

## PROFIT RATES March 2021

Local Currency Accounts    Bit Islaimic PLS Account / Niss	Product Name	Payment Frequency	Profit Rate
HBL Islamic PLS Account / Nisa	Local Currency Accounts		
HBL Al-Mukhtar Account	SAVING ACCOUNTS		
HBL at Work Islamic Premium Account    January & July	HBL Islamic PLS Account / Nisa	Monthly	4.40%
Remunerative Non-Chequing Current Margin Account  January & July 0.07%  Funds Acceptance under SBP LITF  Funds Acceptance under SBP Islamic Financing Facility for Renewable Energy  Monthly 4.00%  Funds Acceptance Under SBP Islamic Financing Facility for Storage of Agriculture Produce  Monthly 4.00%  Funds Acceptance Under SBP Islamic Financing Facility For Storage of Agriculture Produce  Monthly 0.00%  Funds Acceptance Under SBP Islamic Financing Facility For PayMent of Wages / SALARIES - I Monthly 0.07%  Funds Acceptance Under SBP Islamic Financing Facility For PayMent of Wages / SALARIES - II Monthly 0.07%  SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals Monthly 2.00%  HBL All-Ittfia Account  Deposits of Rs 1 but less than 50K  Deposits of Rs 10M but less than 1 (M) Monthly 4.62%  Deposits of Rs 10M but less than 50KN Monthly 4.62%  Deposits of Rs 10M but less than 50KN Monthly 4.62%  Deposits of Rs 15MD but less than 50KN Monthly 4.62%  Deposits of Rs 25MD but less than 50KN Monthly 4.62%  Deposits of Rs 25MD but less than 50KN Monthly 4.62%  Deposits of Rs 25MD but less than 50KN Monthly 4.62%  Deposits of Rs 25MD but less than 50KN Monthly 4.62%  Deposits of Rs 25MD but less than 50KN Monthly 4.62%  Deposits of Rs 25MD but less than 50KN Monthly 4.62%  Deposits of Rs 25MD but less than 50KN Monthly 4.62%  Deposits of Rs 25MD but less than 50KN Monthly 4.62%  Deposits of Rs 25MD but less than 50KN Monthly 4.62%  Deposits of Rs 25MD but less than 50KN Monthly 4.62%  Deposits of Rs 25MD but less than 50KN Monthly 4.62%  Deposits of Rs 25MD but less than 50KN Monthly 4.62%  Deposits of Rs 25MD but less than 50KN Monthly 4.62%  Deposits of Rs 25MD but less than 50KN Monthly 4.62%  Deposits of Rs 25MD but less than 50KN Monthly 4.62%  Deposits of Rs 25MD but less than 50KN Monthly 4.62%  Deposits of Rs 25MD but less than 50KN Monthly 4.62%  Deposits of Rs 25MD but less than 50KN Monthly 4	HBL Al-Mukhtar Account	Monthly	0.07%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy  Monthly  4.00%  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy  Monthly  4.00%  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce  Monthly  4.00%  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce  Monthly  0.07%  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I  Monthly  0.07%  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II  Monthly  0.07%  SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals  Monthly  2.00%  Monthly  1.00%	HBL at Work Islamic Premium Account	January & July	0.07%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce  Monthly  4.00%  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce  Monthly  0.07%  FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility FOR PAYMENT OF WAGES / SALARIES - I  Monthly  0.07%  SBP Islamic Refinance Scheme for Combating Covid-19 (IRPCC)- for Hospitals  Monthly  2.00%  SBP Islamic Refinance Scheme for Modernization of SMEs  Monthly  2.00%  Monthly  4.62%  Deposits of Rs. 10 tut less than 500K  Monthly  4.62%  Deposits of Rs. 500K but less than 1(M)  Monthly  4.62%  Deposits of Rs. 500K but less than 5(M)  Monthly  4.62%  Deposits of Rs. 5(M) but