



INSTRUCTION CIRCULAR

NO. P/INST-IBD/2018/34

December 11, 2018

Re: DECLARATION OF PROFIT RATES FOR THE MONTH OF NOVEMBER 2018

**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 November 2018 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.

**ZAHID PAREKH
HEAD – ISLAMIC BANKING**

**NASSIR SALIM
HEAD - GLOBAL OPERATIONS**

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



ISLAMIC
BANKING

PROFIT RATES FOR THE MONTH OF NOVEMBER 2018

Product Name	Payment Frequency	Profit Rate
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Local Currency Accounts

SAVING ACCOUNTS

HBL Islamic PLS Account	Monthly	3.481%
HBL Al-Mukhtar Account	Monthly	0.051%
HBL at Work Islamic Premium Account	January & July	0.051%

HBL Al-Irtifa Account

Deposits of Rs.1 but less than 500K	Monthly	4.177%
Deposits of Rs.500K but less than 1(M)	Monthly	4.177%
Deposits of Rs.1(M) but less than 5(M)	Monthly	4.177%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	4.177%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	4.177%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	4.177%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	4.177%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	4.177%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	4.177%
Deposits of Rs. 1(B) and above	Monthly	4.177%

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

Al - Samarat 1 Month	Maturity	4.254%
Al - Samarat 3 Months	Maturity	4.356%
Al - Samarat 6 Months	Maturity	4.560%
Al - Samarat One Year	Maturity	6.113%
Al - Samarat Three Years	Maturity	5.578%
Al - Samarat Five Years	Maturity	6.088%

Profit on Monthly

Al - Samarat One Year	Monthly	5.909%
Al - Samarat Three Years	Monthly	5.018%
Al - Samarat Five Years	Monthly	4.661%

Profit on Quarterly

Al - Samarat One Year	Quarterly	5.991%
Al - Samarat Three Years	Quarterly	5.120%
Al - Samarat Five Years	Quarterly	4.916%

Profit on Semi Annually

Al - Samarat One Year	Semi Annually	6.052%
Al - Samarat Three Years	Semi Annually	5.222%
Al - Samarat Five Years	Semi Annually	5.222%

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Product Name

Payment Frequency

Profit Rate

Foreign Currency Accounts

HBL Islamic PLS Account (FCY)

Less than 1000	Monthly	0.152%
From 1000 to less than FCY 50,000	Monthly	0.227%
From 50,000 & above	Monthly	0.303%

HBL Islamic High Yield Investment Deposit (FCY)

One Month

From 1,000 to 99,999	Maturity	0.303%
From 100,000 to 499,999	Maturity	0.303%
From 500,000 & above	Maturity	0.303%

Two Months

From 1,000 to 99,999	Maturity	0.303%
From 100,000 to 499,999	Maturity	0.303%
From 500,000 & above	Maturity	0.303%

Three Months

From 1,000 to 99,999	Maturity	0.303%
From 100,000 to 499,999	Maturity	0.303%
From 500,000 & above	Maturity	0.303%

Six Months

From 1,000 to 99,999	Maturity	0.303%
From 100,000 to 499,999	Maturity	0.303%
From 500,000 & above	Maturity	0.303%

Twelve Months

From 1,000 to 99,999	Maturity	0.303%
From 100,000 to 499,999	Maturity	0.303%
From 500,000 & above	Maturity	0.303%

Prepared by:



Pool Manager

Reviewed by:



Head, Pool Management Unit

Recommend by:



Head, Islamic Projects

Approved by:



Head, Retail Channel Liability

Head, Islamic Banking

Resident Sharia'h Board Member

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Local Currency Accounts

SAVING ACCOUNTS

HLB 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%
HLB 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%
HLB 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%

