



INSTRUCTION CIRCULAR

NO. P/INST-IBD/2019/6

March 13, 2019

Re: DECLARATION OF PROFIT RATES FOR THE MONTH OF JANUARY 2019

**To: All Islamic Banking Branches
All Islamic Banking Windows**

**Cc: All Islamic Regional Managers
All Islamic Branch Managers
All Islamic Relationship Managers**

From: Pool Management Unit, Islamic Banking

We are pleased to announce general deposit profit rates for the month of January 2019 on different categories of LCY and FCY deposits as per sheet enclosed.

Branches should ensure that the enclosed sheets are invariably displayed on their notice board located in the customer area.

The general deposit profit rates have been updated on the HBL's Official website: www.hbl.com.


Muhammad Afaq Khan
HEAD – ISLAMIC BANKING


NASSIR SALIM
HEAD - GLOBAL OPERATIONS

Encl:
General deposit profit rate sheet for LCY & FCY.

Product Name	Payment Frequency	Profit Rate
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Local Currency Accounts

SAVING ACCOUNTS

HBL Islamic PLS Account	Monthly	4.199%
HBL Al-Mukhtar Account	Monthly	0.055%
HBL at Work Islamic Premium Account	January & July	0.055%

HBL Al-Irtifa Account

Deposits of Rs.1 but less than 500K	Monthly	4.491%
Deposits of Rs.500K but less than 1(M)	Monthly	4.491%
Deposits of Rs.1(M) but less than 5(M)	Monthly	4.491%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	4.491%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	4.491%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	4.491%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	4.491%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	4.491%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	4.491%
Deposits of Rs. 1(B) and above	Monthly	4.491%

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

Al - Samarat 1 Month	Maturity	4.956%
Al - Samarat 3 Months	Maturity	5.074%
Al - Samarat 6 Months	Maturity	5.312%
Al - Samarat One Year	Maturity	6.573%
Al - Samarat Three Years	Maturity	6.500%
Al - Samarat Five Years	Maturity	7.092%

Profit on Monthly

Al - Samarat One Year	Monthly	6.354%
Al - Samarat Three Years	Monthly	5.847%
Al - Samarat Five Years	Monthly	5.430%

Profit on Quarterly

Al - Samarat One Year	Quarterly	6.441%
Al - Samarat Three Years	Quarterly	5.965%
Al - Samarat Five Years	Quarterly	5.727%

Profit on Semi Annually

Al - Samarat One Year	Semi Annually	6.507%
Al - Samarat Three Years	Semi Annually	6.083%
Al - Samarat Five Years	Semi Annually	6.083%

Product Name	Payment Frequency	Profit Rate
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Foreign Currency Accounts

HBL Islamic PLS Account (FCY)

Less than 1000	Monthly	0.156%
From 1000 to less than FCY 50,000	Monthly	0.234%
From 50,000 & above	Monthly	0.311%

HBL Islamic High Yield Investment Deposit (FCY)

One Month

From 1,000 to 99,999	Maturity	0.311%
From 100,000 to 499,999	Maturity	0.311%
From 500,000 & above	Maturity	0.311%

Two Months

From 1,000 to 99,999	Maturity	0.311%
From 100,000 to 499,999	Maturity	0.311%
From 500,000 & above	Maturity	0.311%

Three Months

From 1,000 to 99,999	Maturity	0.311%
From 100,000 to 499,999	Maturity	0.311%
From 500,000 & above	Maturity	0.311%

Six Months

From 1,000 to 99,999	Maturity	0.311%
From 100,000 to 499,999	Maturity	0.311%
From 500,000 & above	Maturity	0.311%


Twelve Months

From 1,000 to 99,999	Maturity	0.311%
From 100,000 to 499,999	Maturity	0.311%
From 500,000 & above	Maturity	0.311%