less than 5(M)  Monthly  4.62%  Deposits of Rs. 50(M) but l	Remunerative Non-Chequing Current Margin Account	January & July	0.07%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce   Monthly   4.00%	Funds Acceptance under SBP ILTFF	Monthly	2.20%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I Monthly 0.07%  FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II Monthly 0.07%  SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- For Hospitals Monthly 2.00%  SBP Islamic Refinance Scheme for Modernization of SMEs Monthly 2.00%  HBL Al-Irtifa Account Deposits of Rs. 1 but less than 500K Monthly 4.62%  Deposits of Rs. 1 but less than 500K Monthly 4.62%  Deposits of Rs. 500K but less than 10(M) Monthly 4.62%  Deposits of Rs. 5(M) but less than 25(M) Monthly 4.62%  Deposits of Rs. 5(M) but less than 50(M) Monthly 4.62%  Deposits of Rs. 5(M) but less than 50(M) Monthly 4.62%  Deposits of Rs. 5(M) but less than 50(M) Monthly 4.62%  Deposits of Rs. 5(M) but less than 50(M) Monthly 4.62%  Deposits of Rs. 5(M) but less than 50(M) Monthly 4.62%  Deposits of Rs. 5(M) but less than 50(M) Monthly 4.62%  Deposits of Rs. 5(M) but less than 50(M) Monthly 4.62%  Deposits of Rs. 5(M) Monthly 4.62%  Deposits of Rs. 50(M) but less than 50(M) Monthly 4.62%  Deposits of Rs. 50(M) but less than 50(M) Monthly 4.62%  Deposits of Rs. 50(M) but less than 50(M) Monthly 4.62%  Deposits of Rs. 50(M) but less than 50(M) Monthly 4.62%  Deposits of Rs. 100 Monthly 4.62%  Deposits of Rs. 50(M) but less than 50(M) Monthly 4.62%  Deposits of Rs. 50(M) but less than 50(M) Monthly 4.62%  Deposits of Rs. 50(M) but less than 50(M) Monthly 4.62%  Deposits of Rs. 50(M) but less than 50(M) Monthly 4.62%  Deposits of Rs. 50(M) but less than 50(M) Monthly 4.62%  Deposits of Rs. 50(M) but less than 50(M) Monthly 4.62%  Deposits of Rs. 50(M) but less than 50(M) Monthly 4.62%  Deposits of Rs. 50(M) but less than 50(M) Monthly 4.62%  Deposits of Rs. 100(M) M	FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Monthly	4.00%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Monthly	4.00%
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals   Monthly   2.00%	FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Monthly	0.07%
SBP Islamic Refinance Scheme for Modernization of SMEs	FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Monthly	0.07%
Deposits of Rs. 1 but less than 500K	SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Monthly	2.00%
Deposits of Rs. 1 but less than 500K	SBP Islamic Refinance Scheme for Modernization of SMEs	Monthly	2.00%
Deposits of Rs. 500K but less than 1(M)	HBL Al-Irtifa Account		
Deposits of Rs. 1(M) but less than 5(M)	Deposits of Rs.1 but less than 500K	Monthly	4.62%
Deposits of Rs. 25(M) but less than 25(M)   Monthly   4.62%	Deposits of Rs.500K but less than 1(M)	Monthly	4.62%
Deposits of Rs. 25(M) but less than 50(M)   Monthly   4.62%	Deposits of Rs.1(M) but less than 5(M)	Monthly	4.62%
Deposits of Rs. 50(M) but less than 100(M)		Monthly	4.62%
Deposits of Rs. 100(M) but less than 250(M)   Monthly   4.62%		,	
Deposits of Rs. 250(M) but less than 500(M)   Monthly   4.62%			
Deposits of Rs. 500(M) but less than Rs. 1(B)   Monthly   4.62%	1, , , , ,		
Deposits of Rs. 1(B) and above  AL-SAMARAT TERM DEPOSITS  Profit on Maturity  AI - Samarat 1 Month  AI - Samarat 3 Months  AI - Samarat 3 Months  AI - Samarat 6 Months  AI - Samarat 6 Months  AI - Samarat 6 Months  AI - Samarat 7 More Year  AI - Samarat 7 More Year  AI - Samarat 8 Maturity  AI - Samarat 9 Maturity  AI - Samarat 1 Month 1 Maturity  AI - Samarat 1 More Year  AI - Samarat 1 More Year  AI - Samarat 1 Month 1 Maturity  AI - Samarat 1 Month 1			
