



ISLAMIC  
BANKING

PROFIT RATES  
FOR THE MONTH OF DECEMBER 2018

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

Local Currency Accounts

SAVING ACCOUNTS

|                                     |                |        |
|-------------------------------------|----------------|--------|
| HBL Islamic PLS Account             | Monthly        | 4.403% |
| HBL Al-Mukhtar Account              | Monthly        | 0.057% |
| HBL at Work Islamic Premium Account | January & July | 0.057% |

HBL Al-Irtifa Account

|   |         |        |
|---|---------|--------|
| Deposits of Rs.1 but less than 500K           | Monthly | 4.710% |
| Deposits of Rs.500K but less than 1(M)        | Monthly | 4.710% |
| Deposits of Rs.1(M) but less than 5(M)        | Monthly | 4.710% |
| Deposits of Rs. 5(M) but less than 25(M)      | Monthly | 4.710% |
| Deposits of Rs. 25(M) but less than 50(M)     | Monthly | 4.710% |
| Deposits of Rs. 50(M) but less than 100(M)    | Monthly | 4.710% |
| Deposits of Rs. 100(M) but less than 250(M)   | Monthly | 4.710% |
| Deposits of Rs. 250(M) but less than 500(M)   | Monthly | 4.710% |
| Deposits of Rs. 500(M) but less than Rs. 1(B) | Monthly | 4.710% |
| Deposits of Rs. 1(B) and above                | Monthly | 4.710% |

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

|                          |          |        |
|--------------------------|----------|--------|
| Al - Samarat 1 Month     | Maturity | 5.197% |
| Al - Samarat 3 Months    | Maturity | 5.321% |
| Al - Samarat 6 Months    | Maturity | 5.570% |
| Al - Samarat One Year    | Maturity | 6.892% |
| Al - Samarat Three Years | Maturity | 6.815% |
| Al - Samarat Five Years  | Maturity | 7.437% |

Profit on Monthly

|                          |         |        |
|--------------------------|---------|--------|
| Al - Samarat One Year    | Monthly | 6.662% |
| Al - Samarat Three Years | Monthly | 6.131% |
| Al - Samarat Five Years  | Monthly | 5.694% |

Profit on Quarterly

|                          |           |        |
|--------------------------|-----------|--------|
| Al - Samarat One Year    | Quarterly | 6.754% |
| Al - Samarat Three Years | Quarterly | 6.255% |
| Al - Samarat Five Years  | Quarterly | 6.005% |

Profit on Semi Annually

|                          |               |        |
|--------------------------|---------------|--------|
| Al - Samarat One Year    | Semi Annually | 6.823% |
| Al - Samarat Three Years | Semi Annually | 6.379% |
| Al - Samarat Five Years  | Semi Annually | 6.379% |

Product Name

Payment Frequency

Profit Rate

## Foreign Currency Accounts

### HBL Islamic PLS Account (FCY)

|                                   |         |        |
|-----------------------------------|---------|--------|
| Less than 1000                    | Monthly | 0.271% |
| From 1000 to less than FCY 50,000 | Monthly | 0.406% |
| From 50,000 & above               | Monthly | 0.542% |

### HBL Islamic High Yield Investment Deposit (FCY)

#### One Month

|                         |          |        |
|-------------------------|----------|--------|
| From 1,000 to 99,999    | Maturity | 0.542% |
| From 100,000 to 499,999 | Maturity | 0.542% |
| From 500,000 & above    | Maturity | 0.542% |

#### Two Months

|                         |          |        |
|-------------------------|----------|--------|
| From 1,000 to 99,999    | Maturity | 0.542% |
| From 100,000 to 499,999 | Maturity | 0.542% |
| From 500,000 & above    | Maturity | 0.542% |

#### Three Months

|                         |          |        |
|-------------------------|----------|--------|
| From 1,000 to 99,999    | Maturity | 0.542% |
| From 100,000 to 499,999 | Maturity | 0.542% |
| From 500,000 & above    | Maturity | 0.542% |