HBL Al-Irtifa Account

Deposits of Rs.1 but less than 500K	0.00%	0.00%	2.62%	3.50%	3.68%	3.40%	3.67%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.73%	3.72%	3.70%	3.73%	3.64%	3.67%	3.75%	3.68%	3.93%
Deposits of Rs.500k but less than 1(M)	3.50%	3.85%	2.71%	3.61%	3.79%	3.50%	3.78%	3.50%	3.50%	3.50%	5.02%	3.50%	3.50%	3.84%	3.83%	3.81%	3.84%	3.75%	3.74%	3.86%	3.79%	4.08%	4.03%	4.28%
Deposits of Rs.1(M) but less than 5(M)	3.85%	4.26%	3.00%	3.97%	4.17%	3.85%	4.16%	3.85%	3.85%	3.86%	5.20%	3.86%	3.85%	4.22%	4.21%	4.19%	4.22%	4.12%	4.08%	4.24%	4.17%	4.42%	4.28%	4.53%
Deposits of Rs.5(M) but less than 25(M)	3.90%	4.32%	3.04%	4.02%	4.22%	3.90%	4.21%	3.90%	3.90%	3.91%	5.59%	3.91%	3.90%	4.28%	4.26%	4.25%	4.28%	4.18%	4.18%	4.38%	4.30%	4.56%	4.48%	4.73%
Deposits of Rs.25(M) but less than 50(M)	3.95%	4.38%	3.08%	4.07%	4.28%	3.95%	4.27%	3.95%	3.95%	3.96%	5.66%	3.96%	3.95%	4.33%	4.32%	4.30%	4.33%	4.23%	4.19%	4.35%	4.27%	4.58%	4.54%	4.86%
Deposits of Rs.50(M) but less than 100(M)	3.98%	4.41%	3.10%	4.10%	4.31%	3.97%	4.29%	3.98%	3.97%	3.98%	5.70%	3.98%	3.97%	4.36%	4.34%	4.33%	4.36%	4.26%	4.21%	4.38%	4.30%	4.57%	4.53%	4.85%
Deposits of Rs.100(M) but less than 250(M)	4.00%	4.44%	3.12%	4.12%	4.33%	4.00%	4.32%	4.00%	4.00%	4.01%	5.73%	4.01%	4.00%	4.39%	4.37%	4.36%	4.39%	4.28%	4.24%	4.41%	4.33%	4.63%	4.60%	4.92%
Deposits of Rs.250(M) but less than 500(M)	4.03%	4.47%	3.14%	4.15%	4.36%	4.02%	4.35%	4.03%	4.02%	4.03%	5.77%	4.03%	4.02%	4.41%	4.40%	4.38%	4.41%	4.31%	4.24%	4.40%	4.36%	4.63%	4.60%	4.93%
Deposits of Rs.500(M) but less than Rs.1(B)	4.05%	4.50%	3.16%	4.18%	4.39%	4.05%	4.37%	4.05%	4.05%	4.06%	5.81%	4.06%	4.05%	4.44%	4.43%	4.41%	4.46%	4.34%	4.27%	4.46%	4.38%	4.66%	4.63%	4.96%
Deposits of Rs.1(B) and above	0.00%	0.00%	0.00%	4.20%	4.41%	4.07%	4.40%	4.08%	4.07%	4.08%	5.84%	4.08%	4.07%	4.47%	4.45%	4.44%	4.73%	4.36%	4.28%	4.49%	4.41%	4.69%	4.66%	5.00%

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

Al - Samarat 1 Month	4.200%	4.610%	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%
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%
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%
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%
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%	5.480%	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%
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%	7.250%	7.250%	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%	6.550%	6.530%	6.510%	6.559%	6.406%	6.339%	6.591%	6.474%	6.876%

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%	4.690%	4.530%	4.520%	4.960%	4.950%	4.930%	4.968%	4.851%	4.801%	4.992%	4.903%	6.675%
Al - Samarat Three Years 2015	6.250%	7.100%	5.050%	6.460%	6.220%	6.740%	6.270%	6.220%	6.230%	8.920%	6.230%	6.230%	6.230%	6.830%	6.800%	6.870%						
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%
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%	6.980%	6.970%	6.980%	10.000%	6.980%	6.970%	7.650%	7.620%	7.590%						
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%

Profit on Quarterly

AI - Samarat One Year	4.650%	5.210%	3.660%	4.800%	5.010%	4.620%	4.990%	4.630%	4.620%	4.630%	4.630%	4.630%	4.620%	5.070%	5.060%	5.040%	5.077%	4.959%	4.907%	5.102%	5.012%	6.767%
AI - Samarat Three Years 2015	6.250%	7.100%	5.000%	6.460%	6.740%	6.220%	6.720%	6.220%	6.220%	6.230%	6.920%	6.230%	6.220%	6.830%	6.810%	6.780%						
AI - 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%
AI - 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%						
AI - 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%						
AI - 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%						
AI - 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%

Profit on Semi Annually

AI - 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%
AI - 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%						
AI - 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%	5.600%	5.580%	5.560%	5.626%	5.495%	5.438%	5.654%	5.553%	5.898%
AI - Samarat Five Years 2013	7.500%	8.580%	6.040%	7.760%	8.100%	7.470%	8.070%	7.480%	7.470%	7.490%	10.710%	7.480%	7.480%	8.200%	8.170%	8.140%						
AI - Samarat Five Years 2014	7.500%	8.580%	6.040%	7.750%	8.100%	7.470%	8.070%	7.250%	9.250%	9.260%	13.260%	9.260%	9.250%	10.150%	10.110%	10.070%						
AI - Samarat Five Years 2015	6.250%	7.100%	5.000%	6.460%	6.740%	6.220%	6.720%	5.970%	5.970%	5.980%	8.570%	5.980%	5.970%	6.550%	6.530%	6.510%						
AI - 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%

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 Sept 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
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HBL Islamic PLS Account (FCY)

HBIL 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%
HBIL 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%
HBIL 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%	2.724%	0.896%	0.722%	0.230%	0.200%	0.200%	0.192%	0.253%	0.231%