AL-SAMARAT TERM DEPOSITS  Profit on Maturity  AI - Samarat 1 Month AI - Samarat 3 Months AI - Samarat 6 Months AI - Samarat 6 Months AI - Samarat 6 Months AI - Samarat 7 Month AI - Samarat 7 Maturity AI - Samarat 7 Maturity AI - Samarat 8 Maturity AI - Samarat 9 Maturity AI - Samarat 9 Maturity AI - Samarat 1 Monthly			
Al - Samarat 1 Month	AL-SAMARAT TERM DEPOSITS	Monthly	4.62%
Al - Samarat 3 Months       Maturity       5.06%         Al - Samarat 6 Months       Maturity       5.28%         Al - Samarat One Year       Maturity       5.50%         Al - Samarat Three Years       Maturity       6.05%         Al - Samarat Five Years       Maturity       6.60%         Profit on Monthly         Al - Samarat Three Years       Monthly       5.22%         Al - Samarat Five Years       Monthly       5.50%         Profit on Quarterly       6.05%         Profit on Quarterly         Al - Samarat One Year       Quarterly       5.33%         Al - Samarat Three Years       Quarterly       5.77%         Al - Samarat Five Years       Quarterly       6.32%         Profit on Semi Annually         Al - Samarat One Year       Semi Annually       5.44%         Al - Samarat Three Years       Semi Annually       5.94%		Maturity	Δ 8/1%
Al - Samarat 6 Months       Maturity       5.28%         Al - Samarat One Year       Maturity       5.50%         Al - Samarat Three Years       Maturity       6.05%         Al - Samarat Five Years       Maturity       6.60%         Profit on Monthly         Al - Samarat One Year       Monthly       5.22%         Al - Samarat Five Years       Monthly       5.50%         Al - Samarat Five Years       Monthly       6.05%         Profit on Quarterly         Al - Samarat One Year       Quarterly       5.33%         Al - Samarat Three Years       Quarterly       5.77%         Al - Samarat Five Years       Quarterly       6.32%         Profit on Semi Annually         Al - Samarat One Year       Semi Annually       5.44%         Al - Samarat Three Years       Semi Annually       5.94%			
Al - Samarat One Year Maturity 5.50% Al - Samarat Three Years Maturity 6.05% Al - Samarat Five Years Maturity 6.60%  Profit on Monthly  Al - Samarat One Year Monthly 5.22% Al - Samarat Three Years Monthly 5.22% Al - Samarat Three Years Monthly 5.50% Al - Samarat Five Years Monthly 6.05% Profit on Quarterly  Al - Samarat One Year Quarterly  Al - Samarat Three Years Quarterly 5.33% Al - Samarat Three Years Quarterly 5.77% Al - Samarat Five Years Quarterly 6.32%  Profit on Semi Annually  Al - Samarat One Year Semi Annually  Al - Samarat Three Years Semi Annually 5.44% Al - Samarat Three Years Semi Annually 5.94%			
Al - Samarat Three Years Maturity 6.05% Al - Samarat Five Years Maturity 6.60%  Profit on Monthly  Al - Samarat One Year Monthly 5.22% Al - Samarat Three Years Monthly 5.50% Al - Samarat Five Years Monthly 6.05%  Profit on Quarterly  Al - Samarat One Year Quarterly  Al - Samarat One Year Quarterly 5.33% Al - Samarat Three Years Quarterly 5.77% Al - Samarat Five Years Quarterly 6.32%  Profit on Semi Annually  Al - Samarat One Year Semi Annually  Al - Samarat Three Years Semi Annually 5.44% Al - Samarat Three Years Semi Annually 5.94%			