#### Six Months

|                         |          |        |
|-------------------------|----------|--------|
| From 1,000 to 99,999    | Maturity | 0.542% |
| From 100,000 to 499,999 | Maturity | 0.542% |
| From 500,000 & above    | Maturity | 0.542% |

#### Twelve Months

|                         |          |        |
|-------------------------|----------|--------|
| From 1,000 to 99,999    | Maturity | 0.542% |
| From 100,000 to 499,999 | Maturity | 0.542% |
| From 500,000 & above    | Maturity | 0.542% |

Prepared by:

Pool Manager

Reviewed by:

Head, Pool Management Unit

Recommend by:

Head, Islamic Projects

Approved by:

Head, Islamic Compliance & Finance

Head, Retail Channel Liability

Head, Islamic Banking

Resident Sharia'h Board Member



| Product Name | Month Jan 2017 | Month Feb 2017 | Month Mar 2017 | 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 |
|--------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|--------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|

### Local Currency Accounts

#### SAVING ACCOUNTS

|                                     |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|-------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| HBL Islamic PLS Account             | 3.400% | 3.730% | 2.620% | 3.500% | 3.680% | 3.400% | 3.670% | 3.400% | 3.400% | 3.400% | 4.870% | 3.400% | 3.400% | 3.730% | 3.720% | 3.700% | 3.733% | 3.645% | 3.607% | 3.751% | 3.684% | 3.932% | 3.481% |
| HBL Al-Mukhtar Account              | 0.050% | 0.060% | 0.040% | 0.050% | 0.050% | 0.050% | 0.050% | 0.050% | 0.050% | 0.050% | 0.070% | 0.050% | 0.050% | 0.050% | 0.050% | 0.050% | 0.055% | 0.054% | 0.053% | 0.055% | 0.054% | 0.058% | 0.051% |
| HBL at Work Islamic Premium Account | 0.050% | 0.060% | 0.040% | 0.050% | 0.050% | 0.050% | 0.050% | 0.050% | 0.050% | 0.050% | 0.070% | 0.050% | 0.050% | 0.050% | 0.050% | 0.050% | 0.055% | 0.054% | 0.053% | 0.055% | 0.054% | 0.058% | 0.051% |