HBL Islamic High Yield Investment Deposit (FCY)

One Month

[illegible]

Two Months

[illegible]

Three Months

[illegible]

Six Months

[illegible]

Twelve Months

From 1,000 to 99,999	0.200%	0.570%	0.521%	0.177%	0.068%	0.078%	0.561%	1.434%	2.284%	2.052%	2.306%	4.357%	5.899%	2.277%	0.897%	0.722%	0.231%	0.200%	0.200%	0.192%	0.259%	0.231%
From 100,000 to 499,999																	0.230%	0.200%	0.200%	0.192%	0.259%	0.231%
From 500,000 & above																	0.230%	0.200%	0.200%	0.192%	0.259%	0.231%

Prepared by:

Reviewed by:

Recommend by:

~~Pool Manager~~

Head, Pool Management Unit

Head Islamic Projects:

Approved by

Head, Islamic Banking

Resident Sharia'h Board Member

Head, Retail Channel Liability

Resident Sharia'h Board Member

DECLARATION OF PROFIT RATES

For PKR 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:

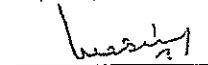
SAVING ACCOUNTS					Declared profit rates (%)											
Product Name	Profit Payment Period	Weightages assigned for the period Apr'2016 to Jun'2016	Weightages assigned for the period Jul'2016 to Sep'2016	Weightages assigned for the period Oct'2016 to Dec'2016	Jan-16 (Declared)	Feb-16 (Declared)	Mar-16 (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)
HBL Islamic PLS Account	January & July	0.0575	0.0637	0.0667	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	5.01%
HBL Al-Mukhtar Account	January & July	0.0008	0.0009	0.0010	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.07%
HBL at Work Islamic Premium Account	January & July	0.0008	0.0009	0.0010	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.07%
HBL Al-Ziarat Account	On Maturity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
HBL Al-Hilfa Account	Monthly															
On Daily Actual Deposits of Rs. 500K but less than 1(M)		0.0634	0.0656	0.0686	3.75%	3.75%	3.75%	3.75%	3.75%	3.500%	3.500%	3.500%	3.500%	3.500%	3.500%	5.160%
On Daily Actual Deposits of Rs. 1(M) but less than 5(M)		0.0693	0.0721	0.0755	4.10%	4.10%	4.10%	4.10%	4.10%	3.850%	3.850%	3.850%	3.850%	3.850%	3.850%	5.680%
On Daily Actual Deposits of Rs. 5(M) but less than 25(M)		0.0701	0.0731	0.0765	4.15%	4.15%	4.15%	4.15%	4.15%	3.900%	3.900%	3.900%	3.900%	3.900%	3.900%	5.750%
On Daily Actual Deposits of Rs. 25(M) but less than 50(M)		0.0710	0.0740	0.0775	4.20%	4.20%	4.20%	4.20%	4.20%	3.950%	3.950%	3.950%	3.950%	3.950%	3.950%	5.830%
On Daily Actual Deposits of Rs. 50(M) but less than 100(M)		0.0718	0.0745	0.0780	4.25%	4.25%	4.25%	4.25%	4.25%	3.975%	3.975%	3.975%	3.975%	3.975%	3.975%	5.860%
On Daily Actual Deposits of Rs. 100(M) but less than 250(M)		0.0727	0.0750	0.0785	4.30%	4.30%	4.30%	4.30%	4.30%	4.000%	4.000%	4.000%	4.000%	4.000%	4.000%	5.900%
On Daily Actual Deposits of Rs. 250(M) but less than 500(M)		0.0735	0.0754	0.0789	4.35%	4.35%	4.35%	4.35%	4.35%	4.025%	4.025%	4.025%	4.025%	4.025%	4.025%	5.940%
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)		0.0744	0.0759	0.0794	4.40%	4.40%	4.40%	4.40%	4.40%	4.050%	4.050%	4.050%	4.050%	4.050%	4.050%	5.970%
On Daily Actual Deposits of Rs. 1(B) and above		0.0752	0.0764	0.0799	4.45%	4.45%	4.45%	4.45%	4.45%	4.075%	4.075%	4.075%	4.075%	4.075%	4.075%	6.010%

Profit Sharing Ratio

RABBULMAL	70%
MUDARIB (Bank's Share)	30%

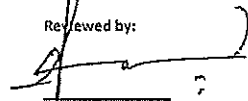
(No change in Profit Sharing Ratio since last two Quarters)

Prepared by:



Manager Pool Management

Reviewed by:

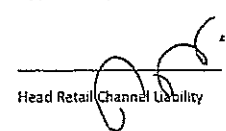


Unit Head
Pool Management



Head Product
Development

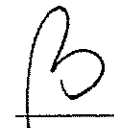
Approved by:



Head Retail Channel Liability



Resident Shariah
Board Member



Head Islamic Banking

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

HBL Al-Samarat Account

*Weights of Current quarter is applied on the deposit from Oct 2016 and onward. Weights of other tenor has been already published vide our circular no.P/INST-IBQ/2016/16 dated 27-September-2016.

