| Product Name | Payment Frequency | Profit Rate |
| :---: | :---: | :---: |
| Local Currency Accounts |  |  |
| SAVING ACCOUNTS |  |  |
| HBL Islamic PLS Account | Monthly | 3.59\% |
| 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 | 2.05\% |
| FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy | Monthly | 4.00\% |
| FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce | Monthly | 4.00\% |
| FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I | Monthly | 0.07\% |
| FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II | Monthly | 0.07\% |
| SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals | Monthly | 2.00\% |
| SBP Islamic Refinance Scheme for Modernization of SMEs | Monthly | 2.00\% |
| HBL Al-Irtifa Account |  |  |
| Deposits of Rs. 1 but less than 500K | Monthly | 4.00\% |
| Deposits of Rs. 500 K but less than 1(M) | Monthly | 4.00\% |
| Deposits of Rs.1(M) but less than 5(M) | Monthly | 4.00\% |
| Deposits of Rs. 5(M) but less than 25(M) | Monthly | 4.00\% |
| Deposits of Rs. 25(M) but less than 50(M) | Monthly | 4.00\% |
| Deposits of Rs. 50(M) but less than 100(M) | Monthly | 4.00\% |
| Deposits of Rs. 100(M) but less than 250(M) | Monthly | 4.00\% |
| Deposits of Rs. 250(M) but less than 500(M) | Monthly | 4.00\% |
| Deposits of Rs. 500(M) but less than Rs. 1(B) | Monthly | 4.00\% |
| Deposits of Rs. 1(B) and above | Monthly | 4.00\% |

## AL-SAMARAT TERM DEPOSITS

Profit on Maturity

| Al - Samarat 1 Month | Maturity | 4.65\% |
| :---: | :---: | :---: |
| AI - Samarat 3 Months | Maturity | 4.81\% |
| Al - Samarat 6 Months | Maturity | 5.14\% |
| Al - Samarat One Year | Maturity | 6.91\% |
| Al - Samarat Three Years | Maturity | 6.81\% |
| Al - Samarat Five Years | Maturity | 7.64\% |
| Profit on Monthly |  |  |
| Al - Samarat One Year | Monthly | 6.60\% |
| Al - Samarat Three Years | Monthly | 5.89\% |
| Al - Samarat Five Years | Monthly | 5.31\% |
| Profit on Quarterly |  |  |
| Al - Samarat One Year | Quarterly | 6.73\% |
| Al - Samarat Three Years | Quarterly | 6.06\% |
| AI - Samarat Five Years | Quarterly | 5.73\% |
| Profit on Semi Annually |  |  |
| Al - Samarat One Year | Semi Annually | 8.99\% |
| Al - Samarat Three Years | Semi Annually | 8.39\% |
| AI - Samarat Five Years | Semi Annually | 8.39\% |


| 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 | 0.25\% |
| From 100,000 to 499,999 | Maturity | 0.26\% |
| From 500,000 \& above | Maturity | 0.27\% |
| 4 Years |  |  |
| From 1,000 to 99,999 | Maturity | 0.28\% |
| From 100,000 to 499,999 | Maturity | 0.29\% |
| From 500,000 \& above | Maturity | 0.29\% |
| 5 Years |  |  |
| From 1,000 to 99,999 | Maturity | 0.29\% |
| From 100,000 to 499,999 | Maturity | 0.30\% |
| From 500,000 \& above | Maturity | 0.30\% |

## Prepared by

Pool Manager
Muhammad Saadan Sarwar

Approved by:

Head, Pool Management Unit
Khawaja Farhan Usman

Head, Islamic Product Development \& Operations
Muhammad Mujeeb Beig

| Product Name | Payment Frequency | $\begin{array}{\|c\|c\|c\|c\|c\|c\|c\|c\|} \hline \text { onth } \\ \text { oct } \\ \hline 018 \end{array}$ | $\begin{gathered} \text { Month } \\ \text { Nov } \\ 2018 \\ \hline \end{gathered}$ | $\left\lvert\, \begin{gathered} \text { Month } \\ \text { Dec } 2018 \end{gathered}\right.$ | $\begin{gathered} \left.\begin{array}{c} \text { onthth } \\ \text { Jan } \\ 2019 \\ \hline \end{array}{ }^{2} \right\rvert\, \\ \hline \end{gathered}$ | $\begin{gathered} \text { Morth } \\ \text { Feb } \\ 2019 \\ \hline \end{gathered}$ | $\begin{array}{\|c\|c\|} \hline \text { Month } \\ \text { Mar } \\ 2019 \\ \hline \end{array}$ | $\begin{array}{\|c} \text { Month } \\ \text { Appril } \\ 2019 \end{array}$ | $\begin{array}{\|c\|c\|c\|c\|c\|c\|c\|} \hline \text { May } \\ 2019 \\ \hline \end{array}$ | $\begin{array}{\|c\|c\|c\|c\|c\|c\|} \hline \text { onne } \\ \text { Jun } \\ \hline 019 \\ \hline \end{array}$ | $\begin{gathered} \text { Month } \\ \text { July } \\ 2019 \\ \hline \end{gathered}$ | $\begin{gathered} \text { Month } \\ \text { Aug } \\ 2019 \\ \hline \end{gathered}$ | $\begin{gathered} \text { Month } \\ \text { Sep } \\ 2019 \\ \hline \end{gathered}$ | $\begin{gathered} \text { Month } \\ \text { oot } \\ 2019 \\ \hline \end{gathered}$ | $\begin{gathered} \text { Month } \\ \text { Nov } \\ 2019 \\ \hline \end{gathered}$ | $\begin{array}{\|c\|c\|c\|c\|c\|c\|c\|} \hline \text { Dect } \\ \text { Dec } \\ \hline 2019 \end{array}$ | $\begin{gathered} \text { Month } \\ \text { Jan } \\ \text { Jo20 } \\ \hline \end{gathered}$ | $\begin{array}{\|c\|} \hline \text { Month } \\ \text { Feb } 2020 \end{array}$ | $\begin{array}{\|c\|c\|c\|c\|c\|c\|c\|c\|} \hline \text { March } \\ 2020 \\ \hline \end{array}$ | $\begin{array}{\|c\|c\|} \hline \text { Month } \\ \text { April } \\ 2020 \\ \hline \end{array}$ | $\begin{aligned} & \text { Month } \\ & \text { May } \\ & 2020 \\ & \hline \end{aligned}$ | $\begin{array}{\|c\|} \hline \text { Month } \\ \text { June } \\ 2020 \\ \hline \end{array}$ | $\begin{array}{\|c\|} \hline \text { Month } \\ \text { July } \\ 2020 \\ \hline \end{array}$ | $\begin{array}{\|c\|c\|} \hline \text { Month } \\ \text { Aug } \\ \hline 2020 \\ \hline \end{array}$ | $\begin{gathered} \text { Month } \\ \text { Sept } \\ 2020 \\ \hline \end{gathered}$ | $\begin{gathered} \text { Month } \\ \text { Oct } 2020 \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Local Currency Accounts SAVING ACCOUNTS |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| HBL Islamic PLS Account | Monthly | 3.932\% | 3.481\% | 4.03\% | 4.199\% | 4.136\% | 4.243\% | 5.054\% | 4.50\% | 5.018\% | 5.590\% | 5.102\% | 5.170\% | 5.544\% | 5.588\% | 5.588\% | 5.588\% | 5.58\% | 5.588\% | 4.963\% | 3.755\% | 3.50\%\% | 3.500\% | 3.50\% | 3.598\% | 3.586\% |
| HBL Al-Mukhtar Account | Monthly | 0.058\% | 0.051\% | 0.057\% | 0.055\% | 0.054\% | 0.055\% | 0.066\% | 0.060\% | 0.067\% | 0.075\% | 0.065\% | 0.06\% | 0.071\% | 0.071\% | 0.071\% | 0.071\% | 0.07\% | 0.071\% | 0.063\% | 0.066\% | 0.066\% | 0.066\% | 0.066\% | 0.068\% | 0.068\% |
| HBL at Work lslamic Premium Account | Jan \& Jul | 0.058\% | 0.051\% | 0.057\% | 0.055\% | 0.054\% | 0.055\% | 0.066\% | 0.060\% | 0.067\% | 0.075\% | 0.065\% | 0.066\% | $0.071 \%$ | 0.071\% | 0.071\% | 0.071\% | 0.07\% | 0.071\% | 0.063\% | 0.066\% | 0.066\% | 0.066\% | 0.066\% | 0.068\% | 0.068\% |
