

Product Name	Payment Frequency	Profit Rate
Local Currency Accounts		
SAVING ACCOUNTS		
HBL Islamic PLS Account	Monthly	4.963%
HBL Al-Mukhtar Account	Monthly	0.063%
HBL at Work Islamic Premium Account	January & July	0.063%
Remunerative Non-Chequing Current Margin Account	January & July	0.075%
Funds Acceptance under SBP ILTFF	Monthly	1.920%
HBL Al-Irtifa Account		
Deposits of Rs.1 but less than 500K	Monthly	5.317%
Deposits of Rs.500K but less than 1(M)	Monthly	5.317%
Deposits of Rs.1(M) but less than 5(M)	Monthly	5.317%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	5.317%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	5.317%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	5.317%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	5.317%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	5.317%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	5.317%
Deposits of Rs. 1(B) and above	Monthly	5.317%
AL-SAMARAT TERM DEPOSITS		
Profit on Maturity		
Al - Samarat 1 Month	Maturity	5.880%
Al - Samarat 3 Months	Maturity	6.024%
Al - Samarat 6 Months	Maturity	6.313%
Al - Samarat One Year	Maturity	7.843%
Al - Samarat Three Years	Maturity	7.754%
Al - Samarat Five Years	Maturity	8.472%
Profit on Monthly		
Al - Samarat One Year	Monthly	7.576%
Al - Samarat Three Years	Monthly	6.961%
Al - Samarat Five Years	Monthly	6.456%
Profit on Quarterly		
Al - Samarat One Year	Quarterly	7.683%
Al - Samarat Three Years	Quarterly	7.105%
Al - Samarat Five Years	Quarterly	6.817%
Profit on Semi Annually		
Al - Samarat One Year	Semi Annually	7.763%
Al - Samarat Three Years	Semi Annually	7.249%
Al - Samarat Five Years	Semi Annually	7.249%

Product Name	Payment Frequency	Profit Rate
Foreign Currency Accounts		
HBL Islamic PLS Account (FCY)		
Less than 1000	Monthly	0.100%
From 1000 to less than FCY 50,000	Monthly	0.150%
From 50,000 & above	Monthly	0.200%
HBL Islamic High Yield Investment Deposit (FCY)		
One Month		
From 1,000 to 99,999	Maturity	0.190%
From 100,000 to 499,999	Maturity	0.200%
From 500,000 & above	Maturity	0.210%
Two Months		
From 1,000 to 99,999	Maturity	0.190%
From 100,000 to 499,999	Maturity	0.200%
From 500,000 & above	Maturity	0.210%
Three Months		
From 1,000 to 99,999	Maturity	0.190%
From 100,000 to 499,999	Maturity	0.200%
From 500,000 & above	Maturity	0.210%
Six Months		
From 1,000 to 99,999	Maturity	0.200%
From 100,000 to 499,999	Maturity	0.210%
From 500,000 & above	Maturity	0.220%
Twelve Months		
From 1,000 to 99,999	Maturity	0.200%
From 100,000 to 499,999	Maturity	0.210%
From 500,000 & above	Maturity	0.220%
2 Years		
From 1,000 to 99,999	Maturity	0.230%
From 100,000 to 499,999	Maturity	0.240%
From 500,000 & above	Maturity	0.250%
3 Years		
From 1,000 to 99,999	Maturity	0.260%
From 100,000 to 499,999	Maturity	0.270%
From 500,000 & above	Maturity	0.280%
4 Years		
From 1,000 to 99,999	Maturity	0.290%
From 100,000 to 499,999	Maturity	0.300%
From 500,000 & above	Maturity	0.310%
5 Years		
From 1,000 to 99,999	Maturity	0.320%
From 100,000 to 499,999	Maturity	0.330%
From 500,000 & above	Maturity	0.340%

Prepared by:
Reviewed by:
Recommend by:

Pool Manager

Head, Pool Management Unit

Head, Islamic Product Development & Operations

Approved by:

Head Distribution- Islamic Banking

Head, Islamic Banking

Resident Sharia'h Board Member

**PROFIT RATES
2017, 2018, 2019 & 2020**

Product Name	Month Apr 2017	Month May 2017	Month Jun 2017	Month Jul 2017	Month Aug 2017	Month Sep 2017	Month Oct 2017	Month Nov 2017	Month Dec 2017	Month Jan 2018	Month Feb 2018	Month Mar 2018	Month Apr 2018	Month May 2018	Month Jun 2018	Month Jul 2018	Month Aug 2018	Month Sep 2018	Month Oct 2018	Month Nov 2018	Month Dec 2018	Month Jan 2019	Month Feb 2019	Month Mar 2019	Month Apr 2019	Month May 2019	Month June 2019	Month July 2019	Month Aug 2019	Month Sep 2019	Month Oct 2019	Month Nov 2019	Month Dec 2019	Month Jan 2020	Month Feb 2020	Month March 2020	Month April 2020	
Foreign Currency Accounts																																						
HBL Islamic PLS Account (FCY)																																						
HBL Islamic PLS FCY Less than 1000	0.034%	0.034%	0.039%	0.275%	0.714%	1.154%	1.027%	1.143%	1.484%	2.014%	1.136%	0.445%	0.358%	0.117%	0.100%	0.100%	0.096%	0.129%	0.116%	0.152%	0.271%	0.156%	0.113%	0.099%	0.100%	0.100%	0.100%	0.100%	0.100%	0.100%	0.100%	0.100%	0.100%	0.100%	0.100%	0.100%	0.100%	0.100%
HBL Islamic PLS FCY 1000 to less than FCY 50,000	0.044%	0.051%	0.058%	0.419%	1.075%	1.716%	1.542%	1.726%	1.485%	2.012%	1.705%	0.672%	0.541%	0.173%	0.150%	0.150%	0.144%	0.194%	0.174%	0.227%	0.406%	0.234%	0.170%	0.148%	0.149%	0.150%	0.150%	0.150%	0.150%	0.150%	0.150%	0.150%	0.150%	0.150%	0.150%	0.150%	0.150%	0.150%
HBL Islamic PLS From FCY 50,000 & above	0.055%	0.068%	0.078%	0.559%	1.434%	2.289%	2.055%	2.301%	1.485%	2.012%	2.274%	0.896%	0.722%	0.230%	0.200%	0.200%	0.192%	0.259%	0.231%	0.303%	0.542%	0.311%	0.227%	0.197%	0.199%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%
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