

Product Name	Payment Frequency	Profit Rate
<b>Local Currency Accounts</b>		
<b>SAVING ACCOUNTS</b>		
HBL Islamic PLS Account	Monthly	5.00%
HBL Nisa Tawfir	Monthly	13.62%
Rutba Islamic Saving Account	Monthly	13.50%
HBL Al-Mukhtar Account	Monthly	0.06%
HBL at Work Islamic Premium Account	January & July	0.07%
Remunerative Non-Chequing Current Margin Account	January & July	0.07%
Funds Acceptance under SBP ILTF	Monthly	9.01%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	9.01%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	2.50%
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	2.23%
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	1.00%
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	9.01%
<b>HBL Al-Irtifa Account</b>		
Deposits of Rs.1 but less than 500K	Monthly	5.32%
Deposits of Rs.500K but less than 1(M)	Monthly	5.32%
Deposits of Rs.1(M) but less than 5(M)	Monthly	5.32%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	5.32%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	5.32%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	5.32%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	5.32%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	5.32%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	5.32%
Deposits of Rs. 1(B) and above	Monthly	5.32%
<b>AL-SAMARAT TERM DEPOSITS</b>		
<b>Profit on Maturity</b>		
Al - Samarat 1 Month	Maturity	5.57%
Al - Samarat 3 Months	Maturity	6.13%
Al - Samarat 6 Months	Maturity	6.69%
Al - Samarat One Year	Maturity	7.24%
Al - Samarat Three Years	Maturity	7.80%
Al - Samarat Five Years	Maturity	8.36%
<b>Profit on Monthly</b>		
Al - Samarat One Year	Monthly	6.58%
Al - Samarat Three Years	Monthly	7.13%
Al - Samarat Five Years	Monthly	7.69%
<b>Profit on Quarterly</b>		
Al - Samarat One Year	Quarterly	6.80%
Al - Samarat Three Years	Quarterly	7.36%
Al - Samarat Five Years	Quarterly	7.91%
<b>Profit on Semi Annually</b>		
Al - Samarat One Year	Semi Annually	7.02%
Al - Samarat Three Years	Semi Annually	7.85%
Al - Samarat Five Years	Semi Annually	8.14%

Product Name	Payment Frequency	Profit Rate
--------------	-------------------	-------------

**Foreign Currency Accounts**

**HBL Islamic PLS Account (FCY)**

Less than 1000	Monthly	0.05%
From 1000 to less than FCY 50,000	Monthly	0.06%
From 50,000 & above	Monthly	0.06%

**HBL Islamic High Yield Investment Deposit (FCY)**

**One Month**

From 1,000 to 99,999	Maturity	0.05%
From 100,000 to 499,999	Maturity	0.06%
From 500,000 & above	Maturity	0.06%

**Two Months**

From 1,000 to 99,999	Maturity	0.05%
From 100,000 to 499,999	Maturity	0.06%
From 500,000 & above	Maturity	0.06%

**Three Months**

From 1,000 to 99,999	Maturity	0.06%
From 100,000 to 499,999	Maturity	0.06%
From 500,000 & above	Maturity	0.08%

**Six Months**

From 1,000 to 99,999	Maturity	0.08%
From 100,000 to 499,999	Maturity	0.10%
From 500,000 & above	Maturity	0.12%

**Twelve Months**

From 1,000 to 99,999	Maturity	0.12%
From 100,000 to 499,999	Maturity	0.13%
From 500,000 & above	Maturity	0.13%

**2 Years**

From 1,000 to 99,999	Maturity	0.13%
From 100,000 to 499,999	Maturity	0.13%
From 500,000 & above	Maturity	0.13%

**3 Years**

From 1,000 to 99,999	Maturity	0.14%
From 100,000 to 499,999	Maturity	0.14%
From 500,000 & above	Maturity	0.14%

**4 Years**

From 1,000 to 99,999	Maturity	0.15%
From 100,000 to 499,999	Maturity	0.15%
From 500,000 & above	Maturity	0.15%

**5 Years**

From 1,000 to 99,999	Maturity	0.15%
From 100,000 to 499,999	Maturity	0.15%
From 500,000 & above	Maturity	0.16%

**Prepared by:**

**Reviewed by:**

**Recommend by:**

\_\_\_\_\_  
**Pool Manager**  
Muhammad Saadan Sarwar

\_\_\_\_\_  
**Head, Pool Management Unit**  
Khawaja Farhan Usman

\_\_\_\_\_  
**Head, Islamic Product Development & Operations**  
Muhammad Mujeeb Beig