Product Name	Profit Payment Period	Weightages assigned for the period Apr'2016 to Jun'2016	Weightages assigned for the period Jul'2016 to Sep'2016	Weightages assigned for the period Oct'2016 to Dec'2016	Jan-2016 (Declared)										Feb-2016 (Declared)									
					For deposits upto 31-Dec-10	For deposits from Jan '11 to Oct'11	For deposits from Nov'11 to Aug'2012	For deposits from Sep'12 to Dec'2012	For deposits from Jan'13 to Feb'13	For deposits from Mar'13 to Apr'13	For deposits from May'13 to Jun'15	For deposits from Jul'15 to Aug'15	For deposits from Sep'15 to Oct'15	For deposits from Nov'15 to Dec'15 & onward	For deposits upto 31-Dec-10	For deposits from Jan '11 to Oct'11	For deposits from Nov'11 to Aug'2012	For deposits from Sep'12 to Dec'2012	For deposits from Jan'13 to Feb'13	For deposits from Mar'13 to Apr'13	For deposits from May'13 to Jun'15	For deposits from Jul'15 to Aug'15	For deposits from Sep'15 to Oct'15	For deposits from Nov'15 to Dec'15 & onward
1 Month	On Maturity	0.0710	0.0787	0.0824	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.20%	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.20%
3 Months	On Maturity	0.0727	0.0806	0.0843	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.20%	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.20%
6 Months	On Maturity	0.0760	0.0843	0.0883	NA	NA	NA	NA	NA	NA	NA	NA	5.00%	5.00%	4.50%	NA	NA	NA	NA	NA	NA	NA	5.00%	5.00%
One Year	Monthly	0.0769	0.0853	0.0882	NA	NA	NA	NA	NA	NA	8.50%	6.50%	6.25%	5.75%	4.55%	NA	NA	NA	NA	NA	NA	6.50%	6.50%	6.25%
	Quarterly	0.0785	0.0871	0.0912	NA	NA	NA	NA	NA	NA	8.75%	6.75%	6.35%	5.85%	4.65%	NA	NA	NA	NA	NA	NA	6.75%	6.75%	6.35%
	Six Monthly	0.0803	0.0890	0.0932	NA	NA	NA	NA	NA	NA	7.00%	7.00%	6.45%	5.95%	4.75%	NA	NA	NA	NA	NA	NA	7.00%	7.00%	6.45%
	On Maturity	0.0845	0.0937	0.0981	NA	NA	NA	NA	NA	NA	7.25%	7.25%	6.70%	6.20%	5.00%	NA	NA	NA	NA	NA	NA	7.25%	7.25%	6.70%
Three Years	Monthly	0.0837	0.0928	0.0971	NA	NA	9.50%	8.15%	7.00%	7.00%	8.75%	6.75%	6.35%	5.85%	4.65%	NA	NA	9.50%	8.15%	7.00%	7.00%	8.75%	6.75%	6.35%
	Quarterly	0.0853	0.0946	0.0990	NA	NA	9.75%	8.35%	7.25%	7.25%	7.00%	7.00%	6.45%	5.95%	5.05%	NA	NA	9.75%	8.35%	7.25%	7.25%	7.00%	7.00%	6.45%
	Six Monthly	0.0870	0.0965	0.1010	NA	NA	10.00%	8.60%	7.50%	7.50%	7.25%	7.25%	6.65%	6.05%	5.15%	NA	NA	10.00%	8.60%	7.50%	7.50%	7.25%	7.25%	6.65%
	On Maturity	0.0929	0.1031	0.1079	NA	NA	12.25%	10.00%	8.00%	8.00%	8.00%	8.00%	6.65%	6.40%	5.50%	NA	NA	12.25%	10.00%	8.00%	8.00%	8.00%	8.00%	6.65%
Five Years	Monthly	0.0777	0.0882	0.0902	10.25%	12.00%	10.25%	8.50%	7.25%	7.25%	7.00%	7.00%	6.45%	5.10%	4.60%	10.25%	12.00%	10.25%	8.50%	7.25%	7.25%	7.00%	7.00%	6.45%
	Quarterly	0.0820	0.0909	0.0951	10.50%	12.25%	10.50%	8.75%	7.50%	7.50%	7.25%	7.25%	6.55%	5.35%	4.85%	10.50%	12.25%	10.50%	8.75%	7.50%	7.50%	7.25%	7.25%	6.55%
	Six Monthly	0.0870	0.0965	0.1010	10.75%	12.50%	10.75%	9.00%	7.75%	7.75%	7.50%	7.50%	6.65%	5.65%	5.15%	10.75%	12.50%	10.75%	9.00%	7.75%	7.75%	7.50%	7.50%	6.65%
	On Maturity	0.1014	0.1124	0.1177	13.50%	15.00%	13.50%	10.75%	8.25%	8.25%	8.25%	8.25%	6.70%	6.50%	6.00%	13.50%	15.00%	13.50%	10.75%	8.25%	8.25%	8.25%	8.25%	6.70%
Ten Years	Monthly																							
	Quarterly																							
	Six Monthly					13.00%										13.00%								
	On Maturity					-										-								

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

HBL Al-Samarat Account

*Weightages of Current quarter is applied on the deposit from Oct 2016 and onward. Weightages of other tenor has been already published vide our circular no P/INST-IBD/2016/16 dated 27-September-2016.

