

PROFIT RATES FOR THE MONTH OF MAY 2020

Product Name	Payment Frequency	Profit Rate						
Local Currency Accounts								
SAVING ACCOUNTS								
HBL Islamic PLS Account	Monthly	3.755%						
HBL Al-Mukhtar Account	Monthly	0.066%						
HBL at Work Islamic Premium Account	January & July	0.066%						
TIBL AT WORK ISIAMIC FERMIANI ACCOUNT	January & July	0.00070						
Remunerative Non-Chequing Current Margin Account	January & July	0.075%						
Funds Acceptance under SBP ILTFF	Monthly	2.002%						
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Monthly	6.000%						
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0								
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Monthly	6.000%						
	1							
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Monthly	4.000%						
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Monthly	5.000%						
1 STOCK TOOL THREE STOCK TOOL THE THREE STOCK TO THE STOC		5,000,0						
HBL Al-Irtifa Account								
Deposits of Rs.1 but less than 500K	Monthly	4.152%						
Deposits of Rs.500K but less than 1(M)	Monthly	4.152%						
Deposits of Rs.1(M) but less than 5(M)	Monthly	4.152%						
Deposits of Rs. 5(M) but less than 25(M)	Monthly	4.152%						
Deposits of Rs. 25(M) but less than 50(M)	Monthly	4.152%						
Deposits of Rs. 50(M) but less than 100(M)	Monthly	4.152%						
Deposits of Rs. 100(M) but less than 250(M)	Monthly	4.152%						
Deposits of Rs. 250(M) but less than 500(M) Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly Monthly	4.152% 4.152%						
Deposits of Rs. 1(B) and above	Monthly	4.152%						
Deposits of NS. 1(b) and above	iviolitiliy	4.132%						
AL-SAMARAT TERM DEPOSITS								
Profit on Maturity								
Al - Samarat 1 Month	Maturity	4.787%						
Al - Samarat 3 Months	Maturity	4.950%						
Al - Samarat 6 Months	Maturity	5.275%						
Al - Samarat One Year	Maturity	7.001%						
Al - Samarat Three Years	Maturity	6.900%						
Al - Samarat Five Years	Maturity	7.710%						
Due fit on Manakh								
Profit on Monthly	Monthly	6 7009/						
Al - Samarat One Year Al - Samarat Three Years	Monthly Monthly	6.700% 6.006%						
Al - Samarat Five Years	Monthly	5.437%						
pro summerine reals	iviolitilly	5.75770						
Profit on Quarterly								
Al - Samarat One Year	Quarterly	6.820%						
Al - Samarat Three Years	Quarterly	6.168%						
Al - Samarat Five Years	Quarterly	5.843%						
Profit on Semi Annually								
Al - Samarat One Year	Semi Annually	6.910%						
		0.51070						
Al - Samarat Three Years	Semi Annually	6.330%						



F	Product Name	Payment Frequency	Profit Rate	
	Foreign Currency Accounts			
IBL Islamic PLS Account (FCY)				
ess than 1000		Monthly	0.100%	
rom 1000 to less than FCY 50,000		Monthly	0.150%	
rom 50,000 & above		Monthly	0.200%	
HBL Islamic High Yield Investment De	nosit (ECV)			
One Month	posit (FCT)			
rom 1,000 to 99,999		Maturity	0.190%	
rom 100,000 to 499,999		Maturity	0.200%	
rom 500,000 & above		Maturity	0.210%	
Two Months				
rom 1,000 to 99,999		Maturity	0.190%	
rom 100,000 to 499,999		Maturity	0.200%	
rom 500,000 & above		Maturity	0.210%	
Thurs Bandha				
Three Months rom 1,000 to 99,999		Maturity	0.190%	
rom 100,000 to 499,999		Maturity	0.200%	
rom 500,000 & above		Maturity	0.210%	
Six Months rom 1,000 to 99,999		Maturity	0.200%	
from 1,000 to 99,999 from 100,000 to 499,999		Maturity	0.200%	
rom 500,000 & above		Maturity	0.210%	
10111 300,000 & above		Waturity	0.22070	
welve Months			0.000/	
rom 1,000 to 99,999		Maturity	0.200%	
rom 100,000 to 499,999		Maturity	0.210%	
From 500,000 & above		Maturity	0.220%	
2 Years				
rom 1,000 to 99,999		Maturity	0.230%	
rom 100,000 to 499,999		Maturity	0.240%	
rom 500,000 & above		Maturity	0.250%	
3 Years				
rom 1,000 to 99,999		Maturity	0.260%	
rom 100,000 to 499,999		Maturity	0.270%	
rom 500,000 & above		Maturity	0.280%	
1 Years				
rom 1,000 to 99,999		Maturity	0.290%	
rom 100,000 to 499,999		Maturity	0.300%	
rom 500,000 & above		Maturity	0.310%	
5 Years				
rom 1,000 to 99,999		Maturity	0.320%	
rom 100,000 to 499,999		Maturity	0.330%	
rom 500,000 & above		Maturity	0.340%	
Prepared by:	Reviewed by:	Recommend by:		
Pool Manager	Head, Pool Management Unit	Head, Islamic Product Devel	_ lopment & Operation	
	,	,		
Approved by:				
lead Distribution- Islamic Banking	Head, Islamic Banking	Resident Sharia'h Board Men	nber	
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PROFIT RATES 2017, 2018, 2019 & 2020

