

Product Name	Payment Frequency	Profit Rate
Local Currency Accounts		
SAVING ACCOUNTS		
HBL Islamic PLS Account	Monthly	3.92%
HBL Nisa Tawfir	Monthly	9.14%
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 ILTF	Monthly	2.01%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	2.01%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	2.51%
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	2.00%
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	1.00%
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	2.01%
HBL Al-Irtifa Account		
Deposits of Rs.1 but less than 500K	Monthly	4.17%
Deposits of Rs.500K but less than 1(M)	Monthly	4.17%
Deposits of Rs.1(M) but less than 5(M)	Monthly	4.17%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	4.17%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	4.17%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	4.17%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	4.17%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	4.17%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	4.17%
Deposits of Rs. 1(B) and above	Monthly	4.17%
AL-SAMARAT TERM DEPOSITS		
Profit on Maturity		
Al - Samarat 1 Month	Maturity	4.22%
Al - Samarat 3 Months	Maturity	4.37%
Al - Samarat 6 Months	Maturity	4.57%
Al - Samarat One Year	Maturity	4.77%
Al - Samarat Three Years	Maturity	5.27%
Al - Samarat Five Years	Maturity	5.78%
Profit on Monthly		
Al - Samarat One Year	Monthly	4.52%
Al - Samarat Three Years	Monthly	4.77%
Al - Samarat Five Years	Monthly	5.27%
Profit on Quarterly		
Al - Samarat One Year	Quarterly	4.62%
Al - Samarat Three Years	Quarterly	5.02%
Al - Samarat Five Years	Quarterly	5.53%
Profit on Semi Annually		
Al - Samarat One Year	Semi Annually	4.72%
Al - Samarat Three Years	Semi Annually	5.17%
Al - Samarat Five Years	Semi Annually	5.63%

Product Name	Payment Frequency	Profit Rate
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Foreign Currency Accounts

HBL Islamic PLS Account (FCY)

Less than 1000	Monthly	0.10%
From 1000 to less than FCY 50,000	Monthly	0.11%
From 50,000 & above	Monthly	0.12%

HBL Islamic High Yield Investment Deposit (FCY)

One Month

From 1,000 to 99,999	Maturity	0.13%
From 100,000 to 499,999	Maturity	0.14%
From 500,000 & above	Maturity	0.14%

Two Months

From 1,000 to 99,999	Maturity	0.13%
From 100,000 to 499,999	Maturity	0.14%
From 500,000 & above	Maturity	0.14%

Three Months

From 1,000 to 99,999	Maturity	0.14%
From 100,000 to 499,999	Maturity	0.16%
From 500,000 & above	Maturity	0.20%

Six Months

From 1,000 to 99,999	Maturity	0.20%
From 100,000 to 499,999	Maturity	0.24%
From 500,000 & above	Maturity	0.31%

Twelve Months

From 1,000 to 99,999	Maturity	0.31%
From 100,000 to 499,999	Maturity	0.32%
From 500,000 & above	Maturity	0.33%

2 Years

From 1,000 to 99,999	Maturity	0.33%
From 100,000 to 499,999	Maturity	0.33%
From 500,000 & above	Maturity	0.34%

3 Years

From 1,000 to 99,999	Maturity	0.35%
From 100,000 to 499,999	Maturity	0.35%
From 500,000 & above	Maturity	0.36%

4 Years

From 1,000 to 99,999	Maturity	0.37%
From 100,000 to 499,999	Maturity	0.37%
From 500,000 & above	Maturity	0.38%

5 Years

From 1,000 to 99,999	Maturity	0.38%
From 100,000 to 499,999	Maturity	0.39%
From 500,000 & above	Maturity	0.41%

Prepared by:


 Pool Manager
 Muhammad Saadan Sarwar

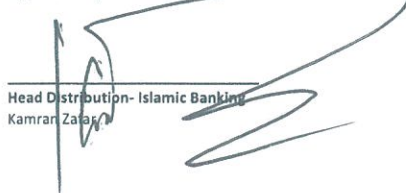
Reviewed by:


 Head, Pool Management Unit
 Khawaja Farhan Usman

Recommend by:


 Head, Islamic Product Development & Operations
 Muhammad Mujeeb Beig

Approved by:


 Head Distribution- Islamic Banking
 Kamran Zafar


 Resident Sharia'h Board Member
 Mufti Yahya Asim

Product Name		Month Apr 2020	Month May 2020	Month June 2020	Month July 2020	Month Aug 2020	Month Sept 2020	Month Oct 2020	Month Nov 2020	Month Dec 2020	Month Jan 2021	Month Feb 2021	Month Mar 2021	Month April 2021	Month May 2021	Month June 2021	Month July 2021	Month Aug 2021	Month Sept 2021	Month Oct 2021	Month Nov 2021	Month Dec 2021	Month Jan 2022	Month Feb 2022	Month Mar 2022	Month April 2022
Payment Frequency	No.																									
Local Currency Accounts																										
SAVING ACCOUNTS																										
Monthly	HBL Islamic PLS Account	4.96%	3.75%	3.50%	3.50%	3.50%	3.50%	3.60%	3.59%	3.94%	4.01%	4.01%	4.04%	4.37%	4.40%	4.40%	4.43%	4.44%	4.21%	4.23%	3.50%	3.50%	3.50%	3.90%	3.90%	3.90%
Monthly	Nisa Tawfi Islamic Saving Account	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
Monthly	HBL Al-Mukhar Account	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%	0.08%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
Quarterly	Remunerative Non-Chequing Current Margin Account	1.92%	2.00%	2.00%	2.00%	2.00%	2.00%	2.06%	2.05%	2.25%	2.00%	2.00%	2.00%	2.19%	2.20%	2.20%	2.20%	2.54%	2.41%	2.42%	2.00%	2.00%	2.00%	2.00%	2.00%	2.01%
Quarterly	Funds Acceptance under SBP ILTF	1.92%	6.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.01%
Quarterly	FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	1.92%	6.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.01%
Quarterly	FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	5.00%	5.00%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
Quarterly	FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	5.00%	5.00%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
Quarterly	SBP Islamic Refinance Scheme for Combating Covid-19 (IRECC) - for Hospitals			0.07%	0.07%	0.07%	0.07%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Quarterly	SBP Islamic Refinance Scheme for Modernization of SMEs			0.07%	0.07%	0.07%	0.07%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Quarterly	Islamic Temporary Economic Refinance Facility (ITERF)			0.07%	0.07%	0.07%	0.07%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Quarterly	Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs			0.07%	0.07%	0.07%	0.07%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.01%
HBL Al-Itifa Account																										
Monthly	Deposits of Rs.1 but less than 500K	5.32%	4.15%	3.90%	3.90%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.59%	4.62%	4.55%	4.24%	4.68%	4.45%	4.47%	3.70%	3.70%	3.70%	4.15%	4.15%	4.17%
Monthly	Deposits of Rs.500K but less than 1M	5.32%	4.15%	3.90%	3.90%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.59%	4.62%	4.55%	4.24%	4.68%	4.45%	4.47%	3.70%	3.70%	3.70%	4.15%	4.15%	4.17%
Monthly	Deposits of Rs.1M but less than 5M	5.32%	4.15%	3.90%	3.90%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.59%	4.62%	4.55%	4.24%	4.68%	4.45%	4.47%	3.70%	3.70%	3.70%	4.15%	4.15%	4.17%
Monthly	Deposits of Rs. 5M but less than 25M	5.32%	4.15%	3.90%	3.90%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.59%	4.62%	4.55%	4.24%	4.68%	4.45%	4.47%	3.70%	3.70%	3.70%	4.15%	4.15%	4.17%
Monthly	Deposits of Rs. 25M but less than 100M	5.32%	4.15%	3.90%	3.90%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.59%	4.62%	4.55%	4.24%	4.68%	4.45%	4.47%	3.70%	3.70%	3.70%	4.15%	4.15%	4.17%
Monthly	Deposits of Rs. 100M but less than 250M	5.32%	4.15%	3.90%	3.90%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.59%	4.62%	4.55%	4.24%	4.68%	4.45%	4.47%	3.70%	3.70%	3.70%	4.15%	4.15%	4.17%
Monthly	Deposits of Rs. 250M but less than 500M	5.32%	4.15%	3.90%	3.90%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.59%	4.62%	4.55%	4.24%	4.68%	4.45%	4.47%	3.70%	3.70%	3.70%	4.15%	4.15%	4.17%