#### HBL Al-Itifa Account

|   |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Deposits of Rs.1 but less than 500K         | 0.000% | 0.000% | 2.620% | 3.500% | 3.680% | 3.400% | 3.670% | 3.400% | 3.400% | 3.400% | 4.870% | 3.400% | 3.400% | 3.730% | 3.720% | 3.700% | 3.733% | 3.645% | 3.607% | 3.751% | 3.684% | 3.932% | 4.177% |
| Deposits of Rs.500K but less than 1(M)      | 3.500% | 3.850% | 2.710% | 3.610% | 3.790% | 3.500% | 3.780% | 3.500% | 3.500% | 3.500% | 5.020% | 3.500% | 3.500% | 3.840% | 3.830% | 3.810% | 3.842% | 3.752% | 3.714% | 3.861% | 3.793% | 4.028% | 4.177% |
| Deposits of Rs.1(M) but less than 5(M)      | 3.850% | 4.260% | 3.000% | 3.970% | 4.170% | 3.850% | 4.160% | 3.850% | 3.850% | 3.860% | 5.520% | 3.860% | 3.850% | 4.220% | 4.210% | 4.190% | 4.226% | 4.128% | 4.085% | 4.247% | 4.172% | 4.431% | 4.177% |
| Deposits of Rs.5(M) but less than 25(M)     | 3.900% | 4.320% | 3.040% | 4.020% | 4.220% | 3.900% | 4.210% | 3.900% | 3.900% | 3.910% | 5.590% | 3.910% | 3.900% | 4.280% | 4.260% | 4.250% | 4.281% | 4.181% | 4.138% | 4.302% | 4.226% | 4.488% | 4.177% |
| Deposits of Rs.25(M) but less than 50(M)    | 3.950% | 4.380% | 3.080% | 4.070% | 4.280% | 3.950% | 4.270% | 3.950% | 3.950% | 3.960% | 5.660% | 3.960% | 3.950% | 4.330% | 4.320% | 4.300% | 4.336% | 4.235% | 4.191% | 4.357% | 4.280% | 4.546% | 4.177% |
| Deposits of Rs.50(M) but less than 100(M)   | 3.980% | 4.410% | 3.100% | 4.100% | 4.310% | 3.970% | 4.290% | 3.980% | 3.970% | 3.980% | 5.700% | 3.980% | 3.970% | 4.360% | 4.340% | 4.330% | 4.364% | 4.262% | 4.217% | 4.385% | 4.307% | 4.575% | 4.177% |
| Deposits of Rs.100(M) but less than 250(M)  | 4.000% | 4.440% | 3.120% | 4.120% | 4.330% | 4.000% | 4.320% | 4.000% | 4.000% | 4.010% | 5.730% | 4.010% | 4.000% | 4.390% | 4.370% | 4.360% | 4.391% | 4.288% | 4.244% | 4.412% | 4.334% | 4.603% | 4.177% |
| Deposits of Rs.250(M) but less than 500(M)  | 4.030% | 4.470% | 3.140% | 4.150% | 4.360% | 4.030% | 4.350% | 4.030% | 4.030% | 4.040% | 5.770% | 4.040% | 4.030% | 4.410% | 4.400% | 4.380% | 4.419% | 4.315% | 4.271% | 4.440% | 4.361% | 4.632% | 4.177% |
| Deposits of Rs.500(M) but less than Rs.1(B) | 4.050% | 4.500% | 3.160% | 4.180% | 4.390% | 4.050% | 4.370% | 4.050% | 4.050% | 4.060% | 5.810% | 4.060% | 4.050% | 4.440% | 4.430% | 4.410% | 4.466% | 4.342% | 4.297% | 4.468% | 4.388% | 4.661% | 4.177% |
| Deposits of Rs.1(B) and above               | 0.000% | 0.000% | 0.000% | 4.200% | 4.410% | 4.070% | 4.400% | 4.080% | 4.070% | 4.080% | 5.840% | 4.080% | 4.070% | 4.470% | 4.450% | 4.440% | 4.473% | 4.369% | 4.278% | 4.495% | 4.416% | 4.690% | 4.177% |

