



<div>  <div> <b>PROFIT RATES</b>  <b>March 2025</b> </div> </div>		
Product Name	Payment Frequency	Profit Rate
<b>Local Currency Accounts</b>		
<b>SAVING ACCOUNTS</b>		
HBL Islamic PLS Account	Monthly	7.9800%
HBL Nisa Tawfir	Monthly	7.9800%
HBL Rutba Islamic Saving Account	Monthly	7.9800%
HBL Uraan Islamic Saving Account	Monthly	7.9800%
HBL ISLAMIC MAHANA AMDAN	Monthly	7.9800%
HBL ISLAMIC NISA TAWFIR PLUS	Monthly	0.0701%
HBL Al-Mukhtar Account	Monthly	0.0703%
HBL at Work Islamic Premium Account	Semi Annually	0.0703%
Remunerative Non-Chequing Current Margin Account	Semi Annually	0.0703%
Funds Acceptance under SBP ILTFF	Monthly	2.0600%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	2.0600%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	2.0600%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES	Quarterly	0.0000%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES	Quarterly	0.0000%
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.0000%
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	0.0000%
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	1.5500%
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	0.0000%
FI's, Public Sector Ent. & Public Ltd Co.	Monthly	6.7100%
<b>HBL Al-Irtifa Account</b>		
Deposits of Rs.1 but less than 500K	Monthly	7.9800%
Deposits of Rs.500K but less than 1(M)	Monthly	7.9800%
Deposits of Rs.1(M) but less than 5(M)	Monthly	7.9800%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	7.9800%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	7.9800%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	7.9800%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	7.9800%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	7.9800%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	7.9800%
Deposits of Rs. 1(B) and above	Monthly	7.9800%
<b>AL-SAMARAT TERM DEPOSITS</b>		
<b>Profit on Maturity</b>		
Al - Samarat 1 Month	Maturity	7.2200%
Al - Samarat 3 Months	Maturity	7.4300%
Al - Samarat 6 Months	Maturity	7.6400%
Al - Samarat One Year	Maturity	8.5700%
Al - Samarat Three Years	Maturity	8.7700%
Al - Samarat Five Years	Maturity	8.8800%
<b>Profit on Monthly</b>		
Al - Samarat One Year	Monthly	8.0500%
Al - Samarat Three Years	Monthly	8.3600%
Al - Samarat Five Years	Monthly	8.4600%
<b>Profit on Quarterly</b>		
Al - Samarat One Year	Quarterly	8.2600%
Al - Samarat Three Years	Quarterly	8.4600%
Al - Samarat Five Years	Quarterly	8.5700%
<b>Profit on Semi Annually</b>		
Al - Samarat One Year	Semi Annually	8.4600%
Al - Samarat Three Years	Semi Annually	8.5700%
Al - Samarat Five Years	Semi Annually	8.7700%

 <b>PROFIT RATES</b> <b>March 2025</b>		
<b>Product Name</b>	<b>Payment Frequency</b>	<b>Profit Rate</b>
<b>Foreign Currency Accounts</b>		
<b>HBL Islamic PLS Account (FCY)</b>		
Less than 1000	Monthly	0.9434%
From 1000 to less than FCY 50,000	Monthly	0.9434%
From 50,000 & above	Monthly	0.9434%

**Prepared by:**

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Muhammad Saadan Sarwar

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Khawaja Farhan Usman

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Mufti Yahya Asim

### HISTORICAL PROFIT RATES

Product Name	Payment Frequency	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month
		Jan 2023	Feb 2023	Mar 2023	April 2023	May 2023	June 2023	July 2023	Aug 2023	Sept 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024	Mar 2024	April 2024	May 2024	June 2024	July 2024	Aug 2024	Sept 2024	Oct 2024	Nov 2024	Dec 2024	Jan 2025	Feb 2025	Mar 2025	

