

Product Name	Payment Frequency	Profit Rate
Local Currency Accounts		
SAVING ACCOUNTS		
HBL Islamic PLS Account	Monthly	6.90%
HBL Nisa Tawfir	Monthly	6.90%
HBL Rutba Islamic Saving Account	Monthly	6.90%
HBL Uraan Islamic Saving Account	Monthly	6.90%
HBL ISLAMIC MAHANA AMDAN	Monthly	6.90%
HBL ISLAMIC NISA TAWFIR PLUS	Monthly	0.06%
HBL AI-Mukhtar Account	Monthly	0.06%
HBL at Work Islamic Premium Account	Semi Annually	0.06%
Remunerative Non-Chequing Current Margin Account	Semi Annually	0.06%
Funds Acceptance under SBP ILTF	Monthly	1.87%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	3.74%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	3.74%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Quarterly	0.00%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Quarterly	0.00%
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.00%
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	0.00%
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	1.40%
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	0.00%
FI's, Public Sector Ent. & Public Ltd Co.	Monthly	6.08%
HBL AI-Irtifa Account		
Deposits of Rs.1 but less than 500K	Monthly	6.90%
Deposits of Rs.500K but less than 1(M)	Monthly	6.90%
Deposits of Rs.1(M) but less than 5(M)	Monthly	6.90%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	6.90%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	6.90%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	6.90%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	6.90%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	6.90%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	6.90%
Deposits of Rs. 1(B) and above	Monthly	6.90%
AL-SAMARAT TERM DEPOSITS		
Profit on Maturity		
AI - Samarat 1 Month	Maturity	6.55%
AI - Samarat 3 Months	Maturity	6.74%
AI - Samarat 6 Months	Maturity	6.92%
AI - Samarat One Year	Maturity	7.77%
AI - Samarat Three Years	Maturity	7.95%
AI - Samarat Five Years	Maturity	8.05%
Profit on Monthly		
AI - Samarat One Year	Monthly	7.30%
AI - Samarat Three Years	Monthly	7.58%
AI - Samarat Five Years	Monthly	7.67%
Profit on Quarterly		
AI - Samarat One Year	Quarterly	7.49%
AI - Samarat Three Years	Quarterly	7.67%
AI - Samarat Five Years	Quarterly	7.77%
Profit on Semi Annually		
AI - Samarat One Year	Semi Annually	7.67%
AI - Samarat Three Years	Semi Annually	7.77%
AI - Samarat Five Years	Semi Annually	7.95%



ISLAMIC
BANKING

PROFIT RATES
Dec 2025

Product Name	Payment Frequency	Profit Rate
--------------	-------------------	-------------

Foreign Currency Accounts

HBL Islamic PLS Account (FCY)

Less than 1000	Monthly	0.94%
From 1000 to less than FCY 50,000	Monthly	0.94%
From 50,000 & above	Monthly	0.94%

Prepared by:

Fasih Ahmed Khan

Manager
Fasih Ahmed Khan

Approved by:

Head Centralized Operations
Rafiq Jaffer

Reviewed by:

M.Saadon Sarwar

Unit Head, Pool Management
Muhammad Saadan Sarwar

Recommended by:

Head Fixed Deposit Unit
Centralize Operations
Rizwan Abdul Khaliq

Resident Sharia'h Board
Member
Mufti Yahya Asim

HISTORICAL PROFIT RATES

Product Name	Payment Frequency	Month Jan 2024	Month Feb 2024	Month Mar 2024	Month Apr 2024	Month May 2024	Month June 2024	Month July 2024	Month Aug 2024	Month Sept 2024	Month Oct 2024	Month Nov 2024	Month Dec 2024	Month Jan 2025	Month Feb 2025	Month Mar 2025	Month April 2025	Month May 2025	Month June 2025	Month July 2025	Month Aug 2025	Month Sept 2025	Month Oct 2025	Month Nov 2025	Month Dec 2025
--------------	-------------------	----------------	----------------	----------------	----------------	----------------	-----------------	-----------------	----------------	-----------------	----------------	----------------	----------------	----------------	----------------	----------------	------------------	----------------	-----------------	-----------------	----------------	-----------------	----------------	----------------	----------------