| Remunerative Non-Chequing Current Margin Account | Jan \& Jul |  |  |  |  |  |  |  | 0.060\% | 0.067\% | 0.075\% | 0.075\% | 0.075\% | 0.075\% | 0.075\% | 0.075\% | 0.075\% | 0.075\% | 0.075\% | 0.075\% | 0.075\% | 0.066\% | 0.066\% | 0.066\% | 0.068\% | 0.068\% |
| Funds Acceptance under SBP ITTFF | Monthly |  |  |  |  |  |  | 2.00\% | 2.00\% | 2.313\% | 2.576\% | 2.229\% | 1.750\% | 1.877\% | 2.162\% | 2.162\% | 2.162\% | 2.16\% | 2.162\% | 1.920\% | 2.002\% | 2.000\% | 2.000\% | 2.000\% | 2.056\% | 2.049\% |
| FUNDS ACCEPTANCE UNDER SBP ISlamic Financing Facility for Renewable Energy | Monthly |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 1.920\% | 6.000 | 4.00\% | 4.000 | 4.000\% | 4.000\% | 4.00 |
| FUNDS ACCEPTANCE UNDER SBP ISlamic Financing Facility for Storage of Agriculure Produce | Monthly |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 1.920\% | 6.000\% | 4.000\% | 4.000\% | 4.00\% | 4.000\% | 4.000\% |
| FUNDS ACCEPTANCE UNDER SBP ILLAMIC FINANCING FACILTY FOR PAYMENT OF WAGES / SLALARIES - 1 | Monthly |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 4.000\% | 0.066\% | 0.066\% | 0.066\% | 0.066\% | 0.066\% |
| FUNDS ACCEPTANCE UNDER SBP ILAMIC FiNANCING FACILTY FOR PAYMENT OF WAGES / SALARIES - II | Monthly |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 5.000\% | 0.066\% | 0.066\% | 0.066\% | 0.066\% | 0.066\% |
| SBP Islamic Refinance Scheme for Combating Covid-19 (1RFCC)- for Hospitals | Monthly |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 0.066\% | 0.066\% | 2.000\% | 2.000\% | 2.000\% |
| SBP Islamic Refinance Scheme for Modernization of SMES | Monthly |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 0.066\% | 0.066\% | 2.00\% | 2.000\% | 2.00\% |
| HBL Al-Irtifa Account |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Deposits of Rs. 1 but less than 500K | Monthly | 3.932\% | 4.177\% | 4.710\% | 4.491\% | 4.424\% | 4.539\% | 5.406\% | 4.821\% | 5.376\% | 5.989\% | 5.46\% | 5.539\% | 5.940\% | 5.987\% | 5.987\% | 5.987\% | 5.987\% | 5.987\% | 5.317\% | 4.152\% | 3.899\% | 3.899\% | 3.89\% | 4.008\% | 3.995\% |
| Deposits of R S. 500 K but less than 1 (M) | Monthly | 4.028\% | 4.177\% | 4.710\% | 4.491\% | 4.424\% | 4.539\% | 5.406\% | 4.821\% | 5.376\% | 5.989\% | 5.46\% | 5.539\% | 5.940\% | 5.987\% | 5.987\% | 5.987\% | 5.987\% | 5.987\% | 5.317\% | 4.152\% | 3.899\% | 3.899\% | 3.899\% | 4.008\% | 3.995\% |
| Deposits of R S. 1 (M) but less than 5 (M) | Monthly | 4.431\% | 4.177\% | 4.710\% | 4.491\% | 4.424\% | 4.539\% | 5.406\% | 4.821\% | 5.376\% | 5.989\% | 5.46\% | 5.539 | 5.940\% | 5.987\% | 5.987\% | 5.987\% | 5.987\% | 5.987\% | 5.317\% | 4.152\% | 3.899\% | 3.899\% | 3.899\% | 4.008\% | 3.95\% |
| Deposits of Rs. 5 (M) but less than 25 (M) | Monthly | 4.488\% | 4.177\% | 4.710\% | 4.491\% | 4.424\% | 4.539\% | 5.406\% | 4.821\% | 5.376\% | 5.989\% | 5.46\% | 5.539\% | 5.940\% | 5.987\% | 5.987\% | 5.987\% | 5.987\% | 5.987\% | 5.317\% | 4.152\% | 3.899\% | 3.899\% | 3.899\% | 4.008\% | 3.995\% |
| Deposits of RS. $225(M)$ but less than $50(\mathrm{M})$ | Monthly | 4.546\% | 4.177\% | 4.710\% | 4.491\% | 4.424\% | 4.539\% | 5.406\% | 4.821\% | 5.376\% | 5.989\% | 5.46\% | 5.539\% | 5.940\% | 5.987\% | 5.987\% | 5.987\% | 5.987\% | 5.987\% | 5.317\% | 4.152\% | 3.899\% | 3.899\% | 3.899\% | 4.008\% | 3.995\% |
| Deposits of Rs. 50 (M) but less than 100 (M) | Monthly | 4.575\% | 4.177\% | 4.710\% | 4.491\% | 4.424\% | 4.539\% | 5.406\% | 4.821\% | 5.376\% | 5.989\% | 5.46\% | 5.539\% | 5.940\% | 5.987\% | 5.987\% | 5.987\% | 5.987\% | 5.987\% | 5.317\% | 4.152\% | 3.899\% | 3.899\% | 3.899\% | 4.008\% | 3.995\% |
