



ISLAMIC
BANKING

PROFIT RATES
FOR THE MONTH OF DECEMBER 2019

Product Name	Payment Frequency	Profit Rate
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Local Currency Accounts

SAVING ACCOUNTS

HBL Islamic PLS Account	Monthly	5.588%
HBL Al-Mukhtar Account	Monthly	0.071%
HBL at Work Islamic Premium Account	January & July	0.071%
Remunerative Non-Chequing Current Margin Account	January & July	0.075%
Funds Acceptance under SBP ILTF	Monthly	2.162%

HBL Al-Irtifa Account

Deposits of Rs.1 but less than 500K	Monthly	5.987%
Deposits of Rs.500K but less than 1(M)	Monthly	5.987%
Deposits of Rs.1(M) but less than 5(M)	Monthly	5.987%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	5.987%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	5.987%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	5.987%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	5.987%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	5.987%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	5.987%
Deposits of Rs. 1(B) and above	Monthly	5.987%

AL-SAMARAT TERM DEPOSITS

Profit on Maturity

Al - Samarat 1 Month	Maturity	6.622%
Al - Samarat 3 Months	Maturity	6.783%
Al - Samarat 6 Months	Maturity	7.108%
Al - Samarat One Year	Maturity	8.832%
Al - Samarat Three Years	Maturity	8.731%
Al - Samarat Five Years	Maturity	9.541%

Profit on Monthly

Al - Samarat One Year	Monthly	8.531%
Al - Samarat Three Years	Monthly	7.839%
Al - Samarat Five Years	Monthly	7.270%

Profit on Quarterly

Al - Samarat One Year	Quarterly	8.652%
Al - Samarat Three Years	Quarterly	8.001%
Al - Samarat Five Years	Quarterly	7.676%

Profit on Semi Annually

Al - Samarat One Year	Semi Annually	8.742%
Al - Samarat Three Years	Semi Annually	8.163%
Al - Samarat Five Years	Semi Annually	8.163%

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BANKINGPROFIT RATES
FOR THE MONTH OF DECEMBER 2019

Product Name	Payment Frequency	Profit Rate
Foreign Currency Accounts		
HBL Islamic PLS Account (FCY)		
Less than 1000	Monthly	0.100%
From 1000 to less than FCY 50,000	Monthly	0.150%
From 50,000 & above	Monthly	0.200%
HBL Islamic High Yield Investment Deposit (FCY)		
One Month		
From 1,000 to 99,999	Maturity	0.190%
From 100,000 to 499,999	Maturity	0.200%
From 500,000 & above	Maturity	0.210%
Two Months		
From 1,000 to 99,999	Maturity	0.190%
From 100,000 to 499,999	Maturity	0.200%
From 500,000 & above	Maturity	0.210%
Three Months		
From 1,000 to 99,999	Maturity	0.190%
From 100,000 to 499,999	Maturity	0.200%
From 500,000 & above	Maturity	0.210%
Six Months		
From 1,000 to 99,999	Maturity	0.200%
From 100,000 to 499,999	Maturity	0.210%
From 500,000 & above	Maturity	0.220%
Twelve Months		
From 1,000 to 99,999	Maturity	0.200%
From 100,000 to 499,999	Maturity	0.210%
From 500,000 & above	Maturity	0.220%
2 Years		
From 1,000 to 99,999	Maturity	0.230%
From 100,000 to 499,999	Maturity	0.240%
From 500,000 & above	Maturity	0.250%
3 Years		
From 1,000 to 99,999	Maturity	0.260%
From 100,000 to 499,999	Maturity	0.270%
From 500,000 & above	Maturity	0.280%
4 Years		
From 1,000 to 99,999	Maturity	0.290%
From 100,000 to 499,999	Maturity	0.300%
From 500,000 & above	Maturity	0.310%
5 Years		
From 1,000 to 99,999	Maturity	0.320%
From 100,000 to 499,999	Maturity	0.330%
	Maturity	0.340%

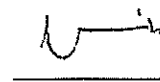
Prepared by:


 Pool Manager

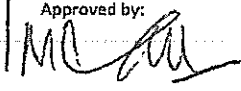
Reviewed by:


 Head, Pool Management Unit

Recommend by:


 Head, Islamic Projects

Approved by:


 Head, Retail Channel Liability


 Head, Islamic Banking


 Resident Sharia'h Board Member



PROFIT RATES 2017, 2018 & 2019

Product Name	Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
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SAVING ACCOUNTS

Product Name	Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
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HLB ALIYAH RENDAH ACCOUNT

Profit on Monthly

Product Name	Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
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Profit on Quarterly

Product Name	Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
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Profit on Annually

Product Name	Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
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Profit on Quarterly

Product Name	Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
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Profit on Annually

Product Name	Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
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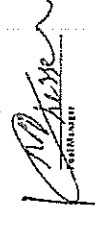
Profit on Annually

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**PROFIT RATES
2017, 2018 & 2019**

Product Name	2017												2018												2019															
	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month
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Prepared by:


Hiba Hameed
Financial Analyst

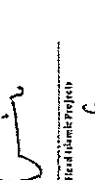
Reviewed by:


Hiba Hameed
Head, Investment Banking

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Financial Analyst

Reviewed by:


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