Product Name	Profit Payment Period	Weightages assigned for the period Apr'2016 to Jun'2016	Weightages assigned for the period Jul'2016 to Sep'2016	Weightages assigned for the period Oct'2016 to Dec'2016	Mar-2016 (Declared)												Apr-2016 (Declared)											
					For deposits upto 31-Dec-10	For deposits from Jan '11 to Oct'11	For deposits from Nov'11 to Aug'2012	For deposits from Sep'12 to Dec'2012	For deposits from Jan'13 to Feb'13	For deposits from Mar'13 to Sep'13	For deposits from Oct'13 to Nov'13	For deposits from Dec'13 to Jan'14	For deposits from Feb'14 to Mar'14	For deposits from Apr'14 to May'14	For deposits from Jun'14 to Sep'14	For deposits from Oct'14 to Nov'14	For deposits upto 31-Dec-10	For deposits from Jan '11 to Oct'11	For deposits from Nov'11 to Aug'2012	For deposits from Sep'12 to Dec'2012	For deposits from Jan'13 to Feb'13	For deposits from Mar'13 to Apr'13	For deposits from May'13 to Jan'14	For deposits from Feb'14 to Mar'14	For deposits from Apr'14 to May'14	For deposits from Jun'14 to Sep'14	For deposits from Oct'14 to Nov'14	
1 Month	On Maturity	0.0710	0.0787	0.0824	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.20%	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.20%			
3 Months	On Maturity	0.0727	0.0806	0.0843	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.30%	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.30%			
6 Months	On Maturity	0.0760	0.0843	0.0883	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	5.00%	4.50%	NA	NA	NA	NA	NA	NA	NA	NA	4.50%			
One Year	Monthly	0.0769	0.0853	0.0892	NA	NA	NA	NA	NA	NA	NA	NA	6.25%	5.75%	4.55%	NA	NA	NA	NA	NA	NA	NA	NA	6.25%	5.75%	4.55%		
	Quarterly	0.0785	0.0871	0.0912	NA	NA	NA	NA	NA	NA	NA	NA	6.35%	5.85%	4.65%	NA	NA	NA	NA	NA	NA	NA	NA	6.35%	5.85%	4.65%		
	Six Monthly	0.0803	0.0890	0.0932	NA	NA	NA	NA	NA	NA	NA	NA	6.45%	5.95%	4.75%	NA	NA	NA	NA	NA	NA	NA	NA	6.45%	5.95%	4.75%		
	On Maturity	0.0845	0.0937	0.0981	NA	NA	NA	NA	NA	NA	NA	NA	6.70%	6.20%	5.00%	NA	NA	NA	NA	NA	NA	NA	NA	6.70%	6.20%	5.00%		
Three Years	Monthly	0.0837	0.0928	0.0971	NA	NA	NA	NA	NA	7.00%	6.75%	6.75%	6.35%	5.85%	4.95%	NA	NA	NA	NA	7.00%	6.75%	6.75%	6.35%	5.85%	4.95%			
	Quarterly	0.0853	0.0946	0.0990	NA	NA	NA	NA	NA	7.25%	7.00%	7.00%	6.45%	5.95%	5.05%	NA	NA	NA	NA	7.25%	7.00%	7.00%	6.45%	5.95%	5.05%			
	Six Monthly	0.0870	0.0965	0.1010	NA	NA	NA	NA	NA	7.50%	7.25%	7.25%	6.55%	6.05%	5.15%	NA	NA	NA	NA	7.50%	7.25%	7.25%	6.55%	6.05%	5.15%			
	On Maturity	0.0929	0.1031	0.1079	NA	NA	NA	NA	NA	8.00%	8.00%	8.00%	6.65%	6.40%	5.50%	NA	NA	NA	NA	8.00%	8.00%	8.00%	6.65%	6.40%	5.50%			
Five Years	Monthly	0.0777	0.0862	0.0902	NA	12.00%	10.25%	8.50%	7.25%	7.25%	7.00%	7.00%	6.45%	5.10%	4.60%	NA	12.00%	10.25%	8.50%	7.25%	7.25%	7.00%	7.00%	6.45%	5.10%	4.60%		
	Quarterly	0.0820	0.0909	0.0951	NA	12.25%	10.50%	8.75%	7.50%	7.50%	7.25%	7.25%	6.55%	5.35%	4.85%	NA	12.25%	10.50%	8.75%	7.50%	7.50%	7.25%	7.25%	6.55%	5.35%	4.85%		
	Six Monthly	0.0870	0.0965	0.1010	NA	12.50%	10.75%	9.00%	7.75%	7.75%	7.50%	7.50%	6.65%	5.55%	5.15%	NA	12.50%	10.75%	9.00%	7.75%	7.75%	7.50%	7.50%	6.65%	5.55%	5.15%		
	On Maturity	0.1014	0.1124	0.1177	NA	15.00%	13.50%	10.75%	8.25%	8.25%	8.25%	8.25%	6.70%	6.50%	6.00%	NA	15.00%	13.50%	10.75%	8.25%	8.25%	8.25%	8.25%	6.70%	6.50%	6.00%		
Ten Years	Monthly																											
	Quarterly																											
	Six Monthly																											
	On Maturity																											