#### AL-SAMARAT TERM ACCOUNTS

##### Profit on Maturity

|                               |        |        |        |        |        |        |        |        |        |        |         |        |        |         |         |         |        |        |        |        |        |        |        |
|-------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|--------|--------|---------|---------|---------|--------|--------|--------|--------|--------|--------|--------|
| Al - Samarat 1 Month          | 4.200% | 4.670% | 3.290% | 4.330% | 4.520% | 4.170% | 4.510% | 4.180% | 4.170% | 4.180% | 5.980%  | 4.180% | 4.170% | 4.580%  | 4.560%  | 4.550%  | 4.583% | 4.476% | 4.430% | 4.606% | 4.524% | 4.805% | 4.254% |
| Al - Samarat 3 Months         | 4.300% | 4.790% | 3.370% | 4.430% | 4.630% | 4.270% | 4.620% | 4.280% | 4.270% | 4.280% | 6.130%  | 4.280% | 4.270% | 4.690%  | 4.670%  | 4.650%  | 4.693% | 4.583% | 4.536% | 4.716% | 4.632% | 4.920% | 4.356% |
| Al - Samarat 6 Months         | 4.500% | 5.030% | 3.540% | 4.640% | 4.850% | 4.470% | 4.830% | 4.480% | 4.470% | 4.480% | 6.410%  | 4.480% | 4.470% | 4.910%  | 4.890%  | 4.870%  | 4.912% | 4.798% | 4.748% | 4.937% | 4.849% | 5.150% | 4.560% |
| Al - Samarat One Year         | 5.000% | 5.620% | 3.960% | 5.160% | 5.390% | 4.970% | 5.370% | 4.980% | 4.970% | 4.980% | 7.130%  | 4.980% | 4.970% | 5.460%  | 5.440%  | 5.420%  | 5.461% | 5.334% | 5.278% | 5.488% | 5.391% | 6.905% | 6.113% |
| Al - Samarat Three Years 2015 | 6.500% | 7.390% | 5.200% | 6.720% | 7.010% | 6.470% | 6.990% | 5.500% | 5.500% | 5.510% | 7.880%  | 5.510% | 5.500% | 6.030%  | 6.010%  | 5.990%  |        |        |        |        |        |        |        |
| Al - Samarat Three Years      | 5.500% | 6.210% | 4.370% | 5.680% | 5.930% | 5.470% | 5.910% | 4.580% | 5.470% | 5.480% | 7.850%  | 5.480% | 5.470% | 6.010%  | 5.980%  | 5.960%  | 6.010% | 5.870% | 5.809% | 6.040% | 5.933% | 6.301% | 5.578% |
| Al - Samarat Five Years 2013  | 8.250% | 9.470% | 6.660% | 8.540% | 8.910% | 8.220% | 8.880% | 7.500% | 7.500% | 7.510% | 10.750% | 7.510% | 7.500% | 8.230%  | 8.200%  | 8.170%  |        |        |        |        |        |        |        |
| Al - Samarat Five Years 2014  | 8.250% | 9.460% | 6.660% | 8.530% | 8.910% | 8.220% | 8.880% | 9.250% | 9.250% | 9.260% | 13.260% | 9.260% | 9.250% | 10.150% | 10.110% | 10.070% |        |        |        |        |        |        |        |
| Al - Samarat Five Years 2015  | 6.750% | 7.690% | 5.410% | 6.980% | 7.290% | 6.720% | 7.260% | 6.500% | 6.500% | 6.510% | 9.320%  | 6.510% | 6.500% | 7.130%  | 7.100%  | 7.080%  |        |        |        |        |        |        |        |
| Al - Samarat Five Years       | 6.000% | 6.800% | 4.790% | 6.200% | 6.470% | 5.970% | 6.450% | 5.980% | 5.970% | 5.980% | 8.560%  | 5.980% | 5.970% | 6.560%  | 6.530%  | 6.510%  | 5.022% | 4.905% | 4.854% | 5.047% | 4.957% | 5.265% | 4.661% |