| Deposits of Rs. 100 (M) but less than 250(M) | Monthly | 4.603\% | 4.177\% | 4.710\% | 4.491\% | 4.424\% | 4.539\% | 5.406\% | 4.821\% | 5.376\% | 5.989\% | 5.46\% | 5.539\% | 5.940\% | 5.987\% | 5.987\% | 5.987\% | 5.987\% | 5.987\% | 5.317\% | 4.152\% | 3.899\% | 3.899\% | 3.899\% | 4.008\% | 3.995\% |
| Deposits of Rs. 250 (M) but less than 500(M) | Monthly | 4.632\% | 4.177\% | 4.710\% | 4.491\% | 4.424\% | 4.539\% | 5.406\% | 4.821\% | 5.376\% | 5.989\% | 5.46\% | 5.539\% | 5.940\% | 5.987\% | 5.987\% | 5.987\% | 5.987\% | 5.987\% | 5.317\% | 4.152\% | 3.899\% | 3.899\% | 3.899\% | 4.008\% | 3.995\% |
| Deposits of Rs. $500($ M ) but less than Rs. $1(\mathrm{~B})$ | Monthly | 4.661\% | 4.177\% | 4.710\% | 4.491\% | 4.424\% | 4.539\% | 5.406\% | 4.821\% | 5.376\% | 5.989\% | 5.46\% | 5.53\% | 5.940\% | 5.987\% | 5.987\% | 5.987\% | 5.987\% | 5.987\% | 5.317\% | 4.152\% | 3.899\% | 3.899\% | 3.899\% | 4.008\% | 3.955\% |
| Deposits of Rs. $1(8)$ and above | Monthly | 4.690\% | 4.177\% | 4.710\% | 4.491\% | 4.424\% | 4.539\% | 5.406\% | 4.821\% | 5.376\%/ | 5.989\% | 5.46\% | 5.539\% | 5.940\%/ | 5.987\% | 5.987\% | 5.987\% | 5.987\% | 5.987\% | 5.317\% | 4.152\% | 3.899\% | 3.899\% | 3.89\% | 4.008\% | 3.95\% |
| AL-SAMARAT TERM ACCOUNTSProfit on Maturity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Al- Samarat 1 Month | Maturity | 4.805\% | 4.254\% | 5.19\% | 4.956\% | 4.882\% | 5.008\% | 5.965\% | 5.332\% | 5.947\% | 6.624\% | 6.046\% | 6.126\% | 6.570\% | 6.622\% | 6.62\% | 6.622\% | 6.62\% | 6.62\% | 5.880\% | 4.787\% | 4.534\% | 4.534\% | 4.53\% | 4.660\% | 4.645\% |
| Al- Samarat 3 Months | Maturity | 4.920\% | 4.356\% | 5.32\% | 5.074\% | 4.998\% | 5.127\% | 6.107\% | 5.462\% | 6.091\% | 6.786\% | 6.194\% | 6.276\% | 6.730\% | 6.783\% | 6.783\% | 6.783\% | 6.783\% | 6.783\% | 6.024\% | 4.950\% | 4.695\% | 4.695\% | 4.695\% | 4.826\% | 4.81\% |
| Al - Samarat 6 Months | Maturity | 5.150\% | 4.560\% | 5.570\% | 5.312\% | 5.232\% | 5.368\% | 6.393\% | 5.724\% | 6.384\% | 7.111\% | 6.490\% | 6.576\% | 7.053\% | 7.108\% | 7.108\% | 7.108\% | 7.108\% | 7.108\% | 6.313\% | 5.275\% | 5.020\% | 5.020\% | 5.020\% | 5.160\% | 5.144\% |
| Al - Samarat One Year | Maturity | 6.905\% | 6.113\% | 6.82\% | 6.573\% | 6.474\% | 6.642\% | 7.911\% | 7.111\% | 7.931\% | 8.835\% | 8.064\% | 8.171\% | 8.763\% | 8.832\% | 8.832\% | 8.832\% | 8.832\% | 8.832\% | 7.843\% | 7.001\% | 6.744\% | 6.744\% | 5.744\% | 6.932\% | 6.910\% |
| Al - Samarat Three Years 2015 | Maturity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Al - Samarat Three Years | Maturity | 6.301\% | 5.578\% | 6.815\% | 6.500\% | 6.402\% | 6.568\% | 7.823\% | 7.030\% | 7.840\% | 8.734\% | 7.972\% | 8.078\% | 8.663\% | 8.731\% | 8.731\% | 8.731\% | 8.731\% | 8.731\% | 7.754\% | 6.900\% | 6.643\% | 6.643\% | 6.643\% | 6.828\% | 6.807\% |
| Al- Samarat five Years 2013 | Maturity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Al- Samarat five Years 2014 | Maturity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Al- Samarat five Years 2015 | Maturity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Al- Samarat five Years | Maturity | 6.876\% | 6.088\% | 7.437\% | 7.092\% | 6.986\% | 7.166\%/ | 8.536\% | 7.682\% | 8.568\% | 9.544\% | 8.711\% | 8.827\% | 9.466\% | 9.541\% | 9.541\% | 9.541\% | 9.541\% | 9.541\% | 8.472\% | 7.710\% | 7.453\% | .453\% | 7.453\% | 7.660\% | 7.636 |