Local Currency Accounts
SAVING ACCOUNTS

HBL Islamic PLS Account	Monthly	8.61%	8.76%	11.13%	10.96%	11.00%	11.00%	9.65%	9.65%	9.65%	9.65%	12.20%	11.44%	9.10%	8.99%	7.98%	7.83%	7.25%	7.09%	7.43%	7.11%	6.98%	6.83%	6.54%	6.90%
HBL Nisa Tawfir Islamic Saving Account	Monthly	20.50%	20.51%	20.74%	20.50%	20.50%	20.50%	17.50%	17.00%	16.00%	12.00%	12.20%	11.44%	9.10%	8.99%	7.98%	7.83%	7.25%	7.09%	7.43%	7.11%	6.98%	6.83%	6.54%	6.90%
HBL Rutba Islamic Saving Account	Monthly	20.50%	20.51%	20.74%	20.42%	20.50%	18.50%	17.15%	16.00%	12.00%	12.20%	11.44%	9.10%	8.99%	7.98%	7.83%	7.25%	7.09%	7.43%	7.11%	6.98%	6.83%	6.54%	6.90%	
HBL Uraan Islamic Saving Account	Monthly	20.50%	20.51%	20.74%	20.50%	20.50%	18.20%	16.85%	16.00%	16.00%	12.00%	12.20%	11.44%	9.10%	8.99%	7.98%	7.83%	7.25%	7.09%	7.43%	7.11%	6.98%	6.83%	6.54%	6.90%
HBL Islamic Mahana Amdani	Monthly	-	20.51%	20.74%	20.42%	20.50%	19.00%	17.65%	16.00%	12.00%	12.20%	11.44%	9.10%	8.99%	7.98%	7.83%	7.25%	7.09%	7.43%	7.11%	6.98%	6.83%	6.54%	6.90%	
HBL Islamic Nisa Tawfir Plus	Monthly	-	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.12%	0.12%	0.06%	0.05%	0.07%	0.07%	0.06%	0.05%	0.06%	0.08%	0.06%	0.05%	0.05%	0.06%	
HBL Al-Mukhtar Account	Monthly	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.12%	0.12%	0.06%	0.05%	0.07%	0.07%	0.06%	0.05%	0.06%	0.08%	0.06%	0.05%	0.05%	0.06%	
HBL at Work Islamic Premium Account	Jan & Jul	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.12%	0.12%	0.06%	0.05%	0.07%	0.07%	0.06%	0.05%	0.06%	0.08%	0.06%	0.05%	0.05%	0.06%	
Remunerative Non-Chequing Current Margin Account	Jan & Jul	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.12%	0.12%	0.06%	0.05%	0.07%	0.07%	0.06%	0.05%	0.06%	0.08%	0.06%	0.05%	0.05%	0.06%	
Funds Acceptance under SBP ILTF	Quarterly	2.00%	2.00%	2.02%	0.39%	2.00%	2.00%	2.00%	2.00%	2.00%	3.75%	3.52%	1.26%	1.96%	2.06%	3.89%	0.94%	1.79%	1.91%	2.17%	1.94%	1.77%	1.76%	1.87%	
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	2.00%	2.00%	2.02%	0.39%	2.00%	2.00%	2.00%	2.00%	2.00%	3.75%	3.52%	1.26%	1.96%	2.06%	3.89%	0.94%	1.79%	1.91%	2.17%	1.94%	1.77%	1.76%	1.87%	
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	2.00%	2.00%	2.02%	0.39%	2.00%	2.00%	2.00%	2.00%	2.00%	3.75%	3.52%	1.26%	1.96%	2.06%	3.89%	0.94%	1.79%	1.91%	2.17%	1.94%	1.77%	1.76%	1.87%	
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Quarterly	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.12%	0.12%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Quarterly	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.12%	0.12%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.07%	0.07%	0.07%	0.01%	0.07%	0.07%	0.07%	0.07%	0.07%	0.12%	0.12%	0.04%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	19.00%	19.00%	19.00%	19.00%	19.00%	19.00%	0.07%	0.07%	0.07%	0.12%	0.12%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Islamic Temporary Economic Refinance Facility (ITERF)	Quarterly	1.00%	1.00%	1.01%	0.19%	1.00%	1.00%	1.00%	1.00%	1.00%	1.88%	3.52%	2.53%	0.93%	1.55%	1.46%	0.94%	0.89%	0.95%	1.07%	1.46%	0.88%	1.76%	1.40%	
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	0.07%	0.07%	0.07%	0.01%	0.07%	0.07%	0.07%	0.07%	0.07%	0.12%	0.12%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
FI's, Public Sector Ent. & Public Ltd Co.	Monthly													8.47%	6.56%	6.71%	6.32%	6.10%	5.81%	6.20%	6.12%	6.32%	5.75%	5.73%	6.08%