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

FBL Al-Samarat Account

*Weightages of Current quarter is applied on the deposit from Oct 2016 and onward, Weightages of other tenor has been already published vide our circular no.P/INST-IBD/2016/10 dated 27-September-2016.

[illegible]

FBL Islamic Banking is pleased to announce the profit rates for the month of Dec'16. Details of Current declared profit rates and Historical declared profit rates are as follows:

HBL Al-Samarat Account

*Weightages of Current quarter is applied on the decosit from Oct 2016 and onward. Weightages of other tenor has been already published vide our circular no.P/NST-IBD/2016/16 dated 27-September-2016.

Product Name	Profit Payment Period	Weightages assigned for the period Apr'2016 to Jun'2016	Weightages assigned for the period Jul'2016 to Sep'2016	Weightages assigned for the period Oct'2016 to Dec'2016	Jul-2016 (Declared)												Aug-2016 (Declared)											
					For deposits upto 31-Dec-10	For deposits from Jan '11 to Oct'11	For deposits from Nov'11 to Aug'2012	For deposits from Sep'12 to Dec'2012	For deposits from Jan'13 to Feb'13	For deposits from Mar'13 to Apr'13	For deposits from May'13 to Jun'15	For deposits from Feb'15 to Mar'15	For deposits from Apr'15 to May'15	For deposits from Jun'15 to Sep'15	For deposits from Oct'15 to Dec'15	For deposits upto 31-Dec-10	For deposits from Jan '11 to Oct'11	For deposits from Nov'11 to Aug'2012	For deposits from Sep'12 to Dec'2012	For deposits from Jan'13 to Feb'13	For deposits from Mar'13 to Apr'13	For deposits from May'13 to Jun'15	For deposits from Feb'15 to Mar'15	For deposits from Apr'15 to May'15	For deposits from Jun'15 to Sep'15	For deposits from Oct'15 to Dec'15		
1 Month	On Maturity	0.0710	0.0787	0.0824	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.20%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.20%		
3 Months	On Maturity	0.0727	0.0806	0.0843	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.30%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.30%		
6 Months	On Maturity	0.0760	0.0843	0.0883	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.50%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.50%		
One Year	Monthly	0.0769	0.0853	0.0892	NA	NA	NA	NA	NA	NA	NA	NA	NA	5.75%	4.55%	NA	NA	NA	NA	NA	NA	NA	NA	NA	5.75%	4.55%		
	Quarterly	0.0786	0.0871	0.0912	NA	NA	NA	NA	NA	NA	NA	NA	NA	5.85%	4.65%	NA	NA	NA	NA	NA	NA	NA	NA	NA	5.85%	4.65%		
	Six Monthly	0.0803	0.0890	0.0932	NA	NA	NA	NA	NA	NA	NA	NA	NA	5.95%	4.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	5.95%	4.65%		
	On Maturity	0.0845	0.0937	0.0981	NA	NA	NA	NA	NA	NA	NA	NA	NA	6.20%	5.00%	NA	NA	NA	NA	NA	NA	NA	NA	NA	6.20%	5.00%		
Three Years	Monthly	0.0837	0.0928	0.0971	NA	NA	NA	NA	NA	NA	6.75%	6.75%	6.35%	5.85%	4.95%	NA	NA	NA	NA	NA	NA	6.75%	6.75%	6.35%	5.85%	4.95%		
	Quarterly	0.0853	0.0946	0.0980	NA	NA	NA	NA	NA	NA	7.00%	7.00%	6.45%	5.95%	5.05%	NA	NA	NA	NA	NA	NA	7.00%	7.00%	6.45%	5.95%	5.05%		
	Six Monthly	0.0870	0.0965	0.1010	NA	NA	NA	NA	NA	NA	7.25%	7.25%	6.55%	6.05%	5.15%	NA	NA	NA	NA	NA	NA	7.25%	7.25%	6.55%	6.05%	5.15%		
	On Maturity	0.0929	0.1031	0.1079	NA	NA	NA	NA	NA	NA	8.00%	8.00%	6.65%	6.40%	5.50%	NA	NA	NA	NA	NA	NA	8.00%	8.00%	6.65%	6.40%	5.50%		
Five Years	Monthly	0.0777	0.0802	0.0902	NA	12.00%	10.25%	8.50%	7.25%	7.25%	7.00%	7.00%	6.45%	5.10%	4.60%	NA	12.00%	10.25%	8.50%	7.25%	7.25%	7.00%	7.00%	6.45%	5.10%	4.60%		
	Quarterly	0.0820	0.0809	0.0951	NA	12.25%	10.50%	8.75%	7.50%	7.50%	7.25%	7.25%	6.55%	5.35%	4.65%	NA	12.25%	10.50%	8.75%	7.50%	7.50%	7.25%	7.25%	6.55%	5.35%	4.65%		
	Six Monthly	0.0870	0.0865	0.1010	NA	12.50%	10.75%	9.00%	7.75%	7.75%	7.50%	7.50%	6.65%	5.65%	5.15%	NA	12.50%	10.75%	9.00%	7.75%	7.75%	7.50%	7.50%	6.65%	5.65%	5.15%		
	On Maturity	0.1014	0.1124	0.1177	NA	15.00%	13.50%	10.75%	8.25%	8.25%	8.25%	8.25%	6.70%	6.50%	6.00%	NA	15.00%	13.50%	10.75%	8.25%	8.25%	8.25%	8.25%	6.70%	6.50%	6.00%		
Ten Years	Monthly																											
	Quarterly																											
	Six Monthly																											
	On Maturity																											

