

ISLAMIC
BANKINGPROFIT RATES
FOR THE MONTH OF FEBRUARY 2020

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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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%
From 500,000 & above	Maturity	0.340%

Prepared by:


Pool Manager

Reviewed by:


Head, Pool Management Unit

Recommend by:


Head, Islamic Product Development & Operations

Approved by:


Head Distribution- Islamic Banking


Head, Islamic Banking


Resident Sharia'h Board Member

PROFIT RATES
2017, 2018, 2019 & 2020

Table with columns for Product Name, Month, and Profit Rate. Rows include categories like 'Foreign Currency Accounts', 'HL Islamic Plus Account (FCY)', 'HL Islamic High Yield Investment Deposit (FCY)', and various deposit terms (One Month, Two Months, Three Months, Six Months, Twelve Months, 1 Year, 2 Years, 3 Years, 4 Years, 5 Years) with sub-rows for different deposit amounts (e.g., From 1,000 to 99,999).

Prepared by: [Signature]
Head, Pool Management Unit

Approved by: [Signature]
Head, Islamic Banking

Reviewed by: [Signature]
Head, Islamic Product Development & Operations

for [Signature]
President Shariah Board Member