Al - Samarat Five Years  Monthly  Al - Samarat One Year  Al - Samarat Three Years  Monthly  5.22%  Al - Samarat Three Years  Monthly  5.50%  Al - Samarat Five Years  Monthly  6.05%  Profit on Quarterly  Al - Samarat One Year  Al - Samarat Three Years  Quarterly  5.33%  Al - Samarat Three Years  Quarterly  5.77%  Al - Samarat Five Years  Quarterly  6.32%  Profit on Semi Annually  Al - Samarat One Year  Semi Annually  5.44%  Al - Samarat Three Years  Semi Annually  5.94%		,	
Al - Samarat One Year Monthly 5.22% Al - Samarat Three Years Monthly 5.50% Al - Samarat Five Years Monthly 6.05%  Profit on Quarterly  Al - Samarat One Year Quarterly 5.33% Al - Samarat Three Years Quarterly 5.77% Al - Samarat Three Years Quarterly 6.32%  Profit on Semi Annually  Al - Samarat One Year Semi Annually  Al - Samarat Three Years Semi Annually 5.44% Al - Samarat Three Years Semi Annually 5.94%	Al - Samarat Five Years	· · · · · · · · · · · · · · · · · · ·	
Al - Samarat One Year Monthly 5.22% Al - Samarat Three Years Monthly 5.50% Al - Samarat Five Years Monthly 6.05%  Profit on Quarterly  Al - Samarat One Year Quarterly 5.33% Al - Samarat Three Years Quarterly 5.77% Al - Samarat Three Years Quarterly 6.32%  Profit on Semi Annually  Al - Samarat One Year Semi Annually  Al - Samarat Three Years Semi Annually 5.44% Al - Samarat Three Years Semi Annually 5.94%	Profit on Monthly	· · · · · · · · · · · · · · · · · · ·	
Al - Samarat Three Years Monthly 5.50% Al - Samarat Five Years Monthly 6.05%  Profit on Quarterly  Al - Samarat One Year Quarterly 5.33% Al - Samarat Three Years Quarterly 5.77% Al - Samarat Five Years Quarterly 6.32%  Profit on Semi Annually  Al - Samarat One Year Semi Annually  Al - Samarat Three Years Semi Annually 5.44% Al - Samarat Three Years Semi Annually 5.94%		Monthly	5.22%
Al - Samarat Five Years Monthly 6.05%  Profit on Quarterly  Al - Samarat One Year Quarterly 5.33%  Al - Samarat Three Years Quarterly 5.77%  Al - Samarat Five Years Quarterly 6.32%  Profit on Semi Annually  Al - Samarat One Year Semi Annually  Al - Samarat Three Years Semi Annually 5.44%  Al - Samarat Three Years Semi Annually 5.94%		· · · · · · · · · · · · · · · · · · ·	
Profit on Quarterly           Al - Samarat One Year         Quarterly         5.33%           Al - Samarat Three Years         Quarterly         5.77%           Al - Samarat Five Years         Quarterly         6.32%           Profit on Semi Annually           Al - Samarat One Year         Semi Annually         5.44%           Al - Samarat Three Years         Semi Annually         5.94%			
Al - Samarat One Year       Quarterly       5.33%         Al - Samarat Three Years       Quarterly       5.77%         Al - Samarat Five Years       Quarterly       6.32%         Profit on Semi Annually         Al - Samarat One Year       Semi Annually       5.44%         Al - Samarat Three Years       Semi Annually       5.94%		·	
Al - Samarat Three Years       Quarterly       5.77%         Al - Samarat Five Years       Quarterly       6.32%         Profit on Semi Annually         Al - Samarat One Year       Semi Annually       5.44%         Al - Samarat Three Years       Semi Annually       5.94%		Quarterly	5.33%
Al - Samarat Five Years  Profit on Semi Annually  Al - Samarat One Year  Al - Samarat Three Years  Quarterly  6.32%  Semi Annually  5.44%  Semi Annually  5.94%		· · · · · · · · · · · · · · · · · · ·	
Al - Samarat One Year Semi Annually 5.44% Al - Samarat Three Years Semi Annually 5.94%		· · · · · · · · · · · · · · · · · · ·	
Al - Samarat One Year Semi Annually 5.44% Al - Samarat Three Years Semi Annually 5.94%	Profit on Semi Annually		
