

## PROFIT RATES June 2021

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 ILTFF	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 Enterpreneurs	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%									



## PROFIT RATES June 2021

	Product Name	Payment Frequency	Profit Rate
	Foreign Currency Accoun	nts	
HBL Islamic PLS Account (FCY)			
Less than 1000		Monthly	0.10%
From 1000 to less than FCY 50,000		Monthly	0.15%
rom 50,000 & above		Monthly	0.20%
	amic High Yield Investment Deposit (FCY)		
One Month			
rom 1,000 to 99,999		Maturity	0.19%
rom 100,000 to 499,999		Maturity	0.20%
rom 500,000 & above		Maturity	0.21%
Two Months			
rom 1,000 to 99,999		Maturity	0.19%
rom 100,000 to 499,999		Maturity	0.20%
rom 500,000 & above		Maturity	0.21%
Three Months			
rom 1,000 to 99,999		Maturity	0.19%
rom 100,000 to 499,999		Maturity	0.20%
rom 500,000 & above		Maturity	0.21%
Six Months			
rom 1,000 to 99,999		Maturity	0.20%
From 100,000 to 499,999		Maturity	0.21%
rom 500,000 & above		Maturity	0.22%
Twelve Months			
rom 1,000 to 99,999		Maturity	0.20%
rom 100,000 to 499,999		Maturity	0.21%
rom 500,000 & above		Maturity	0.22%
2 Years			
rom 1,000 to 99,999		Maturity	0.23%
rom 100,000 to 499,999		Maturity	0.24%
rom 500,000 & above		Maturity	0.25%
3 Years			0.050/
from 1,000 to 99,999		Maturity	0.26%
from 100,000 to 499,999		Maturity	0.27%
rom 500,000 & above		Maturity	0.28%
			0.200/
rom 1,000 to 99,999 rom 100,000 to 499,999		Maturity	0.29%
From 500,000 to 499,999		Maturity	0.31%
5 Years		Maturity	0.32/6
rom 1,000 to 99,999		Maturity	0.33%
From 100,000 to 499,999		Maturity	0.34%
rom 500,000 & above		Maturity	0.35%
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Prepared by:	Reviewed by:	Recommend by:	
Pool Manager Muhammad Saadan Sarwar	Head, Pool Management Unit Khawaja Farhan Usman	Head, Islamic Product Develo	pment & Operation
Approved by:			
Head Distribution- Islamic Banking  (amran Zafar		Resident Sharia'h Board Mem Mufti Yahya Asim	ber