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	Month Dec 2018	Month Jan 2019	Month Feb 2019	
Local Currency Accounts																											
SAVING ACCOUNTS																											
HBL Islamic FSA Account	1.400%	1.310%	1.220%	1.130%	1.040%	0.950%	0.860%	0.770%	0.680%	0.590%	0.500%	0.410%	0.320%	0.230%	0.140%	0.050%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
HBL Al-Madar Account	0.850%	0.820%	0.800%	0.780%	0.760%	0.740%	0.720%	0.700%	0.680%	0.660%	0.640%	0.620%	0.600%	0.580%	0.560%	0.540%	0.520%	0.500%	0.480%	0.460%	0.440%	0.420%	0.400%	0.380%	0.360%	0.340%	0.320%
HBL Al-Work Islamic Premium Account	0.850%	0.820%	0.800%	0.780%	0.760%	0.740%	0.720%	0.700%	0.680%	0.660%	0.640%	0.620%	0.600%	0.580%	0.560%	0.540%	0.520%	0.500%	0.480%	0.460%	0.440%	0.420%	0.400%	0.380%	0.360%	0.340%	0.320%
HBL Al-Irtifa Account																											
Deposits of Rs 1 but less than 5000	0.600%	0.600%	0.620%	0.640%	0.660%	0.680%	0.700%	0.720%	0.740%	0.760%	0.780%	0.800%	0.820%	0.840%	0.860%	0.880%	0.900%	0.920%	0.940%	0.960%	0.980%	1.000%	1.020%	1.040%	1.060%	1.080%	1.100%
Deposits of Rs 5000 but less than 10000	1.100%	1.150%	1.200%	1.250%	1.300%	1.350%	1.400%	1.450%	1.500%	1.550%	1.600%	1.650%	1.700%	1.750%	1.800%	1.850%	1.900%	1.950%	2.000%	2.050%	2.100%	2.150%	2.200%	2.250%	2.300%	2.350%	2.400%
Deposits of Rs 10000 but less than 50000	1.600%	1.650%	1.700%	1.750%	1.800%	1.850%	1.900%	1.950%	2.000%	2.050%	2.100%	2.150%	2.200%	2.250%	2.300%	2.350%	2.400%	2.450%	2.500%	2.550%	2.600%	2.650%	2.700%	2.750%	2.800%	2.850%	2.900%
Deposits of Rs 50000 but less than 100000	2.100%	2.150%	2.200%	2.250%	2.300%	2.350%	2.400%	2.450%	2.500%	2.550%	2.600%	2.650%	2.700%	2.750%	2.800%	2.850%	2.900%	2.950%	3.000%	3.050%	3.100%	3.150%	3.200%	3.250%	3.300%	3.350%	3.400%
Deposits of Rs 100000 but less than 250000	2.600%	2.650%	2.700%	2.750%	2.800%	2.850%	2.900%	2.950%	3.000%	3.050%	3.100%	3.150%	3.200%	3.250%	3.300%	3.350%	3.400%	3.450%	3.500%	3.550%	3.600%	3.650%	3.700%	3.750%	3.800%	3.850%	3.900%
Deposits of Rs 250000 but less than 500000	3.100%	3.150%	3.200%	3.250%	3.300%	3.350%	3.400%	3.450%	3.500%	3.550%	3.600%	3.650%	3.700%	3.750%	3.800%	3.850%	3.900%	3.950%	4.000%	4.050%	4.100%	4.150%	4.200%	4.250%	4.300%	4.350%	4.400%
Deposits of Rs 500000 but less than 1000000	3.600%	3.650%	3.700%	3.750%	3.800%	3.850%	3.900%	3.950%	4.000%	4.050%	4.100%	4.150%	4.200%	4.250%	4.300%	4.350%	4.400%	4.450%	4.500%	4.550%	4.600%	4.650%	4.700%	4.750%	4.800%	4.850%	4.900%
Deposits of Rs 1000000 but less than 2500000	4.100%	4.150%	4.200%	4.250%	4.300%	4.350%	4.400%	4.450%	4.500%	4.550%	4.600%	4.650%	4.700%	4.750%	4.800%	4.850%	4.900%	4.950%	5.000%	5.050%	5.100%	5.150%	5.200%	5.250%	5.300%	5.350%	5.400%
Deposits of Rs 2500000 but less than 5000000	4.600%	4.650%	4.700%	4.750%	4.800%	4.850%	4.900%	4.950%	5.000%	5.050%	5.100%	5.150%	5.200%	5.250%	5.300%	5.350%	5.400%	5.450%	5.500%	5.550%	5.600%	5.650%	5.700%	5.750%	5.800%	5.850%	5.900%
