

Product Name	Payment Frequency	Profit Rate
Local Currency Accounts		
SAVING ACCOUNTS		
HBL Islamic PLS Account / Nisa	Monthly	3.94%
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	2.25%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	4.00%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	4.00%
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	2.00%
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	2.00%
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	4.39%
Al - Samarat 3 Months	Maturity	4.62%
Al - Samarat 6 Months	Maturity	4.84%
Al - Samarat One Year	Maturity	5.07%
Al - Samarat Three Years	Maturity	5.63%
Al - Samarat Five Years	Maturity	6.20%
Profit on Monthly		
Al - Samarat One Year	Monthly	4.79%
Al - Samarat Three Years	Monthly	5.07%
Al - Samarat Five Years	Monthly	5.63%
Profit on Quarterly		
Al - Samarat One Year	Quarterly	4.90%
Al - Samarat Three Years	Quarterly	5.35%
Al - Samarat Five Years	Quarterly	5.92%
Profit on Semi Annually		
Al - Samarat One Year	Semi Annually	5.01%
Al - Samarat Three Years	Semi Annually	5.52%
Al - Samarat Five Years	Semi Annually	6.03%

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	0.15%
From 50,000 & above	Monthly	0.20%

HBL Islamic High Yield Investment Deposit (FCY)

One Month

From 1,000 to 99,999	Maturity	0.19%
From 100,000 to 499,999	Maturity	0.20%
From 500,000 & above	Maturity	0.21%

Two Months

From 1,000 to 99,999	Maturity	0.19%
From 100,000 to 499,999	Maturity	0.20%
From 500,000 & above	Maturity	0.21%

Three Months

From 1,000 to 99,999	Maturity	0.19%
From 100,000 to 499,999	Maturity	0.20%
From 500,000 & above	Maturity	0.21%

Six Months

From 1,000 to 99,999	Maturity	0.20%
From 100,000 to 499,999	Maturity	0.21%
From 500,000 & above	Maturity	0.22%

Twelve Months

From 1,000 to 99,999	Maturity	0.20%
From 100,000 to 499,999	Maturity	0.21%
From 500,000 & above	Maturity	0.22%

2 Years

From 1,000 to 99,999	Maturity	0.23%
From 100,000 to 499,999	Maturity	0.24%
From 500,000 & above	Maturity	0.25%

3 Years

From 1,000 to 99,999	Maturity	0.26%
From 100,000 to 499,999	Maturity	0.27%
From 500,000 & above	Maturity	0.28%

4 Years

From 1,000 to 99,999	Maturity	0.29%
From 100,000 to 499,999	Maturity	0.31%
From 500,000 & above	Maturity	0.32%

5 Years

From 1,000 to 99,999	Maturity	0.33%
From 100,000 to 499,999	Maturity	0.34%
From 500,000 & above	Maturity	0.35%

Prepared by:

Reviewed by:

Recommend by:

Pool Manager
Muhammad Saadan Sarwar

Head, Pool Management Unit
Khawaja Farhan Usman

Head, Islamic Product Development & Operations
Muhammad Mujeeb Beig

Approved by:

Head Distribution- Islamic Banking
Kamran Zafar

Resident Sharia'h Board Member
Mufti Yahya Asim

HISTORICAL PROFIT RATES 2019 Till 2021

Product Name	Payment Frequency	Month April 2019	Month May 2019	Month June 2019	Month July 2019	Month Aug 2019	Month Sep 2019	Month Oct 2019	Month Nov 2019	Month Dec 2019	Month Jan 2020	Month Feb 2020	Month March 2020	Month April 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 March 2021	Month April 2021	Month May 2021	Month June 2021
Local Currency Accounts																												
SAVING ACCOUNTS																												
HBL Islamic PLS Account / Nisa	Monthly	5.05%	4.50%	5.02%	5.59%	5.10%	5.17%	5.54%	5.59%	5.59%	5.59%	5.59%	5.59%	4.96%	3.75%	3.50%	3.50%	3.50%	3.60%	3.59%	3.94%	4.01%	4.04%	4.37%	4.40%	4.33%	4.04%	3.94%
HBL Al-Mukhtar Account	Monthly	0.07%	0.06%	0.07%	0.08%	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	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%
HBL at Work Islamic Premium Account	Jan & Jul	0.07%	0.06%	0.07%	0.08%	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	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%
Remunerative Non-Chequing Current Margin Account	Jan & Jul	-	0.06%	0.07%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	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%
Funds Acceptance under SBP ILTF	Quarterly	2.00%	2.00%	2.31%	2.58%	2.23%	1.75%	1.88%	2.16%	2.16%	2.16%	2.16%	2.16%	1.92%	2.00%	2.00%	2.00%	2.00%	2.06%	2.05%	2.25%	2.00%	2.19%	2.20%	2.20%	2.20%	2.25%	
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly													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%	
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly													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%	
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Quarterly													4.00%	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%	
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Quarterly													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%	
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCF)- for Hospitals	Quarterly														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%	
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly														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%	
Islamic Temporary Economic Refinance Facility (ITERF)	Quarterly														-	-	-	-	-	-	-	-	-	-	-	1.00%	1.00%	
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly														-	-	-	-	-	-	-	-	-	-	-	2.00%	2.00%	
HBL Al-Irtifa Account																												
Deposits of Rs.1 but less than 500K	Monthly	5.41%	4.82%	5.38%	5.99%	5.47%	5.54%	5.94%	5.99%	5.99%	5.99%	5.99%	5.99%	5.32%	4.15%	3.90%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%	4.55%	4.24%	4.17%
Deposits of Rs.500K but less than 1(M)	Monthly	5.41%	4.82%	5.38%	5.99%	5.47%	5.54%	5.94%	5.99%	5.99%	5.99%	5.99%	5.99%	5.32%	4.15%	3.90%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%	4.55%	4.24%	4.17%
Deposits of Rs.1(M) but less than 5(M)	Monthly	5.41%	4.82%	5.38%	5.99%	5.47%	5.54%	5.94%	5.99%	5.99%	5.99%	5.99%	5.99%	5.32%	4.15%	3.90%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%	4.55%	4.24%	4.17%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	5.41%	4.82%	5.38%	5.99%	5.47%	5.54%	5.94%	5.99%	5.99%	5.99%	5.99%	5.99%	5.32%	4.15%	3.90%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%	4.55%	4.24%	4.17%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	5.41%	4.82%	5.38%	5.99%	5.47%	5.54%	5.94%	5.99%	5.99%	5.99%	5.99%	5.99%	5.32%	4.15%	3.90%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%	4.55%	4.24%	4.17%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	5.41%	4.82%	5.38%	5.99%	5.47%	5.54%	5.94%	5.99%	5.99%	5.99%	5.99%	5.99%	5.32%	4.15%	3.90%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%	4.55%	4.24%	4.17%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	