#### Local Currency Accounts SAVING ACCOUNTS

IA01	HBL Islamic PLS Account	Monthly	6.18%	6.48%	6.40%	6.40%	6.68%	6.67%	7.71%	7.70%	8.35%	8.76%	8.61%	8.76%	8.61%	8.76%	11.13%	10.96%	11.00%	11.00%	9.65%	9.65%	9.65%	9.65%	12.20%	11.44%	9.10%	8.99%	7.98%
IA20	HBL Nisa Tawfir Islamic Saving Account	Monthly	14.57%	14.73%	15.63%	18.50%	19.54%	19.50%	20.50%	20.50%	20.50%	20.49%	20.50%	20.50%	20.50%	20.51%	20.74%	20.50%	20.50%	20.50%	17.50%	17.00%	16.00%	12.00%	12.20%	11.44%	9.10%	8.99%	7.98%
IA21	HBL Rutba Islamic Saving Account	Monthly	14.37%	14.73%	15.43%	18.50%	19.54%	19.50%	20.50%	20.50%	20.50%	20.50%	20.50%	20.50%	20.50%	20.51%	20.74%	20.42%	20.50%	18.50%	17.15%	17.15%	16.00%	12.00%	12.20%	11.44%	9.10%	8.99%	7.98%
IA22	HBL Uraam Islamic Saving Account	Monthly	14.37%	14.73%	15.43%	18.50%	19.54%	19.50%	20.50%	20.50%	20.50%	20.50%	20.50%	20.50%	20.50%	20.51%	20.74%	20.50%	20.50%	18.20%	16.85%	16.00%	12.00%	12.20%	11.44%	9.10%	8.99%	7.98%	
IA24	HBL Islamic Mahana Amdani	Monthly	-	-	-	-	-	-	-	-	-	-	-	-	-	20.51%	20.74%	20.42%	20.50%	19.00%	17.65%	16.50%	16.00%	12.00%	12.20%	11.44%	9.10%	8.99%	7.98%
IA23	HBL Islamic Nisa Tawfir Plus	Monthly	-	-	-	-	-	-	-	-	-	-	-	-	-	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.12%	0.12%	0.06%	0.05%	0.07%	
IB01	HBL AI-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%	0.07%	0.07%	0.07%	0.07%	0.12%	0.12%	0.06%	0.05%	0.07%
IC01	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%	0.07%	0.07%	0.07%	0.07%	0.12%	0.12%	0.06%	0.05%	0.07%
IC01	Remunerative Non-Chequing Current Margin 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%	0.07%	0.07%	0.07%	0.07%	0.12%	0.12%	0.06%	0.05%	0.07%
	Funds Acceptance under SBP ILTFF	Quarterly	11.00%	13.20%	13.00%	13.00%	18.04%	18.00%	18.03%	19.00%	19.00%	19.00%	2.00%	2.00%	2.00%	2.00%	2.02%	0.39%	2.00%	2.00%	2.00%	2.00%	2.00%	3.75%	3.52%	1.26%	1.96%	2.06%	
	FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	11.00%	13.20%	13.00%	13.00%	18.04%	18.00%	18.03%	19.00%	19.00%	19.00%	2.00%	2.00%	2.00%	2.00%	2.02%	0.39%	2.00%	2.00%	2.00%	2.00%	2.00%	3.75%	3.52%	1.26%	1.96%	2.06%	
	FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	6.65%	6.60%	6.50%	6.50%	6.51%	6.50%	6.51%	6.50%	6.50%	6.50%	2.00%	2.00%	2.00%	2.00%	2.02%	0.39%	2.00%	2.00%	2.00%	2.00%	2.00%	3.75%	3.52%	1.26%	1.96%	2.06%	
	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%	0.07%	0.07%	0.07%	0.07%	0.07%	0.12%	0.12%	0.00%	0.00%	0.00%	
	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%	0.07%	0.07%	0.07%	0.07%	0.07%	0.12%	0.12%	0.00%	0.00%	0.00%	
	SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	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%	0.01%	0.07%	0.07%	0.07%	0.07%	0.07%	0.12%	0.12%	0.04%	0.03%	0.00%	
	SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	2.23%	2.23%	2.23%	2.23%	2.23%	2.23%	18.00%	18.00%	19.00%	19.00%	19.00%	19.00%	19.00%	19.00%	19.00%	19.00%	19.00%	19.00%	0.07%	0.07%	0.07%	0.12%	0.12%	1.00%	0.00%	0.00%	0.00%
	Islamic Temporary Economic Refinance Facility (ITERF)	Quarterly	1.00%	1.30%	5.00%	5.00%	5.01%	5.00%	5.01%	5.00%	5.00%	5.00%	5.00%	1.00%	1.00%	1.00%	1.01%	0.19%	1.00%	1.00%	1.00%	1.00%	1.00%	1.88%	3.52%	2.53%	0.93%	1.55%	
		Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	11.00%	13.20%	13.00%	13.00%	18.04%	18.00%	18.03%	19.00%	19.00%	19.00%	0.07%	0.07%	0.07%	0.07%	0.07%	0.01%	0.07%	0.07%	0.07%	0.07%	0.07%	0.12%	0.00%	0.00%	0.00%	0.00%
	FI's, Public Sector Ent. & Public Ltd Co.	Monthly														0.07%	0.07%	0.07%							8.47%	6.56%	6.71%		