Al - Samarat Three Years Semi Annually 5.94%	· · · · · · · · · · · · · · · · · · ·	Semi Annually	5 44%
		· · · · · · · · · · · · · · · · · · ·	
	Al - Samarat Five Years	Semi Annually	6.43%



## PROFIT RATES March 2021

	Product Name	Payment Frequency	Profit Rate
	Foreign Currency Accoun	ts	
HBL Islamic PLS Account (FCY)			
ess than 1000		Monthly	0.11%
rom 1000 to less than FCY 50,000		Monthly	0.16%
rom 50,000 & above		Monthly	0.21%
HBL Isl	amic High Yield Investment Deposit (FCY)		
One Month			
rom 1,000 to 99,999		Maturity	0.20%
rom 100,000 to 499,999		Maturity	0.21%
rom 500,000 & above		Maturity	0.22%
wo Months			
rom 1,000 to 99,999		Maturity	0.20%
rom 100,000 to 499,999		Maturity	0.21%
rom 500,000 & above		Maturity	0.22%
Three Months			
rom 1,000 to 99,999		Maturity	0.20%
rom 100,000 to 499,999		Maturity	0.21%
rom 500,000 & above		Maturity	0.22%
Six Months			
rom 1,000 to 99,999		Maturity	0.21%
From 100,000 to 499,999		Maturity	0.22%
From 500,000 & above		Maturity	0.23%
Twelve Months			
rom 1,000 to 99,999		Maturity	0.21%
rom 100,000 to 499,999		Maturity	0.22%
From 500,000 & above		Maturity	0.23%
2 Years			
From 1,000 to 99,999		Maturity	0.24%
From 100,000 to 499,999		Maturity	0.25%
From 500,000 & above		Maturity	0.26%
3 Years			
From 1,000 to 99,999		Maturity	0.28%
From 100,000 to 499,999		Maturity	0.29%
From 500,000 & above		Maturity	0.30%
4 Years			
From 1,000 to 99,999		Maturity	0.31%
From 100,000 to 499,999		Maturity	0.32%
From 500,000 & above		Maturity	0.33%
5 Years			
From 1,000 to 99,999		Maturity	0.34%
From 100,000 to 499,999		Maturity	0.35%
rom 500,000 & above		Maturity	0.36%
Prepared by:	Reviewed by:	Recommend by:	
Prepared by:	Reviewed by:	Recommend by:	0.36%
<b>Pool Manager</b> Muhammad Saadan Sarwar	Head, Pool Management Unit Khawaja Farhan Usman	Head, Islamic Product Develo Muhammad Mujeeb Beig	pment & Operation
Approved by:			
Head Distribution- Islamic Banking		Resident Sharia'h Board Mem	 ber
Kamran Zafar		Mufti Yahya Asim	



## HISTORICAL PROFIT RATES 2019 Till 2021

	Payment	Month						Month	Month	Month		Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	1
Product Name	Frequency	Mar 2019	April 2019	May 2019	June 2019	July 2019	Aug 2019	Sep 2019	Oct 2019	Nov 2019	Dec 2019	Jan 2020	Feb 2020	March 2020	April 2020	May 2020	June 2020		Aug 2020	Sept 2020	Oct 2020	Nov 2020	Dec 2020	Jan 2021	Feb 2021	March 2021
Local Currency Accounts SAVING ACCOUNTS			2019	2019	2019	2019	2019	2019	2019	2019	2019	2020		2020	2020	2020	2020	-	-	2020		2020	_2020	_2021		2021
HBL Islamic PLS Account / Nisa	Monthly	4.24%	5.05%	4.50%	5.02%	5.59%	5.10%	5.17%	5.54%	5.59%	5.59%	5.59%	5.59%	5.59%	4.96%	3.75%	3.50%	3.50%	3.50%	3.60%	3.59%	3.94%	4.01%	4.04%	4.37%	4.40%
HBL Al-Mukhtar Account	Monthly	0.06%	0.07%	0.06%	0.07%	0.08%	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
HBL at Work Islamic Premium Account	Jan & Jul	0.06%	0.07%	0.06%	0.07%	0.08%	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
Remunerative Non-Chequing Current Margin Account	Jan & Jul			0.06%	0.07%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
Funds Acceptance under SBP ILTFF	Monthly		2.00%	2.00%	2.31%	2.58%	2.23%	1.75%	1.88%	2.16%	2.16%	2.16%	2.16%	2.16%	1.92%	2.00%	2.00%	2.00%	2.00%	2.06%	2.05%	2.25%	2.00%	2.00%	2.19%	
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Monthly														1.92%	6.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Monthly														1.92%	6.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Monthly															4.00%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Monthly															5.00%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Monthly																0.07%	0.07%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	
