

## PROFIT RATES March 2022

Product Name	Payment Frequency	Profit Rate
Local Currency Accounts		
SAVING ACCOUNTS		
HBL Islamic PLS Account	Monthly	3.90%
HBL Nisa Tawfir	Monthly	8.75%
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	2.00%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	2.00%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	2.50%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Quarterly	0.07%
FUNDS ACCEPTANCE UNDER CODIC AND STATE OF THE STATE OF TH		
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	2.00%
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	1.00%
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Enterpreneurs		2.000/
Limit Allocation under Islamic Kerinance & Credit Guarantee Scheme for Women Enterpreneurs	Quarterly	2.00%
HBL Al-Irtifa Account		
Deposits of Rs.1 but less than 500K	Monthly	4.15%
Deposits of Rs.500K but less than 1(M) Deposits of Rs.1(M) but less than 5(M)	Monthly	4.15% 4.15%
Deposits of Rs. 5(M) but less than 25(M)	Monthly  Monthly	4.15%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	4.15%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	4.15%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	4.15%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	4.15%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	4.15%
Deposits of Rs. 1(B) and above	Monthly	
AL-SAMARAT TERM DEPOSITS	I IV:OUTIN	4.15%
Profit on Maturity		
Al - Samarat 1 Month	Maturity	4.20%
Al - Samarat 3 Months	Maturity	4.35%
Al - Samarat 6 Months	Maturity	4.55%
Al - Samarat One Year	Maturity	4.75%
Al - Samarat Three Years	Maturity	5.25%
Al - Samarat Five Years		5.75%
	Maturity	3./376
Profit on Monthly		
Al - Samarat One Year	Monthly	4.50%
Al - Samarat Three Years	Monthly	4.75%
Al - Samarat Five Years	Monthly	5.25%
Profit on Quarterly		
Al - Samarat One Year	Quarterly	4.60%
Al - Samarat Three Years	Quarterly	5.00%
Al - Samarat Five Years	Quarterly	5.50%
Profit on Semi Annually		
Al - Samarat One Year	Semi Annually	4.70%
Al - Samarat Three Years	Semi Annually Semi Annually	5.15%
Al - Samarat Five Years	Semi Annually	5.60%
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## **PROFIT RATES** March 2022

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 Depos	sit (FCY)	
One Month	1 / E	
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	1	217 117
From 1,000 to 99,999	Maturity	0.14%
From 100,000 to 499,999	Maturity	0.16%
From 500,000 & above	Maturity	0.20%
Six Months		
From 1,000 to 99,999	Maturity	0.20%
From 100,000 to 499,999	Maturity	0.24%
From 500,000 & above	Maturity	0.31%
Twelve Months	1	
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	0.33%
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	0.35%
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	0.37%
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%

Rool Manager Muhammad Saadan Sarwar

Approved by:

Reviewed by:

Head, Pool Management Unit Khawaja Farhan Usman

Recommend by:

Head, Islamic Product Development & Operations Muhammad Mujeeb Beig

Head Distribution-Islamic Banking Kamran Zafar

Resident Sharia'h Board Member Mufti Yahya Asim

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Al - Samarat Five Years	AI - Samarat Three Years	A: Samarat One Year	Profit on Semi Annually	AI - Samarat Five Years	A: Samarat linee Years	A: - Samarat One Year	Profit on Quarterly	Al Samarat Five Years	A) - pamarat anice rears	Ai - Samarai One Year	Profit on Monthly	A) - Samarat Five Years	A) - Samara Trice rears	AI - Samarat Une Year	Al - Samarat 6 Months	Al-Samarat 3 Months	Al Samarat 1 Month	Profit on Maturity	AL-SAMARAT TERM ACCOUNTS	Deposits of Rs. 1(B) and above	Opposits of Rs. 500(M) but less than Rs. 1(B)	Deposits of Rs. 250(M) but less than 500(M)	Deposits of Rs. 100(M) but less than 250(M)	Deposits of Rs. 50(M) but less than 100(M)	Deposits of Rs. 25(M) but less than 50(M)	Deposits of Rs. 5(M) but less than 25(M)	Deposits of Rs. 1(M), but less than 5(M)	Deposits of Rs. 500k but less than 1(M)	Deposits of Rs. 1 but less than 500K	HBL A1-Irtifa Account	Umit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Enterpreneurs	Islamic Temporary Economic Refinance Facility (HERF)	SBP Islamic Relinance Scheme for Modernization of SMEs	SBP Islamic Refinance Scheme for Combaling Covid: 19 (IRECC). for Hospitals	FUNDS ACCEPTANCE UNDER SEP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	FUNDS ACCEPTANCE UNDER SRD Islamic Financing Facility for Statesta of Agriculture Gradua	STRING ACCEPTANCE UNDER COR Information Confidence of the Constitution of the Constitu	Remunerative Non-Chequing Current Margin Account	HIST OF WORK STAMPS Premium Account	HBL Al-Mukhlar Account	Nisa Tawfir Islamic Saving Account	HBL Klamic PLS Account	SAVING ACCOUNTS	Local Currency Accounts	LIDANET SAULE	Drodier Mason
Semi Annually	Semi Annually	Semi Annually		Quarterly	Quarterly	Quarterly		Monthly	Monthly	Monthly		Maturity	Maturity	Maturity	Maturity	Maturity	Maturity			Monthly	Monthly	Monthly	Monthly	Молину	Monthly	Monthly	Monthly	Monthly	Monthly		Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Jan & Juf	fan & Jui	Monthly	Monthly	Monthly			Frequency	Payment
8.16%	8.16%	8.74%	1	7.68%	8.00%	8.65%		7.27%	7.84%	%E5.8		9.54%	8.73%	8.83%	7.11%	6.78%	6.62%			5,99%	5.99%	5.99%	5.99%	5.99%	5.99%	5.99%	5.99%	% ee s	5.99%		,		٠,			-		2.10%	0.08%	0.07%	0.07%		5.59%			2020	Month
8.16%	8.16%	8.74%		7.68%	8.00%	8.65%		7.27%	7.84%	8.53%		9.54%	8.73%	8.83%	7.11%	6.78%	6.62%			5.99%	5.99%	5.99%	5.99%	5.99%	5.99%	5.99%	5.99%	5.99%	5.99%		,							2.10%	0.03%	0.07%	0.07%		5.59%			2020	$\dashv$
	_	_	•	6.82%	7.11%	7.68%		6.46%	6.96%	1		8.47%	7.75%	7.84%	6.31%	6.02%	588.5			5.32%	%25.5	5.32%	5.32%	5.32%	5.32%	5.32%	5.32%	532%	5.32%							1.36.4	276.T	1,1/2	2,80.0	2,30.0	0.06%	-	4.96%			7070	Month
$\vdash$	-	6.91%		5.84%	6.17%	6.82%		<b>-</b>	5.01%	<del> </del>		7.71%	6.90%	├	5.27%	4.95%	4.79%			4.15%	4.15%	4.15%	$\dashv$	-	┪	┪	+		4.15%		(A)			24		00%		╁		0.07%	-	-	3.75%			7070 0707	그
-	-	8.74%		5.59%	5.91%	6.56%		5.18%	5.75%	┾		7.45%	6.64%	-	5.02%	4.70%	4.53%			H		-	-	-+	-	-	+	-	3.90%		`	+	+	-+	+	0.003	╀	╀	+	0.07%	Н	Н	3.50%			7070	Month
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5.91%	5.45%	5.00%		5.81%	5.30%	4.90%		5.56%	5.05%	4.80%		6.06%	5.56%	5.05%	4.85%	4.65%	4.44%			4.24%			4.24%	4 24%	4 74%	4 74%	4 24%	A		- 5			200%	200%	0.07%	4.00%	4.00%	2 20%	0.07%	0.07%	0.07%	4.04%	4.04%				Month
6.03% 6.03%	5.52%	5.01%		5.92%	5.35%	4.90% 4.90% 5.50%		5.63%	5.07%	4.79%		6.20%   6.96%	5.63%	5.07%	4 84%	4.62%	4.39%				4.17%	417%	4 17%	4 17%	4 17%	4 17%	797		4.17%	-	2 00"	100%	2 00%	200	0.07%	4 00%	4.00%	2.25%	0.07%	270.0	0.07%		3.94%		1	May June	Month
6.03%	5.52%	5.01%		6 64%	0.01%	5 50%		6.32%	5.69%	5.37%		6.96%	6.32%	5.69%	5 44%	4.62% 5.19%	4.93%			4.68%		4.68%	4.68%	4.68%	468	3 68%	4 6 6 6	150	4.68%		200%	100%	200%	700%	007%	4 90%	4.00%	2.53%	9,80'0	0.98%	0.08%	4.43%	4.43%		ASSA		Month Month
6.79%	6.21%	5.64%		6.66%	6.02%	5.52%		6.34%	5.71%	5.39%		6.98% 6.62%	634%	5.71%	5.45%	5.20%	4.95%					469%	4 69%	4.69%	4697	2693	200		469%		200%	200%	2.00%	907%	0.07%	4.00%	2.00%	2.54%		0.08%			4.44%		5.75.4	Aug	
6.44%	5.89%	5.35%		6.32%	5.71%	5.23%		6.02%	5.41%	5.11%		6.62%	6.02%	5.41%	5.17%	5.20% 4.93% 4.96%	4.69%		- 6			4.45%	4.45%	4.24% 4.17% 4.68% 4.69% 4.45% 4.47%		4 45%	4 4 5		445%		2 00%	_		3075						230.0			4.21%		\$V5.4		Month
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5.35%	4.90%	4.45%		5.25%	4 75%	4.35%		5.00%	4.50%	4.25%		5 50%	5.00%	4.50%	4.30%	4.10% 4.10%	3.90%		ŀ	<del>-</del>		3 70%	3 70%	3 70%	3 70%	270%	-	2 7000			8		200%	0.07%	0.07%	4.00%	2.00%	2.00%	0.07% 0.07%	0.07%	0.07%		3.50%		2004		Month
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5 60%	5.15%	4.70%		5.50%	\$00%	4 60%		5.25%	75%	4.50%		5.75%	25%	4.75%	4 55%	4.35%	20%		-	5	15%	4 15%	4 15%	2					3		8	002	200	200	0.07	250%	2.00%	2.00%	0.07%	07%	3,420.0	8.75%	3.90%		4964	3	Month