#### HBL AI-Irtifa Account

IA01	Deposits of Rs. 1 but less than 500K	Monthly	6.28%	6.58%	6.50%	6.50%	6.69%	6.68%	7.81%	7.80%	8.45%	8.86%	8.71%	8.86%	8.62%	8.86%	11.18%	11.01%	11.05%	11.05%	9.65%	9.70%	9.70%	9.70%	12.20%	11.44%	9.10%	8.99%	7.98%
IA02	Deposits of Rs. 500K but less than 1(M)	Monthly	6.28%	6.58%	6.50%	6.50%	6.69%	6.68%	7.81%	7.80%	8.45%	8.86%	8.71%	8.86%	8.62%	8.86%	11.18%	11.01%	11.05%	11.05%	9.65%	9.70%	9.70%	9.70%	12.20%	11.44%	9.10%	8.99%	7.98%
IA03	Deposits of Rs. 1(M) but less than 5(M)	Monthly	6.28%	6.58%	6.50%	6.50%	6.69%	6.68%	7.81%	7.80%	8.45%	8.86%	8.71%	8.86%	8.62%	8.86%	11.18%	11.01%	11.05%	11.05%	9.65%	9.70%	9.70%	9.70%	12.20%	11.44%	9.10%	8.99%	7.98%
IA04	Deposits of Rs. 5(M) but less than 25(M)	Monthly	6.28%	6.58%	6.50%	6.50%	6.69%	6.68%	7.81%	7.80%	8.45%	8.86%	8.71%	8.86%	8.62%	8.86%	11.18%	11.01%	11.05%	11.05%	9.65%	9.70%	9.70%	9.70%	12.20%	11.44%	9.10%	8.99%	7.98%
IA05	Deposits of Rs. 25(M) but less than 50(M)	Monthly	6.28%	6.58%	6.50%	6.50%	6.69%	6.68%	7.81%	7.80%	8.45%	8.86%	8.71%	8.86%	8.62%	8.86%	11.18%	11.01%	11.05%	11.05%	9.65%	9.70%	9.70%	9.70%	12.20%	11.44%	9.10%	8.99%	7.98%
IA06	Deposits of Rs. 50(M) but less than 100(M)	Monthly	6.28%	6.58%	6.50%	6.50%	6.69%	6.68%	7.81%	7.80%	8.45%	8.86%	8.71%	8.86%	8.62%	8.86%	11.18%	11.01%	11.05%	11.05%	9.65%	9.70%	9.70%	9.70%	12.20%	11.44%	9.10%	8.99%	7.98%
IA07	Deposits of Rs. 100(M) but less than 250(M)	Monthly	6.28%	6.58%	6.50%	6.50%	6.69%	6.68%	7.81%	7.80%	8.45%	8.86%	8.71%	8.86%	8.62%	8.86%	11.18%	11.01%	11.05%	11.05%	9.65%	9.70%	9.70%	9.70%	12.20%	11.44%	9.10%	8.99%	7.98%
IA08	Deposits of Rs. 250(M) but less than 500(M)	Monthly	6.28%	6.58%	6.50%	6.50%	6.69%	6.68%	7.81%	7.80%	8.45%	8.86%	8.71%	8.86%	8.62%	8.86%	11.18%	11.01%	11.05%	11.05%	9.65%	9.70%	9.70%	9.70%	12.20%	11.44%	9.10%	8.99%	7.98%
IA09	Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	6.28%	6.58%	6.50%	6.50%	6.69%	6.68%	7.81%	7.80%	8.45%	8.86%	8.71%	8.86%	8.62%	8.86%	11.18%	11.01%	11.05%	11.05%	9.65%	9.70%	9.70%	9.70%	12.20%	11.44%	9.10%	8.99%	7.98%
IA10	Deposits of Rs. 1(B) and above	Monthly	6.28%	6.58%	6.50%	6.50%	6.69%	6.68%	7.81%	7.80%	8.45%	8.86%	8.71%	8.86%	8.62%	8.86%	11.18%	11.01%	11.05%	11.05%	9.65%	9.70%	9.70%	9.70%	12.20%	11.44%	9.10%	8.99%	7.98%