BANKING	BAINKING 2017, 2018, 2013 & 2020								
Product Name	Payment Frequency	Month Dec 2017	Month Dec 2018	Month Dec 2019	Month Jan 2020	Month Feb 2020	Month March 2020	Month April 2020	Month May 2020
Local Currency Accounts	-								
SAVING ACCOUNTS	_								
HBL Islamic PLS Account	Monthly	3.400%	4.403%	5.588%	5.588%	5.588%	5.588%	4.963%	3.755%
HBL Al-Mukhtar Account	Monthly	0.050%	0.057%	0.071%	0.071%	0.071%	0.071%	0.063%	0.066%
HBL at Work Islamic Premium Account	Jan & Jul	0.050%	0.057%	0.071%	0.071%	0.071%	0.071%	0.063%	0.066%
Remunerative Non-Chequing Current Margin Account	Jan & Jul	0.03070	0.03770	0.075%	0.075%	0.075%	0.075%	0.075%	0.075%
Funds Acceptance under SBP ILTFF	Monthly			2.162%	2.162%	2.162%	2.162%	1.920%	2.002%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Monthly			2.10270	2.102/0	2.10270	2.10270	1.920%	6.000%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Monthly							1.920%	6.000%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Monthly								4.000%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Monthly								5.000%
HBL Al-Irtifa Account									
Deposits of Rs.1 but less than 500K	Monthly	3.400%	4.710%	5.987%	5.987%	5.987%	5.987%	5.317%	4.152%
Deposits of Rs.500K but less than 1(M)	Monthly	3.500%	4.710%	5.987%	5.987%	5.987%	5.987%	5.317%	4.152%
Deposits of Rs.1(M) but less than 5(M)	Monthly	3.860%	4.710%	5.987%	5.987%	5.987%	5.987%	5.317%	4.152%
Deposits of Rs. 5(M) but less than 5(M) Deposits of Rs. 5(M) but less than 25(M)	Monthly	3.910%	4.710%	5.987%	5.987%	5.987%	5.987%	5.317%	4.152%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	3.960%	4.710%	5.987%	5.987%	5.987%	5.987%	5.317%	4.152%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	3.980%	4.710%	5.987%	5.987%	5.987%	5.987%	5.317%	4.152%
Deposits of Rs. 100(M) but less than 100(M)	Monthly	4.010%	4.710%	5.987%	5.987%	5.987%	5.987%	5.317%	4.152%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	4.010%	4.710%	5.987%	5.987%	5.987%	5.987%	5.317%	4.152%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	4.060%	4.710%	5.987%	5.987%	5.987%	5.987%	5.317%	4.152%
Deposits of Rs. 1(B) and above	Monthly	4.080%	4.710%	5.987%	5.987%	5.987%	5.987%	5.317%	4.152%
	IVIOITETITY	4.00070	4.71070	3.30770	3.30770	3.30770	3.30770	3.31770	4.15270
AL-SAMARAT TERM ACCOUNTS									
Profit on Maturity	1		E 4050/			6 6000/		E 00001	. ====/
Al - Samarat 1 Month	Maturity	4.180%	5.197%	6.622%	6.622%	6.622%	6.622%	5.880%	4.787%
Al - Samarat 3 Months	Maturity	4.280%	5.321%	6.783%	6.783%	6.783%	6.783%	6.024%	4.950%
Al - Samarat 6 Months	Maturity	4.480%	5.570%	7.108%	7.108%	7.108%	7.108%	6.313%	5.275%
Al - Samarat One Year	Maturity	4.980% 5.510%	6.892%	8.832%	8.832%	8.832%	8.832%	7.843%	7.001%
