



**DECLARATION OF PROFIT RATES**

For PKR Accounts

HBL Islamic Banking is pleased to announce the profit rates for the month of February '12  
 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						
			Sept-11 (Declared)	Oct-11 (Declared)	Nov-11 (Declared)	Dec-11 (Declared)	Jan-12 (Declared)	Feb-12 (Declared)	
HBL Islamic PLS Account	January & July	0.0679	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%
HBL Al-Mukhtar Account	January & July	0.0015	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%
HBL Al-Ziarat Account	On Maturity	0.1243	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%
<b>HBL Al-Irtifa Account</b>	<b>Monthly</b>								
On Daily Actual Deposits less than Rs.500K		0.0672	6.00%	6.00%	5.00%	5.00%	5.00%	5.00%	5.00%
On Daily Actual Deposits of Rs.500K but less than 1(M)		0.0739	6.50%	6.50%	5.50%	5.50%	5.50%	5.50%	5.50%
On Daily Actual Deposits of Rs.1(M) but less than 5(M)		0.0806	7.00%	7.00%	6.00%	6.00%	6.00%	6.00%	6.00%
On Daily Actual Deposits of Rs. 5(M) but less than 25(M)		0.0874	7.50%	7.50%	6.50%	6.50%	6.50%	6.50%	6.50%
On Daily Actual Deposits of Rs. 25(M) but less than 50(M)		0.0941	8.00%	8.00%	7.00%	7.00%	7.00%	7.00%	7.00%
On Daily Actual Deposits of Rs. 50(M) but less than 100(M)		0.1008	8.50%	8.50%	7.50%	7.50%	7.50%	7.50%	7.50%
On Daily Actual Deposits of Rs. 100(M) but less than 250(M)		0.1075	9.00%	9.00%	8.00%	8.00%	8.00%	8.00%	8.00%
On Daily Actual Deposits of Rs. 250(M) but less than 500(M)		0.1142	9.25%	9.25%	8.50%	8.50%	8.50%	8.50%	8.50%
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)		0.1210	9.50%	9.50%	9.00%	9.00%	9.00%	9.00%	9.00%
On Daily Actual Deposits of Rs. 1(B) and above	0.1277	10.00%	10.00%	9.50%	9.50%	9.50%	9.50%	9.50%	
<b>Bank's Funds</b>		0.2957							
<b>Profit Sharing Ratio</b>									
RABBULMAL		70%							
MUDARIB (Bank's Share)		30%							



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For PKR Accounts

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 Details of Current Declared Profit Rate and Historical Declared Profit Rates are as follows:

HBL Al-Samarat Account																		
Product Name	Profit Payment Period	Weightages assigned for the current period *	Declared Profit Rates (%) for the period:															
			Sept -11 (Declared)		Oct -11 (Declared)		Nov -11 (Declared)			Dec-11 (Declared)			Jan-12 (Declared)			Feb-12 (Declared)		
			For deposits upto 31-12-10	For deposits Jan '11 & onward	For deposits upto 31-12-10	For deposits from Jan '11 to Oct'11	For deposits upto 31-12-10	For deposits from Jan '11 to Oct'11	For deposits Nov'11 & onward	For deposits upto 31-12-10	For deposits from Jan '11 to Oct'11	For deposits Nov'11 & onward	For deposits upto 31-12-10	For deposits from Jan '11 to Oct'11	For deposits Nov'11 & onward	For deposits upto 31-12-10	For deposits from Jan '11 to Oct'11	For deposits Nov'11 & onward
<b>1 Month</b>	<b>On Maturity</b>	0.0679	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%
<b>3 Months</b>	<b>On Maturity</b>	0.0941	7.00%	8.00%	7.00%	8.00%	7.00%	8.00%	7.00%	8.00%	7.00%	8.00%	7.00%	8.00%	7.00%	8.00%	7.00%	8.00%
<b>6 Months</b>	<b>On Maturity</b>	0.1008	7.50%	8.50%	7.50%	8.50%	7.50%	8.50%	7.50%	8.50%	7.50%	8.50%	7.50%	8.50%	7.50%	8.50%	7.50%	8.50%
<b>One Year</b>	<b>Monthly</b>	0.1243	9.25%	11.00%	9.25%	11.00%	9.25%	11.00%	9.25%	11.00%	9.25%	11.00%	9.25%	11.00%	9.25%	11.00%	9.25%	11.00%
	<b>Quarterly</b>	0.1277	9.50%	11.25%	9.50%	11.25%	9.50%	11.25%	9.50%	11.25%	9.50%	11.25%	9.50%	11.25%	9.50%	11.25%	9.50%	11.25%
	<b>Six Monthly</b>	0.1310	9.75%	11.50%	9.75%	11.50%	9.75%	11.50%	9.75%	11.50%	9.75%	11.50%	9.75%	11.50%	9.75%	11.50%	9.75%	11.50%
	<b>On Maturity</b>	0.1378	10.25%	12.00%	10.25%	12.00%	10.25%	12.00%	10.25%	12.00%	10.25%	12.00%	10.25%	12.00%	10.25%	12.00%	10.25%	12.00%
<b>Three Years</b>	<b>Monthly</b>	0.1277	9.50%	11.25%	9.50%	11.25%	9.50%	11.25%	9.50%	11.25%	9.50%	11.25%	9.50%	11.25%	9.50%	11.25%	9.50%	11.25%
	<b>Quarterly</b>	0.1310	9.75%	11.50%	9.75%	11.50%	9.75%	11.50%	9.75%	11.50%	9.75%	11.50%	9.75%	11.50%	9.75%	11.50%	9.75%	11.50%
	<b>Six Monthly</b>	0.1344	10.00%	11.75%	10.00%	11.75%	10.00%	11.75%	10.00%	11.75%	10.00%	11.75%	10.00%	11.75%	10.00%	11.75%	10.00%	11.75%
	<b>On Maturity</b>	0.1646	12.25%	14.00%	12.25%	14.00%	12.25%	14.00%	12.25%	14.00%	12.25%	14.00%	12.25%	14.00%	12.25%	14.00%	12.25%	14.00%
<b>Five Years</b>	<b>Monthly</b>	0.1378	10.25%	12.00%	10.25%	12.00%	10.25%	12.00%	10.25%	12.00%	10.25%	12.00%	10.25%	12.00%	10.25%	12.00%	10.25%	12.00%
	<b>Quarterly</b>	0.1411	10.50%	12.25%	10.50%	12.25%	10.50%	12.25%	10.50%	12.25%	10.50%	12.25%	10.50%	12.25%	10.50%	12.25%	10.50%	12.25%
	<b>Six Monthly</b>	0.1445	10.75%	12.50%	10.75%	12.50%	10.75%	12.50%	10.75%	12.50%	10.75%	12.50%	10.75%	12.50%	10.75%	12.50%	10.75%	12.50%
	<b>On Maturity</b>	0.1814	13.50%	15.00%	13.50%	15.00%	13.50%	15.00%	13.50%	15.00%	13.50%	15.00%	13.50%	15.00%	13.50%	15.00%	13.50%	15.00%
<b>Ten Years</b>	<b>Monthly</b>	0.1445		12.50%		12.50%		12.50%		12.50%		12.50%		12.50%		12.50%		12.50%
	<b>Quarterly</b>	0.1478		-		-		-		-		-		-		-		-
	<b>Six Monthly</b>	0.1512		13.00%		13.00%		13.00%		13.00%		13.00%		13.00%		13.00%		13.00%
	<b>On Maturity</b>	0.2218		-		-		-		-		-		-		-		-
<b>Bank's Funds</b>		0.2957																