**Approved by:**

\_\_\_\_\_  
**Head Distribution- Islamic Banking**  
Kamran Zafar

\_\_\_\_\_  
**Resident Shari'ah Board Member**  
Mufti Yahya Asim



**HISTORICAL  
PROFIT RATES**

Product Name	Payment Frequency	Month Aug 2020	Month Sept 2020	Month Oct 2020	Month Nov 2020	Month Dec 2020	Month Jan 2021	Month Feb 2021	Month March 2021	Month April 2021	Month May 2021	Month June 2021	Month July 2021	Month Aug 2021	Month Sept 2021	Month Oct 2021	Month Nov 2021	Month Dec 2021	Month Jan 2022	Month Feb 2022	Month Mar 2022	Month April 2022	Month May 2022	Month June 2022	Month July 2022	Month Aug 2022	Month Sept 2022	
<b>Foreign Currency Accounts</b>																												
<b>HBL Islamic PLS Account (FCY)</b>																												
HBL Islamic PLS FCY Less than 1000	Quarterly	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.11%	0.11%	0.10%	0.11%	0.10%	0.10%	0.10%	0.10%	0.11%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.05%	
HBL Islamic PLS FCY 1000 to less than FCY 50,000	Quarterly	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.16%	0.16%	0.15%	0.16%	0.15%	0.15%	0.16%	0.15%	0.12%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.06%	
HBL Islamic PLS FCY 50,000 & above	Quarterly	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%	0.13%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.06%	
<b>HBL Islamic High Yield Investment Deposit (FCY)</b>																												
<b>One Month</b>																												
From 1,000 to 99,999	Maturity	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.20%	0.20%	0.20%	0.19%	0.21%	0.19%	0.20%	0.19%	0.14%	0.135%	0.130%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.05%	
From 100,000 to 499,999	Maturity	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%	0.14%	0.141%	0.136%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.06%	
From 500,000 & above	Maturity	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%	0.21%	0.15%	0.145%	0.140%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.06%	
<b>Two Months</b>																												
From 1,000 to 99,999	Maturity	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.20%	0.20%	0.20%	0.19%	0.21%	0.19%	0.20%	0.19%	0.14%	0.135%	0.130%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.05%	
From 100,000 to 499,999	Maturity	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%	0.14%	0.141%	0.136%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.06%	
From 500,000 & above	Maturity	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%	0.21%	0.15%	0.145%	0.140%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.06%	
<b>Three Months</b>																												
From 1,000 to 99,999	Maturity	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%	0.20%	0.20%	0.20%	0.19%	0.21%	0.19%	0.20%	0.19%	0.15%	0.145%	0.140%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.06%	
From 100,000 to 499,999	Maturity	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%	0.17%	0.166%	0.161%	0.16%	0.16%	0.16%	0.16%	0.16%	0.17%	0.17%	0.14%	0.06%
From 500,000 & above	Maturity	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%	0.21%	0.21%	0.207%	0.201%	0.20%	0.20%	0.20%	0.20%	0.20%	0.21%	0.21%	0.14%	0.08%
<b>Six Months</b>																												
From 1,000 to 99,999	Maturity	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%	0.21%	0.207%	0.201%	0.20%	0.20%	0.20%	0.20%	0.20%	0.21%	0.21%	0.21%	0.08%
From 100,000 to 499,999	Maturity	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%	0.21%	0.25%	0.249%	0.241%	0.24%	0.24%	0.24%	0.24%	0.24%	0.25%	0.25%	0.25%	0.10%