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PROFIT RATES March 2022

**Product Name** Payment Frequency Month Feb Month March Month April Month May Month June Month July Month Aug Month Sept Month Oct Month Nov Month Dec Month Jan Feb 2021 Month March April 2021 Month May Month June Month July Month Aug Month Sept Month Oct Month Nov Month Dec Month Jan Month Feb

Month Mar 2022

Two Months From 1,000 to 99,999 From 100,000 to 499,999 From 500,000 & above Six Months
From 1,000 to 99,399
From 100,000 to 489,399
From 500,000 & above
Twelve Months
From 1,000 to 99,999
From 100,000 to 489,999
From 500,000 & above Three Months From 1,000 to 99,999 From 100,000 to 499,999 From 500,000 & above 4 Years From 1,000 to 99,999 From 100,000 to 499,999 From 500,000 & above 3 Years From 1,000 to 99,999 From 100,000 to 499,99 From 500,000 & above One HBL Islamic High Yield Investment Deposit (FCY) **HBL Islamic PLS Account** Foreign Currency Accounts n 100,000 to 499,999 m 500,000 & above n 1,000 to 99,999 n 100,000 to 499,999 n 500,000 & above n 1,000 to 99,999 n 100,000 to 499,999 n 500,000 & above Maturi Maturity Maturity Maturity 0.230% 0.23% 0.240% 0.24% 0.250% 0.25% 0.190% 0.200% 0.210% 0.200% 0.210% 0.220% 
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Pool Managek Muhammad Saada Prepared by: and ann

Kamran Zafar

Head Distribution-Islamic Banking

Reviewed by:

Unit Head, Pon Mahagement
Khawaja Farkan Usman

Recommend by:

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Head, Islamic Product Development & Operations Muhammad Mujeeb Beig

Resident Sharia'h Board Member Mufti Yahya Asim