly	1.0263		9.77%				9.75%
	On Maturity	1.0789	10.25%	10.28%	10.25%	10.25%	10.25%	10.25%
Three Years	Monthly	1.0000		9.51%		9.50%	9.50%	9.50%
	Quarterly	1.0263	9.75%	9.76%		9.75%	9.75%	9.75%
	Six Monthly	1.0526						10.00%
	On Maturity	1.2895	12.25%	12.28%	12.26%	12.25%	12.25%	12.25%
Five Years	Monthly	1.0789	10.25%	10.27%	10.25%	10.25%	10.25%	10.25%
	Quarterly	1.1053			10.53%	10.50%	10.50%	10.50%
	Six Monthly	1.1316	10.75%	10.75%	10.76%	10.75%	10.75%	10.75%
	On Maturity	1.4211	13.50%	13.52%	13.50%	13.50%	13.50%	13.50%
Ten Years	Monthly	1.1316						
	Quarterly	1.1579						
	Six Monthly	1.1842						
	On Maturity	1.7368						
Bank's Funds		1.4211						

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

**DECLARATION OF PROFIT RATES**

For FCY Accounts

HBL Islamic Banking is pleased to announce the profit rates for the month of December '10  
 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 current period	Profit Rates for the period:				
			Aug-10 (Declared)	Sept-10 (Declared)	Oct-10 (Declared)	Nov-10 (Declared)	Dec-10 (Declared)
<b>HBL Islamic FC PLS Account</b>							
Less than US\$ 1000	Quarterly	0.5882	0.10%			0.10%	0.10%
US \$ 1000 to less than US \$ 50,000		0.8824		0.15%	0.15%	0.15%	0.15%
From US \$ 50,000 & above		1.1765				0.20%	0.20%
Less than Euro 1,000		0.4000			0.10%	0.10%	0.10%
From Euro 1,000 & above		1.2000	0.30%	0.30%	0.30%	0.30%	0.30%
Less than UK £ 1,000		0.2857	0.10%			0.10%	0.10%
From UK £ 1,000 & above		1.1429		0.40%	0.40%	0.40%	0.40%

FIXED DEPOSITS							
Product Name	Profit Payment Period	Weightages assigned for the current period	Profit Rates for the period:				
			July-10 (Declared)	Sept-10 (Declared)	Oct-10 (Declared)	Nov-10 (Declared)	Dec-10 (Declared)
<b>HBL Islamic High Yield Foreign Currency Investment Deposit-HYFID</b>							
<b>1 Month</b>							
From US \$ 1,000 to 99,999	On Maturity	0.2941				0.05%	
From US \$ 100,000 to 499,999		0.5882				0.05%	
From US \$ 500,000 & above		0.8824				0.10%	
<b>2 Month</b>							
From US \$ 1,000 to 99,999	On Maturity	0.5882				0.05%	
From US \$ 100,000 to 499,999		1.1765				0.05%	
From US \$ 500,000 & above		1.7647				0.10%	
<b>3 Months</b>							
From US \$ 1,000 to 99,999	On Maturity	1.1765				0.05%	
From US \$ 100,000 to 499,999		1.7647				0.10%	
From US \$ 500,000 & above		2.3529				0.15%	
<b>6 Months</b>							
From US \$ 1,000 to 99,999	On Maturity	3.5294				0.20%	
From US \$ 100,000 to 499,999		4.1176				0.30%	
From US \$ 500,000 & above		4.7059				0.40%	
<b>12 Months</b>							
From US \$ 1,000 to 99,999	On Maturity	5.8824				0.70%	
From US \$ 100,000 to 499,999		6.4706				0.80%	
From US \$ 500,000 & above		7.0588				0.90%	
<b>1 Month</b>							
From Euro 1,000 to 99,999	On Maturity	1.6000				0.05%	
From Euro 100,000 to 499,999		2.0000				0.10%	
From Euro 500,000 & above		2.4000				0.20%	
<b>2 Month</b>							
From Euro 1,000 to 99,999	On Maturity	2.0000				0.10%	
From Euro 100,000 to 499,999		2.4000				0.20%	
From Euro 500,000 & above		2.8000				0.30%	
<b>3 Months</b>							
From Euro 1,000 to 99,999	On Maturity	2.4000				0.20%	
From Euro 100,000 to 499,999		2.8000				0.30%	
From Euro 500,000 & above		3.2000				0.40%	
<b>6 Months</b>							
From Euro 1,000 to 99,999	On Maturity	3.2000				0.50%	
From Euro 100,000 to 499,999		3.6000				0.60%	
From Euro 500,000 & above		4.0000				0.70%	
<b>12 Months</b>							
From Euro 1,000 to 99,999	On Maturity	4.0000				0.70%	
From Euro 100,000 to 499,999		4.4000				0.80%	
From Euro 500,000 & above		4.8000				0.90%	
<b>1 Month</b>							
From UK £ 1,000 to 99,999	On Maturity	0.5714				0.10%	
From UK £ 100,000 to 499,999		0.8571				0.20%	
From UK £ 500,000 & above		1.1429				0.30%	
<b>2 Month</b>							
From UK £ 1,000 to 99,999	On Maturity	1.4286				0.10%	
From UK £ 100,000 to 499,999		1.7143				0.20%	
From UK £ 500,000 & above		2.0000				0.30%	
<b>3 Months</b>							
From UK £ 1,000 to 99,999	On Maturity	2.0000				0.20%	
From UK £ 100,000 to 499,999		2.2857				0.30%	
From UK £ 500,000 & above		2.5714				0.40%	
<b>6 Months</b>							
From UK £ 1,000 to 99,999	On Maturity	2.5714				0.30%	
From UK £ 100,000 to 499,999		2.8571				0.40%	
From UK £ 500,000 & above		3.1429				0.50%	
<b>12 Months</b>							
From UK £ 1,000 to 99,999	On Maturity	3.1429				0.60%	
From UK £ 100,000 to 499,999		3.4286				0.70%	
From UK £ 500,000 & above		3.7143				0.80%	
<b>Bank's Funds</b>		7.0588				0.80%	

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