

## PROFIT RATES OCTOBER 2020

Product Name	Payment Frequency	Profit Rate
Local Currency Accounts  SAVING ACCOUNTS    IBEL Islamic PLS Account   Monthly   3.59%     IBEL Al-Mukhtar Account   Monthly   0.07%     IBEL Al-Mukhtar Account   January & July   0.07%     IBEL Al-Mukhtar Account   January & July   0.07%     IBEL At Work Islamic Premium Account   January & July   0.07%     IBEL AL Work Islamic Premium Account   January & July   0.07%     IBEL AL Work Islamic Premium Account   January & July   0.07%     IBEL AL Work Islamic Premium Account   January & July   0.07%     IBEL AL Work Islamic Premium Account   January & July   0.07%     IBEL AL Work Islamic Premium Account   January & July   0.07%     IBEL AL WORK ISLAMIC ENDER SEP Islamic Financing Facility for Renewable Energy   Monthly   4.00%     IBEL AL WORK ISLAMIC ENDER SEP Islamic Financing Facility for Storage of Agriculture Produce   Monthly   4.00%     IBEL AL WORK ISLAMIC ENDER SEP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I   Monthly   0.07%     IBEL AL WORK ISLAMIC ENDER SEP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II   Monthly   0.07%     SEP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals   Monthly   0.00%     SEP Islamic Refinance Scheme for Modernization of SMES   Monthly   0.00%     SEP Islamic Refinance Scheme for Modernization of SMES   Monthly   0.00%     Monthly   0.00%   Monthly   0.00%     Deposits of Rs. 500k but less than 500k   Monthly   0.00%     Deposits of Rs. 500k but less than 10kh   Monthly   0.00%     Deposits of Rs. 500k but less than 10kh   Monthly   0.00%     Deposits of Rs. 500kh but less than 50kh   Monthly   0.00%     Deposits of Rs. 500kh but less than 50kh   Monthly   0.00%     Deposits of Rs. 500kh but less than 50kh   Monthly   0.00%     Deposits of Rs. 500kh but less than 50kh   Monthly   0.00%     Deposits of Rs. 500kh but less than 50kh   Monthly   0.00%     Deposits of Rs. 500kh but less than 50kh   Monthly   0.00%     Deposits of Rs. 500kh but less than 50kh   Monthly   0.00%     Deposits of Rs. 50kh   Monthly   0.00%		
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%
Description No. Charles Company March Association	1	0.070/
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%
	Monthly	2.00%
	Monthly	4.000/
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	Wonthly	4.00%
Profit on Maturity		
Al - Samarat 1 Month	Maturity	4.65%
Al - Samarat 3 Months	Maturity	4.81%
Al - Samarat 6 Months	Maturity	5.14%
AI - Samarat One Year	Maturity	6.91%
Al - Samarat Three Years	Maturity	6.81%
Al - Samarat Five Years	Maturity	7.64%
Profit on Monthly		
	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%
Al - 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%
Al - Samarat Five Years	Semi Annually	8.39%



## PROFIT RATES OCTOBER 2020

Product Name	<b>e</b>	Payment Frequency	Profit Rate		
For	eign Currency Account	:S			
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 Yi	eld 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			2.22,0		
