

**PROFIT RATES
FROM MARCH 2020 TO JUNE 2020**

Product Name	Payment Frequency	March 2020 Profit Rate	April 2020 Profit Rate	May 2020 Profit Rate	June 2020 Profit Rate
Local Currency Accounts					
SAVING ACCOUNTS					
HBL Islamic FLS Account	Monthly	5.59%	4.96%	3.75%	3.500%
HBL Al-Maukhar Account	Monthly	0.07%	0.06%	0.066%	0.066%
HBL at Work Islamic Premium Account	January & July	0.07%	0.06%	0.066%	0.066%
Remunerative Non-Chequing Current Margin Account	January & July	0.08%	0.08%	0.075%	0.066%
Funds Acceptance under SBP ILTF	Monthly	2.16%	1.92%	2.002%	2.000%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Monthly			6.000%	4.000%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Monthly			6.000%	4.000%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Monthly			4.900%	0.066%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Monthly			5.000%	0.066%
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCO) for Hospitals	Monthly				0.066%
SBP Islamic Refinance Scheme for Modernization of SMEs	Monthly				0.066%
HBL Al-Iftifa Account					
Deposits of Rs.1 but less than 500K	Monthly	5.99%	5.32%	4.152%	3.899%
Deposits of Rs.500K but less than 1M	Monthly	5.99%	5.32%	4.152%	3.899%
Deposits of Rs.1M but less than 5M	Monthly	5.99%	5.32%	4.152%	3.899%
Deposits of Rs.5M but less than 25M	Monthly	5.99%	5.32%	4.152%	3.899%
Deposits of Rs.25M but less than 50M	Monthly	5.99%	5.32%	4.152%	3.899%
Deposits of Rs.50M but less than 100M	Monthly	5.99%	5.32%	4.152%	3.899%
Deposits of Rs.100M but less than 250M	Monthly	5.99%	5.32%	4.152%	3.899%
Deposits of Rs.250M but less than 500M	Monthly	5.99%	5.32%	4.152%	3.899%
Deposits of Rs.500M but less than Rs.1B	Monthly	5.99%	5.32%	4.152%	3.899%
Deposits of Rs.1B and above	Monthly	5.99%	5.32%	4.152%	3.899%
AL-SAMARAT TERM DEPOSITS					
Profit on Maturity					
Al-Samarat 1 Month	Maturity	6.62%	5.88%	4.787%	4.534%
Al-Samarat 3 Months	Maturity	6.78%	6.02%	4.950%	4.695%
Al-Samarat 6 Months	Maturity	7.11%	6.31%	5.275%	5.020%
Al-Samarat One Year	Maturity	8.83%	7.84%	7.004%	6.744%
Al-Samarat Three Years	Maturity	8.73%	7.75%	6.900%	6.613%
Al-Samarat Five Years	Maturity	9.54%	8.47%	7.710%	7.453%
Profit on Monthly					
Al-Samarat One Year	Monthly	8.53%	7.58%	6.700%	6.443%
Al-Samarat Three Years	Monthly	7.84%	6.96%	6.086%	5.753%
Al-Samarat Five Years	Monthly	7.27%	6.46%	5.437%	5.182%
Profit on Quarterly					
Al-Samarat One Year	Quarterly	8.65%	7.68%	6.820%	6.564%
Al-Samarat Three Years	Quarterly	8.09%	7.11%	6.168%	5.913%
Al-Samarat Five Years	Quarterly	7.65%	6.82%	5.843%	5.588%
Profit on Semi Annually					
Al-Samarat One Year	Semi Annually	8.74%	7.76%	6.910%	6.742%
Al-Samarat Three Years	Semi Annually	8.16%	7.25%	6.530%	6.103%
Al-Samarat Five Years	Semi Annually	8.16%	7.25%	6.330%	6.103%