## HISTORICAL PROFIT RATES 2019 Till 2021

	Payment	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 Mont
Product Name	Frequency	April	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb 2020	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May June
Local Currency Accounts SAVING ACCOUNTS		2019	2019	2019	2019	2019	2019	2019	2019	2019	2020		2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2021	2021	2021	2021	2021 2021
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		0.06%	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 ILTFF	Quarterly	2.00%	2.00%	2.31%	2.58%				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%	2.00%	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% 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% 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 (IRFCC)- 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%	1.00%	1.00% 1.00%
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Enterpreneurs	Quarterly															-	-	-	-	-	-	-	-	-	-	2.00%	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%		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		4.82%		5.99%			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%			4.55%	
Deposits of Rs. 5(M) but less than 25(M)	Monthly		4.82%		5.99%				5.99%	5.99%	5.99%		5.99%	5.32%	4.15%	3.90%		3.90%	4.01%	4.00%		4.01%		4.59%		4.55%	
Deposits of Rs. 25(M) but less than 50(M)	Monthly		4.82%		5.99%			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%		4.59%	4.62%	4.55%	4.24% 4.17%
Deposits of Rs. 50(M) but less than 100(M)	Monthly		4.82%		5.99%				5.99%	5.99%	5.99%	5.99%	5.99%	5.32%	4.15%	3.90%	3.90%	3.90%	4.01%	4.00%		4.01%	4.25%			4.55%	4.24% 4.17%
Deposits of Rs. 100(M) but less than 250(M)	Monthly		4.82%		5.99%			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%		4.62%	4.55%	4.24% 4.17%
Deposits of Rs. 250(M) but less than 500(M)	Monthly		4.82%		5.99%		5.54%			5.99%	5.99%	5.99%	5.99%	5.32%	4.15%	3.90%		3.90%	4.01%	4.00%	4.39%	4.01%	4.25%		4.62%	4.55%	4.24% 4.17%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly		4.82%		5.99%			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%		4.62%	4.55%	4.24% 4.17%
Deposits of Rs. 1(B) and above	Monthly			5.38%			5.54%				5.99%		5.99%	5.32%	4.15%		3.90%			4.00%			4.25%			4.55%	
AL-SAMARAT TERM ACCOUNTS	Montany	3.4270	4.0270	3.3070	3.3370	3.4770	3.5470	3.3470	3.3370	3.3370	3.3370	3.3370	3.3370	J.JL/0	4.2370	3.3070	3.3070	3.3070	4.0270	4.0070	4.5570	4.0270	4.2570	4.5570	4.02/0	4.5570	4.2470
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%			6.79%			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%	5.43%	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% 4.84%
Al - Samarat One Year	Maturity	7.91%	7.11%	7.93%	8.83%				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%			5.41%	
Al - Samarat Three Years	Maturity		7.03%						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%		6.05%	5.95%	5.56% 5.63%
Al - Samarat Five Years	Maturity			8.57%			8.83%					9.54%	9.54%	8.47%	7.71%		7.45%	7.45%	7.66%	7.64%	6.07%		6.05%			6.50%	
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% 4.79%
Al - Samarat Three Years	Monthly			7.04%			7.25%				7.84%				6.01%					5.89%				5.47%		5.41%	
Al - Samarat Five Years	Monthly											7.27%								5.31%				6.01%			5.56% 5.63%
Profit on Quarterly		,//	,/0	,/0		,	,		,			,				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				,		,	,	,			
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%	5.57%	4.96%	4.89%	5.30%	5.33%	5.25%	4.90%   4.90%
Al - Samarat Three Years	Quarterly		6,44%							8.00%	8.00%	8.00%	8.00%	7.11%	6.17%	5.91%		5.91%	6.08%	6.06%	5.87%	5.88%	5.29%			5.68%	
Al - Samarat Five Years	Quarterly		6.18%							7.68%	7.68%		7.68%	6.82%	5.84%			5.59%		5.73%			5.80%			6.22%	
Profit on Semi Annually	quarterly	1 0.0370	0.1070	0.0370	7.0070	7.0170	7.1070	7.5270	7.3070	7.3070	7.5070	7.3070	7.3070	0.0270	3.5470	3.3370	3.3370	3.3370	3.7470	3.7370	0.3270	3.3370	3.3070	0.23/0	J.J270	U.LZ/0	3.0270 3.327
Al - Samarat One Year	Semi Annually	7 92%	7.04%	7 95%	9 7/1%	7.98%	8.00%	9.67%	8.74%	9 7/1%	9 7/1%	8.74%	8.74%	7.76%	6.91%	9 7/1%	8.74%	8,74%	8.99%	8.99%	5 28%	4 70%	4.99%	5 /11%	5.44%	5.36%	5.00%   5.01%
Al - Samarat Three Years	Semi Annually		6.57%							8.16%	8.16%		8.16%	7.75%	6.33%	8.16%		8.16%	8.39%	8.39%	4.74%	4.70%	5,45%		5.94%		
Al - Samarat Five Years	Semi Annually												8.16%				8.16%						5.45%			6.33%	
AI - Jaillatat Line Teal?	semi Annually	1.32%	0.5/%	/.33%	5.1/%	7.45%	/.55%	8.10%	8.10%	6.10%	0.10%	8.10%	8.10%	1.25%	0.55%	6.10%	8.10%	6.10%	8.39%	8.39%	0.22%	5.54%	5.90%	0.40%	0.45%	0.55%	