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		iviaturity	0.2270		
From 1,000 to 99,999		Motority	0.20%		
From 1,000 to 99,999 From 100,000 to 499,999		Maturity Maturity	0.20%		
From 500,000 & above		,	0.21%		
2 Years		Maturity	0.22/6		
			0.000/		
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%		
Propared by:	Paviawad by:	Perommend hu			
Prepared by:	Reviewed by:	Recommend by:			
Post Marian	Hard Baddenson 111 ft	mad the control of			
<b>Pool Manager</b> Muhammad Saadan Sarwar	<b>Head, Pool Management Unit</b> Khawaja Farhan Usman	Head, Islamic Product Develop Muhammad Mujeeb Beig	oment & Operation		
Tonamina Suudun Surwur		mananinaa majeeb beig			
Approved by:					
Head Distribution- Islamic Banking		Resident Sharia'h Board Mem	ber		
Kamran Zafar		Mufti Yahya Asim			



## HISTORICAL PROFIT RATES 2018 Till 2020

	Payment	Month	1	Month	Month Mont				1		Month	Month	Month	Month			Month	Month	Month	Month	Month	Month	Month	Month	Month
Product Name	Frequency	Oct 2018	Nov 2018	Dec 2018	Jan Feb 2019 2019		April 2019	May 2019	June 2019	July 2019	Aug 2019	Sep 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
Local Currency Accounts		2018	2018	-	2019   2015	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2020		2020	2020	2020	2020	2020	2020	2020	
SAVING ACCOUNTS																									
HBL Islamic PLS Account	Monthly	3.932%	3.481%	4.403%	4.199% 4.136	% 4.2439	6 5.054%	4.500%	5.018%	5.590%	5.102%	5.170%	5.544%	5.588%	5.588%	5.588%	5.588%	5.588%	4.963%	3.755%	3.500%	3.500%	3.500%	3.598%	3.586%
HBL Al-Mukhtar Account	Monthly	0.058%	0.051%	0.057%	0.055% 0.054	% 0.0559	6 0.066%	0.060%	0.067%	0.075%	0.065%	0.066%	0.071%	0.071%	0.071%	0.071%	0.071%	0.071%	0.063%	0.066%	0.066%	0.066%	0.066%	0.068%	0.068%
HBL at Work Islamic Premium Account	Jan & Jul	0.058%							0.067%				0.071%						0.063%		0.066%			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 ILTFF	Monthly						2.000%	2.000%	2.313%	2.576%	2.229%	1.750%	1.877%	2.162%	2.162%	2.162%	2.162%	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%	4.000%	4.000%	4.000%	4.000%	4.000%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Monthly																		1.920%	6.000%	4.000%	4.000%	4.000%	4.000%	4.000%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Monthly																			4.000%	0.066%	0.066%	0.066%	0.066%	0.066%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY 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 (IRFCC)- 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%	2.000%	2.000%	2.000%
HBL Al-Irtifa Account																									
Deposits of Rs.1 but less than 500K	Monthly	3.932%	4.177%	4.710%	4.491% 4.424	% 4.5399	6 5.406%	4.821%	5.376%	5.989%	5.466%	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.500K but less than 1(M)	Monthly	4.028%	4.177%	4.710%	4.491% 4.424	% 4.5399	6 5.406%	4.821%	5.376%	5.989%	5.466%	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.1(M) but less than 5(M)	Monthly	4.431%	_	_				_	5.376%					5.987%			5.987%	5.987%		4.152%		3.899%		4.008%	3.995%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	4.488%		4.710%							5.466%	5.539%		5.987%	5.987%	5.987%	5.987%	5.987%	5.317%	4.152%		3.899%		4.008%	3.995%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	4.546%	4.177%	4.710%	4.491% 4.424	% 4.5399	6 5.406%	4.821%	5.376%		5.466%	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%	_						5.376%				5.940%	5.987%	5.987%		5.987%	5.987%	5.317%			3.899%			3.995%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	4.603%	4.177%	4.710%							5.466%		5.940%	5.987%	5.987%	5.987%	5.987%	5.987%	5.317%	4.152%	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%					5.376%		5.466%			5.987%	5.987%		5.987%	5.987%	5.317%	4.152%	3.899%	3.899%		4.008%	3.995%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	4.661%	_	_					5.376%				5.940%					5.987%		4.152%		3.899%		4.008%	3.995%
Deposits of Rs. 1(B) and above	Monthly	4.690%							5.376%											4.152%		3.899%		4.008%	
AL-SAMARAT TERM ACCOUNTS	,						- 1						0.0.0		0.00.71	0.00.71			0.00		0.000.1	0.00071	0.00071		
Profit on Maturity																									
Al - Samarat 1 Month	Maturity	4.805%	4.254%	F 1070/	4.956% 4.882	0/ 5 0000	/ F 0CF0/	F 2220/	F 0.470/	C C240/	C 0400/	C 12C0/	C 5700/	C C220/	C C220/	C C220/	C C220/	C C220/	F 0000/	4 7070/	4.5340/	4 5340/	4.5340/	4.00000	A CAFO(
Al - Samarat 1 Months	Maturity	4.805%	4.254%						6.091%					6.783%					6.024%					4.826%	
Al - Samarat 6 Months	Maturity	5.150%							6.384%				7.053%				7.108%	7.108%	6.313%	5.275%		5.020%		5.160%	
Al - Samarat One Year	Maturity	6.905%																	7.843%						
Al - Samarat Three Years 2015	Maturity	0.50370	0.115%	0.052/0	0.373% 0.474	70 0.0427	0 7.51170	7.11170	7.551/0	0.033/0	8.00476	0.1/1/0	0.703/0	0.032/0	0.032/0	0.032/0	0.03270	0.032/0	7.043/0	7.001%	0.74476	0.74476	0.74476	0.53270	0.910%
Al - Samarat Three Years	Maturity	6.301%	5.578%	6 01 50/	6.500% 6.402	0/ C EC00	/ 7.0220/	7.020%	7 9 400/	0.7249/	7.0729/	9.0709/	0.6630/	0.7310/	0.7310/	0 7210/	0.7210/	0.7310/	7 75 49/	6.0009/	6 6 4 2 9/	6 6 4 2 9/	6 6 4 2 9 /	6 9200/	6 9079/
Al - Samarat Five Years 2013	Maturity	0.301%	3.376%	0.013/0	6.300% 6.402	76 0.3067	0 7.02370	7.030%	7.040%	0.73470	7.572%	0.070%	0.003/0	0./31/0	0.731/0	0.731/0	0.731/0	0.731/0	7.734%	0.500%	0.04576	0.04370	0.04576	0.020%	0.80776
Al - Samarat Five Years 2014			1	_		_	1	1																	
Al - Samarat Five Years 2015	Maturity Maturity		-	_			-		-																
Al - Samarat Five Years	Maturity	6.876%	6.0000/	7 4279/	7.092% 6.986	0/ 7.1660	/ 0 E269/	7 6020/	0 0 0 000/	0.5449/	0.7110/	0.0370/	0.4669/	0.5419/	0 E 419/	O E419/	0 E 419/	0.5419/	0.4720/	7 7109/	7 45 29/	7 45 20/	7 45 20/	7.6609/	7.6369/
Profit on Monthly	iviaturity	0.070%	0.000%	7.43770	7.052% 0.560	7.1007	0.33070	7.00270	0.300%	3.34470	0.71170	0.02770	3.400%	5.341/0	3.341/0	5.34170	5.541/6	5.341/0	0.47270	7.710%	7.43370	7.43370	7.43370	7.000%	7.030%
Al - Samarat One Year	Monthly	6.675%	5.909%	6 662%	6.354% 6.259	% 6.4209	4 7 647%	6 970%	7 661%	9 52/1%	7 790%	7 902%	9.465%	9 521%	9 5 2 1 %	9 521%	9 521%	9 521%	7 576%	6 700%	6.443%	6.443%	6.443%	6 622%	6 602%
Al - Samarat Three Years 2015	Monthly	0.073/6	3.505%	0.002/6	0.334% 0.233	76 0.4207	0 7.04770	0.870%	7.001/6	0.334/0	7.765%	7.055%	8.403%	0.331/0	0.331/0	0.331/0	0.331/0	0.331/0	7.370%	0.700%	0.44370	0.443%	0.443%	0.023%	0.002%
Al - Samarat Three Years	Monthly	5,668%	5.018%	6 121%	5.847% 5.759	% 5 008%	4 7 027%	6 31 2%	7.020%	7 9/12%	7 157%	7 252%	7 779%	7 920%	7 920%	7.839%	7 9 2 0 %	7.839%	6 061%	6.006%	5 751%	5 751%	5.751%	5 011%	5.902%
Al - Samarat Five Years 2013	Monthly	3.000/0	3.01070	0.13170	3.047/0 3.733	70 3.3007	0 7.03770	0.312/0	7.03370	7.042/0	7.13770	7.23270	7.77070	7.03370	7.03370	7.03370	7.03370	7.03370	0.30170	0.00076	3.73170	3.731/0	3.731/0	3.311/0	3.03370
Al - Samarat Five Years 2014	Monthly		_	_			_		_																
Al - Samarat Five Years 2015	Monthly			_																					
Al - Samarat Five Years	Monthly	5.265%	4.661%	5 604%	5.430% 5.349	% 5.497%	6 536%	5 95/19/	6.528%	7 272%	6.638%	6.726%	7 212%	7 270%	7 270%	7 270%	7 270%	7 270%	6.456%	5 /127%	5 192%	5 192%	5 192%	5 227%	5 210%
Profit on Quarterly	IVIOIILIIIY	3.20370	4.00170	3.03470	3.430/0 3.343	70 3.4077	0.55070	3.03470	0.32070	7.273/0	0.03070	0.72070	7.213/0	7.27070	7.27070	7.270/0	7.27070	7.27070	0.43070	3.43770	J.10270	3.102/0	J.102/0	3.32770	3.31070
Al - Samarat One Year	Quarterly	6.767%	E 0019/	6 7E 40/	6.441% 6.345	e/ 6 E009	7 7539/	6 0669	7 7600/	0 6550	7 9009/	9 0049/	0 5040/	0 65 20/	0 6570/	0 6530/	0.6530/	0 6530/	7 6030/	6 9209/	C ECAN	6 5 6 4 9 /	C EC 49/	6 7479/	6 7259/
Al - Samarat Three Years 2015	Quarterly	0.707%	5.991%	6.754%	6.441% 6.345	% 6.5097	6 7.75376	0.900%	7.769%	8.055%	7.899%	8.004%	8.584%	8.052%	8.052%	8.052%	8.052%	8.052%	7.083%	6.820%	0.504%	0.504%	0.504%	6.747%	0.725%
Al - Samarat Three Years	Quarterly	5.783%	5.120%	6.255%	5.965% 5.876	9/ 6 0279	/ 7.1709/	6 4439/	7 1050/	9.0049/	7 2059/	7.4029/	7.0200/	9.0019/	9.0019/	9.0019/	9.0019/	8.001%	7.1059/	6.168%	E 0139/	5.913%	E 0139/	6.078%	6 OE 99/
Al - Samarat Five Years 2013		3.763%	3.120%	0.233%	3.503/0 3.8/0	70 0.02/7	0 7.1/970	0.44270	7.103%	3.004%	7.303%	7.402%	1.330%	0.001%	0.001%	0.001%	0.001%	0.001%	7.103%	0.100%	3.313%	3.713%	3.313%	0.070%	0.036/0
Al - Samarat Five Years 2013 Al - Samarat Five Years 2014	Quarterly																								
Al - Samarat Five Years 2014 Al - Samarat Five Years 2015	Quarterly Quarterly																								
Al - Samarat Five Years 2015	Quarterly	5 5520/	4.0169/	6.0059	5.727% 5.641	% 5 7970	6 8020	6 1910/	6.8029	7 6700/	7.0089/	7 1029/	7.6169	7 6769/	7 6769	7.6769	7.6769	7.6769/	6.9179/	5.9/120/	5 5990/	5 5000/	5 5999/	5 7/1/9/	5.726%
	Quarterly	1 3.333%	4.910%	1 0.005%	3./2/76   5.641	70   D. /8/%	0.893%	0.181%	0.892%	1.0/9%	7.008%	7.102%	7.010%	7.070%	7.070%	7.070%	7.070%	7.070%	0.81/%	5.845%	3.588%	3.588%	5.588%	5.744%	3.720%
Profit on Semi Annually  Al - Samarat One Year	Semi Annually	6.836%	6.052%	6 0220/	6.507% 6.410	0/ 6 5750	7 9220/	7.0200/	7.0500/	0.7450/	7.0020/	0.0000/	0 6730/	0 7430/	0.7420/	0.7430/	0.7430/	0.7420/	7 7630/	6.0100	0.7420/	0.7430/	0.7430/	0.0050/	0.0000/
Al - Samarat Three Years 2015	Semi Annually Semi Annually	0.830%	0.052%	0.823%	0.50/% 0.410	70 0.5/5%	0 /.832%	7.039%	7.850%	8.745%	7.982%	6.088%	0.0/3%	0.742%	0./42%	6.742%	0.742%	8.742%	7.705%	0.910%	8.742%	6.742%	5.742%	0.985%	0.985%
Al - Samarat Three Years	Semi Annually	5.898%	5 2229/	6.3700/	6.083% 5.992	% 6 1479	4 7 2220/	6 5720/	7 2 200	9 165°	7.4539/	7 5529/	8 0000	9 1639/	9 1639/	9 1639/	9 1639/	9 1639/	7 2/10%	6.3309/	9 163°	9 1639/	9 1639/	8 300%	8 300%
Al - Samarat Tirree Years Al - Samarat Five Years 2013	Semi Annually Semi Annually	5.898%	5.222%	0.379%	0.083% 5.992	70 D.14/%	0 /.322%	0.572%	7.329%	8.105%	7.453%	7.552%	0.099%	0.103%	0.103%	6.105%	0.105%	6.105%	7.249%	0.330%	8.103%	6.103%	8.103%	0.390%	0.390%
Al - Samarat Five Years 2013 Al - Samarat Five Years 2014	Semi Annually																								
Al - Samarat Five Years 2014 Al - Samarat Five Years 2015	Semi Annually																								
Mi - Jamaiat Hive Teals 2013	Jenn Annually																								



## HISTORICAL PROFIT RATES 2018 Till 2020

Donate of Name	Payment	Month	Month	Month					Month			Month		Month	Month		Month	Month	Month	Month	Month	Month	Month	Month	Month	Mont
Product Name	Frequency	Oct	Nov	Dec 201	8 Jan	Feb	Mar	April	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb 2020	March	April	May	June	July	Aug	Sept	Oct 20
Al - Samarat Five Years	Semi Annually	2018 5.898%	2018 5,222%		2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2020		2020	2020	2020	2020	2020	2020 8.163%	2020	
	Semi Annually	5.898%	5.222%	6   6.3/9%	6.083%	5.992%	6.14/%	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	1			_	_																					
	Payment	Month	Month	Month	Month		Month	Month	Month	Month	Month	Month	Month	Month	Mon1											
Product Name	Frequency	Oct	Nov	Dec 201	Jan	Feb	Mar	April	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb 2020	March	April	May	June	July	Aug	Sept	Oct 20
		2018	2018		2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2019	2020		2020	2020	2020	2020	2020	2020	2020	
HBL Islamic PLS Account (FCY)																										
HBL Islamic PLS FCY Less than 1000	Quarterly	0.116%																						0.100%		
HBL Islamic PLS FCY 1000 to less than FCY 50,000	Quarterly	0.174%					0.148%							0.150%					0.150%	0.150%		0.150%				
HBL Islamic PLS From FCY 50,000 & above	Quarterly	0.231%	0.303%	6   0.542%	0.311%	0.227%	0.197%	0.199%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	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																										
From 1,000 to 99,999	Maturity	0.231%																						0.190%		
From 100,000 to 499,999	Maturity	0.231%					0.197%							0.200%										0.200%		
From 500,000 & above	Maturity	0.231%	0.303%	0.542%	0.311%	0.22/%	0.19/%	0.209%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	, 0.210
Two Months		T	T			T	T	I I					T													
From 1,000 to 99,999 From 100,000 to 499,999	Maturity Maturity	0.231%												0.190%					0.190%					0.190%		
From 500,000 to 499,999 From 500,000 & above	Maturity	0.231%																						0.200%		
Three Months	iviaturity	0.231/0	0.3037	0.3427	0.311/	0.22770	0.15776	0.205/6	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210
From 1,000 to 99,999	Maturity	0.231%	0.303%	0.5420	0.2110	0.2279/	0.1079/	0.1909/	0.1009/	0.1009/	0.1009/	0.1009/	0.1009/	0.1000/	0.1009/	0.1009/	0.1009/	0.1009/	0.1009/	0.1009/	0.1009/	0.1009/	0.1009/	0.190%	0.100%	
From 100,000 to 499,999	Maturity	0.231%																	0.190%					0.190%		
From 500,000 & above	Maturity																							0.210%		
Six Months		0.202.1		- 1 - 1 - 1				0.20071	0.220,1	0.220,1	0.220,1	0.220,1		0.220.1		0.000	0.2207				0.220,1		0.22071	0.220,1		
From 1,000 to 99,999	Maturity	0.231%	0.3039	0.542%	0.311%	0.227%	0.197%	0.199%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	6 0.200
From 100,000 to 499,999	Maturity	0.231%	0.303%				0.197%												0.210%					0.210%		
From 500,000 & above	Maturity	0.231%			0.311%	0.227%	0.197%																	0.220%		
Twelve Months			•			•	•																			
From 1,000 to 99,999	Maturity	0.231%	0.303%	0.542%	0.311%	0.227%	0.197%	0.199%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	6 0.20r
From 100,000 to 499,999	Maturity	0.231%	0.303%	0.542%	0.311%	0.227%	0.197%	0.209%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	6 0.210
From 500,000 & above	Maturity	0.231%	0.303%	6 0.542%	0.311%	0.227%	0.197%	0.219%	0.220%	0.220%	0.220%	0.220%	0.220%	0.220%	0.220%	0.220%	0.220%	0.220%	0.220%	0.220%	0.220%	0.220%	0.220%	0.220%	0.220%	0.220 هُ
2 Years																										
From 1,000 to 99,999	Maturity							0.229%	0.230%	0.230%	0.230%	0.230%	0.230%	0.230%	0.230%	0.230%	0.230%	0.230%	0.230%	0.230%	0.230%	0.230%	0.230%	0.230%	0.230%	6 0.230
From 100,000 to 499,999	Maturity							0.239%											0.240%					0.240%		
From 500,000 & above	Maturity							0.249%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250 د
3 Years																										
From 1,000 to 99,999	Maturity																							0.260%		
From 100,000 to 499,999	Maturity			_				0.269%																0.270%		
From 500,000 & above	Maturity							0.279%	0.280%	0.280%	0.280%	0.280%	0.280%	0.280%	0.280%	0.280%	0.280%	0.280%	0.280%	0.280%	0.280%	0.280%	0.280%	0.280%	0.280%	0.280 د
4 Years																										
From 1,000 to 99,999	Maturity			_																				0.290%		
From 100,000 to 499,999	Maturity		_	-	-	-								0.300%										0.300%		
From 500,000 & above	Maturity							0.309%	0.310%	0.310%	0.310%	0.310%	0.310%	0.310%	0.310%	0.310%	0.310%	0.310%	0.310%	0.310%	0.310%	0.310%	0.310%	0.310%	0.310%	, 0.310
5 Years			_	_	_		_						T				I									
From 1,000 to 99,999 From 100,000 to 499,999	Maturity Maturity			_	1	-													0.320%	0.320%	0.320%		0.320%	0.320%		
From 500,000 & above	Maturity			_	+	_	_																	0.330%		
Prom SUU,UUU & above	Matunty							0.339%	0.340%	0.340%	0.340%	0.340%	0.340%	0.340%	0.340%	0.340%	0.340%	0.340%	0.340%	0.340%	0.340%	0.340%	0.340%	0.340%	0.340%	0.340
Prepared by:	Reviewed by:																					Recomm	end by:			
Pool Manager	Unit Head, Pool	Manage	ment																			Head, Is	amic Pro	duct Dev	elopmer	nt & Or
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