**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 February'12  
 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	Sept-11	Oct-11	Nov-11	Dec-11	Jan-12	Feb-12
			(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)
<b>HBL Islamic FC PLS Account</b>								
Less than US\$ 1000	Quarterly	0.0013	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
US \$ 1000 to less than US \$ 50,000		0.0020	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
From US \$ 50,000 & above		0.0027	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
Less than Euro 1,000		0.0013	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
From Euro 1,000 & above		0.0040	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
Less than UK £ 1,000		0.0013	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
From UK £ 1,000 & above	0.0054	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	

FIXED DEPOSITS								
Product Name	Profit Payment Period	Weightages assigned for the current period	Sept-11	Oct-11	Nov-11	Dec-11	Jan-12	Feb-12
			(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(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	0.0007						
From US \$ 100,000 to 499,999		0.0007						
From US \$ 500,000 & above		0.0013						
<b>2 Month</b>								
From US \$ 1,000 to 99,999	On Maturity	0.0007						
From US \$ 100,000 to 499,999		0.0007						
From US \$ 500,000 & above		0.0013						
<b>3 Months</b>								
From US \$ 1,000 to 99,999	On Maturity	0.0007						
From US \$ 100,000 to 499,999		0.0013						
From US \$ 500,000 & above		0.0020						
<b>6 Months</b>								
From US \$ 1,000 to 99,999	On Maturity	0.0027						
From US \$ 100,000 to 499,999		0.0040						
From US \$ 500,000 & above		0.0054						
<b>12 Months</b>								
From US \$ 1,000 to 99,999	On Maturity	0.0094	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%
From US \$ 100,000 to 499,999		0.0108						
From US \$ 500,000 & above		0.0121						
<b>1 Month</b>								
From Euro 1,000 to 99,999	On Maturity	0.0007						
From Euro 100,000 to 499,999		0.0013						
From Euro 500,000 & above		0.0027						
<b>2 Month</b>								
From Euro 1,000 to 99,999	On Maturity	0.0013						
From Euro 100,000 to 499,999		0.0027						
From Euro 500,000 & above		0.0040						
<b>3 Months</b>								
From Euro 1,000 to 99,999	On Maturity	0.0027						
From Euro 100,000 to 499,999		0.0040						
From Euro 500,000 & above		0.0054						
<b>6 Months</b>								
From Euro 1,000 to 99,999	On Maturity	0.0067						
From Euro 100,000 to 499,999		0.0081						
From Euro 500,000 & above		0.0094						
<b>12 Months</b>								
From Euro 1,000 to 99,999	On Maturity	0.0094						
From Euro 100,000 to 499,999		0.0108						
From Euro 500,000 & above		0.0121						
<b>1 Month</b>								
From UK £ 1,000 to 99,999	On Maturity	0.0013						
From UK £ 100,000 to 499,999		0.0027						
From UK £ 500,000 & above		0.0040						
<b>2 Month</b>								
From UK £ 1,000 to 99,999	On Maturity	0.0013						
From UK £ 100,000 to 499,999		0.0027						
From UK £ 500,000 & above		0.0040						
<b>3 Months</b>								
From UK £ 1,000 to 99,999	On Maturity	0.0027						
From UK £ 100,000 to 499,999		0.0040						
From UK £ 500,000 & above		0.0054						
<b>6 Months</b>								
From UK £ 1,000 to 99,999	On Maturity	0.0040						
From UK £ 100,000 to 499,999		0.0054						
From UK £ 500,000 & above		0.0067						
<b>12 Months</b>								
From UK £ 1,000 to 99,999	On Maturity	0.0081						
From UK £ 100,000 to 499,999		0.0094						
From UK £ 500,000 & above		0.0108						
<b>Bank's Funds</b>		0.0121						

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