For PKR Accounts

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

HBL At-Samarat Account

*Weightages of Current quarter is applied on the deposit from Oct 2016 and onward. Weightages of other tenor has been already published vide our circular no P/NST-SD/2016/16 dated 27-September-2016

[illegible]

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

HBL Al-Samarat Account

*Weightages of Current quarter is applied on the deposit from Oct 2016 and onward. Weightages of other tenor has been already published vide our circular no.P/INST-IBD/2016/16 dated 27-September-2016.

Product Name	Profit Payment Period	Waightlages assigned for the period Apr'2016 to Jun'2016	Waightlages assigned for the period Jul'2016 to Sep'2016	Waightlages assigned for the period Oct'2016 to Dec'2016	Nov-2016 (Declared)										Dec-2016 (Declared)											
					For deposits upto 31-Dec-10	For deposits from Jan '11 to Oct'11	For deposits from Nov'11 to Aug'2012	For deposits from Sep'12 to Dec'2012	For deposits from Jan'13 to Feb'13	For deposits from Mar'13 to Apr'13	For deposits from May'13 to Jun'15	For deposits from Feb'15 to Mar'15	For deposits from Apr'15 to May'15	For deposits from Jun'15 to Sep'15	For deposits from Oct'15 & onward	For deposits upto 31-Dec-10	For deposits from Jan '11 to Oct'11	For deposits from Nov'11 to Aug'2012	For deposits from Sep'12 to Dec'2012	For deposits from Jan'13 to Feb'13	For deposits from Mar'13 to Apr'13	For deposits from May'13 to Jun'15	For deposits from Feb'15 to Mar'15	For deposits from Apr'15 to May'15	For deposits from Jun'15 to Sep'15	For deposits from Oct'15 & onward
1 Month	On Maturity	0.0710	0.0787	0.0824	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.20%	NA	NA	NA	NA	NA	NA	NA	NA	6.19%	
3 Months	On Maturity	0.0727	0.0806	0.0843	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.30%	NA	NA	NA	NA	NA	NA	NA	NA	6.34%	
6 Months	On Maturity	0.0760	0.0843	0.0883	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.50%	NA	NA	NA	NA	NA	NA	NA	NA	6.64%	
One Year	Monthly	0.0769	0.0853	0.0892	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.55%	NA	NA	NA	NA	NA	NA	NA	NA	6.71%	
	Quarterly	0.0786	0.0871	0.0912	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.65%	NA	NA	NA	NA	NA	NA	NA	NA	6.86%	
	Six Monthly	0.0803	0.0890	0.0932	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.75%	NA	NA	NA	NA	NA	NA	NA	NA	7.01%	
	On Maturity	0.0845	0.0937	0.0981	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	5.00%	NA	NA	NA	NA	NA	NA	NA	NA	7.38%	
Three Years	Monthly	0.0837	0.0928	0.0971	NA	NA	NA	NA	NA	NA	6.75%	6.75%	6.35%	5.85%	4.95%	NA	NA	NA	NA	NA	8.63%	8.63%	8.63%	8.63%	7.30%	
	Quarterly	0.0853	0.0946	0.0990	NA	NA	NA	NA	NA	NA	7.00%	7.00%	6.45%	5.95%	5.05%	NA	NA	NA	NA	NA	8.78%	8.78%	8.78%	8.78%	7.45%	
	Six Monthly	0.0870	0.0965	0.1010	NA	NA	NA	NA	NA	NA	7.25%	7.25%	6.55%	6.05%	5.15%	NA	NA	NA	NA	NA	8.93%	8.93%	8.93%	8.93%	7.60%	
	On Maturity	0.0929	0.1031	0.1079	NA	NA	NA	NA	NA	NA	8.00%	8.00%	6.65%	6.40%	5.50%	NA	NA	NA	NA	NA	9.44%	9.44%	9.44%	9.44%	8.11%	
Five Years	Monthly	0.0777	0.0862	0.0902	NA	NA	10.25%	8.50%	7.25%	7.25%	7.00%	7.00%	6.45%	5.10%	4.60%	NA	NA	12.54%	12.54%	10.33%	10.33%	10.33%	7.52%	7.52%	7.52%	6.78%
	Quarterly	0.0820	0.0909	0.0951	NA	NA	10.50%	8.75%	7.50%	7.50%	7.25%	7.25%	6.55%	5.35%	4.85%	NA	NA	12.90%	12.90%	10.68%	10.68%	10.68%	8.33%	8.33%	8.33%	7.15%
	Six Monthly	0.0870	0.0965	0.1010	NA	NA	10.75%	9.00%	7.75%	7.75%	7.50%	7.50%	6.65%	5.65%	5.15%	NA	NA	13.27%	13.27%	11.06%	11.06%	11.06%	8.53%	8.53%	8.53%	7.85%
	On Maturity	0.1014	0.1124	0.1177	NA	NA	13.50%	10.75%	8.25%	8.25%	8.25%	8.25%	6.70%	6.50%	6.00%	NA	NA	13.70%	13.70%	12.17%	12.17%	12.17%	9.59%	9.59%	9.59%	8.85%
Ten Years	Monthly																									
	Quarterly																									
	Six Monthly						NA												NA							
	On Maturity																									