Monthly	Deposits of Rs. 500M but less than Rs. 1B	5.32%	4.15%	3.90%	3.90%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.59%	4.62%	4.55%	4.24%	4.68%	4.45%	4.47%	3.70%	3.70%	3.70%	4.15%	4.15%	4.17%
Monthly	Deposits of Rs. 1B and above	5.32%	4.15%	3.90%	3.90%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.59%	4.62%	4.55%	4.24%	4.68%	4.45%	4.47%	3.70%	3.70%	3.70%	4.15%	4.15%	4.17%
AL-SAMARAT TERM ACCOUNTS																										
Profit on Maturity																										
Maturity	Al-Samarat 1 Month	5.88%	4.79%	4.53%	4.53%	4.53%	4.53%	4.66%	4.65%	5.64%	5.03%	4.79%	5.19%	5.19%	5.22%	5.14%	4.80%	4.79%	5.37%	5.11%	4.25%	4.25%	4.26%	4.50%	4.50%	4.52%
Maturity	Al-Samarat 3 Months	6.02%	4.95%	4.70%	4.70%	4.70%	4.70%	4.83%	4.81%	5.88%	5.38%	4.79%	5.04%	5.47%	5.50%	5.41%	5.05%	5.07%	5.69%	5.71%	4.50%	4.50%	4.51%	4.75%	4.75%	4.77%
Maturity	Al-Samarat 6 Months	6.31%	5.27%	5.02%	5.02%	5.02%	5.02%	5.16%	5.14%	6.09%	5.67%	5.04%	5.29%	5.74%	5.77%	5.68%	5.30%	5.35%	6.01%	6.02%	4.75%	4.75%	4.76%	5.00%	5.00%	5.02%
Maturity	Al-Samarat One Year	7.84%	7.00%	6.74%	6.74%	6.74%	6.74%	6.93%	6.91%	7.84%	7.33%	6.08%	6.32%	6.81%	6.83%	6.74%	6.29%	6.32%	6.64%	6.66%	5.25%	5.25%	5.26%	5.50%	5.50%	5.53%
Maturity	Al-Samarat Three Years	7.75%	6.90%	6.64%	6.64%	6.64%	6.64%	6.83%	6.81%	7.66%	7.15%	5.55%	5.80%	6.01%	6.05%	5.95%	5.81%	5.92%	6.32%	6.32%	5.00%	5.00%	5.01%	5.25%	5.25%	5.27%
Maturity	Al-Samarat Five Years	8.47%	7.71%	7.45%	7.45%	7.45%	7.45%	7.66%	7.64%	8.47%	7.95%	6.05%	6.30%	6.56%	6.60%	6.50%	6.06%	6.20%	6.96%	6.98%	5.50%	5.50%	5.51%	5.75%	5.75%	5.78%
Profit on Monthly																										
Monthly	Al-Samarat One Year	7.58%	6.70%	6.44%	6.44%	6.44%	6.44%	6.62%	6.60%	7.58%	7.07%	6.08%	6.32%	6.81%	6.83%	6.74%	6.29%	6.32%	6.64%	6.66%	5.25%	5.25%	5.26%	5.50%	5.50%	5.53%
Monthly	Al-Samarat Three Years	6.96%	6.01%	5.75%	5.75%	5.75%	5.75%	5.91%	5.89%	6.96%	6.45%	5.44%	5.68%	6.01%	6.05%	5.95%	5.56%	5.63%	6.32%	6.34%	4.50%	4.50%	4.51%	4.75%	4.75%	4.77%
Monthly	Al-Samarat Five Years	6.46%	5.44%	5.18%	5.18%	5.18%	5.18%	5.33%	5.31%	6.03%	5.52%	4.51%	4.75%	5.04%	5.08%	4.98%	4.80%	4.90%	5.50%	5.52%	4.35%	4.35%	4.36%	4.60%	4.60%	4.62%
Profit on Quarterly																										
Quarterly	Al-Samarat One Year	7.68%	6.82%	6.56%	6.56%	6.56%	6.56%	6.75%	6.73%	7.68%	7.17%	6.08%	6.32%	6.81%	6.83%	6.74%	6.29%	6.32%	6.64%	6.66%	5.25%	5.25%	5.26%	5.50%	5.50%	5.53%
Quarterly	Al-Samarat Three Years	7.11%	6.17%	5.91%	5.91%	5.91%	5.91%	6.08%	6.06%	6.96%	6.45%	5.44%	5.68%	6.01%	6.05%	5.95%	5.56%	5.63%	6.32%	6.34%	4.50%	4.50%	4.51%	4.75%	4.75%	4.77%
Quarterly	Al-Samarat Five Years	6.82%	5.84%	5.59%	5.59%	5.59%	5.59%	5.74%	5.73%	6.82%	6.31%	5.30%	5.54%	5.80%	5.84%	5.74%	5.29%	5.32%	6.01%	6.02%	4.75%	4.75%	4.76%	5.00%	5.00%	5.02%
Profit on Semi Annually																										
Semi Annually	Al-Samarat One Year	7.76%	6.91%	6.64%	6.64%	6.64%	6.64%	6.82%	6.80%	7.76%	7.25%	6.16%	6.40%	6.89%	6.93%	6.84%	6.29%	6.32%	6.64%	6.66%	5.25%	5.25%	5.26%	5.50%	5.50%	5.53%
Semi Annually	Al-Samarat Three Years	7.25%	6.33%	6.07%	6.07%	6.07%	6.07%	6.25%	6.23%	7.25%	6.74%	5.65%	5.89%	6.38%	6.42%	6.33%	5.78%	5.81%	6.50%	6.52%	4.75%	4.75%	4.76%	5.00%	5.00%	5.02%
Semi Annually	Al-Samarat Five Years	7.25%	6.33%	6.07%	6.07%	6.07%	6.07%	6.25%	6.23%	7.25%	6.74%	5.65%	5.89%	6.38%	6.42%	6.33%	5.78%	5.81%	6.50%	6.52%	4.75%	4.75%	4.76%	5.00%	5.00%	5.02%

HISTORICAL PROFIT

[illegible]

Reviewed by:

Recommend by:

Unit Head, Pool Management
Khawaja Farhan Usman

Head, Islamic Product Development & Operations
Muhammad Muteeb Belg

Source: *Journal of International Development*

Given our findings, we recommend that

Head Dietitian/ Islamic Banking

President Chris's Board Member

Kamran Zafar

Mufti Yahya Asim