| Profit on Monthly |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Al- Samarat One Year | Monthly | 6.675\% | 5.909\% | 6.662\% | 6.354\% | 6.259\% | 6.420\% | 7.647\% | 6.870\% | 7.661\% | 8.534\% | 7.789\% | 7.893\% | 8.465\% | 8.531\% | 8.531\% | 8.531\% | 8.531\% | 8.531\% | 7.576\% | 6.700\% | 6.443\% | 6.443\% | 6.443\% | 6.623\% | 6.602\% |
| Al - Samarat Three Years 2015 | Monthly |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Al - Samarat Three Years | Monthly | 5.668\% | 18\% | 6.131\% | 5.847\% | 559\% | 508\% | 37\% | 6.312\% | 7.039\% | 7.842\% | .157\% | 7.25\% | 778\% | 7.839\% | 7.839\% | 7.839\% | 7.839 | 7.839\% | 6.961\% | 6.006\% | 5.751\% | 5.751\% | 5.751\% | 5.911\% | 8933 |
| Al- Samarat five Years 2013 | Monthly |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Al - Samarat five Years 2014 | Monthly |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Al- Samarat five Years 2015 | Monthly |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Al- Samarat five Years | Monthly | 5.265\% | 4.661\% | 5.694\% | 5.430\% | 5.349\% | 5.487\% | 6.536\% | 5.854\% | 6.528\% | 7.273\% | 6.638\% | 6.726\% | 7.213\% | 7.270\% | 7.270\% | 7.270\% | 7.27\% | 7.270\% | 6.456\% | 5.437\% | 5.182\% | 5.182\% | 5.182\% | 5.327\% | 5.310 |
| Profit on Quarterly |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Al- Samarat One Year | Quarterly | 6.767\% | 5.991\% | 6.754\% | 6.441\% | 6.345\% | 6.509\% | 7.753\% | 6.966\% | 7.769\% | 8.655\% | 7.89\% | 8.004\% | 8.584\% | 8.652\% | 8.65\% | 8.652\% | 8.652\% | 8.652\% | 7.683\% | 6.820\% | . $564 \%$ | 6.564\% | 6.564\% | 747\% | . 725 |
| Al - Samarat Three Years 2015 | Quarterly |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Al- Samarat Three Years | Quarterly | 5.783\% | 5.120\% | 6.25\% | 5.965\% | 5.876\% | 6.027\% | 7.179\% | 6.442\% | 7.185\% | 8.004\% | 7.305\% | 7.402\% | 7.938\% | 8.001\% | 8.001\% | 8.001\% | 8.001\% | 8.001\% | 7.105\% | 6.168\% | 5.913\% | 513\% | 913\% | 6.078\% | 5.05 |
| Al- Samarat five Years 2013 | Quarterly |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Al- Samarat five Years 2014 | Quarterly |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Al- Samarat Five Years 2015 | Quarterly |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Al- Samarat five Years | Quarterly | 5.553\% | 4.916\% | 6.005\% | 5.727\% | 5.641\% | 5.787\% | 6.893\% | 6.181\% | 6.892\% | 7.679\% | 008\% | 7.102\% | .616\% | 1.676\% | . $676 \%$ | .676\% | 7.676\% | 7.676\% | 6.817\% | 5.843\% | 5.58\% | 588\% | 5.58\% | 744\% | 5.726\% |
| Profit on Semi Annually |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Al- Samarat One Year | Semi Annually | 6.836\% | 6.052\% | 6.823\% | 6.507\% | .410\% | 6.575\% | 7.83\% | 7.03\% | 8.85\% | 8.745\% | . $982 \%$ | 8.088\% | 8.673\% | 8.742\% | 8.742\% | 8.742\% | 8.742\% | 8.72\% | 763\% | 6.910\% | .742\% | 742\% | .742\% | 985\% | 985\% |
| Al - Samarat Three Years 2015 | Semi Annually |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Al - Samarat Three Years | Semi Annually | 5.898\% | 5.22\% | 6.379\% | 5.083\% | 5.992\% | 6.147\% | .322\% | 6.572\% | 329\% | 8.165\% | 53\% | 7.55\% | 8.099\% | 8.163\% | 8.163\% | 8.163\% | 8.163\% | 8.163\% | 7.249\% | 6.330\% | 63\% | 8.163\% | 163\% | 90\% | 390\% |
| Al- Samarat five Years 2013 | Semi Annually |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Al- Samarat Five Years 2014 | $\frac{\text { Semi Annually }}{\text { Semi Annally }}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Al- Samarat Five Years 2015 | Semi Annualy |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