SBP Islamic Refinance Scheme for Modernization of SMEs	Monthly																0.07%	0.07%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
HBL Al-Irtifa Account																										
Deposits of Rs.1 but less than 500K	Monthly	4.54%	5.41%	4.82%	5.38%	5.99%	5.47%	5.54%	5.94%	5.99%	5.99%	5.99%	5.99%	5.99%	5.32%	4.15%	3.90%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%
Deposits of Rs.500K but less than 1(M)	Monthly	4.54%	5.41%	4.82%	5.38%	5.99%	5.47%	5.54%	5.94%	5.99%	5.99%	5.99%	5.99%	5.99%	5.32%	4.15%	3.90%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%
Deposits of Rs.1(M) but less than 5(M)	Monthly	4.54%	5.41%	4.82%	5.38%	5.99%	5.47%	5.54%	5.94%	5.99%	5.99%	5.99%	5.99%	5.99%	5.32%	4.15%	3.90%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	4.54%	5.41%	4.82%	5.38%	5.99%	5.47%	5.54%	5.94%	5.99%	5.99%	5.99%	5.99%	5.99%	5.32%	4.15%	3.90%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	4.54%	5.41%	4.82%	5.38%	5.99%	5.47%	5.54%	5.94%	5.99%	5.99%	5.99%	5.99%	5.99%	5.32%	4.15%	3.90%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	4.54%	5.41%	4.82%	5.38%	5.99%	5.47%	5.54%	5.94%	5.99%	5.99%	5.99%	5.99%	5.99%	5.32%	4.15%	3.90%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	4.54%			5.38%				5.94%			5.99%	5.99%	5.99%	5.32%	4.15%	3.90%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	
Deposits of Rs. 250(M) but less than 500(M)	Monthly	4.54%	5.41%	4.82%	5.38%	5.99%		5.54%	5.94%	5.99%		5.99%	5.99%	5.99%	5.32%	4.15%	3.90%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	4.54%		4.82%					5.94%			5.99%	5.99%	5.99%	5.32%	4.15%	3.90%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%
Deposits of Rs. 1(B) and above	Monthly	4.54%	5.41%	4.82%	5.38%	5.99%	5.47%	5.54%	5.94%	5.99%	5.99%	5.99%	5.99%	5.99%	5.32%	4.15%	3.90%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%
AL-SAMARAT TERM ACCOUNTS																										
Profit on Maturity																										
Al - Samarat 1 Month	Maturity	5.01%	5.97%	5.33%	5.95%	6.62%	6.05%	6.13%	6.57%	6.62%	6.62%	6.62%	6.62%	6.62%	5.88%	4.79%	4.53%	4.53%	4.53%	4.66%	4.65%	4.66%	4.67%	4.44%	4.81%	4.84%
Al - Samarat 3 Months	Maturity	5.13%	6.11%	5.46%	6.09%	6.79%	6.19%	6.28%	6.73%	6.78%	6.78%	6.78%	6.78%	6.78%	6.02%	4.95%	4.70%	4.70%	4.70%	4.83%	4.81%	5.43%	4.84%	4.64%	5.03%	5.06%
Al - Samarat 6 Months	Maturity	5.37%	6.39%	5.72%	6.38%	7.11%	6.49%	6.58%	7.05%	7.11%	7.11%	7.11%	7.11%	7.11%	6.31%	5.27%	5.02%	5.02%	5.02%	5.16%	5.14%	5.80%	5.17%	4.84%	5.25%	5.28%
AI - Samarat One Year	Maturity	6.64%	7.91%	7.11%	7.93%	8.83%	8.06%	8.17%	8.76%	8.83%	8.83%	8.83%	8.83%	8.83%	7.84%	7.00%	6.74%	6.74%	6.74%	6.93%	6.91%	6.09%	5.42%	5.04%	5.47%	5.50%
Al - Samarat Three Years	Maturity	6.57%	7.82%	7.03%	7.84%	8.73%	7.97%	8.08%	8.66%	8.73%	8.73%	8.73%	8.73%	8.73%	7.75%	6.90%	6.64%	6.64%	6.64%	6.83%	6.81%	6.20%	5.52%	5.55%	6.01%	6.05%
AI - Samarat Five Years	Maturity	7.17%	8.54%	7.68%	8.57%	9.54%	8.71%	8.83%	9.47%	9.54%	9.54%	9.54%	9.54%	9.54%	8.47%	7.71%	7.45%	7.45%	7.45%	7.66%	7.64%	6.07%	5.41%	6.05%	6.56%	6.60%
Profit on Monthly											•				•		•									
Al - Samarat One Year	Monthly	6.42%	7.65%	6.87%	7.66%	8.53%	7.79%	7.89%	8.46%	8.53%	8.53%	8.53%	8.53%	8.53%	7.58%	6.70%	6.44%	6.44%	6.44%	6.62%	6.60%	5.64%	5.03%	4.79%	5.19%	5.22%
Al - Samarat Three Years	Monthly	5.91%	7.04%	6.31%	7.04%	7.84%	7.16%	7.25%	7.78%	7.84%	7.84%	7.84%	7.84%	7.84%	6.96%	6.01%	5.75%	5.75%	5.75%	5.91%	5.89%	5.38%	4.79%	5.04%	5.47%	5.50%
