

PROFIT RATES October 2021

Local Currency Accounts File Islamic RS Account	Product Name	Payment Frequency	Profit Rate
Hiel Niss Taylifr	Local Currency Accounts		
Hell Niss Tawlif Rutba Islamic Saving Account	SAVING ACCOUNTS		
Rubbs Islamic Saving Account Monthly 5.25%	HBL Islamic PLS Account	Monthly	4.23%
HBB AF-Mukhtar Account HBB at Work Islamic Premium Account January & July 0.08% Remunerative Non-Chequing Current Margin Account January & July 0.08% Remunerative Non-Chequing Current Margin Account January & July 0.08% Funds Acceptance under SBP IETF Monthly 2.42% FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy Quarterly 2.00% FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy Quarterly 2.00% FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility For Renewable Energy Quarterly 4.00% FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility For Renewable Energy Quarterly 0.07% FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility For Renewable Energy Quarterly 0.07% FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility For Renewable Energy Quarterly 0.07% SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals Quarterly 0.07% SBP Islamic Refinance Scheme for Modernization of SMts Quarterly 0.00% SIAMAIC FEMP ECO REFIN (TERF) Quarterly 1.00% Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Enterpreneurs Quarterly 1.00% Deposits of Rs. 150k but less than 50k Deposits of Rs. 150k but less than 50kh Deposits of Rs. 150kh but less than 50kh Deposits of Rs. 250kh but less than 50kh Deposits of Rs. 250kh but less than 50kh Deposits of Rs. 150kh but less than 50kh Deposits of Rs. 250kh but less than 50kh Deposits of Rs. 250kh but less than 50kh Deposits of Rs. 150kh but less than 50kh Deposits of Rs. 150kh but less than 50kh Deposits of Rs. 250kh but less than 50k	HBL Nisa Tawfir	Monthly	7.86%
Hell at Work Islamic Premium Account January & July 0.08%	Rutba Islamic Saving Account	Monthly	5.25%
Remunerative Non-Chequing Current Margin Account Funds Acceptance under SBP ILTFF Monthly 2.42% Funds Acceptance under SBP ILTFF Monthly 2.42% 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 4.00% FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce Quarterly 0.07% 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% GLAMIC TEMP ECO REFIN (ITERF) Quarterly 1.00% Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Enterpreneurs Quarterly 2.00% HBL Al-Irtifa Account Deposits of Rs.10 but less than 500K Deposits of Rs.10 but less than 500K Monthly 4.47% Deposits of Rs.10(h) but less than 50(h) Monthly 4.47% Deposits of Rs.10(h) but less than 50(h) Monthly 4.47% Deposits of Rs.10(h) but less than 50(h) Monthly 4.47% Deposits of Rs.10(h) but less than 50(h) Monthly 4.47% Deposits of Rs.10(h) but less than 50(h) Monthly 4.47% Deposits of Rs.10(h) but less than 50(h) Monthly 4.47% Deposits of Rs.10(h) but less than 50(h) Monthly 4.47% Deposits of Rs.10(h) but less than 50(h) Monthly 4.47% Deposits of Rs.10(h) but less than 50(h) Monthly 4.47% Deposits of Rs.10(h) but less than 50(h) Monthly 4.47% Deposits of Rs.10(h) but less than 50(h) Monthly 4.47% Deposits of Rs.10(h) but less than 50(h) Monthly 4.47% Deposits of Rs.10(h) but less than 50(h) Monthly 4.47% Deposits of Rs.10(h) but less than 50(h) Monthly 4.47% Deposits of Rs.10(h) but less than 50(h) Monthly 4.47% Deposits of Rs.10(h) but less than 50(h) Monthly 4.47% Deposits of Rs.10(h) but less than 50(h) Monthly 4.47%	HBL Al-Mukhtar Account	Monthly	0.08%
FUNDS ACCEPTANCE UNDER SRP Islamic Financing Facility for Renewable Energy FUNDS ACCEPTANCE UNDER SRP Islamic Financing Facility for Storage of Agriculture Produce FUNDS ACCEPTANCE UNDER SRP Islamic Financing Facility for Storage of Agriculture Produce FUNDS ACCEPTANCE UNDER SRP Islamic Financing Facility for Storage of Agriculture Produce FUNDS ACCEPTANCE UNDER SRP Islamic Financing Facility for PAYMENT OF WAGES / SALARIES - I FUNDS ACCEPTANCE UNDER SRP Islamic Financing Facility For PAYMENT OF WAGES / SALARIES - I FUNDS ACCEPTANCE UNDER SRP Islamic Financing Facility For PAYMENT OF WAGES / SALARIES - II FUNDS ACCEPTANCE UNDER SRP Islamic Financing Facility For PAYMENT OF WAGES / SALARIES - II FUNDS ACCEPTANCE UNDER SRP Islamic Financing Facility For PAYMENT OF WAGES / SALARIES - II Courterly	HBL at Work Islamic Premium Account	January & July	0.08%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Remunerative Non-Chequing Current Margin Account	January & July	0.08%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce Quarterly 4.00% FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I Quarterly 0.07% 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 0.07% SBP Islamic Refinance Scheme for Modernization of SMES Quarterly 0.07% SBP Islamic Refinance Scheme for Modernization of SMES Quarterly 0.00% SBP Islamic Refinance Scheme for Women Enterpreneurs 0.00 Quarterly 0.00% SBP Islamic Refinance Scheme for Women Enterpreneurs 0.00 Quarterly 0.00% United Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Enterpreneurs 0.00 Quarterly 0.00% Deposits of Rs. 10 but less than 500K Deposits of Rs. 10 but less than 500K Deposits of Rs. 500K but less than 10M) Deposits of Rs. 500K but less than 10M) Deposits of Rs. 500K but less than 15MN Deposits of Rs. 50MN but less than 15MN Deposits of Rs. 50MN but less than 15MN Deposits of Rs. 50MN but less than 50MN Deposits of Rs. 50MN but less than 50MN but less but less than 50MN but less but less than 50MN but less but less but less th	Funds Acceptance under SBP ILTFF	Monthly	2.42%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I Quarterly 0.07% 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 2.00% SBP Islamic Refinance Scheme for Modernization of SMES Quarterly 1.00% Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Enterpreneurs Quarterly 2.00% Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Enterpreneurs Quarterly 2.00% HBL Al-Irtifa Account Deposits of Rs. 1but less than 50K Monthly 4.47% Deposits of Rs. 500K but less than 10(M) Deposits of Rs. 50W but less than 50K Monthly 4.47% Deposits of Rs. 50W but less than 50M Monthly 4.47% Deposits of Rs. 50(M) but less than 50(M) Monthly 4.47% Deposits of Rs. 50(M) but less t	FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	2.00%
FUNDS ACCEPTANCE UNDER S8P ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II Quarterly 0.07%	FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	4.00%
FUNDS ACCEPTANCE UNDER S8P ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II Quarterly 0.07%		,	0.07%
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals Quarterly 2.00%		,	
SBP Islamic Refinance Scheme for Modernization of SMEs Quarterly 2.00%	SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	,	0.07%
ISLAMIC TEMP ECO REFIN (ITERF)		·	
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Enterpreneurs Peposits of Rs.1 but less than 500K Deposits of Rs.1 but less than 500K Deposits of Rs.500K but less than 1(M) Deposits of Rs.1 (M) but less than 5(M) Deposits of Rs.1 (M) but less than 5(M) Deposits of Rs.5 (M) but less than 50(M) Deposits of Rs.5 (M) but less than 150(M) Deposi			
Deposits of Rs. 1 but less than 500K		Quarterly	1.00%
Deposits of Rs. 1 but less than 500K	Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Enterpreneurs	Quarterly	2.00%
Deposits of Rs.500K but less than 1(M)	HBL Al-Irtifa Account		
Deposits of Rs. 1(M) but less than 5(M)	Deposits of Rs.1 but less than 500K	Monthly	4.47%
Deposits of Rs. 5(M) but less than 25(M) Monthly 4.47%	Deposits of Rs.500K but less than 1(M)	Monthly	4.47%
Deposits of Rs. 25(M) but less than 50(M) Monthly 4.47%	Deposits of Rs.1(M) but less than 5(M)	Monthly	4.47%
Deposits of Rs. 25(M) but less than 50(M) Monthly 4.47%	Deposits of Rs. 5(M) but less than 25(M)	Monthly	4.47%
Deposits of Rs. 50(M) but less than 100(M)	, , , ,		
Deposits of Rs. 100(M) but less than 250(M) Monthly 4.47%		<u> </u>	
Deposits of Rs. 250(M) but less than 500(M) Monthly 4.47%			
Deposits of Rs. 500(M) but less than Rs. 1(B)		<u> </u>	
Deposits of Rs. 1(B) and above AL-SAMARAT TERM DEPOSITS Profit on Maturity AI - Samarat 1 Month AI - Samarat 3 Months AI - Samarat 3 Months AI - Samarat 6 Months AI - Samarat 6 Months AI - Samarat 6 Months AI - Samarat 7 Months AI - Samara		'	
Profit on Maturity 4.72% AI - Samarat 1 Month Maturity 4.96% AI - Samarat 3 Months Maturity 4.96% AI - Samarat 6 Months Maturity 5.20% AI - Samarat One Year Maturity 5.44% AI - Samarat Three Years Maturity 6.05% Profit on Monthly 6.65% Profit samarat Three Years Monthly 5.14% AI - Samarat Three Years Monthly 5.44% AI - Samarat Five Years Monthly 6.05% Profit on Quarterly 5.26% Quarterly 5.26% AI - Samarat Three Years Quarterly 5.74% AI - Samarat Five Years Quarterly 5.74% AI - Samarat Five Years Quarterly 5.35% Profit on Semi Annually 5.38% AI - Samarat Three Years Semi Annually 5.92%			
Al - Samarat 1 Month			
Al - Samarat 3 Months	Profit on Maturity		
Al - Samarat 6 Months Maturity 5.20% Al - Samarat One Year Maturity 5.44% Al - Samarat Three Years Maturity 6.05% Al - Samarat Five Years Maturity 6.65% Profit on Monthly Al - Samarat One Year Monthly 5.14% Al - Samarat Five Years Monthly 5.44% Al - Samarat Five Years Monthly 6.05% Profit on Quarterly Al - Samarat One Year Quarterly 5.26% Al - Samarat Three Years Quarterly 5.74% Al - Samarat Five Years Quarterly 6.35% Profit on Semi Annually Al - Samarat One Year Semi Annually 5.38% Al - Samarat Three Years Semi Annually 5.92%		Maturity	4.72%
Al - Samarat One Year Maturity 5.44% Al - Samarat Three Years Maturity 6.05% Al - Samarat Five Years Maturity 6.65% Profit on Monthly Al - Samarat One Year Monthly 5.14% Al - Samarat Three Years Monthly 5.44% Al - Samarat Five Years Monthly 6.05% Profit on Quarterly Al - Samarat One Year Quarterly 5.26% Al - Samarat Three Years Quarterly 5.74% Al - Samarat Five Years Quarterly 6.35% Profit on Semi Annually Al - Samarat One Year Semi Annually 5.38% Al - Samarat Three Years Semi Annually 5.92%	Al - Samarat 3 Months	Maturity	4.96%
Al - Samarat Three Years Maturity 6.05% Al - Samarat Five Years Maturity 6.65% Profit on Monthly Al - Samarat One Year Monthly 5.14% Al - Samarat Three Years Monthly 5.44% Al - Samarat Five Years Monthly 6.05% Profit on Quarterly Al - Samarat One Year Quarterly Al - Samarat Three Years Quarterly 5.26% Al - Samarat Three Years Quarterly 5.74% Al - Samarat Five Years Quarterly 6.35% Profit on Semi Annually Al - Samarat One Year Semi Annually Al - Samarat Three Years Semi Annually 5.38% Al - Samarat Three Years Semi Annually 5.92%	Al - Samarat 6 Months	Maturity	5.20%
Al - Samarat Five Years Maturity 6.65% Profit on Monthly Al - Samarat One Year Monthly 5.14% Al - Samarat Three Years Monthly 5.44% Al - Samarat Five Years Monthly 6.05% Profit on Quarterly Al - Samarat One Year Quarterly 5.26% Al - Samarat Three Years Quarterly 5.74% Al - Samarat Three Years Quarterly 5.74% Al - Samarat Five Years Quarterly 5.74% Al - Samarat Five Years Quarterly 5.35% Profit on Semi Annually Al - Samarat One Year Semi Annually 5.38% Al - Samarat Three Years Semi Annually 5.39%	Al - Samarat One Year	Maturity	5.44%
Profit on Monthly AI - Samarat One Year Monthly 5.14% AI - Samarat Three Years Monthly 5.44% AI - Samarat Five Years Monthly 6.05% Profit on Quarterly AI - Samarat One Year Quarterly 5.26% AI - Samarat Three Years Quarterly 5.74% AI - Samarat Five Years Quarterly 6.35% Profit on Semi Annually AI - Samarat One Year Semi Annually AI - Samarat Three Years Semi Annually 5.38% AI - Samarat Three Years Semi Annually 5.38% AI - Samarat Three Years Semi Annually 5.38%	Al - Samarat Three Years	Maturity	6.05%
Al - Samarat One Year Monthly 5.14% Al - Samarat Three Years Monthly 5.44% Al - Samarat Five Years Monthly 6.05% Profit on Quarterly Al - Samarat One Year Quarterly 5.26% Al - Samarat Three Years Quarterly 5.74% Al - Samarat Five Years Quarterly 6.35% Profit on Semi Annually Al - Samarat One Year Semi Annually 5.38% Al - Samarat Three Years Semi Annually 5.92%	Al - Samarat Five Years	Maturity	6.65%
Al - Samarat One Year Monthly 5.14% Al - Samarat Three Years Monthly 5.44% Al - Samarat Five Years Monthly 6.05% Profit on Quarterly Al - Samarat One Year Quarterly 5.26% Al - Samarat Three Years Quarterly 5.74% Al - Samarat Five Years Quarterly 6.35% Profit on Semi Annually Al - Samarat One Year Semi Annually 5.38% Al - Samarat Three Years Semi Annually 5.92%	Profit on Monthly	·	
Al - Samarat Three Years Monthly 5.44% Al - Samarat Five Years Monthly 6.05% Profit on Quarterly Al - Samarat One Year Quarterly 5.26% Al - Samarat Three Years Quarterly 5.74% Al - Samarat Five Years Quarterly 6.35% Profit on Semi Annually Al - Samarat One Year Semi Annually Al - Samarat Three Years Semi Annually 5.38% Al - Samarat Three Years Semi Annually 5.38% Al - Samarat Three Years Semi Annually 5.92%	, , , , , , , , , , , , , , , , , , ,	Monthly	5 1 /10/2
Al - Samarat Five Years Monthly 6.05% Profit on Quarterly Al - Samarat One Year Quarterly 5.26% Al - Samarat Three Years Quarterly 5.74% Al - Samarat Five Years Quarterly 6.35% Profit on Semi Annually Al - Samarat One Year Semi Annually Al - Samarat Three Years Semi Annually 5.38% Al - Samarat Three Years Semi Annually 5.38%			
Profit on Quarterly Al - Samarat One Year Quarterly 5.26% Al - Samarat Three Years Quarterly 5.74% Al - Samarat Five Years Quarterly 6.35% Profit on Semi Annually Al - Samarat One Year Semi Annually Al - Samarat Three Years Semi Annually 5.38% Al - Samarat Three Years Semi Annually 5.92%			
Al - Samarat One Year Quarterly 5.26% Al - Samarat Three Years Quarterly 5.74% Al - Samarat Five Years Quarterly 6.35% Profit on Semi Annually Al - Samarat One Year Semi Annually 5.38% Al - Samarat Three Years Semi Annually 5.92%		iviolitiliy	0.03%
Al - Samarat Three Years Quarterly 5.74% Al - Samarat Five Years Quarterly 6.35% Profit on Semi Annually Al - Samarat One Year Semi Annually 5.38% Al - Samarat Three Years Semi Annually 5.92%			
Al - Samarat Five Years Quarterly 6.35% Profit on Semi Annually Al - Samarat One Year Semi Annually 5.38% Al - Samarat Three Years Semi Annually 5.92%			
Profit on Semi Annually Al - Samarat One Year Semi Annually 5.38% Al - Samarat Three Years Semi Annually 5.92%			
Al - Samarat One Year Semi Annually 5.38% Al - Samarat Three Years Semi Annually 5.92%	Al - Samarat Five Years	Quarterly	6.35%
Al - Samarat Three Years Semi Annually 5.92%	Profit on Semi Annually		
	Al - Samarat One Year	Semi Annually	5.38%
Al - Samarat Five Years Semi Annually 6.47%	Al - Samarat Three Years	Semi Annually	5.92%
	Al - Samarat Five Years	Semi Annually	6.47%



PROFIT RATES October 2021

	Payment Frequency	Profit Rate		
	Foreign Currency Accoun	ts		
HBL Islamic PLS Account (FCY)				
ess than 1000		Monthly	0.10%	
rom 1000 to less than FCY 50,000		Monthly	0.15%	
rom 50,000 & above		Monthly	0.20%	
HBL Isl	amic High Yield Investment Deposit (FCY)			
One Month				
rom 1,000 to 99,999		Maturity	0.19%	
rom 100,000 to 499,999		Maturity	0.20%	
rom 500,000 & above		Maturity	0.21%	
Two Months				
rom 1,000 to 99,999		Maturity	0.19%	
rom 100,000 to 499,999		Maturity	0.20%	
rom 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				
rom 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%	
rom 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	0.26%	
From 100,000 to 499,999		Maturity	0.27%	
From 500,000 & above		Maturity	0.28%	
4 Years				
From 1,000 to 99,999		Maturity	0.29%	
From 100,000 to 499,999		Maturity	0.30%	
From 500,000 & above		Maturity	0.31%	
5 Years				
From 1,000 to 99,999		Maturity	0.32%	
From 100,000 to 499,999		Maturity	0.33%	
From 500,000 & above		Maturity	0.34%	
Prepared by:	Reviewed by:	Recommend by:		
Prepared by:	Reviewed by:	Recommend by:		
Pool Manager Muhammad Saadan Sarwar	Head, Pool Management Unit Khawaja Farhan Usman	Head, Islamic Product Develo Muhammad Mujeeb Beig	pment & Operation	
Approved by:				
Head Distribution- Islamic Banking		Resident Sharia'h Board Mem	nber	
Kamran Zafar		Mufti Yahya Asim		



HISTORICAL PROFIT RATES 2019 Till 2021

BANKING	1113101	MICAL I			-013	202																	
	Payment	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month
Product Name	Frequency	Oct	Nov	Dec	Jan	Feb 2020	March	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct
	rrequency	2019	2019	2019	2020	160 2020	2020	2020	2020	2020	2020	2020	2020	2021	2021	2021	2021	2021	2021	2021	2021	2021	2021
Local Currency Accounts																							
SAVING ACCOUNTS																							
HBL Islamic PLS Account	Monthly	5.54%	5.59%	5.59%	5.59%	5.59%	5.59%	3.50%	3.50%	3.60%	3.59%	3.94%	4.01%	4.04%	4.37%	4.40%	4.33%	4.04%	3.94%	4.43%	4.44%	4.21%	4.23%
Nisa Tawfir Islamic Saving Account	Monthly	-	-	-	-	-	-	-	-	-	-	3.94%	4.01%	4.04%	4.37%	4.40%	4.33%	4.04%	3.94%	4.43%	8.24%	7.82%	7.86%
Rutba Islamic Saving Account	Monthly	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.25%	5.25%	5.25%
HBL Al-Mukhtar Account	Monthly	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%	0.08%
HBL at Work Islamic Premium Account	Jan & Jul	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%	0.08%
Remunerative Non-Chequing Current Margin Account	Jan & Jul	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%	0.08%
Funds Acceptance under SBP ILTFF	Quarterly	1.88%	2.16%	2.16%	2.16%	2.16%	2.16%	2.00%	2.00%	2.06%	2.05%	2.25%	2.00%	2.00%	2.19%	2.20%	2.20%	2.20%	2.25%	2.53%	2.54%	2.41%	2.42%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	-	-	-	-	-	-	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	2.00%	2.00%	2.00%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	-	-	-	-	-	-	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Quarterly	-	-	-	-	-	-	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Quarterly							0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly		-	-	-		-	0.07%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.07%	0.07%	0.07%
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	-	-	-	-		-	0.07%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Islamic Temporary Economic Refinance Facility (ITERF)	Quarterly	٠.		-					-	-	-			-	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Enterpreneurs	Quarterly			-			-							-	2.0070	2.0070	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
HBL Al-Irtifa Account	Quarterry	-															2.00%	2.0070	2.0070	2.0070	2.0070	2.0070	2.00%
Deposits of Rs.1 but less than 500K	Monthly	5.94%	5.99%	5.99%	5.99%	5.99%	5.99%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%	4.55%	4.24%	4.17%	4.68%	4.69%	4.45%	4.47%
Deposits of Rs.500K but less than 1(M)	Monthly	5.94%	5.99%	5.99%	5.99%	5.99%	5.99%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%	4.55%	4.24%	4.17%	4.68%	4.69%	4.45%	4.47%
Deposits of Rs.1(M) but less than 5(M)	Monthly	5.94%		5.99%	5.99%	5.99%	5.99%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%	4.55%	4.24%	4.17%	4.68%	4.69%	4.45%	4.47%
Deposits of Rs. 5(M) but less than 25(M) Deposits of Rs. 5(M) but less than 25(M)	Monthly	5.94%	5.99%	5.99%	5.99%	5.99%	5.99%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%	4.55%	4.24%	4.17%	4.68%	4.69%	4.45%	4.47%
Deposits of Rs. 25(M) but less than 25(M) Deposits of Rs. 25(M) but less than 50(M)	Monthly	5.94%	5.99%	5.99%	5.99%	5.99%	5.99%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%	4.55%	4.24%	4.17%	4.68%	4.69%	4.45%	4.47%
Deposits of Rs. 25(M) but less than 30(M) Deposits of Rs. 50(M) but less than 100(M)	Monthly	5.94%		5.99%	5.99%	5.99%	5.99%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%	4.55%	4.24%	4.17%	4.68%	4.69%	4.45%	4.47%
Deposits of Rs. 100(M) but less than 100(M)	Monthly	5.94%		5.99%	5.99%	5.99%	5.99%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%	4.55%	4.24%	4.17%	4.68%	4.69%	4.45%	4.47%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	5.94%	5.99%	5.99%	5.99%	5.99%	5.99%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%	4.55%	4.24%	4.17%	4.68%	4.69%	4.45%	4.47%
Deposits of Rs. 250(M) but less than 500(M) Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	5.94%	5.99%	5.99%	5.99%	5.99%	5.99%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%	4.55%	4.24%	4.17%	4.68%	4.69%	4.45%	4.47%
Deposits of Rs. 1(B) and above	Monthly		5.99%	5.99%	5.99%		5.99%	3.90%	3.90%	4.01%	4.00%	4.39%	4.01%	4.25%	4.59%	4.62%	4.55%	4.24%	4.17%	4.68%		4.45%	
	IVIOITITITY	3.5470	3.33%	3.33%	3.33%	3.33%	3.33%	3.50%	3.50%	4.0176	4.00%	4.3370	4.01%	4.2370	4.3370	4.0270	4.33%	4.2470	4.1770	4.00%	4.05%	4.4370	4.4770
AL-SAMARAT TERM ACCOUNTS																							
Profit on Maturity																							
Al - Samarat 1 Month	Maturity		6.62%	6.62%	6.62%		6.62%	4.53%	4.53%	4.66%	4.65%	4.66%	4.67%	4.44%	4.81%	4.84%	4.76%	4.44%	4.39%	4.93%		4.69%	
Al - Samarat 3 Months	Maturity	6.73%	6.78%	6.78%	6.78%	6.78%	6.78%	4.70%	4.70%	4.83%	4.81%	5.43%	4.84%	4.64%	5.03%	5.06%	4.98%	4.65%	4.62%	5.19%	5.20%	4.93%	4.96%
Al - Samarat 6 Months	Maturity	7.05%	7.11%	7.11%	7.11%	7.11%	7.11%	5.02%	5.02%	5.16%	5.14%	5.80%	5.17%	4.84%	5.25%	5.28%	5.20%	4.85%	4.84%	5.44%	5.45%	5.17%	5.20%
Al - Samarat One Year	Maturity	8.76%		8.83%	8.83%	8.83%	8.83%	6.74%	6.74%	6.93%	6.91%	6.09%	5.42%	5.04%	5.47%	5.50%	5.41%	5.05%	5.07%	5.69%		5.41%	5.44%
Al - Samarat Three Years	Maturity	8.66%		8.73%	8.73%		8.73%	6.64%	6.64%	6.83%	6.81%	6.20%	5.52%	5.55%	6.01%	6.05%	5.95%	5.56%	5.63%	6.32%	6.34%	6.02%	6.05%
Al - Samarat Five Years	Maturity	9.47%	9.54%	9.54%	9.54%	9.54%	9.54%	7.45%	7.45%	7.66%	7.64%	6.07%	5.41%	6.05%	6.56%	6.60%	6.50%	6.06%	6.20%	6.96%	6.98%	6.62%	6.65%
Profit on Monthly																							
Al - Samarat One Year	Monthly	8.46%		8.53%	8.53%		8.53%	6.44%	6.44%	6.62%	6.60%	5.64%	5.03%	4.79%	5.19%	5.22%	5.14%	4.80%	4.79%	5.37%		5.11%	
Al - Samarat Three Years	Monthly	7.78%		7.84%	7.84%	7.84%	7.84%	5.75%	5.75%	5.91%	5.89%	5.38%	4.79%	5.04%	5.47%	5.50%	5.41%	5.05%	5.07%	5.69%		5.41%	
Al - Samarat Five Years	Monthly	7.21%	7.27%	7.27%	7.27%	7.27%	7.27%	5.18%	5.18%	5.33%	5.31%	6.03%	5.37%	5.55%	6.01%	6.05%	5.95%	5.56%	5.63%	6.32%	6.34%	6.02%	6.05%
Profit on Quarterly																							
Al - Samarat One Year	Quarterly	8.58%		8.65%	8.65%	8.65%	8.65%	6.56%	6.56%	6.75%	6.73%	5.57%	4.96%	4.89%	5.30%	5.33%	5.25%	4.90%	4.90%	5.50%	5.52%	5.23%	5.26%
Al - Samarat Three Years	Quarterly	7.94%		8.00%	8.00%	8.00%	8.00%	5.91%	5.91%	6.08%	6.06%	5.87%	5.88%	5.29%	5.74%	5.77%	5.68%	5.30%	5.35%	6.01%	6.02%	5.71%	5.74%
Al - Samarat Five Years	Quarterly	7.62%	7.68%	7.68%	7.68%	7.68%	7.68%	5.59%	5.59%	5.74%	5.73%	6.32%	5.63%	5.80%	6.29%	6.32%	6.22%	5.81%	5.92%	6.64%	6.66%	6.32%	6.35%
Profit on Semi Annually	·																						
Al - Samarat One Year	Semi Annually	8.67%	8.74%	8.74%	8.74%	8.74%	8.74%	8.74%	8.74%	8.99%	8.99%	5.28%	4.70%	4.99%	5.41%	5.44%	5.36%	5.00%	5.01%	5.01%	5.64%	5.35%	5.38%
Al - Samarat Three Years	Semi Annually	8.10%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.39%	8.39%	4.74%	4.22%	5.45%	5.90%	5.94%	5.85%	5.45%	5.52%	5.52%	6.21%	5.89%	5.92%
Al - Samarat Five Years	Semi Annually	8.10%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.39%	8.39%	6.22%	5.54%	5.90%	6.40%	6.43%	6.33%	5.91%	6.03%	6.03%	6.79%	6.44%	6.47%
		•	•				•	•	•		•						•	•					



HISTORICAL PROFIT RATES 2019 Till 2021

Don't all Name	Payment	Month		Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Mont
Product Name	Frequency	Oct 2019	Nov 2019	Dec 2019	Jan 2020	Feb 2020	March 2020	July 2020	Aug 2020	Sept 2020	Oct 2020	Nov 2020	Dec 2020	Jan 2021	Feb 2021	March 2021	April 2021	May 2021	June 2021	July 2021	Aug 2021	Sept 2021	Oct
Foreign Currency Accounts		2019	2019	2019	2020		2020	2020	2020	2020	2020	2020	2020	2021	2021	2021	2021	2021	2021	2021	2021	2021	202
HBL Islamic PLS Account (FCY)																							
HBL Islamic PLS FCY Less than 1000	Quarterly	0.100%				0.100%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.11%	0.11%	0.11%	0.10%		0.10%		0.10
HBL Islamic PLS FCY 1000 to less than FCY 50,000 HBL Islamic PLS From FCY 50,000 & above	Quarterly	0.150%				0.150%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.16%		0.16%			0.15%		0.15
	Quarterly	0.200%	0.200%	0.200%	0.200%	0.200%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.21%	0.21%	0.21%	0.20%	0.22%	0.20%	0.21%	0.20
HBL Islamic High Yield Investment Deposit (FCY)																							
One Month	,																						
From 1,000 to 99,999	Maturity					0.190%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.20%	0.20%	0.20%			0.19%		0.1
From 100,000 to 499,999 From 500,000 & above	Maturity Maturity	0.200%				0.200%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.21%	0.21%				0.20%	0.21%	0.20
	Maturity	0.210%	0.210%	0.210%	0.210%	0.210%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.22%	0.22%	0.22%	0.21%	0.23%	0.21%	0.22%	0.2
Two Months		0.4000/	L 0 4000/	1 0 4000/	10.4000/	L o 4000/ I	0.400/	0.400/	0.400/	0.400/	1 0 400/	0.400/	0.400/	0.400/	0.400/	0.400/	0.400/	0.400/	0.400/	0.400/	0.400/	0.000/	T 0.46
From 1,000 to 99,999 From 100,000 to 499,999	Maturity Maturity	0.190%				0.190%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%		0.19%	0.20%	0.19
From 500,000 & above	Maturity						0.21%	0.20%		0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%					0.21%	
Three Months	iviaturity	0.210%	0.210%	0.210%	0.210%	0.210%	0.21/0	0.2170	0.21/6	0.2170	0.21/6	0.21/6	0.21/0	0.21/0	0.21/0	0.21%	0.2170	0.2170	0.2170	0.2170	0.2176	0.2270	0.2.
From 1.000 to 99.999	Maturity	0.1000/	0.1000/	0.1000/	0.1000/	0.190%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.100/	0.19%	0.20%	0.19
From 1,000 to 499,999	Maturity	0.190%				0.190%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%			0.19%	0.20%	0.1
From 500,000 & above	Maturity					0.210%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%		0.21%				0.21%		
Six Months	waterity	0.22070	0.21070	0.22070	0.22070	0.22070	0.2270	0.2270	0.2270	0.2270	0.2270	0.21/0	0.2270	0.2270	0.21/0	0.2270	0.2270	0.2270	0.2270	0.2270	0.2270	U.LL/G	0.2.
From 1,000 to 99,999	Maturity	0.200%	0.200%	0.200%	0.200%	0.200%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20
From 100.000 to 499.999	Maturity	0.210%				0.210%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%		0.21%	0.21%	0.2
From 500,000 & above	Maturity						0.22%	0.22%			0.22%	0.22%		0.22%	0.22%			0.22%				0.22%	
Twelve Months		_	•																				
From 1,000 to 99,999	Maturity	0.200%	0.200%	0.200%	0.200%	0.200%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20
From 100,000 to 499,999	Maturity	0.210%	0.210%	0.210%	0.210%	0.210%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.2
From 500,000 & above	Maturity	0.220%	0.220%	0.220%	0.220%	0.220%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22
2 Years																							
From 1,000 to 99,999	Maturity	0.230%	0.230%	0.230%	0.230%	0.230%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.2
From 100,000 to 499,999	Maturity	0.240%				0.240%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%		0.24%	0.24%	0.24
From 500,000 & above	Maturity	0.250%	0.250%	0.250%	0.250%	0.250%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25
3 Years																							
From 1,000 to 99,999	Maturity					0.260%	0.26%	0.26%	0.26%	0.26%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%		0.25%		0.25%		0.25
From 100,000 to 499,999	Maturity	0.270%				0.270%	0.27%	0.27%	0.27%	0.27%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%		0.26%	0.26%	0.26
From 500,000 & above	Maturity	0.280%	0.280%	0.280%	0.280%	0.280%	0.28%	0.28%	0.28%	0.28%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27
4 Years																							
From 1,000 to 99,999	Maturity					0.290%	0.29%	0.29%	0.29%	0.29%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%		0.28%		0.2
From 100,000 to 499,999	Maturity	0.300%				0.300%	0.30%	0.30%	0.30%	0.30%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%		0.29%			0.29%	0.29%	0.2
From 500,000 & above	Maturity	0.310%	0.310%	0.310%	0.310%	0.310%	0.31%	0.31%	0.31%	0.31%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.2
5 Years																							
From 1,000 to 99,999	Maturity					0.320%	0.32%	0.32%			0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%			0.29%		0.2
From 100,000 to 499,999	Maturity	0.330%				0.330%	0.33%	0.33%	0.33%	0.33%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%		0.30%	0.30%	0.30
From 500,000 & above	Maturity	0.340%	0.340%	0.340%	0.340%	0.340%	0.34%	0.34%	0.34%	0.34%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30

Prepared by:	Reviewed by:	Recommend by:
		Head, Islamic Product Development & Operations
Muhammad Saadan Sarwar Approved by:	Khawaja Farhan Usman	Muhammad Mujeeb Beig

Head Distribution- Islamic Banking Kamran Zafar Resident Sharia'h Board Member Mufti Yahya Asim