Profit Sharing Ratio

RABBUL MAL	70%
MUDARIB (Bank's Share)	30%

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

Prepared by:

[Signature]

Manager Pool Management

Reviewed by:

[Signature]

Unit Head
Pool Management

Head Product
Development

Approved by:

[Signature]

Head Retail Channel Liability

[Signature]

Resident Shariah
Board Member

[Signature]

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

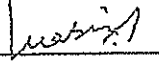
Product Name	Profit Payment Period	Weightages assigned for the period Apr'2016 to Jun'2016	Weightages assigned for the period Jul'2016 to Sep'2016	Weightages assigned for the period Oct'2016 to Dec'2016	Jan-15 (Declared)	Feb-15 (Declared)	Mar-15 (Declared)	Apr-15 (Declared)	May-15 (Declared)	Jun-15 (Declared)	Jul-15 (Declared)	Aug-15 (Declared)	Sep-15 (Declared)	Oct-15 (Declared)	Nov-15 (Declared)	Dec-15 (Declared)
HBL Islamic FC PLS Account	Quarterly															
Less than US\$ 1000		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%
US \$ 1000 to less than US \$ 50,000		0.0893	0.0893	0.0893	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
From US \$ 50,000 & above		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%
Less than Euro 1,000		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%
From Euro 1,000 & above		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%
Less than UK £ 1,000		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%
From UK £ 1,000 & above		0.2381	0.2381	0.2381	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
Product Name	Profit Payment Period	Weightages assigned for the period Apr'2016 to Jun'2016	Weightages assigned for the period Jul'2016 to Sep'2016	Weightages assigned for the period Oct'2016 to Dec'2016	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)
HBL Islamic FC PLS Account	Quarterly															
Less than US\$ 1000		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%
US \$ 1000 to less than US \$ 50,000		0.0893	0.0893	0.0893	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
From US \$ 50,000 & above		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%
Less than Euro 1,000		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%
From Euro 1,000 & above		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%
Less than UK £ 1,000		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%
From UK £ 1,000 & above		0.2381	0.2381	0.2381	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%

Profit Sharing Rate

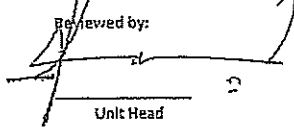
RABBSULMAL	70%
MUDARIB (Bank's Share)	30%

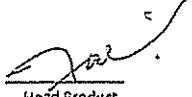
(No change in Profit Sharing Ratio since last two Quarters)

Prepared by:

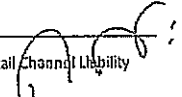

Manager Pool Management

Reviewed by:


Unit Head
Pool Management


Head Product
Development

Approved by:


Head Retail Channel Liability


Resident Shariah
Board Member


Head Islamic
Banking

FIXED DEPOSITS

Profit Sharing Rate	
RAHBURIAL	70%
MUDAGIB (Bank's Share)	30%

Head Island
Banking