Deposits of Rs 5000000 but less than 10000000	5.100%	5.150%	5.200%	5.250%	5.300%	5.350%	5.400%	5.450%	5.500%	5.550%	5.600%	5.650%	5.700%	5.750%	5.800%	5.850%	5.900%	5.950%	6.000%	6.050%	6.100%	6.150%	6.200%	6.250%	6.300%	6.350%	6.400%
Deposits of Rs 10000000 but less than 25000000	5.600%	5.650%	5.700%	5.750%	5.800%	5.850%	5.900%	5.950%	6.000%	6.050%	6.100%	6.150%	6.200%	6.250%	6.300%	6.350%	6.400%	6.450%	6.500%	6.550%	6.600%	6.650%	6.700%	6.750%	6.800%	6.850%	6.900%
Deposits of Rs 25000000 but less than 50000000	6.100%	6.150%	6.200%	6.250%	6.300%	6.350%	6.400%	6.450%	6.500%	6.550%	6.600%	6.650%	6.700%	6.750%	6.800%	6.850%	6.900%	6.950%	7.000%	7.050%	7.100%	7.150%	7.200%	7.250%	7.300%	7.350%	7.400%
Deposits of Rs 50000000 but less than 100000000	6.600%	6.650%	6.700%	6.750%	6.800%	6.850%	6.900%	6.950%	7.000%	7.050%	7.100%	7.150%	7.200%	7.250%	7.300%	7.350%	7.400%	7.450%	7.500%	7.550%	7.600%	7.650%	7.700%	7.750%	7.800%	7.850%	7.900%
Deposits of Rs 100000000 but less than 250000000	7.100%	7.150%	7.200%	7.250%	7.300%	7.350%	7.400%	7.450%	7.500%	7.550%	7.600%	7.650%	7.700%	7.750%	7.800%	7.850%	7.900%	7.950%	8.000%	8.050%	8.100%	8.150%	8.200%	8.250%	8.300%	8.350%	8.400%
Deposits of Rs 250000000 but less than 500000000	7.600%	7.650%	7.700%	7.750%	7.800%	7.850%	7.900%	7.950%	8.000%	8.050%	8.100%	8.150%	8.200%	8.250%	8.300%	8.350%	8.400%	8.450%	8.500%	8.550%	8.600%	8.650%	8.700%	8.750%	8.800%	8.850%	8.900%
Deposits of Rs 500000000 but less than 1000000000	8.100%	8.150%	8.200%	8.250%	8.300%	8.350%	8.400%	8.450%	8.500%	8.550%	8.600%	8.650%	8.700%	8.750%	8.800%	8.850%	8.900%	8.950%	9.000%	9.050%	9.100%	9.150%	9.200%	9.250%	9.300%	9.350%	9.400%
Deposits of Rs 1000000000 but less than 2500000000	8.600%	8.650%	8.700%	8.750%	8.800%	8.850%	8.900%	8.950%	9.000%	9.050%	9.100%	9.150%	9.200%	9.250%	9.300%	9.350%	9.400%	9.450%	9.500%	9.550%	9.600%	9.650%	9.700%	9.750%	9.800%	9.850%	9.900%
Deposits of Rs 2500000000 but less than 5000000000	9.100%	9.150%	9.200%	9.250%	9.300%	9.350%	9.400%	9.450%	9.500%	9.550%	9.600%	9.650%	9.700%	9.750%	9.800%	9.850%	9.900%	9.950%	10.000%	10.050%	10.100%	10.150%	10.200%	10.250%	10.300%	10.350%	10.400%
Deposits of Rs 5000000000 but less than 10000000000	9.600%	9.650%	9.700%	9.750%	9.800%	9.850%	9.900%	9.950%	10.000%	10.050%	10.100%	10.150%	10.200%	10.250%	10.300%	10.350%	10.400%	10.450%	10.500%	10.550%	10.600%	10.650%	10.700%	10.750%	10.800%	10.850%	10.900%
Deposits of Rs 10000000000 but less than 25000000000	10.100%	10.150%	10.200%	10.250%	10.300%	10.350%	10.400%	10.450%	10.500%	10.550%	10.600%	10.650%	10.700%	10.750%	10.800%	10.850%	10.900%	10.950%	11.000%	11.050%	11.100%	11.150%	11.200%	11.250%	11.300%	11.350%	11.400%