AI - Samarat Three Years 2015 AI - Samarat Three Years	Maturity	5.480%	6.815%	8.731%	8.731%	8.731%	8.731%	7.754%	6.900%
Al - Samarat Tirree Years Al - Samarat Five Years 2013	Maturity Maturity	7.510%	6.815%	8.731%	8.731%	8.731%	8.731%	7.754%	6.900%
Al - Samarat Five Years 2014	Maturity	9.260%							
Al - Samarat Five Years 2015	Maturity	6.510%							
Al - Samarat Five Years Al - Samarat Five Years	Maturity	5.980%	7.437%	9.541%	9.541%	9.541%	9.541%	8.472%	7.710%
Profit on Monthly	iviaturity	3.380%	7.437/0	3.341/6	3.341/0	3.341/0	3.341/6	0.472/0	7.710%
Al - Samarat One Year	Monthly	4.530%	6.662%	8.531%	8.531%	8.531%	8.531%	7.576%	6.700%
Al - Samarat Three Years 2015	Monthly	6.230%	0.002/6	8.331/8	8.331/6	0.331/0	8.331/6	7.370%	0.700%
Al - Samarat Three Years	Monthly	4.930%	6.131%	7.839%	7.839%	7.839%	7.839%	6.961%	6.006%
Al - Samarat Five Years 2013	Monthly	6.980%	0.131/6	7.83978	7.83578	7.03370	7.83576	0.501/6	0.000%
Al - Samarat Five Years 2014	Monthly	9.260%							
Al - Samarat Five Years 2015	Monthly	5.980%							
Al - Samarat Five Years	Monthly	4.580%	5.694%	7.270%	7.270%	7.270%	7.270%	6.456%	5.437%
Profit on Quarterly	IVIOITETHY	4.30070	3.03470	7.27070	7.27070	7.27070	7.27070	0.43070	3.43770
Al - Samarat One Year	Quarterly	4.630%	6.754%	8.652%	8.652%	8.652%	8.652%	7.683%	6.820%
Al - Samarat Three Years 2015	Quarterly	6.230%	0.73470	0.03270	0.03270	0.03270	0.03270	7.00370	0.02070
Al - Samarat Three Years	Quarterly	5.030%	6.255%	8.001%	8.001%	8.001%	8.001%	7.105%	6.168%
Al - Samarat Five Years 2013	Quarterly	7.500%	0.23370	0.001/0	0.00170	0.001/0	0.001/0	7.103/0	0.100%
Al - Samarat Five Years 2014	Quarterly	9.260%							
Al - Samarat Five Years 2015	Quarterly	5.980%							
Al - Samarat Five Years	Quarterly	4.830%	6.005%	7.676%	7.676%	7.676%	7.676%	6.817%	5.843%
Profit on Semi Annually	Quarterly	4.030/0	0.003/6	7.070/6	7.070/0	7.070%	7.070/0	0.017/0	3.043/0
Al - Samarat One Year	Semi Annually	4.730%	6.823%	8.742%	8.742%	8.742%	8.742%	7.763%	6.910%
Al - Samarat Three Years 2015	Semi Annually	6.480%	0.023/6	0.742/0	0.742/0	0.742/0	0.742/0	7.703/0	0.510/6
AI - Samarat Three Years 2015 AI - Samarat Three Years	Semi Annually	5.130%	6.379%	8.163%	8.163%	8.163%	8.163%	7.249%	6.330%
Al - Samarat Five Years 2013	Semi Annually	7.480%	0.3/3/6	0.103/0	0.103/0	0.103/6	0.103/0	7.243/0	0.330/6
Al - Samarat Five Years 2013 Al - Samarat Five Years 2014	Semi Annually	9.260%							
AI - Samarat Five Years 2014 AI - Samarat Five Years 2015	Semi Annually	5.980%							
Al - Samarat Five Years	Semi Annually	5.130%	6.379%	8.163%	8.163%	8.163%	8.163%	7.249%	6.330%
'MI - Pallial at Live Teal?	Seriii Annually	3.130%	0.3/9%	6.103%	0.103%	6.103%	0.103%	7.249%	0.330%