HISTORICAL PROFIT RATES 2018 Till 2020

| Product Name | Payment Frequency | $\begin{array}{\|c\|c\|} \hline \begin{array}{c} \text { Month } \\ \text { Oct } \\ \text { O018 } \end{array} \\ \hline \end{array}$ | $\begin{array}{\|c\|c\|c\|c\|c\|c\|} \hline \text { Nonth } \\ \text { Novis } \end{array}$ | $\begin{gathered} \text { Month } \\ \text { Dec } 2018 \end{gathered}$ | $\begin{array}{\|c\|c\|c\|c\|c\|c\|c\|} \hline \text { Jan } \\ 2019 \\ \hline \end{array}$ | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Month } \\ \text { Feb } \\ 2019 \end{array} \\ \hline \end{array}$ | $\begin{array}{\|c\|c\|c\|c\|c\|c\|c\|} \hline \text { Mart } \\ \text { Ma19 } \\ \hline \end{array}$ | $\begin{array}{\|c\|c\|} \hline \text { Month } \\ \text { April } \\ 2019 \\ \hline \end{array}$ | $\begin{gathered} \text { Month } \\ \text { May } \\ 2019 \\ \hline \end{gathered}$ | $\begin{array}{\|c\|c\|c\|c\|c\|c\|c\|c\|} \hline \text { June } \\ 2019 \\ \hline \end{array}$ | $\begin{array}{\|c\|c\|} \hline \begin{array}{l} \text { Month } \\ \text { July } \\ 2019 \\ \hline \end{array} \\ \hline \end{array}$ | $\begin{array}{\|c\|} \hline \text { Month } \\ \text { Aug } \\ 2019 \\ \hline \end{array}$ | $\begin{array}{\|c\|c\|c\|c\|c\|c\|c\|c\|} \hline \text { Mep } \\ \text { Sep } \\ \hline \end{array}$ | $\begin{array}{\|c\|c\|} \hline \text { Month } \\ \text { oct } \\ 2019 \\ \hline \end{array}$ | $\begin{array}{\|l\|l\|} \hline \text { Month } \\ \text { Nov } \\ \hline 2019 \\ \hline \end{array}$ | $\begin{array}{\|c} \text { Month } \\ \text { Dec } \\ \text { D019 } \\ \hline \end{array}$ | $\begin{array}{\|c\|c\|c\|c\|c\|c\|c\|} \hline \text { Jan } \\ \text { J020 } \\ \hline \end{array}$ | $\begin{array}{\|l\|} \text { Menth } \\ \text { Feb } 2020 \end{array}$ | $\begin{aligned} & \text { Month } \\ & \text { March } \\ & 2020 \\ & \hline \end{aligned}$ | $\begin{array}{\|c} \text { Month } \\ \text { April } \\ 2020 \\ \hline \end{array}$ | $\begin{aligned} & \text { Month } \\ & \text { May } \\ & 2020 \\ & \hline \end{aligned}$ | $\begin{array}{\|c\|c} \hline \text { Month } \\ \text { June } \\ \hline 2020 \\ \hline \end{array}$ | $\begin{array}{\|l\|l\|} \hline \text { Month } \\ \text { July } \\ \hline 02020 \\ \hline \end{array}$ | $\begin{array}{\|c} \hline \text { Month } \\ \text { Aug } \\ 2020 \\ \hline \end{array}$ | $\begin{array}{\|c\|c\|} \hline \begin{array}{l} \text { Month } \\ \text { Sept } \\ \text { So20 } \end{array} \\ \hline \end{array}$ | $\begin{array}{\|c\|} \hline \text { Month } \\ \text { oct 2020 } \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Al- Samarat five Years | Semi Annually | 5.898\% | 5.22\% | 6.379\% | 6.083\% | 5.992\% | 6.147\% | 7.322\% | 6.572\% | 7.329\% | 8.165\% | 7.453\% | 7.552\% | 8.099\% | 8.163\% | 8.163\% | 8.163\% | 8.163\% | 8.163\% | 7.249\% | 6.330\% | 8.163\% | 8.163\% | 8.163\% | 8.390\% | $8.390 \%$ |