Deposits of Rs 25000000000 but less than 50000000000	10.600%	10.650%	10.700%	10.750%	10.800%	10.850%	10.900%	10.950%	11.000%	11.050%	11.100%	11.150%	11.200%	11.250%	11.300%	11.350%	11.400%	11.450%	11.500%	11.550%	11.600%	11.650%	11.700%	11.750%	11.800%	11.850%	11.900%
Deposits of Rs 50000000000 but less than 100000000000	11.100%	11.150%	11.200%	11.250%	11.300%	11.350%	11.400%	11.450%	11.500%	11.550%	11.600%	11.650%	11.700%	11.750%	11.800%	11.850%	11.900%	11.950%	12.000%	12.050%	12.100%	12.150%	12.200%	12.250%	12.300%	12.350%	12.400%
Deposits of Rs 100000000000 but less than 250000000000	11.600%	11.650%	11.700%	11.750%	11.800%	11.850%	11.900%	11.950%	12.000%	12.050%	12.100%	12.150%	12.200%	12.250%	12.300%	12.350%	12.400%	12.450%	12.500%	12.550%	12.600%	12.650%	12.700%	12.750%	12.800%	12.850%	12.900%
Deposits of Rs 250000000000 but less than 500000000000	12.100%	12.150%	12.200%	12.250%	12.300%	12.350%	12.400%	12.450%	12.500%	12.550%	12.600%	12.650%	12.700%	12.750%	12.800%	12.850%	12.900%	12.950%	13.000%	13.050%	13.100%	13.150%	13.200%	13.250%	13.300%	13.350%	13.400%
Deposits of Rs 500000000000 but less than 1000000000000	12.600%	12.650%	12.700%	12.750%	12.800%	12.850%	12.900%	12.950%	13.000%	13.050%	13.100%	13.150%	13.200%	13.250%	13.300%	13.350%	13.400%	13.450%	13.500%	13.550%	13.600%	13.650%	13.700%	13.750%	13.800%	13.850%	13.900%
Deposits of Rs 1000000000000 but less than 2500000000000	13.100%	13.150%	13.200%	13.250%	13.300%	13.350%	13.400%	13.450%	13.500%	13.550%	13.600%	13.650%	13.700%	13.750%	13.800%	13.850%	13.900%	13.950%	14.000%	14.050%	14.100%	14.150%	14.200%	14.250%	14.300%	14.350%	14.400%
Deposits of Rs 2500000000000 but less than 5000000000000	13.600%	13.650%	13.700%	13.750%	13.800%	13.850%	13.900%	13.950%	14.000%	14.050%	14.100%	14.150%	14.200%	14.250%	14.300%	14.350%	14.400%	14.450%	14.500%	14.550%	14.600%	14.650%	14.700%	14.750%	14.800%	14.850%	14.900%
Deposits of Rs 5000000000000 but less than 10000000000000	14.100%	14.150%	14.200%	14.250%	14.300%	14.350%	14.400%	14.450%	14.500%	14.550%	14.600%	14.650%	14.700%	14.750%	14.800%	14.850%	14.900%	14.950%	15.000%	15.050%	15.100%	15.150%	15.200%	15.250%	15.300%	15.350%	15.400%
Deposits of Rs 10000000000000 but less than 25000000000000	14.600%	14.650%	14.700%	14.750%	14.800%	14.850%	14.900%	14.950%	15.000%	15.050%	15.100%	15.150%	15.200%	15.250%	15.300%	15.350%	15.400%	15.450%	15.500%	15.550%	15.600%	15.650%	15.700%	15.750%	15.800%	15.850%	15.900%
Deposits of Rs 25000000000000 but less than 50000000000000	15.100%	15.150%	15.200%	15.250%	15.300%	15.350%	15.400%	15.450%	15.500%	15.550%	15.600%	15.650%	15.700%	15.750%	15.800%	15.850%	15.900%	15.950%	16.000%	16.050%	16.100%	16.150%	16.200%	16.250%	16.300%	16.350%	16.400%
Deposits of Rs 50000000000000 but less than 100000000000000	15.600%	15.650%	15.700%	15.750%	15.800%	15.850%	15.900%	15.950%	16.000%	16.050%	16.100%	16.150%	16.200%	16.250%	16.300%	16.350%	16.400%	16.450%	16.500%	16.550%	16.600%	16.650%	16.700%	16.750%	16.800%	16.850%	16.900%</