HBL Al-Irtifa Account

Deposits of Rs.1 but less than 50K	Monthly	8.62%	8.86%	11.18%	11.01%	11.05%	11.05%	9.65%	9.70%	9.70%	9.70%	12.20%	11.44%	9.10%	8.99%	7.98%	7.83%	7.25%	7.09%	7.43%	7.11%	6.98%	6.83%	6.54%	6.90%
Deposits of Rs.50K but less than 1(M)	Monthly	8.62%	8.86%	11.18%	11.01%	11.05%	11.05%	9.65%	9.70%	9.70%	9.70%	12.20%	11.44%	9.10%	8.99%	7.98%	7.83%	7.25%	7.09%	7.43%	7.11%	6.98%	6.83%	6.54%	6.90%
Deposits of Rs.1(M) but less than 5(M)	Monthly	8.62%	8.86%	11.18%	11.01%	11.05%	11.05%	9.65%	9.70%	9.70%	9.70%	12.20%	11.44%	9.10%	8.99%	7.98%	7.83%	7.25%	7.09%	7.43%	7.11%	6.98%	6.83%	6.54%	6.90%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	8.62%	8.86%	11.18%	11.01%	11.05%	11.05%	9.65%	9.70%	9.70%	9.70%	12.20%	11.44%	9.10%	8.99%	7.98%	7.83%	7.25%	7.09%	7.43%	7.11%	6.98%	6.83%	6.54%	6.90%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	8.62%	8.86%	11.18%	11.01%	11.05%	11.05%	9.65%	9.70%	9.70%	9.70%	12.20%	11.44%	9.10%	8.99%	7.98%	7.83%	7.25%	7.09%	7.43%	7.11%	6.98%	6.83%	6.54%	6.90%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	8.62%	8.86%	11.18%	11.01%	11.05%	11.05%	9.65%	9.70%	9.70%	9.70%	12.20%	11.44%	9.10%	8.99%	7.98%	7.83%	7.25%	7.09%	7.43%	7.11%	6.98%	6.83%	6.54%	6.90%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	8.62%	8.86%	11.18%	11.01%	11.05%	11.05%	9.65%	9.70%	9.70%	9.70%	12.20%	11.44%	9.10%	8.99%	7.98%	7.83%	7.25%	7.09%	7.43%	7.11%	6.98%	6.83%	6.54%	6.90%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	8.62%	8.86%	11.18%	11.01%	11.05%	11.05%	9.65%	9.70%	9.70%	9.70%	12.20%	11.44%	9.10%	8.99%	7.98%	7.83%	7.25%	7.09%	7.43%	7.11%	6.98%	6.83%	6.54%	6.90%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	8.62%	8.86%	11.18%	11.01%	11.05%	11.05%	9.65%	9.70%	9.70%	9.70%	12.20%	11.44%	9.10%	8.99%	7.98%	7.83%	7.25%	7.09%	7.43%	7.11%	6.98%	6.83%	6.54%	6.90%
Deposits of Rs. 1(B) and above	Monthly	8.62%	8.86%	11.18%	11.01%	11.05%	11.05%	9.65%	9.70%	9.70%	9.70%	12.20%	11.44%	9.10%	8.99%	7.98%	7.83%	7.25%	7.09%	7.43%	7.11%	6.98%	6.83%	6.54%	6.90%

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

Al -Samarat 1 Month	Maturity	8.90%	9.00%	11.23%	11.06%	11.10%	11.10%	9.66%	9.66%	9.72%	9.20%	11.36%	10.56%	5.05%	3.91%	7.22%	6.80%	6.57%	6.25%	6.68%	6.59%	6.81%	6.19%	6.17%	6.55%
Al -Samarat 3 Months	Maturity	8.91%	9.10%	11.28%	11.11%	11.15%	11.15%	9.71%	9.71%	9.73%	9.35%	11.73%	11.00%	5.68%	4.40%	7.43%	7.00%	6.75%	6.43%	6.87%	6.78%	7.00%	6.37%	6.35%	6.74%
Al -Samarat 6 Months	Maturity	8.92%	9.20%	11.33%	11.16%	11.20%	11.20%	9.76%	9.76%	9.76%	9.40%	12.20%	11.44%	6.00%	4.65%	7.64%	7.19%	6.94%	6.61%	7.06%	6.97%	7.20%	6.55%	6.52%	6.92%
Al -Samarat One Year	Maturity	9.45%	9.80%	11.73%	11.56%	11.60%	11.60%	10.16%	10.16%	10.16%	9.50%	12.20%	11.44%	6.32%	4.89%	8.57%	8.07%	7.79%	7.41%	7.92%	7.81%	8.07%	7.34%	7.32%	7.77%
Al -Samarat Three Years	Maturity	9.55%	9.90%	11.83%	11.66%	11.70%	11.70%	10.26%	10.26%	10.26%	8.25%	12.20%	11.44%	6.53%	5.14%	8.77%	8.26%	7.97%	7.59%	8.11%	8.00%	8.27%	7.52%	7.49%	7.95%
Al -Samarat Five Years	Maturity	9.65%	10.00%	11.94%	11.75%	11.80%	11.80%	10.36%	10.36%	10.36%	8.25%	12.20%	11.44%	6.95%	5.38%	8.88%	8.36%	8.07%	7.68%	8.20%	8.10%	8.36%	7.61%	7.58%	8.05%