#### AL-SAMARAT TERM ACCOUNTS

##### Profit on Maturity

Al - Samarat 1 Month	Maturity	6.58%	6.69%	6.58%	6.58%	6.70%	6.69%	8.21%	8.20%	8.50%	8.90%	8.90%	8.90%	8.90%	9.00%	11.23%	11.06%	11.10%	11.10%	9.66%	9.66%	9.72%	9.20%	11.26%	10.56%	5.05%	3.91%	7.22%
Al - Samarat 3 Months	Maturity	6.98%	7.09%	6.98%	6.98%	7.10%	7.09%	8.31%	8.30%	8.55%	8.91%	8.91%	8.91%	8.91%	9.10%	11.28%	11.11%	11.15%	11.15%	9.71%	9.71%	9.73%	9.35%	11.73%	11.00%	5.68%	4.40%	7.43%
Al - Samarat 6 Months	Maturity	7.38%	7.49%	7.38%	7.38%	7.50%	7.49%	8.41%	8.40%	8.60%	8.92%	8.92%	8.92%	8.92%	9.20%	11.33%	11.16%	11.20%	11.20%	9.76%	9.76%	9.76%	9.40%	12.20%	11.44%	6.00%	4.65%	7.64%
Al - Samarat One Year	Maturity	8.50%	8.64%	8.50%	8.50%	8.66%	8.64%	8.51%	8.50%	8.95%	9.45%	9.45%	9.45%	9.45%	9.80%	11.73%	11.56%	11.60%	11.60%	10.16%	10.16%	9.50%	9.50%	12.20%	11.44%	6.32%	4.89%	8.57%
Al - Samarat Three Years	Maturity	8.51%	8.65%	8.51%	8.51%	8.67%	8.65%	8.61%	8.60%	9.00%	9.55%	9.55%	9.55%	9.55%	9.90%	11.83%	11.66%	11.70%	11.70%	10.26%	10.26%	10.26%	8.25%	12.20%	11.44%	6.63%	5.14%	8.77%
Al - Samarat Five Years	Maturity	8.58%	8.72%	8.58%	8.58%	8.74%	8.72%	8.71%	8.70%	9.10%	9.65%	9.65%	9.65%	9.65%	10.00%	11.94%	11.75%	11.80%	11.80%	10.36%	10.36%	10.36%	8.25%	12.20%	11.44%	6.95%	5.38%	8.88%