5.41%	4.82%	5.38%	5.99%	5.47%	5.54%	5.94%	5.99%	5.99%	5.99%	5.99%	5.99%	5.32%	4.15%	3.90%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%	4.55%	4.24%	4.17%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	5.41%	4.82%	5.38%	5.99%	5.47%	5.54%	5.94%	5.99%	5.99%	5.99%	5.99%	5.99%	5.32%	4.15%	3.90%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%	4.55%	4.24%	4.17%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	5.41%	4.82%	5.38%	5.99%	5.47%	5.54%	5.94%	5.99%	5.99%	5.99%	5.99%	5.99%	5.32%	4.15%	3.90%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%	4.55%	4.24%	4.17%
Deposits of Rs. 1(B) and above	Monthly	5.41%	4.82%	5.38%	5.99%	5.47%	5.54%	5.94%	5.99%	5.99%	5.99%	5.99%	5.99%	5.32%	4.15%	3.90%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%	4.55%	4.24%	4.17%
AL-SAMARAT TERM ACCOUNTS																												
Profit on Maturity																												
Al - Samarat 1 Month	Maturity	5.97%	5.33%	5.95%	6.62%	6.05%	6.13%	6.57%	6.62%	6.62%	6.62%	6.62%	6.62%	5.88%	4.79%	4.53%	4.53%	4.53%	4.66%	4.65%	4.66%	4.67%	4.44%	4.81%	4.84%	4.76%	4.44%	4.39%
Al - Samarat 3 Months	Maturity	6.11%	5.46%	6.09%	6.79%	6.19%	6.28%	6.73%	6.78%	6.78%	6.78%	6.78%	6.78%	6.02%	4.95%	4.70%	4.70%	4.70%	4.83%	4.81%	4.84%	4.64%	5.03%	5.06%	4.98%	4.65%	4.62%	
Al - Samarat 6 Months	Maturity	6.39%	5.72%	6.38%	7.11%	6.49%	6.58%	7.05%	7.11%	7.11%	7.11%	7.11%	7.11%	6.31%	5.27%	5.02%	5.02%	5.02%	5.16%	5.14%	5.80%	5.17%	4.84%	5.25%	5.28%	5.20%	4.85%	
Al - Samarat One Year	Maturity	7.91%	7.11%	7.93%	8.83%	8.06%	8.17%	8.76%	8.83%	8.83%	8.83%	8.83%	8.83%	7.84%	7.00%	6.74%	6.74%	6.74%	6.93%	6.91%	6.09%	5.42%	5.04%	5.47%	5.50%	5.41%	5.05%	
Al - Samarat Three Years	Maturity	7.82%	7.03%	7.84%	8.73%	7.97%	8.08%	8.66%	8.73%	8.73%	8.73%	8.73%	8.73%	7.75%	6.90%	6.64%	6.64%	6.64%	6.83%	6.81%	6.20%	5.52%	5.55%	6.01%	6.05%	5.95%	5.56%	
Al - Samarat Five Years	Maturity	8.54%	7.68%	8.57%	9.54%	8.71%	8.83%	9.47%	9.54%	9.54%	9.54%	9.54%	9.54%	8.47%	7.71%	7.45%	7.45%	7.45%	7.66%	7.64%	6.07%	5.41%	6.05%	6.56%	6.60%	6.50%	6.06%	
Profit on Monthly																												
Al - Samarat One Year	Monthly	7.65%	6.87%	7.66%	8.53%	7.79%	7.89%	8.46%	8.53%	8.53%	8.53%	8.53%	8.53%	7.58%	6.70%	6.44%	6.44%	6.44%	6.62%	6.60%	5.64%	5.03%	4.79%	5.19%	5.22%	5.14%	4.80%	
Al - Samarat Three Years	Monthly	7.04%	6.31%	7.04%	7.84%	7.16%	7.25%	7.78%	7.84%	7.84%	7.84%	7.84%	7.84%	6.96%	6.01%	5.75%	5.75%	5.75%	5.91%	5.89%	5.38%	4.79%	5.04%	5.47%	5.50%	5.41%	5.05%	
Al - Samarat Five Years	Monthly	6.54%	5.85%	6.53%	7.27%	6.64%	6.73%	7.21%	7.27%	7.27%	7.27%	7.27%	7.27%	6.46%	5.44%	5.18%	5.18%	5.18%	5.33%	5.31%	4.83%	5.37%	5.55%	6.01%	6.05%	5.95%	5.56%	
Profit on Quarterly																												
Al - Samarat One Year	Quarterly	7.75%	6.97%	7.77%	8.65%	7.90%	8.00%	8.58%	8.65%	8.65%	8.65%	8.65%	8.65%	7.68%	6.82%	6.56%	6.56%	6.56%	6.75%	6.73%	5.77%	4.96%	4.89%	5.30%	5.33%	5.25%	4.90%	
Al - Samarat Three Years	Quarterly	7.18%	6.44%	7.18%	8.00%	7.31%	7.40%	7.94%	8.00%	8.00%	8.00%	8.00%	8.00%	7.11%	6.17%	5.91%	5.91%	5.91%	6.08%	6.06%	5.87%	5.88%	5.29%	5.74%	5.77%	5.68%	5.30%	
Al - Samarat Five Years	Quarterly	6.89%	6.18%	6.89%	7.68%	7.01%	7.10%	7.62%	7.68%	7.68%	7.68%	7.68%	7.68%	6.82%	5.84%	5.59%	5.59%	5.59%	5.74%	5.73%	5.63%	5.80%	6.29%	6.32%	6.22%	5.81%		
Profit on Semi Annually																												
Al - Samarat One Year	Semi Annually	7.83%	7.04%	7.85%	8.74%	7.98%	8.09%	8.67%	8.74%	8.74%	8.74%	8.74%	8.74%	7.76%	6.91%	6.64%	6.64%	6.64%	6.83%	6.81%	6.20%	5.52%	5.55%	6.01%	6.05%	5.95%	5.56%	
Al - Samarat Three Years	Semi Annually	7.32%	6.57%	7.33%	8.17%	7.45%	7.55%	8.10%	8.16%	8.16%	8.16%	8.16%	8.16%	7.25%	6.33%	6.06%	6.06%	6.06%	6.25%	6.23%	5.54%	4.82%	4.85%	5.30%	5.34%	5.25%		
Al - Samarat Five Years	Semi Annually	7.32%	6.57%	7.33%	8.17%	7.45%	7.55%	8.10%	8.16%	8.16%	8.16%	8.16%	8.16%	7.25%	6.33%	6.06%	6.06%	6.06%	6.25%	6.23%	5.54%	4.82%	4.85%	5.30%	5.34%	5.25%		