Profit on Monthly

Al -Samarat One Year	Monthly	9.15%	9.65%	11.43%	11.26%	11.30%	11.30%	9.86%	9.86%	9.86%	8.50%	10.79%	10.12%	6.00%	4.65%	8.05%	7.58%	7.32%	6.97%	7.44%	7.34%	7.58%	6.90%	6.88%	7.30%
Al -Samarat Three Years	Monthly	9.25%	9.75%	11.53%	11.36%	11.40%	11.40%	9.96%	9.96%	9.96%	7.25%	10.79%	10.12%	6.13%	4.74%	8.36%	7.87%	7.60%	7.23%	7.73%	7.63%	7.88%	7.17%	7.14%	7.58%
Al -Samarat Five Years	Monthly	9.35%	9.85%	11.63%	11.46%	11.50%	11.50%	10.06%	10.06%	10.06%	5.75%	10.79%	10.12%	6.25%	4.84%	8.46%	7.97%	7.69%	7.32%	7.82%	7.72%	7.97%	7.26%	7.23%	7.67%

Profit on Quarterly

Al -Samarat One Year	Quarterly	9.25%	9.70%	11.53%	11.36%	11.40%	11.40%	9.96%	9.96%	9.96%	8.75%	11.26%	10.56%	6.13%	4.74%	8.26%	7.77%	7.79%	7.15%	7.63%	7.53%	7.78%	7.08%	7.05%	7.49%
Al -Samarat Three Years	Quarterly	9.35%	9.80%	11.63%	11.46%	11.50%	11.50%	10.06%	10.06%	10.06%	7.75%	11.26%	10.56%	6.25%	4.84%	8.46%	7.97%	7.69%	7.32%	7.82%	7.72%	7.97%	7.26%	7.23%	7.67%
Al -Samarat Five Years	Quarterly	9.45%	9.90%	11.73%	11.56%	11.60%	11.60%	10.16%	10.16%	10.16%	6.25%	11.26%	10.56%	6.44%	4.99%	8.57%	8.07%	7.50%	7.41%	7.92%	7.81%	8.07%	7.34%	7.32%	7.77%

Profit on Semi Annually

Al -Samarat One Year	Semi Annually	9.35%	9.75%	11.63%	11.46
----------------------	---------------	-------	-------	--------	-------

**HISTORICAL
PROFIT RATES**

Product Name	Payment Frequency	Month Jan 2024	Month Feb 2024	Month Mar 2024	Month April 2024	Month May 2024	Month June 2024	Month July 2024	Month Aug 2024	Month Sept 2024	Month Oct 2024	Month Nov 2024	Month Dec 2024	Month Jan 2025	Month Feb 2025	Month Mar 2025	Month April 2025	Month May 2025	Month June 2025	Month July 2025	Month Aug 2025	Month Sept 2025	Month Oct 2025	Month Nov 2025	Month Dec 2025
--------------	-------------------	----------------	----------------	----------------	------------------	----------------	-----------------	-----------------	----------------	-----------------	----------------	----------------	----------------	----------------	----------------	----------------	------------------	----------------	-----------------	-----------------	----------------	-----------------	----------------	----------------	----------------

Foreign Currency Accounts

HBL Islamic PLS Account (FCY)

HBL Islamic PLS FCY Less than 1000	Quarterly	0.88%	0.94%	0.95%	0.99%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.95%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%
HBL Islamic PLS FCY 1000 to less than FCY 50,000	Quarterly	0.88%	0.94%	0.95%	0.99%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.95%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%
HBL Islamic PLS From FCY 50,000 & above	Quarterly	0.88%	0.94%	0.95%	0.99%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.95%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%

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

Prepared by:

Fasih Ahmed Khan

Manager

Fasih Ahmed Khan

Approved by:

Head Centralized Operations

Rafiq Jaffer

Reviewed by:

M. Saadan Sarwar

Unit Head, Pool Management

Muhammad Saadan Sarwar

Recommended by:

Head Fixed Deposit Unit

Centralized Operations

Rizwan Abdul Khaliq

Approved on email

Resident Sharia'h Board Member

Mufti Yahya Asim