PROFIT RATES

BANKING	2017, 2018, 2019 & 2020								
Product Name	Payment Frequency	Month Dec 2017	Month Dec 2018	Month Dec 2019	Month Jan 2020	Month Feb 2020	Month March 2020	Month April 2020	Month May 2020
Foreign Currency Accounts									
Product Name	Payment Frequency	Month Dec 2017	Month Dec 2018	Month Dec 2019	Month Jan 2020	Month Feb 2020	Month March 2020	Month April 2020	Month May 2020
HBL Islamic PLS Account (FCY)									
HBL Islamic PLS FCY Less than 1000	Quarterly	1.484%	0.271%	0.100%	0.100%	0.100%	0.100%	0.100%	0.100%
HBL Islamic PLS FCY 1000 to less than FCY 50,000	Quarterly	1.485%	0.406%	0.150%	0.150%	0.150%	0.150%	0.150%	0.150%
HBL Islamic PLS From FCY 50,000 & above HBL Islamic High Yield Investment Deposit (FCY)	Quarterly	1.485%	0.542%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%
One Month									
From 1,000 to 99,999	Maturity		0.542%	0.190%	0.190%	0.190%	0.190%	0.190%	0.190%
From 100,000 to 499,999	Maturity		0.542%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%
From 500,000 & above	Maturity		0.542%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%
Two Months									
From 1,000 to 99,999	Maturity		0.542%	0.190%	0.190%	0.190%	0.190%	0.190%	0.190%
From 100,000 to 499,999	Maturity		0.542%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%
From 500,000 & above	Maturity		0.542%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%
Three Months From 1,000 to 99,999	Maturity		0.542%	0.190%	0.190%	0.190%	0.190%	0.190%	0.190%
From 10,000 to 499,999	Maturity		0.542%	0.190%	0.190%	0.190%	0.190%	0.190%	0.190%
From 500,000 & above	Maturity		0.542%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%
Six Months	,								
From 1,000 to 99,999	Maturity		0.542%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%
From 100,000 to 499,999	Maturity		0.542%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%
From 500,000 & above	Maturity	4.357%	0.542%	0.220%	0.220%	0.220%	0.220%	0.220%	0.220%
Twelve Months									
From 1,000 to 99,999	Maturity	4.357%	0.542%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%
From 100,000 to 499,999 From 500,000 & above	Maturity Maturity		0.542% 0.542%	0.210% 0.220%	0.210% 0.220%	0.210% 0.220%	0.210%	0.210% 0.220%	0.210% 0.220%
2 Years	iviaturity		0.34270	0.22070	0.22070	0.22070	0.220/0	0.22070	0.22070
From 1,000 to 99,999	Maturity			0.230%	0.230%	0.230%	0.230%	0.230%	0.230%
From 100,000 to 499,999	Maturity			0.240%	0.240%	0.240%	0.240%	0.240%	0.240%
From 500,000 & above	Maturity			0.250%	0.250%	0.250%	0.250%	0.250%	0.250%
3 Years									
From 1,000 to 99,999	Maturity			0.260%	0.260%	0.260%	0.260%	0.260%	0.260%
From 100,000 to 499,999	Maturity			0.270%	0.270%	0.270%	0.270%	0.270%	0.270%
From 500,000 & above 4 Years	Maturity			0.280%	0.280%	0.280%	0.280%	0.280%	0.280%
4 Years From 1.000 to 99.999	Maturity			0.290%	0.290%	0.290%	0.290%	0.290%	0.290%
From 100,000 to 499,999	Maturity			0.300%	0.300%	0.300%	0.290%	0.300%	0.290%
From 500,000 & above	Maturity			0.310%	0.310%	0.310%	0.310%	0.310%	0.310%
5 Years									
From 1,000 to 99,999	Maturity			0.320%	0.320%	0.320%	0.320%	0.320%	0.320%
From 100,000 to 499,999	Maturity			0.330%	0.330%	0.330%	0.330%	0.330%	0.330%
From 500,000 & above	Maturity			0.340%	0.340%	0.340%	0.340%	0.340%	0.340%
Prepared by:		Reviewed by	<i>t</i> :			Recommend	by:		
Pool Manager		Head, Pool M	anagement Ur	nit		Head, Islamic	Product Deve	lopment & Op	erations
Approved by:									

Pool Manager	Head, Pool Management Unit	Head, Islamic Product Development &
Approved by:		
Head Distribution- Islamic Banking	Head, Islamic Banking	Resident Sharia'h Board Member