| Foreign Currency Accounts |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Product Name | Payment Frequency | $\begin{array}{\|c\|} \hline \text { Month } \\ \text { Oct } \\ \text { 2018 } \end{array}$ | $\begin{array}{\|c\|c\|} \hline \text { Month } \\ \text { Nov } \\ 2018 \\ \hline \end{array}$ | $\begin{array}{\|c} \text { Month } \\ \text { Dece } 2018 \end{array}$ | $\begin{array}{\|c\|} \hline \text { Month } \\ \text { Jan } \\ \text { Joi9 } \\ \hline \end{array}$ | $\begin{array}{\|c\|} \hline \text { Month } \\ \text { Feb } \\ 2019 \end{array}$ | $\begin{array}{\|c\|c\|c\|c\|c\|} \hline \text { Month } \\ \text { Mar } \\ \hline 2019 \end{array}$ | $\left.\begin{array}{\|c\|c\|} \hline \text { Month } \\ \text { April } \\ 2019 \end{array} \right\rvert\,$ | $\begin{array}{\|l\|l\|} \hline \text { Month } \\ \text { May } \\ 2019 \\ \hline \end{array}$ | $\begin{array}{\|l\|l\|} \hline \text { Month } \\ \text { June } \\ 2019 \\ \hline \end{array}$ | $\begin{array}{\|c\|c\|} \hline \text { Month } \\ \text { July } \\ 2019 \end{array}$ | $\begin{array}{\|c\|} \hline \text { Month } \\ \text { Aug } \\ 2019 \\ \hline \end{array}$ | $\begin{array}{\|c\|c\|} \hline \text { Month } \\ \text { Sep } \\ \text { OO19 } \end{array}$ | $\begin{array}{\|c\|} \hline \text { Month } \\ \text { oct } \\ 2019 \end{array}$ | $\begin{array}{\|l\|l\|} \hline \text { Month } \\ \text { Noov } \\ 2019 \end{array}$ | $\begin{array}{\|c} \hline \text { Month } \\ \text { Dec } \\ \text { OO19 } \\ \hline \end{array}$ | $\begin{array}{\|c} \hline \text { Month } \\ \text { Jan } \\ \text { Jo20 } \end{array}$ | $\begin{gathered} \text { Month } \\ \text { Feb } 2020 \end{gathered}$ | $\begin{aligned} & \hline \text { Month } \\ & \text { March } \\ & 2020 \end{aligned}$ | $\begin{array}{\|c\|c\|} \hline \text { Month } \\ \text { April } \\ 2020 \end{array}$ | $\begin{aligned} & \hline \text { Month } \\ & \text { May } \\ & 2020 \end{aligned}$ | $\begin{array}{\|l\|l} \hline \text { Month } \\ \text { June } \\ 2020 \end{array}$ | $\begin{array}{\|l\|l\|} \hline \text { Month } \\ \text { July } \\ 2020 \end{array}$ | $\begin{array}{\|c\|c\|} \hline \text { Month } \\ \text { Aus } \\ 2020 \end{array}$ | $\begin{array}{\|c\|c\|} \hline \text { Month } \\ \text { Sept } \\ \text { 2020 } \end{array}$ | $\begin{gathered} \text { Month } \\ \text { Oct } 2020 \end{gathered}$ |
| HBL Islamic PLS Account (FCY) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| HBL Lslamic P PL FCY Less than 1000 | Quarterly | 0.116\% | 0.152\% | 0.271\% | 0.156\% | 0.113\% | 0.099\% | 0.100\% | 0.100\% | 0.100\% | 0.100\% | 0.100\% | 0.100\% | 0.100\% | 0.100\% | 0.100\% | 0.100\% | 0.100\% | 0.100\% | 0.100\% | 0.100\% | 0.100\% | 0.100\% | 0.100\% | 0.102\% | 0.102\% |
| HBL L slamic P PL FCY 1000 to less than FCY 50,000 | Quarterly | 0.174\% | 0.227\% | 0.406\% | 0.234\% | 0.170\% | 0.148\% | 0.149\% | 0.150\% | 0.150\% | 0.150\% | 0.150\% | 0.150\% | 0.150\% | 0.150\% | 0.150\% | 0.150\% | 0.150\% | 0.150\% | 0.150\% | 0.150\% | 0.150\% | 0.150\% | 0.150\% | 0.153\% | 0.153\% |
| HBL slamic PLS From FCY 50,00 \& above | Quarterly | 0.231\% | 0.303\% | 0.542\% | 0.311\% | 0.227\% | 0.197\% | 0.199\% | 0.200\% | 0.200\% | 0.20\%\% | 0.200\% | 0.20\%\% | 0.20\%\% | 0.200\% | 0.200\% | 0.200\% | 0.200\% | 0.200\% | 0.200\% | 0.200\% | 0.200\% | 0.200\% | 0.200\% | 0.204 | 0.204\% |

