

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%
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%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Monthly	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	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)	Monthly	4.152%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	4.152%
Deposits of Rs. 1(B) and above	Monthly	4.152%
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%
Profit on Monthly		
Al - Samarat One Year	Monthly	6.700%
Al - Samarat Three Years	Monthly	6.006%
Al - Samarat Five Years	Monthly	5.437%
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%
Al - Samarat Three Years	Semi Annually	6.330%
Al - Samarat Five Years	Semi Annually	6.330%

Product Name	Payment Frequency	Profit Rate
Foreign Currency Accounts		
HBL Islamic PLS Account (FCY)		
Less than 1000	Monthly	0.100%
From 1000 to less than FCY 50,000	Monthly	0.150%
From 50,000 & above	Monthly	0.200%
HBL Islamic High Yield Investment Deposit (FCY)		
One Month		
From 1,000 to 99,999	Maturity	0.190%
From 100,000 to 499,999	Maturity	0.200%
From 500,000 & above	Maturity	0.210%
Two Months		
From 1,000 to 99,999	Maturity	0.190%
From 100,000 to 499,999	Maturity	0.200%
From 500,000 & above	Maturity	0.210%
Three Months		
From 1,000 to 99,999	Maturity	0.190%
From 100,000 to 499,999	Maturity	0.200%
From 500,000 & above	Maturity	0.210%
Six Months		
From 1,000 to 99,999	Maturity	0.200%
From 100,000 to 499,999	Maturity	0.210%
From 500,000 & above	Maturity	0.220%
Twelve Months		
From 1,000 to 99,999	Maturity	0.200%
From 100,000 to 499,999	Maturity	0.210%
From 500,000 & above	Maturity	0.220%
2 Years		
From 1,000 to 99,999	Maturity	0.230%
From 100,000 to 499,999	Maturity	0.240%
From 500,000 & above	Maturity	0.250%
3 Years		
From 1,000 to 99,999	Maturity	0.260%
From 100,000 to 499,999	Maturity	0.270%
From 500,000 & above	Maturity	0.280%
4 Years		
From 1,000 to 99,999	Maturity	0.290%
From 100,000 to 499,999	Maturity	0.300%
From 500,000 & above	Maturity	0.310%
5 Years		
From 1,000 to 99,999	Maturity	0.320%
From 100,000 to 499,999	Maturity	0.330%
From 500,000 & above	Maturity	0.340%

Prepared by:

Reviewed by:

Recommend by:

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Head, Pool Management Unit

Head, Islamic Product Development & Operations

Approved by:

Head Distribution- Islamic Banking

Head, Islamic Banking

Resident Sharia'h Board Member

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			0.075%	0.075%	0.075%	0.075%	0.075%	0.075%
Funds Acceptance under SBP ILTF	Monthly			2.162%	2.162%	2.162%	2.162%	1.920%	2.002%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Monthly							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 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 250(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	4.030%	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%
AL-SAMARAT TERM ACCOUNTS									
Profit on Maturity									
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%	6.892%	8.832%	8.832%	8.832%	8.832%	7.843%	7.001%
Al - Samarat Three Years 2015	Maturity	5.510%							
Al - Samarat Three Years	Maturity	5.480%	6.815%	8.731%	8.731%	8.731%	8.731%	7.754%	6.900%
Al - Samarat Five Years 2013	Maturity	7.510%							
Al - Samarat Five Years 2014	Maturity	9.260%							
Al - Samarat Five Years 2015	Maturity	6.510%							
Al - Samarat Five Years	Maturity	5.980%	7.437%	9.541%	9.541%	9.541%	9.541%	8.472%	7.710%
Profit on Monthly									
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%							
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%							
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									
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%							
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%							
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									
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%							
Al - 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%							
Al - Samarat Five Years 2014	Semi Annually	9.260%							
Al - 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%

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	Quarterly	1.485%	0.542%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%
HBL Islamic High Yield Investment Deposit (FCY)									
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 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%
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	Maturity		0.542%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%
From 500,000 & above	Maturity		0.542%	0.220%	0.220%	0.220%	0.220%	0.220%	0.220%
2 Years									
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	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%	0.300%	0.300%	0.300%
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%

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