

Product Name	Payment Frequency	Profit Rate
Local Currency Accounts		
SAVING ACCOUNTS		
HBL Islamic PLS Account	Monthly	6.18%
HBL Nisa Tawfir	Monthly	14.57%
HBL Rutba Islamic Saving Account	Monthly	14.37%
HBL Uraan Islamic Saving Account	Monthly	14.37%
HBL Al-Mukhtar Account	Monthly	0.07%
HBL at Work Islamic Premium Account	January & July	0.07%
Remunerative Non-Chequing Current Margin Account	January & July	0.07%
Funds Acceptance under SBP ILTFF	Monthly	11.00%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	11.00%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	6.65%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Quarterly	0.07%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Quarterly	0.07%
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.07%
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	2.23%
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	1.00%
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	11.00%
HBL Al-Irtifa Account		
Deposits of Rs.1 but less than 500K	Monthly	6.28%
Deposits of Rs.500K but less than 1(M)	Monthly	6.28%
Deposits of Rs.1(M) but less than 5(M)	Monthly	6.28%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	6.28%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	6.28%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	6.28%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	6.28%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	6.28%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	6.28%
Deposits of Rs. 1(B) and above	Monthly	6.28%
AL-SAMARAT TERM DEPOSITS		
Profit on Maturity		
Al - Samarat 1 Month	Maturity	6.58%
Al - Samarat 3 Months	Maturity	6.98%
Al - Samarat 6 Months	Maturity	7.38%
Al - Samarat One Year	Maturity	8.50%
Al - Samarat Three Years	Maturity	8.51%
Al - Samarat Five Years	Maturity	8.58%
Profit on Monthly		
Al - Samarat One Year	Monthly	8.50%
Al - Samarat Three Years	Monthly	7.88%
Al - Samarat Five Years	Monthly	8.28%
Profit on Quarterly		
Al - Samarat One Year	Quarterly	7.58%
Al - Samarat Three Years	Quarterly	7.98%
Al - Samarat Five Years	Quarterly	8.38%
Profit on Semi Annually		
Al - Samarat One Year	Semi Annually	7.68%
Al - Samarat Three Years	Semi Annually	8.08%
Al - Samarat Five Years	Semi Annually	8.48%

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

Product Name	Payment Frequency	Profit Rate
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Foreign Currency Accounts

HBL Islamic PLS Account (FCY)

Less than 1000	Monthly	0.06%
From 1000 to less than FCY 50,000	Monthly	0.06%
From 50,000 & above	Monthly	0.07%

HBL Islamic High Yield Investment Deposit (FCY)

One Month

From 1,000 to 99,999	Maturity	0.06%
From 100,000 to 499,999	Maturity	0.06%
From 500,000 & above	Maturity	0.06%

Two Months

From 1,000 to 99,999	Maturity	0.06%
From 100,000 to 499,999	Maturity	0.07%
From 500,000 & above	Maturity	0.07%

Three Months

From 1,000 to 99,999	Maturity	0.07%
From 100,000 to 499,999	Maturity	0.07%
From 500,000 & above	Maturity	0.07%

Six Months

From 1,000 to 99,999	Maturity	0.08%
From 100,000 to 499,999	Maturity	0.09%
From 500,000 & above	Maturity	0.09%

Twelve Months

From 1,000 to 99,999	Maturity	0.09%
From 100,000 to 499,999	Maturity	0.09%
From 500,000 & above	Maturity	0.10%

2 Years

From 1,000 to 99,999	Maturity	0.10%
From 100,000 to 499,999	Maturity	0.10%
From 500,000 & above	Maturity	0.10%

3 Years

From 1,000 to 99,999	Maturity	0.10%
From 100,000 to 499,999	Maturity	0.10%
From 500,000 & above	Maturity	0.11%

4 Years

From 1,000 to 99,999	Maturity	0.11%
From 100,000 to 499,999	Maturity	0.11%
From 500,000 & above	Maturity	0.11%

5 Years

From 1,000 to 99,999	Maturity	0.12%
From 100,000 to 499,999	Maturity	0.12%
From 500,000 & above	Maturity	0.12%

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

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Kamran Zafar

Resident Sharia'h Board Member

Mufti Yahya Asim

Local Currency Accounts SAVING ACCOUNTS

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HISTORICAL PROFIT RATES

Prepared by: [Signature]
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