AI - Samarat Five Years	Monthly	5.49%	6.54%	5.85%	6.53%	7.27%	6.64%	6.73%	7.21%	7.27%	7.27%	7.27%	7.27%	7.27%	6.46%	5.44%	5.18%	5.18%	5.18%	5.33%	5.31%	6.03%	5.37%	5.55%	6.01%	6.05%
Profit on Quarterly																										
Al - Samarat One Year	Quarterly	6.51%	7.75%	6.97%	7.77%	8.65%	7.90%	8.00%	8.58%	8.65%	8.65%	8.65%	8.65%	8.65%	7.68%	6.82%	6.56%	6.56%	6.56%	6.75%	6.73%	5.57%	4.96%	4.89%	5.30%	5.33%
AI - Samarat Three Years	Quarterly	6.03%	7.18%	6.44%	7.18%	8.00%	7.31%	7.40%	7.94%	8.00%	8.00%	8.00%	8.00%	8.00%	7.11%	6.17%	5.91%	5.91%	5.91%	6.08%	6.06%	5.87%	5.88%	5.29%	5.74%	5.77%
AI - Samarat Five Years	Quarterly	5.79%	6.89%	6.18%	6.89%	7.68%	7.01%	7.10%	7.62%	7.68%	7.68%	7.68%	7.68%	7.68%	6.82%	5.84%	5.59%	5.59%	5.59%	5.74%	5.73%	6.32%	5.63%	5.80%	6.29%	6.32%
Profit on Semi Annually	,																			-						
Al - Samarat One Year	Semi Annually	6.58%	7.83%	7.04%	7.85%	8.74%	7.98%	8.09%	8.67%	8.74%	8.74%	8.74%	8.74%	8.74%	7.76%	6.91%	8.74%	8.74%	8.74%	8.99%	8.99%	5.28%	4.70%	4.99%	5.41%	5.44%
		C 4500	7.32%	C = 70/	7.000/			3.550/	0.400/	0.450/	0.450/	0.450/	0.460/	8.16%	7.25%	6.33%	0.450/	0.450/	0.450/	0.000/	0.000/		4.000/	5,45%	5.90%	5.94%
Al - Samarat Three Years	Semi Annually	6.15%	1.32%	6.57%	7.33%	8.17%	7.45%	7.55%	8.10%	8.16%	8.16%	8.16%	8.16%	8.16%	7.25%	6.33%	8.16%	8.16%	8.16%	8.39%	8.39%	4.74%	4.22%	5.45%		



## HISTORICAL PROFIT RATES 2019 Till 2021

Product Name	Payment	Month Mar		May				onth Mor Sep Oc			Month Jan	Month	Month March	Month April	Month May	Month June	Month	Month	Month Sept	Month	Month Nov	Month Dec	Month Jan	Month Feb	Monti March
Trouble Hume	Frequency	2019						019 201				Feb 2020	2020	2020	2020	2020	July 2020	Aug 2020	2020	Oct 2020	2020	2020	2021	2021	
Foreign Currency Accounts	•	•			•	•				•			•				•		•			•		•	
HBL Islamic PLS Account (FCY)																									
HBL Islamic PLS FCY Less than 1000	Quarterly	I n ngg% I	0.100%	100%	100%	100%	100% 0	100% 0.10	00% 0 100	% n 1009	4 n 100%	0.100%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.119
HBL Islamic PLS FCY 1000 to less than FCY 50,000	Quarterly							150% 0.15					0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%			0.15%	
HBL Islamic PLS From FCY 50.000 & above	Quarterly							200% 0.20							0.20%	0.20%	0.20%		0.20%	0.20%			0.20%		
HBL Islamic High Yield Investment Deposit (FCY)		1 0.00.77									-			0.2071	0.20.1	0.2075	0.20.1	0.2075	0.20,1	0.2075					
One Month																									
From 1,000 to 99,999	Maturity	0.197%	0.189%	.190%	0.190% 0	.190%	0.190% 0.	190% 0.19	0.190	% 0.1909	6 0.190%	0.190%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.20%
From 100,000 to 499,999	Maturity		0.199% 0					200% 0.20					0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	
From 500,000 & above	Maturity		0.209%					210% 0.21					0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%			0.22%
Two Months										<u>'</u>		•													
From 1,000 to 99,999	Maturity	0.197%	0.189%	.190% (	0.190% 0	.190% (	0.190% 0.	190% 0.19	0.190	% 0.1909	6 0.190%	0.190%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%
From 100,000 to 499,999	Maturity	0.197%	0.199% 0	.200% 0	0.200% 0	.200%	0.200% 0.	200% 0.20	0.200	% 0.2009	6 0.200%	0.200%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
From 500,000 & above	Maturity	0.197%	0.209% 0	.210% 0	0.210% 0	.210% (	0.210% 0.	210% 0.21	0.210	% 0.2109	6 0.210%	0.210%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.219
