

Product Name	Payment Frequency	Profit Rate
<b>Local Currency Accounts</b>		
<b>SAVING ACCOUNTS</b>		
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 Al-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 ILTFF	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%
<b>HBL Al-Irtifa Account</b>		
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%
<b>AL-SAMARAT TERM DEPOSITS</b>		
<b>Profit on Maturity</b>		
Al - Samarat 1 Month	Maturity	6.55%
Al - Samarat 3 Months	Maturity	6.74%
Al - Samarat 6 Months	Maturity	6.92%
Al - Samarat One Year	Maturity	7.77%
Al - Samarat Three Years	Maturity	7.95%
Al - Samarat Five Years	Maturity	8.05%
<b>Profit on Monthly</b>		
Al - Samarat One Year	Monthly	7.30%
Al - Samarat Three Years	Monthly	7.58%
Al - Samarat Five Years	Monthly	7.67%
<b>Profit on Quarterly</b>		
Al - Samarat One Year	Quarterly	7.49%
Al - Samarat Three Years	Quarterly	7.67%
Al - Samarat Five Years	Quarterly	7.77%
<b>Profit on Semi Annually</b>		
Al - Samarat One Year	Semi Annually	7.67%
Al - Samarat Three Years	Semi Annually	7.77%
Al - Samarat Five Years	Semi Annually	7.95%

Product Name	Payment Frequency	Profit Rate
<b>Foreign Currency Accounts</b>		
<b>HBL Islamic PLS Account (FCY)</b>		
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:

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Recommended by:

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Rafiq Jaffer

Resident Sharia'h Board  
Member  
Mufti Yahya Asim

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	
<b>Local Currency Accounts</b>																										
<b>SAVING ACCOUNTS</b>																										
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%	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%	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%	16.50%	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%	0.07%	0.07%	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%	0.07%	0.07%	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%	0.07%	0.07%	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%	0.07%	0.07%	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 ILTTF	Quarterly	2.00%	2.00%	2.02%	0.39%	2.00%	2.00%	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%	2.00%	2.00%	3.75%	3.52%	1.26%	1.96%	2.06%	1.94%	1.88%	1.79%	1.91%	2.17%	3.89%	5.31%	5.29%	3.74%
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%	2.00%	2.00%	3.75%	3.52%	1.26%	1.96%	2.06%	1.94%	1.88%	1.79%	1.91%	2.17%	3.89%	3.54%	3.53%	3.74%
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%	0.07%	0.07%	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%	
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%	0.07%	0.07%	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%	
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCO) - for Hospitals	Quarterly	0.07%	0.07%	0.07%	0.01%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	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%	
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	19.00%	19.00%	19.00%	19.00%	19.00%	19.00%	19.00%	19.00%	19.00%	19.00%	19.00%	0.07%	0.07%	0.07%	0.12%	0.12%	1.00%	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%	1.00%	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%	0.07%	0.07%	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%	
FI's, Public Sector Ent. & Public Ltd Co.	Monthly																									
<b>HBL Al-Irtifa Account</b>																										
Deposits of Rs. 1 but less than 500K	Monthly	8.62%	8.86%	11.18%	11.01%	11.05%	11.05%	9.65%	9.70%	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. 500K but less than 1M	Monthly	8.62%	8.86%	11.18%	11.01%	11.05%	11.05%	9.65%	9.70%	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. 1M but less than 5M	Monthly	8.62%	8.86%	11.18%	11.01%	11.05%	11.05%	9.65%	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. 5M but less than 25M	Monthly	8.62%	8.86%	11.18%	11.01%	11.05%	11.05%	9.65%	9.70%	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. 25M but less than 50(M)	Monthly	8.62%	8.86%	11.18%	11.01%	11.05%	11.05%	9.65%	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%	9.65%	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%	9.65%	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%	9.65%	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%	9.65%	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%	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%
<b>AL-SAMARAT TERM ACCOUNTS</b>																										
<b>Profit on Maturity</b>																										
Al-Samarat 3 Month	Maturity	8.90%	9.00%	11.23%	11.06%	11.10%	11.10%	9.66%	9.66%	9.72%	9.20%	11.26%	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%	9.73%	9.35%	11.73%	11.00%	5.68%	4.40%	7.43%	7.04%	7.05%	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%	9.40%	12.02%	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%	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%	9.65%	11.73%	11.00%	6.57%	4.99%	8.57%	7.50%	7.41%	7.92%	7.81%	8.07%	7.34%	7.32%	7.77%			
Al-Samarat Five Years	Maturity	9.65%	10.00%	11.94%	11.75%	11.80%	11.80%	10.36%	10.36%	9.85%	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%		
<b>Profit on Quarterly</b>																										
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%	7.58%	7.32%	6.97%	7.44%	7.34%	7.58%	6.90%	6.88%	7.30%		
Al-Samarat Three Years	Quarterly	9.35%	9.80%	11.63%	11.46%	11.50%	11.50%	10.06%	10.06%	9.00%																



ISLAMIC  
BANKING

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
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**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%	0.94%	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%	0.94%	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%	0.94%	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.

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