##### Profit on Monthly

|                               |        |        |        |        |        |        |        |        |        |        |         |        |        |         |         |         |        |        |        |        |        |        |        |
|-------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|--------|--------|---------|---------|---------|--------|--------|--------|--------|--------|--------|--------|
| Al - Samarat One Year         | 4.550% | 5.090% | 3.580% | 4.690% | 4.900% | 4.520% | 4.890% | 4.530% | 4.520% | 4.530% | 6.490%  | 4.530% | 4.520% | 4.960%  | 4.950%  | 4.930%  | 4.968% | 4.851% | 4.801% | 4.992% | 4.903% | 6.675% | 5.909% |
| Al - Samarat Three Years 2015 | 6.250% | 7.100% | 5.000% | 6.460% | 6.740% | 6.220% | 6.720% | 6.230% | 6.220% | 6.230% | 8.920%  | 6.230% | 6.220% | 6.830%  | 6.800%  | 6.780%  |        |        |        |        |        |        |        |
| Al - Samarat Three Years      | 4.950% | 5.560% | 3.910% | 5.110% | 5.340% | 4.920% | 5.200% | 4.930% | 4.920% | 4.930% | 7.060%  | 4.930% | 4.920% | 5.400%  | 5.380%  | 5.360%  | 5.407% | 5.280% | 5.225% | 5.433% | 5.337% | 5.668% | 5.018% |
| Al - Samarat Five Years 2013  | 7.000% | 7.990% | 5.620% | 7.240% | 7.560% | 6.970% | 7.530% | 6.980% | 6.970% | 6.980% | 10.000% | 6.980% | 6.970% | 7.650%  | 7.620%  | 7.590%  |        |        |        |        |        |        |        |
| Al - Samarat Five Years 2014  | 7.000% | 7.990% | 5.620% | 7.240% | 7.560% | 6.970% | 7.530% | 9.250% | 9.250% | 9.260% | 13.260% | 9.260% | 9.250% | 10.150% | 10.110% | 10.070% |        |        |        |        |        |        |        |
| Al - Samarat Five Years 2015  | 6.000% | 6.800% | 4.790% | 6.200% | 6.470% | 5.970% | 6.450% | 5.980% | 5.970% | 5.980% | 8.560%  | 5.980% | 5.970% | 6.560%  | 6.530%  | 6.510%  |        |        |        |        |        |        |        |
| Al - Samarat Five Years       | 4.600% | 5.150% | 3.620% | 4.750% | 4.960% | 4.570% | 4.940% | 4.580% | 4.570% | 4.580% | 6.560%  | 4.580% | 4.570% | 5.020%  | 5.000%  | 4.980%  | 5.022% | 4.905% | 4.854% | 5.047% | 4.957% | 5.265% | 4.661% |

##### Profit on Quarterly

|                               |        |        |        |        |        |        |        |        |        |        |         |        |        |         |         |         |        |        |        |        |        |        |        |
|-------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|--------|--------|---------|---------|---------|--------|--------|--------|--------|--------|--------|--------|
| Al - Samarat One Year         | 4.650% | 5.210% | 3.660% | 4.800% | 5.010% | 4.620% | 4.990% | 4.630% | 4.620% | 4.630% | 6.630%  | 4.630% | 4.620% | 5.070%  | 5.060%  | 5.040%  | 5.077% | 4.959% | 4.907% | 5.102% | 5.012% | 6.767% | 5.991% |
| Al - Samarat Three Years 2015 | 6.250% | 7.100% | 5.000% | 6.460% | 6.740% | 6.220% | 6.720% | 6.230% | 6.220% | 6.230% | 8.920%  | 6.230% | 6.220% | 6.830%  | 6.810%  | 6.780%  |        |        |        |        |        |        |        |
| Al - Samarat Three Years      | 5.050% | 5.680% | 4.000% | 5.210% | 5.440% | 5.020% | 5.430% | 5.030% | 5.020% | 5.030% | 7.200%  | 5.030% | 5.020% | 5.510%  | 5.490%  | 5.470%  | 5.516% | 5.387% | 5.331% | 5.543% | 5.445% | 5.783% | 5.120% |
| Al - Samarat Five Years 2013  | 7.500% | 8.560% | 6.040% | 7.750% | 8.080% | 7.420% | 8.050% | 7.460% | 7.460% | 7.500% | 10.710% | 7.500% | 7.500% | 8.210%  | 8.160%  | 8.110%  |        |        |        |        |        |        |        |
| Al - Samarat Five Years 2014  | 7.250% | 8.280% | 5.830% | 7.500% | 7.830% | 7.220% | 7.800% | 9.250% | 9.250% | 9.260% | 13.260% | 9.260% | 9.250% | 10.140% | 10.110% | 10.070% |        |        |        |        |        |        |        |
| Al - Samarat Five Years 2015  | 6.000% | 6.800% | 4.780% | 6.190% | 6.470% | 5.970% | 6.450% | 5.970% | 5.970% | 5.980% | 8.560%  | 5.980% | 5.970% | 6.550%  | 6.530%  | 6.570%  |        |        |        |        |        |        |        |
| Al - Samarat Five Years       | 4.850% | 5.450% | 3.830% | 5.010% | 5.230% | 4.820% | 5.210% | 4.830% | 4.820% | 4.830% | 6.920%  | 4.830% | 4.820% | 5.290%  | 5.270%  | 5.250%  | 5.294% | 5.173% | 5.119% | 5.323% | 5.228% | 5.553% | 4.916% |

