

Product Name	Payment Frequency	Profit Rate
Local Currency Accounts		

SAVING ACCOUNTS

HBL Islamic PLS Account	Monthly	5.02%
HBL Nisa Tawfir	Monthly	13.93%
Rutba Islamic Saving Account	Monthly	12.26%
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	2.23%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	2.23%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	2.79%
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	1.11%
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	2.23%

HBL Al-Irtifa Account

Deposits of Rs.1 but less than 500K	Monthly	5.29%
Deposits of Rs.500K but less than 1(M)	Monthly	5.29%
Deposits of Rs.1(M) but less than 5(M)	Monthly	5.29%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	5.29%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	5.29%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	5.29%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	5.29%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	5.29%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	5.29%
Deposits of Rs. 1(B) and above	Monthly	5.29%

AL-SAMARAT TERM DEPOSITS
Profit on Maturity

Al - Samarat 1 Month	Maturity	5.57%
Al - Samarat 3 Months	Maturity	6.13%
Al - Samarat 6 Months	Maturity	6.69%
Al - Samarat One Year	Maturity	7.24%
Al - Samarat Three Years	Maturity	7.80%
Al - Samarat Five Years	Maturity	8.36%

Profit on Monthly

Al - Samarat One Year	Monthly	6.58%
Al - Samarat Three Years	Monthly	7.13%
Al - Samarat Five Years	Monthly	7.69%

Profit on Quarterly

Al - Samarat One Year	Quarterly	6.80%
Al - Samarat Three Years	Quarterly	7.36%
Al - Samarat Five Years	Quarterly	7.91%

Profit on Semi Annually

Al - Samarat One Year	Semi Annually	7.02%
Al - Samarat Three Years	Semi Annually	7.58%
Al - Samarat Five Years	Semi Annually	8.14%

Product Name	Payment Frequency	Profit Rate
--------------	-------------------	-------------

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	0.17%
From 500,000 & above	Maturity	0.21%

Six Months

From 1,000 to 99,999	Maturity	0.21%
From 100,000 to 499,999	Maturity	0.25%
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	0.34%
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	0.36%
From 500,000 & above	Maturity	0.36%

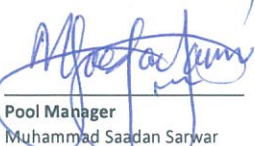
4 Years

From 1,000 to 99,999	Maturity	0.37%
From 100,000 to 499,999	Maturity	0.38%
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 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
Foreign Currency Accounts		Payment Frequency	Month 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
HBL Islamic PLS Account (FCY)		Quarterly	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
HBL Islamic PLS FCY less than 1000		Quarterly	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
HBL Islamic PLS FCY 1000 to less than FCY 50,000		Quarterly	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
HBL Islamic PLS from FCY 50,000 & above		Quarterly	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
HBL Islamic High Yield Investment Deposit (FCY)																
One Month																
From 1,000 to 99,999		Maturity	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%
From 100,000 to 499,999		Maturity	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
From 500,000 & above		Maturity	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%
Two Months																
From 1,000 to 99,999		Maturity	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%
From 100,000 to 499,999		Maturity	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
From 500,000 & above		Maturity	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%
Three Months																
From 1,000 to 99,999		Maturity	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%
From 100,000 to 499,999		Maturity	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
From 500,000 & above		Maturity	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%
Six Months																
From 1,000 to 99,999		Maturity	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
From 100,000 to 499,999		Maturity	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%
From 500,000 & above		Maturity	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%
Twelve Months																
From 1,000 to 99,999		Maturity	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
From 100,000 to 499,999		Maturity	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%
From 500,000 & above		Maturity	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%
2 Years																
From 1,000 to 99,999		Maturity	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%
From 100,000 to 499,999		Maturity	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%
From 500,000 & above		Maturity	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
3 Years																
From 1,000 to 99,999		Maturity	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%
From 100,000 to 499,999		Maturity	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%
From 500,000 & above		Maturity	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%
4 Years																
From 1,000 to 99,999		Maturity	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%
From 100,000 to 499,999		Maturity	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
From 500,000 & above		Maturity	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%
5 Years																
From 1,000 to 99,999		Maturity	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%
From 100,000 to 499,999		Maturity	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%
From 500,000 & above		Maturity	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%

Prepared by:

Reviewed by:

Pool Manager
Muhammad Saqan Sarwar

Head, Islamic Product Development & Operations
Muhammad Mujeeb Belg

Head Distribution- Islamic Banking
Kamran Zafar

Resident Sharia'h Board Member
Murli Yahya Asim