

| Product Name | Payment Frequency | Profit Rate |
|--|-------------------|-------------|
| Local Currency Accounts | | |
| SAVING ACCOUNTS | | |
| HBL Islamic PLS Account | Monthly | 7.71302% |
| HBL Nisa Tawfir | Monthly | 20.50203% |
| HBL Rutba Islamic Saving Account | Monthly | 20.50205% |
| HBL Uraan Islamic Saving Account | Monthly | 20.50187% |
| HBL Al-Mukhtar Account | Monthly | 0.06521% |
| HBL at Work Islamic Premium Account | Semi Annually | 0.06589% |
| Remunerative Non-Chequing Current Margin Account | Semi Annually | 0.06521% |
| Funds Acceptance under SBP ILTFF | Monthly | 18.03031% |
| FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy | Quarterly | 18.03031% |
| FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce | Quarterly | 6.51093% |
| FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I | Quarterly | 0.06521% |
| FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II | Quarterly | 0.06521% |
| SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals | Quarterly | 0.06521% |
| SBP Islamic Refinance Scheme for Modernization of SMEs | Quarterly | 18.00000% |
| ISLAMIC TEMP ECO REFIN (ITERF) | Quarterly | 5.00845% |
| Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs | Quarterly | 18.03032% |
| HBL Al-Irtifa Account | | |
| Deposits of Rs.1 but less than 500K | Monthly | 7.81314% |
| Deposits of Rs.500K but less than 1(M) | Monthly | 7.81314% |
| Deposits of Rs.1(M) but less than 5(M) | Monthly | 7.81314% |
| Deposits of Rs. 5(M) but less than 25(M) | Monthly | 7.81314% |
| Deposits of Rs. 25(M) but less than 50(M) | Monthly | 7.81314% |
| Deposits of Rs. 50(M) but less than 100(M) | Monthly | 7.81314% |
| Deposits of Rs. 100(M) but less than 250(M) | Monthly | 7.81314% |
| Deposits of Rs. 250(M) but less than 500(M) | Monthly | 7.81314% |
| Deposits of Rs. 500(M) but less than Rs. 1(B) | Monthly | 7.81314% |
| Deposits of Rs. 1(B) and above | Monthly | 7.81314% |
| AL-SAMARAT TERM DEPOSITS | | |
| Profit on Maturity | | |
| Al - Samarat 1 Month | Maturity | 8.21385% |
| Al - Samarat 3 Months | Maturity | 8.31398% |
| Al - Samarat 6 Months | Maturity | 8.41411% |
| Al - Samarat One Year | Maturity | 8.51424% |
| Al - Samarat Three Years | Maturity | 8.61437% |
| Al - Samarat Five Years | Maturity | 8.71468% |
| Profit on Monthly | | |
| Al - Samarat One Year | Monthly | 8.21385% |
| Al - Samarat Three Years | Monthly | 8.31398% |
| Al - Samarat Five Years | Monthly | 8.41411% |
| Profit on Quarterly | | |
| Al - Samarat One Year | Quarterly | 8.31398% |
| Al - Samarat Three Years | Quarterly | 8.41411% |
| Al - Samarat Five Years | Quarterly | 8.51424% |
| Profit on Semi Annually | | |
| Al - Samarat One Year | Semi Annually | 8.41411% |
| Al - Samarat Three Years | Semi Annually | 8.51424% |
| Al - Samarat Five Years | Semi Annually | 8.61437% |

| Product Name | Payment Frequency | Profit Rate |
|--|-------------------|-------------|
| Foreign Currency Accounts | | |
| HBL Islamic PLS Account (FCY) | | |
| Less than 1000 | Monthly | 0.871% |
| From 1000 to less than FCY 50,000 | Monthly | 0.871% |
| From 50,000 & above | Monthly | 0.871% |
| HBL Islamic High Yield Investment Deposit (FCY) | | |
| One Month | | |
| From 1,000 to 99,999 | Maturity | 0.900% |
| From 100,000 to 499,999 | Maturity | 0.900% |
| From 500,000 & above | Maturity | 0.900% |
| Two Months | | |
| From 1,000 to 99,999 | Maturity | 0.910% |
| From 100,000 to 499,999 | Maturity | 0.910% |
| From 500,000 & above | Maturity | 0.910% |
| Three Months | | |
| From 1,000 to 99,999 | Maturity | 0.920% |
| From 100,000 to 499,999 | Maturity | 0.920% |
| From 500,000 & above | Maturity | 0.920% |
| Six Months | | |
| From 1,000 to 99,999 | Maturity | 0.930% |
| From 100,000 to 499,999 | Maturity | 0.930% |
| From 500,000 & above | Maturity | 0.930% |
| Twelve Months | | |
| From 1,000 to 99,999 | Maturity | 0.940% |
| From 100,000 to 499,999 | Maturity | 0.940% |
| From 500,000 & above | Maturity | 0.940% |
| 2 Years | | |
| From 1,000 to 99,999 | Maturity | 0.950% |
| From 100,000 to 499,999 | Maturity | 0.950% |
| From 500,000 & above | Maturity | 0.950% |
| 3 Years | | |
| From 1,000 to 99,999 | Maturity | 0.960% |
| From 100,000 to 499,999 | Maturity | 0.960% |
| From 500,000 & above | Maturity | 0.960% |
| 4 Years | | |
| From 1,000 to 99,999 | Maturity | 0.970% |
| From 100,000 to 499,999 | Maturity | 0.970% |
| From 500,000 & above | Maturity | 0.970% |
| 5 Years | | |
| From 1,000 to 99,999 | Maturity | 0.980% |
| From 100,000 to 499,999 | Maturity | 0.980% |
| From 500,000 & above | Maturity | 0.980% |

Note: The profit rates are rounded off to two digits after decimal places

Prepared by:

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Table with columns: Product Name, Month, Payment Frequency, and 36 months of profit rates (Jan 2021 to Dec 2023).

Foreign Currency Accounts

HBL Islamic PLS Account (FCY)

Table showing profit rates for HBL Islamic PLS Account (FCY) with quarterly payment frequency.

HBL Islamic High Yield Investment Deposit (FCY)

One Month

Table showing profit rates for HBL Islamic High Yield Investment Deposit (FCY) - One Month maturity.

Two Months

Table showing profit rates for HBL Islamic High Yield Investment Deposit (FCY) - Two Months maturity.

Three Months

Table showing profit rates for HBL Islamic High Yield Investment Deposit (FCY) - Three Months maturity.

Six Months

Table showing profit rates for HBL Islamic High Yield Investment Deposit (FCY) - Six Months maturity.

Twelve Months

Table showing profit rates for HBL Islamic High Yield Investment Deposit (FCY) - Twelve Months maturity.

2 Years

Table showing profit rates for HBL Islamic High Yield Investment Deposit (FCY) - 2 Years maturity.

3 Years

Table showing profit rates for HBL Islamic High Yield Investment Deposit (FCY) - 3 Years maturity.

4 Years

Table showing profit rates for HBL Islamic High Yield Investment Deposit (FCY) - 4 Years maturity.

5 Years

Table showing profit rates for HBL Islamic High Yield Investment Deposit (FCY) - 5 Years maturity.

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