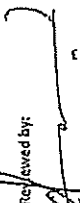
HBL Islamic Banking is pleased to announce the profit rates for the month of Dec'16. Details of Current Declared Profit Rate and Historical Declared Profit Rates are as follows:

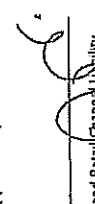
Product Name	Profit Payment Period	Declared profit rates (%)												
		Jan-16 (Declared)	Feb-16 (Declared)	Mar-16 (Declared)	Apr-16 (Declared)	May-16 (Declared)	Jun-16 (Declared)	Jul-16 (Declared)	Aug-16 (Declared)	Sep-16 (Declared)	Oct-16 (Declared)	Nov-16 (Declared)	Dec-16 (Declared)	
SAVING ACCOUNTS														
HBL Islamic PLS Account	January & July	0.0575	0.0537	0.0510	0.0510	0.0510	0.0510	0.0510	0.0510	0.0510	0.0510	0.0510	0.0510	0.0510
HBL Al-Mokhtar Account	January & July	0.0008	0.0009	0.0009	0.0009	0.0009	0.0009	0.0009	0.0009	0.0009	0.0009	0.0009	0.0009	0.0009
HBL at Work Islamic Premium Account	January & July	0.0008	0.0009	0.0009	0.0009	0.0009	0.0009	0.0009	0.0009	0.0009	0.0009	0.0009	0.0009	0.0009
HBL Al-Zakat Account	On Maturity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
HBL Al-Hijrah Account		0.0634	0.0656	0.0656	0.0656	0.0656	0.0656	0.0656	0.0656	0.0656	0.0656	0.0656	0.0656	0.0656
On Daily Actual Deposits of Rs. 500K but less than 1(M)		0.0693	0.0721	0.0721	0.0721	0.0721	0.0721	0.0721	0.0721	0.0721	0.0721	0.0721	0.0721	0.0721
On Daily Actual Deposits of Rs. 1(M) but less than 5(M)		0.0701	0.0731	0.0731	0.0731	0.0731	0.0731	0.0731	0.0731	0.0731	0.0731	0.0731	0.0731	0.0731
On Daily Actual Deposits of Rs. 5(M) but less than 25(M)		0.0710	0.0740	0.0740	0.0740	0.0740	0.0740	0.0740	0.0740	0.0740	0.0740	0.0740	0.0740	0.0740
On Daily Actual Deposits of Rs. 25(M) but less than 50(M)		0.0718	0.0745	0.0745	0.0745	0.0745	0.0745	0.0745	0.0745	0.0745	0.0745	0.0745	0.0745	0.0745
On Daily Actual Deposits of Rs. 50(M) but less than 100(M)		0.0722	0.0750	0.0750	0.0750	0.0750	0.0750	0.0750	0.0750	0.0750	0.0750	0.0750	0.0750	0.0750
On Daily Actual Deposits of Rs. 100(M) but less than 250(M)		0.0735	0.0764	0.0764	0.0764	0.0764	0.0764	0.0764	0.0764	0.0764	0.0764	0.0764	0.0764	0.0764
On Daily Actual Deposits of Rs. 250(M) but less than 500(M)		0.0744	0.0774	0.0774	0.0774	0.0774	0.0774	0.0774	0.0774	0.0774	0.0774	0.0774	0.0774	0.0774
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)		0.0752	0.0784	0.0784	0.0784	0.0784	0.0784	0.0784	0.0784	0.0784	0.0784	0.0784	0.0784	0.0784
On Daily Actual Deposits of Rs. 1(B) and above		0.0752	0.0784	0.0784	0.0784	0.0784	0.0784	0.0784	0.0784	0.0784	0.0784	0.0784	0.0784	0.0784