From 500,000 & above	Maturity	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.23%	0.23%	0.23%	0.22%	0.24%	0.22%	0.23%	0.22%	0.32%	0.311%	0.301%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.12%	
<b>Twelve Months</b>																												
From 1,000 to 99,999	Maturity	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%	0.32%	0.311%	0.301%	0.31%	0.31%	0.31%	0.31%	0.30%	0.31%	0.31%	0.12%	
From 100,000 to 499,999	Maturity	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%	0.21%	0.33%	0.322%	0.311%	0.32%	0.32%	0.32%	0.31%	0.32%	0.32%	0.32%	0.13%	
From 500,000 & above	Maturity	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.23%	0.23%	0.23%	0.22%	0.24%	0.22%	0.23%	0.22%	0.34%	0.332%	0.321%	0.33%	0.33%	0.33%	0.33%	0.32%	0.33%	0.33%	0.13%	
<b>2 Years</b>																												
From 1,000 to 99,999	Maturity	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.24%	0.24%	0.24%	0.23%	0.25%	0.23%	0.24%	0.23%	0.34%	0.332%	0.321%	0.33%	0.33%	0.33%	0.33%	0.32%	0.33%	0.33%	0.13%	
From 100,000 to 499,999	Maturity	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.25%	0.25%	0.25%	0.24%	0.26%	0.24%	0.25%	0.24%	0.35%	0.338%	0.327%	0.33%	0.33%	0.33%	0.33%	0.33%	0.34%	0.34%	0.13%	
From 500,000 & above	Maturity	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.26%	0.26%	0.26%	0.25%	0.27%	0.25%	0.26%	0.25%	0.35%	0.342%	0.331%	0.34%	0.34%	0.34%	0.34%	0.33%	0.34%	0.34%	0.13%	
<b>3 Years</b>																												
From 1,000 to 99,999	Maturity	0.26%	0.26%	0.25%	0.25%	0.25%	0.25%	0.28%	0.28%	0.28%	0.26%	0.28%	0.26%	0.27%	0.26%	0.26%	0.36%	0.353%	0.341%	0.35%	0.35%	0.35%	0.34%	0.35%	0.35%	0.35%	0.14%	
From 100,000 to 499,999	Maturity	0.27%	0.27%	0.26%	0.26%	0.26%	0.26%	0.29%	0.29%	0.29%	0.27%	0.29%	0.27%	0.28%	0.27%	0.27%	0.37%	0.359%	0.347%	0.35%	0.35%	0.35%	0.35%	0.36%	0.36%	0.36%	0.14%	
From 500,000 & above	Maturity	0.28%	0.28%	0.27%	0.27%	0.27%	0.27%	0.30%	0.30%	0.30%	0.28%	0.30%	0.28%	0.29%	0.28%	0.28%	0.37%	0.363%	0.351%	0.36%	0.36%	0.36%	0.35%	0.36%	0.36%	0.36%	0.14%	
<b>4 Years</b>																												
From 1,000 to 99,999	Maturity	0.29%	0.29%	0.28%	0.28%	0.28%	0.28%	0.31%	0.31%	0.31%	0.29%	0.31%	0.29%	0.30%	0.29%	0.38%	0.374%	0.361%	0.37%	0.37%	0.37%	0.37%	0.36%	0.37%	0.37%	0.37%	0.15%	
From 100,000 to 499,999	Maturity	0.30%	0.30%	0.29%	0.29%	0.29%	0.29%	0.32%	0.32%	0.32%	0.31%	0.32%	0.30%	0.31%	0.30%	0.39%	0.380%	0.367%	0.37%	0.37%	0.37%	0.37%	0.38%	0.38%	0.38%	0.15%		
From 500,000 & above	Maturity	0.31%	0.31%	0.29%	0.29%	0.29%	0.29%	0.33%	0.33%	0.33%	0.32%	0.33%	0.31%	0.32%	0.31%	0.39%	0.384%	0.371%	0.38%	0.38%	0.38%	0.38%	0.37%	0.38%	0.38%	0.15%		
<b>5 Years</b>																												
From 1,000 to 99,999	Maturity	0.32%	0.32%	0.29%	0.29%	0.29%	0.29%	0.34%	0.34%	0.34%	0.33%	0.35%	0.32%	0.33%	0.32%	0.39%	0.386%	0.373%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.15%		
From 100,000 to 499,999	Maturity	0.33%	0.33%	0.30%	0.30%	0.30%	0.30%	0.35%	0.35%	0.35%	0.34%	0.36%	0.33%	0.34%	0.33%	0.40%	0.394%	0.381%	0.39%	0.39%	0.39%	0.39%	0.39%	0.39%	0.39%	0.15%		
From 500,000 & above	Maturity	0.34%	0.34%	0.30%	0.30%	0.30%	0.30%	0.36%	0.36%	0.36%	0.35%	0.37%	0.34%	0.35%	0.34%	0.42%	0.415%	0.401%	0.41%	0.41%	0.41%	0.41%	0.41%	0.41%	0.41%	0.16%		

Prepared by:

Reviewed by:

Recommend by:

Pool Manager  
Muhammad Saadan Sarwar  
Approved by:

Unit Head, Pool Management  
Khawaja Farhan Usman

Head, Islamic Product Development & Operations  
Muhammad Muejeb Beig

Head Distribution- Islamic Banking  
Kamran Zafar

Resident Sharia'h Board Member  
Mufti Yahya Asim