



ISLAMIC
BANKING

PROFIT RATES
January 2024

Product Name	Payment Frequency	Profit Rate
Local Currency Accounts		
SAVING ACCOUNTS		
HBL Islamic PLS Account	Monthly	8.61%
HBL Nisa Tawfir	Monthly	20.50%
HBL Rutba Islamic Saving Account	Monthly	20.50%
HBL Uraan Islamic Saving Account	Monthly	20.50%
HBL Al-Mukhtar Account	Monthly	0.07%
HBL at Work Islamic Premium Account	Semi Annually	0.07%
Remunerative Non-Chequing Current Margin Account	Semi Annually	0.07%
Funds Acceptance under SBP ILTF	Monthly	2.00%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	2.00%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	2.00%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Quarterly	0.07%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Quarterly	0.07%
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.07%
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	19.00%
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	1.00%
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	0.07%
HBL Al-Irtifa Account		
Deposits of Rs.1 but less than 500K	Monthly	8.62%
Deposits of Rs.500K but less than 1(M)	Monthly	8.62%
Deposits of Rs.1(M) but less than 5(M)	Monthly	8.62%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	8.62%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	8.62%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	8.62%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	8.62%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	8.62%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	8.62%
Deposits of Rs. 1(B) and above	Monthly	8.62%
AL-SAMARAT TERM DEPOSITS		
Profit on Maturity		
Al - Samarat 1 Month	Maturity	8.90%
Al - Samarat 3 Months	Maturity	8.91%
Al - Samarat 6 Months	Maturity	8.92%
Al - Samarat One Year	Maturity	9.45%
Al - Samarat Three Years	Maturity	9.55%
Al - Samarat Five Years	Maturity	9.65%
Profit on Monthly		
Al - Samarat One Year	Monthly	9.15%
Al - Samarat Three Years	Monthly	9.25%
Al - Samarat Five Years	Monthly	9.35%
Profit on Quarterly		
Al - Samarat One Year	Quarterly	9.25%
Al - Samarat Three Years	Quarterly	9.35%
Al - Samarat Five Years	Quarterly	9.45%
Profit on Semi Annually		
Al - Samarat One Year	Semi Annually	9.35%
Al - Samarat Three Years	Semi Annually	9.45%
Al - Samarat Five Years	Semi Annually	9.55%

Product Name	Payment Frequency	Profit Rate
Foreign Currency Accounts		
HBL Islamic PLS Account (FCY)		
Less than 1000	Monthly	0.88%
From 1000 to less than FCY 50,000	Monthly	0.88%
From 50,000 & above	Monthly	0.88%

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Table with columns: Product Name, Payment Frequency, Month (Dec 2021 to Dec 2023), and Rate. Sections include Local Currency Accounts (SAVING ACCOUNTS, HBL Islamic PLS Account, HBL Waqf, etc.), AL-SAMARAT TERM ACCOUNTS (Profit on Maturity, Profit on Monthly, Profit on Quarterly, Profit on Semi Annually), and HBL Al-Hifza Account (Deposits of Rs.500K but less than 10M, etc.).

Product Name	2021		2022		2022		2022		2022		2023		2023		2023		2024	
	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month

Foreign Currency Accounts

HBL Islamic PLS Account (FCY)

HBL Islamic PLS FCY Less than 1000	Quarterly	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
HBL Islamic PLS FCY 1000 to less than FCY 50,000	Quarterly	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%
HBL Islamic PLS From FCY 50,000 & above	Quarterly	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%

HBL Islamic High Yield Investment Deposit (FCY)

One Month																			
From 1,000 to 99,999	Maturity	0.135%	0.130%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
From 100,000 to 499,999	Maturity	0.141%	0.136%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%
From 500,000 & above	Maturity	0.145%	0.140%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%
Two Months																			
From 1,000 to 99,999	Maturity	0.135%	0.130%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
From 100,000 to 499,999	Maturity	0.141%	0.136%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%
From 500,000 & above	Maturity	0.145%	0.140%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%
Three Months																			
From 1,000 to 99,999	Maturity	0.145%	0.140%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%
From 100,000 to 499,999	Maturity	0.166%	0.161%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%
From 500,000 & above	Maturity	0.207%	0.201%	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%	0.20%	0.20%
Six Months																			
From 1,000 to 99,999	Maturity	0.207%	0.201%	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%	0.20%	0.20%
From 100,000 to 499,999	Maturity	0.249%	0.241%	0.24%	0.24%	0.24%	0.24%	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	0.311%	0.301%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%
Twelve Months																			
From 1,000 to 99,999	Maturity	0.311%	0.301%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%
From 100,000 to 499,999	Maturity	0.322%	0.311%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%
From 500,000 & above	Maturity	0.352%	0.321%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%
2 Years																			
From 1,000 to 99,999	Maturity	0.322%	0.311%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%
From 100,000 to 499,999	Maturity	0.338%	0.327%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%
From 500,000 & above	Maturity	0.342%	0.331%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%
3 Years																			
From 1,000 to 99,999	Maturity	0.353%	0.341%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%
From 100,000 to 499,999	Maturity	0.359%	0.347%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%
From 500,000 & above	Maturity	0.363%	0.351%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%
4 Years																			
From 1,000 to 99,999	Maturity	0.374%	0.361%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%
From 100,000 to 499,999	Maturity	0.380%	0.367%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%
From 500,000 & above	Maturity	0.384%	0.371%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%
5 Years																			
From 1,000 to 99,999	Maturity	0.386%	0.373%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%
From 100,000 to 499,999	Maturity	0.394%	0.381%	0.39%	0.39%	0.39%	0.39%	0.39%	0.39%	0.39%	0.39%	0.39%	0.39%	0.39%	0.39%	0.39%	0.39%	0.39%	0.39%
From 500,000 & above	Maturity	0.415%	0.401%	0.41%	0.41%	0.41%	0.41%	0.41%	0.41%	0.41%	0.41%	0.41%	0.41%	0.41%	0.41%	0.41%	0.41%	0.41%	0.41%

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

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