Three Months																									
From 1,000 to 99,999	Maturity	0.197%	0.189%	.190% 0	0.190% 0	.190%	0.190% 0.	190% 0.19	0.190	% 0.1909	6 0.190%	0.190%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%
From 100,000 to 499,999	Maturity		0.199% 0					200% 0.20					0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
From 500,000 & above	Maturity	0.197%	0.209%	.210%	0.210% 0	.210%	0.210% 0.	210% 0.21	0.210	% 0.2109	6 0.210%	0.210%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.219
Six Months																									
From 1,000 to 99,999	Maturity							200% 0.20					0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
From 100,000 to 499,999	Maturity		0.209%					210% 0.21					0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%			
From 500,000 & above	Maturity	0.197%	0.219%	.220%	0.220% 0	.220%	0.220% 0.	220% 0.22	0.220	% 0.2209	6 0.220%	0.220%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.229
Twelve Months																									
From 1,000 to 99,999	Maturity							200% 0.20						0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%		0.20%		0.20%	
From 100,000 to 499,999	Maturity							210% 0.21						0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%		0.21%		0.21%	
From 500,000 & above	Maturity	0.197%	0.219%	.220%	0.220% 0	.220%	0.220% 0.	220% 0.22	0.220	% 0.2209	6 0.220%	0.220%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%
2 Years																									
From 1,000 to 99,999	Maturity		0.229%	.230%	0.230% 0	.230%	0.230% 0.	230% 0.23	0.230	% 0.2309	6 0.230%	0.230%		0.23%	0.23%	0.23%	0.23%		0.23%	0.23%	0.23%		0.23%	0.23%	0.23%
From 100,000 to 499,999	Maturity		0.239%					240% 0.24					0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%		
From 500,000 & above	Maturity		0.249%	.250%	0.250% 0	.250%	0.250% 0.	250% 0.25	0.250	% 0.2509	6 0.250%	0.250%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
3 Years																									
From 1,000 to 99,999	Maturity							260% 0.26					0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.25%	0.25%	0.25%	0.25%		
From 100,000 to 499,999	Maturity		0.269%					270% 0.27					0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.26%	0.26%	0.26%	0.26%		
From 500,000 & above	Maturity		0.279%	.280%	0.280% 0	.280%	0.280% 0.	280% 0.28	0.280	% 0.2809	6 0.280%	0.280%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%
4 Years																									
From 1,000 to 99,999	Maturity							290% 0.29						0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.28%	0.28%			0.28%	
From 100,000 to 499,999	Maturity							300% 0.30					0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.29%	0.29%	0.29%			
From 500,000 & above	Maturity		0.309%	.310%	0.310% 0	.310%	0.310% 0.	310% 0.31	0.310	% 0.3109	6 0.310%	0.310%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%
5 Years																									
From 1,000 to 99,999	Maturity							320% 0.32							0.32%	0.32%			0.32%	0.29%		0.29%			
From 100,000 to 499,999	Maturity		0.329%					330% 0.33					0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.30%	0.30%		0.30%		
From 500,000 & above	Maturity		0.339%	.340%	0.340% 0	.340%	.340%   O.	340%   0.34	10%   0.340	%   0.3409	6   0.340%	0.340%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%

Prepared by:	Reviewed by:	Recommend by:
Pool Manager Muhammad Saadan Sarwar Approved by:	Unit Head, Pool Management Khawaja Farhan Usman	Head, Islamic Product Development & Operation Muhammad Mujeeb Beig
Head Distribution- Islamic Banking Kamran Zafar		Resident Sharia'h Board Member Mufti Yahya Asim