Product Name	Profit Sharing Ratio
RABBULMAL	70%
MUDARIB (Bank's Share)	30%


(No changes in Profit Sharing Ratio since last two Quarters)

Prepared by:  Manager Pool Management

Reviewed by:  Head Product Development

Approved by:  Head Retail Channel Liability

 Resident Shariah Board Member

 Head Islamic Banking

DECLARATION OF PROFIT RATES
For FCY Accounts

HBL Islamic Banking is pleased to announce the profit rates for the month of Dec'16. Details of Current Declared Profit Rate and Historical Declared Profit Rates are as follows:

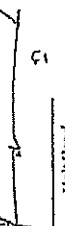
SAVING ACCOUNTS	Product Name	Profit Payment Period	Weights assigned for the period Apr-2016 to Jun-2016	Weights assigned for the period Jul-2016 to Sep-2016	Weights assigned for the period Oct-2016 to Dec-2016	Historical Declared Profit Rates																
						Jan-15 (Declared)	Feb-15 (Declared)	Mar-15 (Declared)	Apr-15 (Declared)	May-15 (Declared)	Jun-15 (Declared)	Jul-15 (Declared)	Aug-15 (Declared)	Sep-15 (Declared)	Oct-15 (Declared)	Nov-15 (Declared)	Dec-15 (Declared)					
HBL Islamic FC PLUS Account	Less than US\$ 1,000	Quarterly	0.0595	0.0595	0.0595	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%		
			0.0853	0.0853	0.0853	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	
			0.1190	0.1190	0.1190	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%	0.20%
			0.0595	0.0595	0.0595	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%
			0.1786	0.1786	0.1786	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
HBL Islamic FC PLUS Account	US \$ 1,000 to less than US \$ 50,000	Quarterly	0.0595	0.0595	0.0595	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%		
			0.0853	0.0853	0.0853	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	
			0.1190	0.1190	0.1190	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%	0.20%
			0.0595	0.0595	0.0595	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%
			0.1786	0.1786	0.1786	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
HBL Islamic FC PLUS Account	Less than Euro 1,000	Quarterly	0.0595	0.0595	0.0595	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%		
			0.0853	0.0853	0.0853	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	
			0.1190	0.1190	0.1190	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%	0.20%
			0.0595	0.0595	0.0595	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%
			0.1786	0.1786	0.1786	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
HBL Islamic FC PLUS Account	From Euro 1,000 & above	Quarterly	0.0595	0.0595	0.0595	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%		
			0.0853	0.0853	0.0853	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	
			0.1190	0.1190	0.1190	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%	0.20%
			0.0595	0.0595	0.0595	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%
			0.1786	0.1786	0.1786	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
HBL Islamic FC PLUS Account	Less than UK £ 1,000	Quarterly	0.0595	0.0595	0.0595	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%		
			0.0853	0.0853	0.0853	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	
			0.1190	0.1190	0.1190	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%	0.20%
			0.0595	0.0595	0.0595	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%
			0.1786	0.1786	0.1786	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
HBL Islamic FC PLUS Account	From UK £ 1,000 & above	Quarterly	0.0595	0.0595	0.0595	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%		
			0.0853	0.0853	0.0853	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	
			0.1190	0.1190	0.1190	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%	0.20%
			0.0595	0.0595	0.0595	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%
			0.1786	0.1786	0.1786	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%

Profit Sharing Rate	70%
RABBULMAL	30%
MUDARIB (Bank's Share)	

(No change in Profit Sharing Ratio since last two Quarters)

Prepared by: 
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