##### Profit on Monthly

Al - Samarat One Year	Monthly	8.50%	8.64%	8.50%	8.50%	7.62%	7.60%	8.21%	8.20%	8.65%	9.15%	9.15%	9.15%	9.15%	9.65%	11.43%	11.26%	11.30%	11.30%	9.86%	9.86%	9.86%	8.50%	10.79%	10.12%	6.00%	4.65%	8.05%
Al - Samarat Three Years	Monthly	7.88%	8.01%	7.88%	7.88%	8.03%	8.01%	8.31%	8.30%	8.70%	9.25%	9.25%	9.25%	9.25%	9.75%	11.53%	11.36%	11.40%	11.40%	9.96%	9.96%	9.96%	7.25%	10.79%	10.12%	6.13%	4.74%	8.36%
Al - Samarat Five Years	Monthly	8.28%	8.41%	8.28%	8.28%	8.43%	8.41%	8.41%	8.40%	8.80%	9.35%	9.35%	9.35%	9.35%	9.85%	11.63%	11.46%	11.50%	11.50%	10.06%	10.06%	10.06%	5.75%	10.79%	10.12%	6.25%	4.84%	8.46%

##### Profit on Quarterly

Al - Samarat One Year	Quarterly	7.58%	7.70%	7.58%	7.58%	7.72%	7.70%	8.31%	8.30%	8.75%	9.25%	9.25%	9.25%	9.25%	9.70%	11.53%	11.36%	11.40%	11.40%	9.96%	9.96%	9.96%	8.75%	11.26%	10.56%	6.13%	4.74%	8.26%
Al - Samarat Three Years	Quarterly	7.98%	8.11%	7.98%	7.98%	8.13%	8.11%	8.41%	8.40%	8.80%	9.35%	9.35%	9.35%	9.35%	9.80%	11.63%	11.46%	11.50%	11.50%	10.06%	10.06%	10.06%	7.75%	11.26%	10.56%	6.25%	4.84%	8.46%
Al - Samarat Five Years	Quarterly	8.38%	8.51%	8.38%	8.38%	8.56%	8.51%	8.51%	8.50%	8.90%	9.45%	9.45%	9.45%	9.45%	9.90%	11.73%	11.56%	11.60%	11.60%	10.16%	10.16%	10.16%	6.25%	11.26%	10.56%	6.44%	4.99%	8.57%

##### Profit on Semi Annually

Al - Samarat One Year	Semi Annually	7.68
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HISTORICAL  
PROFIT RATES

Product Name	Payment Frequency	Month Jan 2023	Month Feb 2023	Month Mar 2023	Month April 2023	Month May 2023	Month June 2023	Month July 2023	Month Aug 2023	Month Sept 2023	Month Oct 2023	Month Nov 2023	Month Dec 2023	Month Jan 2024	Month Feb 2024	Month Mar 2024	Month April 2024	Month May 2024	Month June 2024	Month July 2024	Month Aug 2024	Month Sept 2024	Month Oct 2024	Month Nov 2024	Month Dec 2024	Month Jan 2025	Month Feb 2025	Month Mar 2025
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Foreign Currency Accounts

HLB Islamic PLS Account (FCY)

HLB Islamic PLS FCY Less than 1000	Quarterly	0.06%	0.06%	0.06%	0.06%	0.07%	0.87%	0.87%	0.87%	0.88%	0.88%	0.94%	0.89%	0.88%	0.94%	0.95%	0.99%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.95%	0.94%	0.94%	0.94%
HLB Islamic PLS FCY 1000 to less than FCY 50,000	Quarterly	0.06%	0.06%	0.06%	0.06%	0.07%	0.87%	0.87%	0.87%	0.88%	0.88%	0.94%	0.89%	0.88%	0.94%	0.95%	0.99%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.95%	0.94%	0.94%	0.94%
HLB Islamic PLS From FCY 50,000 & above	Quarterly	0.07%	0.07%	0.07%	0.06%	0.07%	0.87%	0.87%	0.87%	0.88%	0.88%	0.94%	0.89%	0.88%	0.94%	0.95%	0.99%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.95%	0.94%	0.94%	0.94%

HLB Islamic High Yield Investment Deposit (FCY)