## HISTORICAL PROFIT RATES 2019 Till 2021

	Payment	Month Me				th Month			Month	Month	Month	Month	1	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	
Product Name	Frequency			June July 2019 2019			Oct 2019	Nov 2019	Dec 2019	Jan 2020	Feb 2020	March 2020	April 2020	May 2020	June 2020	July 2020	Aug 2020	Sept 2020	Oct 2020	Nov 2020	Dec 2020	Jan 2021	Feb 2021	March 2021	April 2021	May 2021	June 2021
Foreign Currency Accounts	<u> </u>			2015   2015			LUZJ		LULU	LULU		LULU		LULU	LULU	LULU	2020	LULU	LULU	LULU	LULU				LULI		
HBL Islamic PLS Account (FCY)																											
HBL Islamic PLS FCY Less than 1000	Quarterly	0.100% 0.1	100%	0.100% 0.1009	6 0.100	0.100%	0.100%	0.100%	0.100%	0.100%	0.100%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.11%	0.11%	0.11%	0.10%
HBL Islamic PLS FCY 1000 to less than FCY 50,000	Quarterly			0.150% 0.150								0.15%		0.15%			0.15%						0.15%				
HBL Islamic PLS From FCY 50,000 & above	Quarterly	0.199% 0.2	200% 0	0.200% 0.200	6 0.200	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.21%	0.21%	0.21%	0.20%
HBL Islamic High Yield Investment Deposit (FCY)																											
One Month																											
From 1,000 to 99,999	Maturity	0.189% 0.1	190% 0	0.190% 0.190	6 0.190	0.190%	0.190%	0.190%	0.190%	0.190%	0.190%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.20%	0.20%	0.20%	0.19%
From 100,000 to 499,999	Maturity	0.199% 0.2	200% 0	0.200% 0.200	6 0.200	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.20%	0.20%	0.20%	0.20%	0.20%			0.20%		0.20%	0.20%			0.21%		
From 500,000 & above	Maturity	0.209% 0.2	210% 0	0.210% 0.210	6 0.210	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.22%	0.22%	0.22%	0.21%
Two Months		•		•																	•	•				•	
From 1,000 to 99,999	Maturity	0.189% 0.1	190% 0	0.190% 0.190	6 0.190	0.190%	0.190%	0.190%	0.190%	0.190%	0.190%	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%	0.19%	0.19%
From 100,000 to 499,999	Maturity	0.199% 0.2	200% 0	0.200% 0.2009	6 0.200	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	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%	0.20%	0.20%
From 500,000 & above	Maturity	0.209% 0.2	210% 0	0.210% 0.210	6 0.210	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	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%	0.21%	0.21%
Three Months						_																				-	
From 1,000 to 99,999	Maturity	0.189% 0.1	190% 0	0.190% 0.190	6 0.190	0.190%	0.190%	0.190%	0.190%	0.190%	0.190%	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%	0.19%	0.19%
From 100,000 to 499,999	Maturity	0.199% 0.2	200% 0	0.200% 0.2009	6 0.200	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	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%	0.20%	0.20%
From 500,000 & above	Maturity	0.209% 0.2	210% 0	0.210% 0.210	6 0.210	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	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%	0.21%	0.21%
Six Months																											
From 1,000 to 99,999	Maturity	0.199% 0.2	200% 0	0.200% 0.2009	6 0.200	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	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%	0.20%	0.20%
From 100,000 to 499,999	Maturity	0.209% 0.2	210% 0	0.210% 0.210	6 0.210	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	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%	0.21%	0.21%
From 500,000 & above	Maturity	0.219% 0.2	220% 0	0.220% 0.220	6 0.220	0.220%	0.220%	0.220%	0.220%	0.220%	0.220%	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%	0.22%	0.22%
Twelve Months																											
From 1,000 to 99,999	Maturity	0.199% 0.2	200% 0	0.200% 0.2009	6 0.200	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	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%	0.20%	0.20%
From 100,000 to 499,999	Maturity			0.210% 0.210								0.21%		0.21%			0.21%					0.21%	0.21%	0.21%	0.21%	0.21%	0.21%
From 500,000 & above	Maturity	0.219% 0.2	220%	0.220% 0.220	6 0.220	0.220%	0.220%	0.220%	0.220%	0.220%	0.220%	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%	0.22%	0.22%
2 Years																											
From 1,000 to 99,999	Maturity	0.229% 0.2	230%	0.230% 0.230	6 0.230	0.230%	0.230%	0.230%	0.230%	0.230%	0.230%	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%	0.23%	0.23%
From 100,000 to 499,999	Maturity			0.240% 0.240								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%	0.24%	0.24%
From 500,000 & above	Maturity	0.249% 0.2	250% 0	0.250% 0.250	6 0.250	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	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%	0.25%	0.25%
3 Years																											
From 1,000 to 99,999	Maturity	0.259% 0.2	260% 0	0.260% 0.2609	6 0.260	0.260%	0.260%	0.260%	0.260%	0.260%	0.260%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
From 100,000 to 499,999	Maturity	0.269% 0.2	270% 0	0.270% 0.270	6 0.270	0.270%	0.270%	0.270%	0.270%	0.270%	0.270%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%
From 500,000 & above	Maturity	0.279% 0.2	280%	0.280% 0.280	6 0.280	0.280%	0.280%	0.280%	0.280%	0.280%	0.280%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%
4 Years				-																							
From 1,000 to 99,999	Maturity	0.289% 0.2	290% 0	0.290% 0.290	6 0.290	0.290%	0.290%	0.290%	0.290%	0.290%	0.290%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%
From 100,000 to 499,999	Maturity			0.300% 0.3009								0.30%		0.30%					0.29%				0.29%				
From 500,000 & above	Maturity	0.309% 0.3	310%	0.310% 0.310	6 0.310	0.310%	0.310%	0.310%	0.310%	0.310%	0.310%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%
5 Years																											
From 1,000 to 99,999	Maturity	0.319% 0.3	320%	0.320% 0.3209	6 0.320	0.320%	0.320%	0.320%	0.320%	0.320%	0.320%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%	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			0.330% 0.330								0.33%	0.33%	0.33%		0.33%			0.30%			0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
From 500,000 & above	Maturity			0.340% 0.340								0.34%	0.34%				0.34%									0.30%	

Prepared by:	Reviewed by:	Recommend by:
Pool Manager Muhammad Saadan Sarwar Approved by:	Unit Head, Pool Management Khawaja Farhan Usman	Head, Islamic Product Development & Operations Muhammad Mujeeb Beig
Head Distribution- Islamic Banking		Resident Sharia'h Board Member Mufti Yahva Asim