##### Profit on Semi Annually

|                               |        |        |        |        |        |        |        |        |        |        |         |        |        |         |         |         |        |        |        |        |        |        |        |
|-------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|--------|--------|---------|---------|---------|--------|--------|--------|--------|--------|--------|--------|
| Al - Samarat One Year         | 4.750% | 5.320% | 3.750% | 4.900% | 5.120% | 4.720% | 5.100% | 4.730% | 4.720% | 4.730% | 6.770%  | 4.730% | 4.720% | 5.180%  | 5.160%  | 5.140%  | 5.187% | 5.066% | 5.013% | 5.212% | 5.120% | 6.836% | 6.052% |
| Al - Samarat Three Years 2015 | 6.500% | 7.390% | 5.200% | 6.720% | 7.010% | 6.470% | 6.990% | 6.480% | 6.470% | 6.480% | 9.280%  | 6.480% | 6.470% | 7.100%  | 7.080%  | 7.050%  |        |        |        |        |        |        |        |
| Al - Samarat Three Years      | 5.150% | 5.800% | 4.080% | 5.320% | 5.550% | 5.120% | 5.530% | 5.130% | 5.120% | 5.130% | 7.350%  | 5.130% | 5.120% | 5.620%  | 5.600%  | 5.580%  | 5.626% | 5.495% | 5.438% | 5.654% | 5.553% | 5.898% | 5.222% |
| Al - Samarat Five Years 2013  | 7.500% | 8.580% | 6.040% | 7.760% | 8.100% | 7.470% | 8.070% | 7.480% | 7.470% | 7.480% | 10.710% | 7.480% | 7.470% | 8.200%  | 8.170%  | 8.140%  |        |        |        |        |        |        |        |
| Al - Samarat Five Years 2014  | 7.500% | 8.580% | 6.040% | 7.750% | 8.100% | 7.470% | 8.070% | 9.250% | 9.250% | 9.260% | 13.260% | 9.260% | 9.250% | 10.150% | 10.110% | 10.070% |        |        |        |        |        |        |        |
| Al - Samarat Five Years 2015  | 6.250% | 7.100% | 5.000% | 6.460% | 6.740% | 6.220% | 6.720% | 6.230% | 6.220% | 6.230% | 8.920%  | 6.230% | 6.220% | 6.830%  | 6.810%  | 6.780%  |        |        |        |        |        |        |        |
| Al - Samarat Five Years       | 5.150% | 5.800% | 4.080% | 5.320% | 5.550% | 5.120% | 5.530% | 5.130% | 5.120% | 5.130% | 7.350%  | 5.130% | 5.120% | 5.620%  | 5.600%  | 5.580%  | 5.627% | 5.495% | 5.438% | 5.654% | 5.553% | 5.898% | 5.222% |

### Foreign Currency Accounts

| Product Name | Month Jan 2017 | Month Feb 2017 | Month Mar 2017 | 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 |
|--------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|--------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|

#### HBL Islamic PLS Account (FCY)

|  |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| HBL Islamic PLS FCY Less than 1000               | 0.100% | 0.106% | 0.097% | 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% |
| HBL Islamic PLS FCY 1000 to less than FCY 50,000 | 0.150% | 0.142% | 0.130% | 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% |
| HBL Islamic PLS From FCY 50,000 & above          | 0.200% | 0.178% | 0.162% | 0.055% | 0.068% | 0.078% | 0.559% | 1.434% | 2.289% | 2.055% | 2.301% | 1.485% | 2.012% | 2.754% | 0.896% | 0.722% | 0.230% | 0.200% | 0.200% | 0.192% | 0.259% | 0.231% | 0.303% |