## HBL Islamic High Yield Investment Deposit (FCY)

One Month
 Two Months

| From 1,000 to 99,999 |
| :--- |
| From 100,000 9999999 |
| From 500,000 \& above | Three Months From 1,000 to 09,999

From 100,000 to 499,9 From 100,000 t t 4999,99 Six Months \begin{tabular}{l}
Six Months <br>
$\begin{array}{l}\text { FFom 1,000 to } 9,999 \\
\text { From 100,000 to 0999,999 }\end{array}$ <br>
\hline

 

From 100,000 to 499,99 <br>
From 50,000 \& above <br>
\hline
\end{tabular}

\section*{| Twelve Months |
| :--- |
| From 1,000 to 99,999 |
| Rom 100,000 to |}


| FFom 100,000 t t 4999999 |
| :--- |
| From 500,000 \& above |

$\qquad$ 2 2 Years From 1,000 to 99,999 From 500,0000 a above 3 Years From 100,000 to 499,99 4 Years
From 1,000 t to 9,9999
From 100,000 to 999999
From 100,000 to 499,99
5 Years 500,000 above
From 1,000 to 99,999
From 100,000 to 499,999

## Prepared by:

## Pool Manager <br> Muhammad Saadan Sarwar <br> Approved by:

## Reviewed by:

## Unit Head, Pool Managemen <br> Khawaia Farhan Usman

Recommend by:

