

## PROFIT RATES SEPTEMBER 2020

| Product Name   | Payment Frequency | Profit Rate |  |  |  |  |
|--|-------------------|-------------|--|--|--|--|
| Local Currency Accounts  |                   |             |  |  |  |  |
| SAVING ACCOUNTS  |                   |             |  |  |  |  |
| HBL Islamic PLS Account  | Monthly           | 3.598%      |  |  |  |  |
| HBL Al-Mukhtar Account   | Monthly           | 0.068%      |  |  |  |  |
| HBL at Work Islamic Premium Account  | January & July    | 0.068%      |  |  |  |  |
| Remunerative Non-Chequing Current Margin Account   | January & July    | 0.068%      |  |  |  |  |
| Funds Acceptance under SBP ILTFF   | Monthly           | 2.056%      |  |  |  |  |
| FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy                 | Monthly           | 4.000%      |  |  |  |  |
| FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce   | Monthly           | 4.000%      |  |  |  |  |
| FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I  | Monthly           | 0.066%      |  |  |  |  |
| FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II | Monthly           | 0.066%      |  |  |  |  |
| SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals                 | Monthly           | 2.000%      |  |  |  |  |
|  | ,                 |             |  |  |  |  |
| SBP Islamic Refinance Scheme for Modernization of SMEs  HBL Al-Irtifa Account              | Monthly           | 2.000%      |  |  |  |  |
| Deposits of Rs.1 but less than 500K  | Monthly           | 4.008%      |  |  |  |  |
| Deposits of Rs.500K but less than 1(M)   | Monthly           | 4.008%      |  |  |  |  |
| Deposits of Rs.1(M) but less than 5(M)   | Monthly           | 4.008%      |  |  |  |  |
| Deposits of Rs. 5(M) but less than 25(M)   | Monthly           | 4.008%      |  |  |  |  |
| Deposits of Rs. 25(M) but less than 50(M)  | Monthly           | 4.008%      |  |  |  |  |
| Deposits of Rs. 50(M) but less than 100(M)   | Monthly           | 4.008%      |  |  |  |  |
| Deposits of Rs. 100(M) but less than 250(M)  | Monthly           | 4.008%      |  |  |  |  |
| Deposits of Rs. 250(M) but less than 500(M)  | Monthly           | 4.008%      |  |  |  |  |
| Deposits of Rs. 500(M) but less than Rs. 1(B)  | Monthly           | 4.008%      |  |  |  |  |
| Deposits of Rs. 1(B) and above   | Monthly           | 4.008%      |  |  |  |  |
| AL-SAMARAT TERM DEPOSITS   |                   |             |  |  |  |  |
| Profit on Maturity   |                   |             |  |  |  |  |
| Al - Samarat 1 Month   | Maturity          | 4.660%      |  |  |  |  |
| Al - Samarat 3 Months  | Maturity          | 4.826%      |  |  |  |  |
| Al - Samarat 6 Months  | Maturity          | 5.160%      |  |  |  |  |
| Al - Samarat One Year  | Maturity          | 6.932%      |  |  |  |  |
| Al - Samarat Three Years   | Maturity          | 6.828%      |  |  |  |  |
| Al - Samarat Five Years  | Maturity          | 7.660%      |  |  |  |  |
| Profit on Monthly  |                   |             |  |  |  |  |
| Al - Samarat One Year  | Monthly           | 6.623%      |  |  |  |  |
| Al - Samarat Three Years   | Monthly           | 5.911%      |  |  |  |  |
| Al - Samarat Five Years  | Monthly           | 5.327%      |  |  |  |  |
| Profit on Quarterly  |                   |             |  |  |  |  |
| Al - Samarat One Year  | Quarterly         | 6.747%      |  |  |  |  |
| Al - Samarat Three Years   | Quarterly         | 6.078%      |  |  |  |  |
| Al - Samarat Five Years  | Quarterly         | 5.744%      |  |  |  |  |
| Profit on Semi Annually  |                   |             |  |  |  |  |
| Al - Samarat One Year  | Semi Annually     | 8.985%      |  |  |  |  |
| Al - Samarat Three Years   | Semi Annually     | 8.390%      |  |  |  |  |
| Al - Samarat Five Years  | Semi Annually     | 8.390%      |  |  |  |  |



## PROFIT RATES SEPTEMBER 2020

| Pro                                | oduct Name                             | Payment Frequency            | Profit Rate       |
|------------------------------------|--|------------------------------|-------------------|
|                                    | Foreign Currency Accour                | nts                          |                   |
| HBL Islamic PLS Account (FCY)      |  |                              |                   |
| Less than 1000                     |  | Monthly                      | 0.102%            |
| From 1000 to less than FCY 50,000  |  | Monthly                      | 0.153%            |
| From 50,000 & above                |  | Monthly                      | 0.204%            |
| HBL Islami                         | ic 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                     | 0.250%            |
| From 100,000 to 499,999            |  | Maturity                     | 0.260%            |
| From 500,000 & above               |  | Maturity                     | 0.270%            |
| 4 Years                            |  |                              |                   |
| From 1,000 to 99,999               |  | Maturity                     | 0.280%            |
| From 100,000 to 499,999            |  | Maturity                     | 0.285%            |
| From 500,000 & above               |  | Maturity                     | 0.290%            |
| 5 Years                            |  |                              |                   |
| From 1,000 to 99,999               |  | Maturity                     | 0.290%            |
| From 100,000 to 499,999            |  | Maturity                     | 0.295%            |
| From 500,000 & above               |  | Maturity                     | 0.300%            |
| Prepared by:                       | Reviewed by:                           | Recommend by:                |                   |
| Prepared by:                       | Reviewed by:                           | Recommend by:                |                   |
| Pool Manager                       | Head, Pool Management Unit             | Head, Islamic Product Develo | pment & Operation |
| Muhammad Saadan Sarwar             | Khawaja Farhan Usman                   | Muhammad Mujeeb Beig         |                   |
| Approved by:                       |  |                              |                   |
| Head Distribution- Islamic Banking | Head, Islamic Banking                  | Resident Sharia'h Board Mem  |                   |
| neau pistribution- islamic panking | neau, isiailiic banking                | nesident Sharia n board Mem  | INCI              |



## **HISTORICAL PROFIT RATES 2018 Till 2020**

| Description .  | Payment              | Month       |          | Month       | Month    | Month       | Month<br>Feb | Month       |               | Month       | Month        |              |             | Month       | Month       | Month       | Month       |             | Month    | Month         | Month         | Month       | Month        | Month        | Month       | Month        |
|--|----------------------|-------------|----------|-------------|----------|-------------|--------------|-------------|---------------|-------------|--------------|--------------|-------------|-------------|-------------|-------------|-------------|-------------|----------|---------------|---------------|-------------|--------------|--------------|-------------|--------------|
| Product Name   | Frequency            | Sep<br>2018 | Oct 2018 | Nov<br>2018 | Dec 2018 | Jan<br>2019 | 2019         | Mar<br>2019 | April<br>2019 | May<br>2019 | June<br>2019 | July<br>2019 | Aug<br>2019 | Sep<br>2019 | Oct<br>2019 | Nov<br>2019 | Dec<br>2019 | Jan<br>2020 | Feb 2020 | March<br>2020 | April<br>2020 | May<br>2020 | June<br>2020 | July<br>2020 | Aug<br>2020 | Sept<br>2020 |
| Local Currency Accounts  | '                    | 1 2010      | 1 2010   | 1 2010      |          | 1 2025      | 2023         | 2023        | 1 2025        | 2015        | 2023         | 1 2015       | 1 2015      | 2015        | 2015        | 2023        |             | 1 2020      |          | LULU          | LULU          | LOLO        | LULU         | LULU         |             |              |
| SAVING ACCOUNTS  |                      |             |          |             |          |             |              |             |               |             |              |              |             |             |             |             |             |             |          |               |               |             |              |              |             |              |
| HBL Islamic PLS Account  | Monthly              | 3.684%      | 3.932%   | 3.481%      | 4.403%   | 4.199%      | 4.136%       | 4.243%      | 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%       |
| HBL Al-Mukhtar Account   | Monthly              | 0.054%      |          | _           | _        |             | 0.054%       |             |               |             |              | 0.075%       |             |             | 0.071%      |             |             | 0.071%      |          |               |               |             | 0.066%       |              |             |              |
| HBL at Work Islamic Premium Account  | Jan & Jul            | 0.054%      | 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%      | 0.071%   | 0.071%        | 0.063%        | 0.066%      | 0.066%       | 0.066%       | 0.066%      | 0.068%       |
| Remunerative Non-Chequing Current Margin Account   | Jan & Jul            |             |          |             |          |             |              |             |               |             |              | 0.075%       |             |             | 0.075%      |             |             | 0.075%      | 0.075%   | 0.075%        | 0.075%        | 0.075%      | 0.066%       | 0.066%       | 0.066%      | 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%       |
| FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy                 | Monthly              |             |          |             |          |             |              |             |               |             |              |              |             |             |             |             |             |             |          |               | 1.920%        | 6.000%      | 4.000%       | 4.000%       | 4.000%      | 4.000%       |
| FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce   | Monthly              |             |          |             |          |             |              |             |               |             |              |              |             |             |             |             |             |             |          |               | 1.920%        |             | 4.000%       |              | 4.000%      |              |
| FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I  | Monthly              |             |          |             |          |             |              |             |               |             |              |              |             |             |             |             |             |             |          |               |               |             | 0.066%       |              |             |              |
| FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II | Monthly              |             | _        |             |          | 1           |              |             |               |             |              |              |             |             |             |             |             |             |          |               |               | 5.000%      | 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%       |
| SBP Islamic Refinance Scheme for Modernization of SMEs                                     | Monthly              |             |          |             |          |             |              |             |               |             |              |              |             |             |             |             |             |             |          |               |               |             | 0.066%       | 0.066%       | 2.000%      | 2.000%       |
| HBL Al-Irtifa Account  |                      |             |          |             |          |             |              |             |               |             |              |              |             |             |             |             |             |             |          |               |               |             |              |              |             |              |
| Deposits of Rs.1 but less than 500K  | Monthly              | 3.684%      | 0.000,0  |             |          | 4.491%      |              |             |               |             |              | 5.989%       |             |             |             | 5.987%      |             |             |          |               |               |             | 3.899%       |              |             |              |
| Deposits of Rs.500K but less than 1(M)   | Monthly              | 3.793%      | 4.028%   | 4.177%      |          |             | 4.424%       | 4.539%      |               |             | 5.376%       |              |             | 5.539%      | 5.940%      |             | 5.987%      |             | 5.987%   | 5.987%        | 5.317%        | 4.152%      | 3.899%       | 3.899%       | 3.899%      | 4.008%       |
| Deposits of Rs.1(M) but less than 5(M)   | Monthly              | 4.172%      |          |             |          | 4.491%      |              |             |               |             |              | 5.989%       |             | 5.539%      | 5.940%      |             |             | 5.987%      |          |               |               |             | 3.899%       |              |             |              |
| Deposits of Rs. 5(M) but less than 25(M)   | Monthly              | 4.226%      |          |             |          |             |              |             |               |             | 5.376%       |              | 5.466%      | 5.539%      | 5.940%      |             | 5.987%      |             |          |               | 5.317%        | 4.152%      | 3.899%       |              | 3.899%      |              |
| Deposits of Rs. 25(M) but less than 50(M)  | Monthly              | 4.280%      |          |             |          |             | 4.424%       |             |               |             |              |              | 5.466%      | 5.539%      | 5.940%      |             | 5.987%      |             |          |               | 5.317%        | 4.152%      | 3.899%       |              | 3.899%      | 4.008%       |
| Deposits of Rs. 50(M) but less than 100(M)   | Monthly              | 4.307%      |          |             |          |             | 4.424%       |             |               |             |              | 5.989%       |             |             | 5.940%      |             | 5.987%      |             |          |               |               |             | 3.899%       |              |             |              |
| Deposits of Rs. 100(M) but less than 250(M)  | Monthly              | 4.334%      |          | 4.177%      |          |             |              |             |               |             | 5.376%       |              | 5.466%      | 5.539%      | 5.940%      |             | 5.987%      |             |          |               | 5.317%        | 4.152%      | 3.899%       | 3.899%       | 3.899%      | 4.008%       |
| Deposits of Rs. 250(M) but less than 500(M)  | Monthly              | 4.361%      | 4.632%   | 4.177%      |          |             |              | 4.539%      |               |             |              |              | 5.466%      | 5.539%      | 5.940%      |             | 5.987%      |             |          | 5.987%        | 5.317%        | 4.152%      | 3.899%       | 3.899%       | 3.899%      | 4.008%       |
| Deposits of Rs. 500(M) but less than Rs. 1(B)  | Monthly              | 4.388%      |          |             |          |             | 4.424%       |             |               |             |              | 5.989%       |             | 5.539%      | 5.940%      |             | 5.987%      |             |          |               | 5.317%        |             | 3.899%       | 3.899%       | 3.899%      | 4.008%       |
| Deposits of Rs. 1(B) and above   | Monthly              | 4.416%      | 4.690%   | 4.177%      | 4.710%   | 4.491%      | 4.424%       | 4.539%      | 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%       |
| AL-SAMARAT TERM ACCOUNTS   |                      |             |          |             |          |             |              |             |               |             |              |              |             |             |             |             |             |             |          |               |               |             |              |              |             |              |
| Profit on Maturity   |                      | 1           |          |             |          |             |              |             |               |             |              |              |             |             |             |             |             |             |          | 1             |               |             |              |              |             |              |
| Al - Samarat 1 Month   | Maturity             | 4.524%      |          |             |          | 4.956%      |              |             |               |             |              |              | 6.046%      |             |             |             |             |             |          |               |               |             | 4.534%       |              |             |              |
| Al - Samarat 3 Months  | Maturity             | 4.632%      |          |             |          |             |              |             |               |             |              | 6.786%       |             |             | 6.730%      |             |             | 6.783%      |          |               | 6.024%        | 4.950%      | 4.695%       | 4.695%       |             |              |
| Al - Samarat 6 Months  | Maturity             | 4.849%      |          |             |          |             | 5.232%       |             |               |             |              | 7.111%       |             | 6.576%      |             |             |             | 7.108%      |          |               |               |             | 5.020%       |              |             |              |
| Al - Samarat One Year  | Maturity             | 5.391%      | 6.905%   | 6.113%      | 6.892%   | 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%       | 6.744%      | 6.932%       |
| Al - Samarat Three Years 2015  | Maturity             | 5.0000/     | 6.0040/  | 5 5700/     | C 0450/  | C F000/     | C 4020/      | 6.5.500/    | 7.0000/       | 7.0200/     | 7.0400/      | 0.7040/      | 7.07204     | 0.0700/     | 0.6600/     | 0.7040/     | 0.7040/     | 0.7040/     | 0.7040/  | 0.7040/       | 7 75 407      | C 0000/     | C C 420/     | 6.6420/      | C C 120/    | 6.00004      |
| Al - Samarat Three Years Al - Samarat Five Years 2013                                      | Maturity<br>Maturity | 5.933%      | 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./31%      | 8./31%      | 8./31%   | 8.731%        | 7.754%        | 6.900%      | 6.643%       | 6.643%       | 6.643%      | 6.828%       |
| Al - Samarat Five Years 2013   | Maturity             |             | _        | _           |          |             |              |             | _             |             |              |              |             |             |             |             |             |             |          |               |               |             |              |              |             |              |
| Al - Samarat Five Years 2015   | Maturity             |             | _        |             | _        |             |              |             | _             |             |              | _            |             |             |             |             |             |             |          |               |               |             |              |              |             |              |
| Al - Samarat Five Years  | Maturity             | 6.474%      | 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%       | 7.453%       | 7.453%      | 7 660%       |
| Profit on Monthly  | Iviacuity            | 0.47470     | 0.07070  | 0.00070     | 7.43770  | 7.03270     | 0.300%       | 7.100%      | 0.550%        | 7.00270     | 0.30070      | 3.54470      | 0.711/0     | 0.02770     | 3.40070     | 3.34170     | 3.341/0     | 3.341/0     | 3.341/0  | 3.341/0       | 0.47270       | 7.710%      | 7.45570      | 7.43370      | 7.45570     | 7.00070      |
| Al - Samarat One Year  | Monthly              | 4.903%      | 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%       |
| Al - Samarat Three Years 2015  | Monthly              |             | 0.0.0.1  | 0.0001      | 0.000    |             | 0.000.0      |             |               | 0.0.0.0     | 1100011      |              |             |             |             | 0.000       | 0.0027      | 0.000       | 0.00271  | 0.002.1       | 1101011       |             |              |              |             | 0.02071      |
| Al - Samarat Three Years   | Monthly              | 5.337%      | 5.668%   | 5.018%      | 6.131%   | 5.847%      | 5.759%       | 5.908%      | 7.037%        | 6.312%      | 7.039%       | 7.842%       | 7.157%      | 7.252%      | 7.778%      | 7.839%      | 7.839%      | 7.839%      | 7.839%   | 7.839%        | 6.961%        | 6.006%      | 5.751%       | 5.751%       | 5.751%      | 5.911%       |
| Al - Samarat Five Years 2013   | Monthly              |             |          |             |          |             |              |             |               |             |              |              |             |             |             |             |             |             |          |               |               |             |              |              |             |              |
| Al - Samarat Five Years 2014   | Monthly              |             |          |             |          |             |              |             |               |             |              |              |             |             |             |             |             |             |          |               |               |             |              |              |             |              |
| Al - Samarat Five Years 2015   | Monthly              |             |          |             |          |             |              |             |               |             |              |              |             |             |             |             |             |             |          |               |               |             |              |              |             |              |
| Al - Samarat Five Years  | Monthly              | 4.957%      | 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%      | 7.270%   | 7.270%        | 6.456%        | 5.437%      | 5.182%       | 5.182%       | 5.182%      | 5.327%       |
| Profit on Quarterly  | •                    | •           |          |             | •        | •           | •            | •           | •             |             |              | •            |             |             |             |             |             |             | •        |               |               |             |              |              | ,           |              |
| Al - Samarat One Year  | Quarterly            | 5.012%      | 6.767%   | 5.991%      | 6.754%   | 6.441%      | 6.345%       | 6.509%      | 7.753%        | 6.966%      | 7.769%       | 8.655%       | 7.899%      | 8.004%      | 8.584%      | 8.652%      | 8.652%      | 8.652%      | 8.652%   | 8.652%        | 7.683%        | 6.820%      | 6.564%       | 6.564%       | 6.564%      | 6.747%       |
| Al - Samarat Three Years 2015  | Quarterly            |             |          |             |          |             |              |             |               |             |              |              |             |             |             |             |             |             |          |               |               |             |              |              |             |              |
| Al - Samarat Three Years   | Quarterly            | 5.445%      | 5.783%   | 5.120%      | 6.255%   | 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%       | 5.913%       | 5.913%      | 6.078%       |
| Al - Samarat Five Years 2013   | Quarterly            |             |          |             |          |             |              |             |               |             |              |              |             |             |             |             |             |             |          |               |               |             |              |              |             |              |
| Al - Samarat Five Years 2014   | Quarterly            |             |          |             |          |             |              |             |               |             |              |              |             |             |             |             |             |             |          |               |               |             |              |              |             |              |
| Al - Samarat Five Years 2015   | Quarterly            |             |          |             |          |             |              |             |               |             |              |              |             |             |             |             |             |             |          |               |               |             |              |              |             |              |
| Al - Samarat Five Years  | Quarterly            | 5.228%      | 5.553%   | 4.916%      | 6.005%   | 5.727%      | 5.641%       | 5.787%      | 6.893%        | 6.181%      | 6.892%       | 7.679%       | 7.008%      | 7.102%      | 7.616%      | 7.676%      | 7.676%      | 7.676%      | 7.676%   | 7.676%        | 6.817%        | 5.843%      | 5.588%       | 5.588%       | 5.588%      | 5.744%       |
| Profit on Semi Annually  |                      |             |          |             |          |             |              |             |               |             |              |              |             |             |             |             |             |             |          |               |               |             |              |              |             |              |
| Al - Samarat One Year  | Semi Annually        | 5.120%      | 6.836%   | 6.052%      | 6.823%   | 6.507%      | 6.410%       | 6.575%      | 7.832%        | 7.039%      | 7.850%       | 8.745%       | 7.982%      | 8.088%      | 8.673%      | 8.742%      | 8.742%      | 8.742%      | 8.742%   | 8.742%        | 7.763%        | 6.910%      | 8.742%       | 8.742%       | 8.742%      | 8.985%       |
| Al - Samarat Three Years 2015  | Semi Annually        |             |          |             |          |             |              |             |               |             |              |              |             |             |             |             |             |             |          |               |               |             |              |              |             |              |
| Al - Samarat Three Years   | Semi Annually        | 5.553%      | 5.898%   | 5.222%      | 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%       |
| Al - Samarat Five Years 2013   | Semi Annually        |             |          |             |          |             |              |             |               |             |              |              |             |             |             |             |             |             |          |               |               |             |              |              |             |              |
| Al - Samarat Five Years 2014   | Semi Annually        |             |          |             |          |             |              |             |               |             |              |              |             |             |             |             |             |             |          |               |               |             |              |              |             |              |
| Al - Samarat Five Years 2015   | Semi Annually        |             |          |             |          |             |              |             |               |             |              |              |             |             |             |             |             |             |          |               |               |             |              |              |             |              |



## HISTORICAL PROFIT RATES 2018 Till 2020

|  |                   |                | T      | T       |          |         |                 |                 |                 |         |         |              | T           |             |         |         |         |         |          | T              |         |        |         |              |                |       |
|--|-------------------|----------------|--------|---------|----------|---------|-----------------|-----------------|-----------------|---------|---------|--------------|-------------|-------------|---------|---------|---------|---------|----------|----------------|---------|--------|---------|--------------|----------------|-------|
|  | Payment           | Month          | Month  | 1       | Month    |         | Month           |                 |                 |         | 1 1     |              |             | 1 1         | Month   | Month   | Month   |         | Month    | Month          | Month   | Month  | Month   | Month        | Month          | Mont  |
| Product Name                                     | Frequency         | Sep            | Oct    | Nov     | Dec 2018 | Jan     | Feb             | Mar             | April           | May     | June    | July         | Aug         | Sep         | Oct     | Nov     | Dec     | Jan     | Feb 2020 | March          | April   | May    | June    | July         | Aug            | Sept  |
| AI - Samarat Five Years                          | Semi Annually     | 2018<br>5.553% | 2018   | 2018    | 6 2709/  | 2019    | 2019<br>5.0039/ | 2019<br>6 1479/ | 2019<br>7 2229/ | 2019    | 7 2209/ | 2019         | 7 4539/     | 2019        | 2019    | 2019    | 2019    | 2020    | 0.1639/  | 2020<br>8.163% | 7 2409/ | 2020   | 2020    | 2020         | 2020<br>8.163% | 2020  |
| Foreign Currency Accounts                        | Jellii Allilualiy | 1 3.333%       | 3.050% | 3.22270 | 0.375%   | 0.00370 | 3.33270         | 0.14770         | 7.322/0         | 0.37270 | 7.32570 | 0.10370      | 7.43370     | 7.33270     | 0.05570 | 0.103/0 | 0.103/0 | 0.103/0 | 0.103/0  | 0.10370        | 7.24570 | 0.550% | 0.10370 | 0.10370      | 0.10370        | 0.330 |
| Torcign currency Accounts                        |                   | Month          | Month  | Month   |          | Month   | Month           | Month           | Month           | Month   | Month   | Month        | Month       | Month       | Month   | Month   | Month   | Month   |          | Month          | Month   | Month  | Month   | Month        | Month          | Mont  |
| Product Name                                     | Payment           |                | Oct    | Nov     | Month    | lon     | Feb             | Mar             | April           | May     | June    |              | 1 1         | 1 1         | Oct     | Nov     | Dec     | Jan     | Month    | March          | April   | May    | June    |              |                | Sept  |
| Floudt Name                                      | Frequency         | Sep<br>2018    | 2018   | 2018    | Dec 2018 |         | 2019            | 2019            | 2019            | 2019    | 2019    | July<br>2019 | Aug<br>2019 | Sep<br>2019 | 2019    | 2019    | 2019    | 2020    | Feb 2020 | 2020           | 2020    | 2020   | 2020    | July<br>2020 | Aug<br>2020    | 2020  |
| HBL Islamic PLS Account (FCY)                    |                   | 1              |        |         |          |         |                 | -               |                 |         |         |              |             |             |         |         |         |         | -        |                |         |        |         |              |                |       |
| HBL Islamic PLS FCY Less than 1000               | Quarterly         | 0.129%         | 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 |
| HBL Islamic PLS FCY 1000 to less than FCY 50,000 | Quarterly         | 0.194%         | 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 |
| HBL Islamic PLS From FCY 50,000 & above          | Quarterly         | 0.259%         | 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%         | 0.204 |
| 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% |         |          | 0.311%  |                 |                 |                 |         |         |              |             |             |         |         |         |         |          | 0.200%         |         |        |         |              |                |       |
| From 500,000 & above                             | Maturity          | 0.259%         | 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%         | 0.21  |
| Two Months                                       |                   |                |        |         |          |         |                 |                 |                 |         |         |              |             |             |         |         |         |         |          |                |         |        |         |              |                |       |
| From 1,000 to 99,999                             | Maturity          |                | 0.231% |         |          |         |                 |                 |                 |         |         |              |             |             |         |         |         |         |          | 0.190%         |         |        |         |              |                |       |
| From 100,000 to 499,999                          | Maturity          |                |        |         |          |         |                 |                 |                 |         |         |              |             |             |         |         |         |         |          | 0.200%         |         |        |         |              |                |       |
| From 500,000 & above                             | Maturity          | 0.259%         | 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 |
| 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          | 0.259%         | 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 |
| Six Months                                       |                   |                |        |         |          |         |                 |                 |                 |         |         |              |             |             |         |         |         |         |          |                |         |        |         |              |                |       |
| From 1,000 to 99,999                             | Maturity          | 0.259%         | 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 |
| From 100,000 to 499,999                          | Maturity          | 0.259%         |        | 0.303%  |          |         |                 |                 |                 |         |         |              |             | 0.210%      |         |         |         |         |          |                |         |        |         |              |                |       |
| From 500,000 & above                             | Maturity          | 0.259%         | 0.231% | 0.303%  | 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 |
| Twelve Months                                    |                   |                |        |         |          |         |                 |                 |                 |         |         |              |             |             |         |         |         |         |          |                |         |        |         |              |                |       |
| From 1,000 to 99,999                             | Maturity          | 0.259%         | 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 |
| From 100,000 to 499,999                          | Maturity          | 0.259%         | 0.231% | 0.303%  |          |         |                 |                 |                 |         |         |              |             |             |         |         |         |         |          | 0.210%         |         |        |         |              |                |       |
| From 500,000 & above                             | Maturity          | 0.259%         | 0.231% | 0.303%  | 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 |
| 2 Years  |                   |                |        |         |          |         |                 |                 |                 |         |         |              |             |             |         |         |         |         |          |                |         |        |         |              |                |       |
| From 1,000 to 99,999                             | Maturity          | 1              |        |         |          |         |                 |                 | 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 |
| From 100,000 to 499,999                          | Maturity          |                |        |         |          |         |                 |                 |                 |         |         |              |             |             |         |         |         |         |          | 0.240%         |         |        |         |              |                |       |
| From 500,000 & above                             | Maturity          | į              |        |         |          |         |                 |                 | 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 |
| 3 Years  |                   |                |        |         |          |         |                 |                 |                 |         |         |              |             |             |         |         |         |         |          |                |         |        |         |              |                |       |
| From 1,000 to 99,999                             | Maturity          |                |        |         |          |         |                 |                 | 0.259%          | 0.260%  | 0.260%  | 0.260%       | 0.260%      | 0.260%      | 0.260%  | 0.260%  | 0.260%  | 0.260%  | 0.260%   | 0.260%         | 0.260%  | 0.260% | 0.260%  | 0.260%       | 0.260%         | 0.260 |
| From 100,000 to 499,999                          | Maturity          |                |        |         |          |         |                 |                 | 0.269%          | 0.270%  | 0.270%  | 0.270%       | 0.270%      | 0.270%      | 0.270%  | 0.270%  | 0.270%  | 0.270%  | 0.270%   | 0.270%         | 0.270%  | 0.270% | 0.270%  | 0.270%       | 0.270%         | 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 |
| 4 Years  |                   |                |        |         |          |         |                 |                 |                 |         |         |              |             |             |         |         |         |         |          |                |         |        |         |              |                |       |
| From 1,000 to 99,999                             | Maturity          |                |        |         |          |         |                 |                 |                 |         |         |              |             |             |         |         |         |         |          | 0.290%         |         |        |         |              |                | 0.290 |
| From 100,000 to 499,999                          | Maturity          |                |        |         |          |         |                 |                 |                 |         |         |              |             |             |         |         |         |         |          | 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 |
| 5 Years  |                   |                |        |         |          |         |                 |                 |                 |         |         |              |             |             |         |         |         |         |          |                |         |        |         |              |                |       |
| From 1,000 to 99,999                             | Maturity          |                |        |         |          |         |                 |                 |                 |         |         |              |             |             |         |         |         |         | 0.320%   |                |         | 0.320% |         |              |                | 0.32  |
| From 100,000 to 499,999                          | Maturity          |                |        |         |          |         |                 |                 |                 |         |         |              |             | 0.330%      |         |         |         |         |          | 0.330%         | 0.330%  | 0.330% | 0.330%  | 0.330%       | 0.330%         | 0.33  |
| From 500,000 & above                             | Maturity          |                |        |         | 4        | I = I   |                 |                 | 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%         | 0.34  |

| Prepared by: | Reviewed by:               | Recommend by:                                  |
|--------------|----------------------------|--|
|              |                            |  |
|              |                            |  |
| Pool Manager | Unit Head, Pool Management | Head, Islamic Product Development & Operations |
|              |                            | Muhammad Mujeeb Beig                           |
| Approved by: |                            |  |
|              |                            |  |
|              |                            |  |

 Head Distribution- Islamic Banking
 Head, Islamic Banking

 Kamran Zafar
 Muhammad Afaq Khan

Resident Sharia'h Board Member Mufti Yahya Asim