One Month

From 1,000 to 99,999	Maturity	0.06%	0.06%	0.06%	0.06%	0.06%	0.90%	0.90%	0.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
From 100,000 to 499,999	Maturity	0.06%	0.06%	0.06%	0.06%	0.06%	0.90%	0.90%	0.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
From 500,000 & above	Maturity	0.06%	0.06%	0.06%	0.06%	0.06%	0.90%	0.90%	0.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Two Months

From 1,000 to 99,999	Maturity	0.06%	0.06%	0.06%	0.06%	0.06%	0.91%	0.91%	0.91%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
From 100,000 to 499,999	Maturity	0.07%	0.07%	0.07%	0.06%	0.06%	0.91%	0.91%	0.91%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
From 500,000 & above	Maturity	0.07%	0.07%	0.07%	0.06%	0.06%	0.91%	0.91%	0.91%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Three Months

From 1,000 to 99,999	Maturity	0.07%	0.07%	0.07%	0.06%	0.07%	0.92%	0.92%	0.92%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
From 100,000 to 499,999	Maturity	0.07%	0.07%	0.07%	0.06%	0.07%	0.92%	0.92%	0.92%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
From 500,000 & above	Maturity	0.07%	0.07%	0.07%	0.06%	0.07%	0.92%	0.92%	0.92%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Six Months

From 1,000 to 99,999	Maturity	0.08%	0.08%	0.08%	0.06%	0.07%	0.93%	0.93%	0.93%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
From 100,000 to 499,999	Maturity	0.09%	0.09%	0.09%	0.06%	0.07%	0.93%	0.93%	0.93%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
From 500,000 & above	Maturity	0.09%	0.09%	0.09%	0.06%	0.07%	0.93%	0.93%	0.93%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Twelve Months

From 1,000 to 99,999	Maturity	0.09%	0.09%	0.09%	0.06%	0.07%	0.94%	0.94%	0.94%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
From 100,000 to 499,999	Maturity	0.09%	0.09%	0.09%	0.06%	0.07%	0.94%	0.94%	0.94%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
From 500,000 & above	Maturity	0.10%	0.10%	0.10%	0.06%	0.07%	0.94%	0.94%	0.94%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

2 Years

From 1,000 to 99,999	Maturity	0.10%	0.10%	0.10%	0.06%	0.07%	0.95%	0.95%	0.95%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
From 100,000 to 499,999	Maturity	0.10%	0.10%	0.10%	0.06%	0.07%	0.95%	0.95%	0.95%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
From 500,000 & above	Maturity	0.10%	0.10%	0.10%	0.06%	0.07%	0.95%	0.95%	0.95%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

3 Years

From 1,000 to 99,999	Maturity	0.10%	0.10%	0.10%	0.06%	0.07%	0.96%	0.96%	0.96%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
From 100,000 to 499,999	Maturity	0.10%	0.10%	0.10%	0.06%	0.07%	0.96%	0.96%	0.96%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
From 500,000 & above	Maturity	0.11%	0.11%	0.11%	0.06%	0.07%	0.96%	0.96%	0.96%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

4 Years

From 1,000 to 99,999	Maturity	0.11%	0.11%	0.11%	0.06%	0.07%	0.97%	0.97%	0.97%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
From 100,000 to 499,999	Maturity	0.11%	0.11%	0.11%	0.06%	0.07%	0.97%	0.97%	0.97%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
From 500,000 & above	Maturity	0.11%	0.11%	0.11%	0.06%	0.07%	0.97%	0.97%	0.97%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

5 Years

From 1,000 to 99,999	Maturity	0.12%	0.12%	0.12%	0.06%	0.07%	0.98%	0.98%	0.98%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
From 100,000 to 499,999	Maturity	0.12%	0.12%	0.12%	0.06%	0.07%	0.98%	0.98%	0.98%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
From 500,000 & above	Maturity	0.12%	0.12%	0.12%	0.06%	0.07%	0.98%	0.98%	0.98%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Note: The profit rates are rounded off to two digits after decimal places.

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Khawaja Farhan Usman

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