Product Name	Payment Frequency	March 2020 Profit Rate	April 2020 Profit Rate	May 2020 Profit Rate	June 2020 Profit Rate
Foreign Currency Accounts					
HBL Islamic PLS Account (FCY)					
Less than 1000	Monthly	0.10%	0.10%	0.10%	0.10%
From 1000 to less than FCY 50,000	Monthly	0.15%	0.15%	0.15%	0.15%
From 50,000 & above	Monthly	0.20%	0.20%	0.20%	0.20%
HBL Islamic High Yield Investment Deposit (FCY)					
One Month					
From 1,000 to 99,999	Maturity	0.19%	0.19%	0.19%	0.19%
From 100,000 to 499,999	Maturity	0.20%	0.20%	0.20%	0.20%
From 500,000 & above	Maturity	0.21%	0.21%	0.21%	0.21%
Two Months					
From 1,000 to 99,999	Maturity	0.19%	0.19%	0.19%	0.19%
From 100,000 to 499,999	Maturity	0.20%	0.20%	0.20%	0.20%
From 500,000 & above	Maturity	0.21%	0.21%	0.21%	0.21%
Three Months					
From 1,000 to 99,999	Maturity	0.19%	0.19%	0.19%	0.19%
From 100,000 to 499,999	Maturity	0.20%	0.20%	0.20%	0.20%
From 500,000 & above	Maturity	0.21%	0.21%	0.21%	0.21%
Six Months					
From 1,000 to 99,999	Maturity	0.19%	0.19%	0.19%	0.19%
From 100,000 to 499,999	Maturity	0.20%	0.20%	0.20%	0.20%
From 500,000 & above	Maturity	0.21%	0.21%	0.21%	0.21%
Twelve Months					
From 1,000 to 99,999	Maturity	0.20%	0.20%	0.20%	0.20%
From 100,000 to 499,999	Maturity	0.21%	0.21%	0.21%	0.21%
From 500,000 & above	Maturity	0.22%	0.22%	0.22%	0.22%
2 Years					
From 1,000 to 99,999	Maturity	0.23%	0.23%	0.23%	0.23%
From 100,000 to 499,999	Maturity	0.24%	0.24%	0.24%	0.24%
From 500,000 & above	Maturity	0.25%	0.25%	0.25%	0.25%
3 Years					
From 1,000 to 99,999	Maturity	0.26%	0.26%	0.26%	0.26%
From 100,000 to 499,999	Maturity	0.27%	0.27%	0.27%	0.27%
From 500,000 & above	Maturity	0.28%	0.28%	0.28%	0.28%
4 Years					
From 1,000 to 99,999	Maturity	0.29%	0.29%	0.29%	0.29%
From 100,000 to 499,999	Maturity	0.30%	0.30%	0.30%	0.30%
From 500,000 & above	Maturity	0.31%	0.31%	0.31%	0.31%
5 Years					
From 1,000 to 99,999	Maturity	0.32%	0.32%	0.32%	0.32%
From 100,000 to 499,999	Maturity	0.33%	0.33%	0.33%	0.33%
From 500,000 & above	Maturity	0.34%	0.34%	0.34%	0.34%

Prepared by:


Head, Pool Management Unit

Reviewed by:


Head, Islamic Banking

Recommended by:

Head, Islamic Product Development & Operations



Resident Shariah Board Member

Head Distribution- Islamic Banking

Product Name	Payment Frequency	Month Dec 2017	Month Dec 2018	Month Dec 2019	Month Jan 2020	Month Feb 2020	Month March 2020	Month April 2020	Month May 2020	Month June 2020
Local Currency Accounts										
SAVING ACCOUNTS										
HBL Islamic PLS Account	Monthly	3.400%	4.403%	5.588%	5.588%	5.588%	5.588%	4.963%	3.755%	3.500%
HBL Al-Mukhar Account	Monthly	0.050%	0.057%	0.071%	0.071%	0.071%	0.071%	0.063%	0.066%	0.066%
HBL Al-Work Islamic Premium Account	Jan & Jul	0.050%	0.057%	0.071%	0.071%	0.071%	0.071%	0.075%	0.056%	0.056%
Remunerative Non-Chequing Current Margin Account	Jan & Jul	0.050%	0.057%	0.071%	0.071%	0.071%	0.071%	0.075%	0.056%	0.056%
Funds Acceptance under SBP ILTF	Monthly			2.102%	2.162%	2.162%	2.162%	1.920%	2.002%	2.000%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Monthly							1.920%	6.000%	4.000%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Monthly							1.920%	6.000%	4.000%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Monthly							5.000%	4.000%	0.066%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Monthly							5.000%	4.000%	0.066%
SBP Islamic Refinance Scheme for Combating Covid-19 (IRECC) - for Hospitals	Monthly									0.066%
SBP Islamic Refinance Scheme for Modernization of SMEs	Monthly									0.066%
HBL Al-Itifa Account										
Deposits of Rs. 1 but less than 500K	Monthly	3.400%	4.710%	5.987%	5.987%	5.987%	5.987%	5.317%	4.152%	3.899%
Deposits of Rs. 500K but less than 1(M)	Monthly	3.500%	4.710%	5.987%	5.987%	5.987%	5.987%	5.317%	4.152%	3.899%
Deposits of Rs. 1(M) but less than 5(M)	Monthly	3.600%	4.710%	5.987%	5.987%	5.987%	5.987%	5.317%	4.152%	3.899%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	3.910%	4.710%	5.987%	5.987%	5.987%	5.987%	5.317%	4.152%	3.899%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	3.960%	4.710%	5.987%	5.987%	5.987%	5.987%	5.317%	4.152%	3.899%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	3.980%	4.710%	5.987%	5.987%	5.987%	5.987%	5.317%	4.152%	3.899%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	4.010%	4.710%	5.987%	5.987%	5.987%	5.987%	5.317%	4.152%	3.899%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	4.030%	4.710%	5.987%	5.987%	5.987%	5.987%	5.317%	4.152%	3.899%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	4.060%	4.710%	5.987%	5.987%	5.987%	5.987%	5.317%	4.152%	3.899%
Deposits of Rs. 1(B) and above	Monthly	4.080%	4.710%	5.987%	5.987%	5.987%	5.987%	5.317%	4.152%	3.899%
AL-SAMARAT TERM ACCOUNTS										
Profit on Maturity										
Al - Samarat 1 Month	Maturity	4.180%	5.197%	6.622%	6.622%	6.622%	6.622%	5.889%	4.787%	4.534%
Al - Samarat 3 Months	Maturity	4.280%	5.321%	6.783%	6.783%	6.783%	6.783%	6.024%	4.930%	4.685%
Al - Samarat 6 Months	Maturity	4.480%	5.570%	7.108%	7.108%	7.108%	7.108%	6.313%	5.275%	5.020%
Al - Samarat One Year	Maturity	4.980%	6.892%	8.832%	8.832%	8.832%	8.832%	7.813%	7.001%	6.744%
Al - Samarat Three Years 2015	Maturity	5.510%								
Al - Samarat Three Years	Maturity	5.480%	6.815%	8.731%	8.731%	8.731%	8.731%	7.754%	6.900%	6.643%
Al - Samarat Three Years 2013	Maturity	7.510%								
Al - Samarat Five Years 2014	Maturity	9.260%								
Al - Samarat Five Years 2015	Maturity	6.510%								
Al - Samarat Five Years	Maturity	5.980%	7.437%	9.541%	9.541%	9.541%	9.541%	8.472%	7.710%	7.453%
Profit on Monthly										
Al - Samarat One Year	Monthly	4.530%	6.622%	8.531%	8.531%	8.531%	8.531%	7.576%	6.700%	6.443%
Al - Samarat Three Years 2015	Monthly	6.230%								
Al - Samarat Three Years	Monthly	4.930%	6.131%	7.839%	7.839%	7.839%	7.839%	6.951%	6.066%	5.751%
Al - Samarat Five Years 2014	Monthly	6.980%								
Al - Samarat Five Years 2015	Monthly	9.260%								
Al - Samarat Five Years	Monthly	5.980%	5.694%	7.270%	7.270%	7.270%	7.270%	6.456%	5.437%	5.182%
Profit on Quarterly										
Al - Samarat One Year	Quarterly	4.630%	6.754%	8.652%	8.652%	8.652%	8.652%	7.683%	6.820%	6.564%
Al - Samarat Three Years 2015	Quarterly	6.230%								
Al - Samarat Three Years	Quarterly	5.030%	6.255%	8.001%	8.001%	8.001%	8.001%	7.105%	6.168%	5.913%
Al - Samarat Five Years 2014	Quarterly	7.500%								
Al - Samarat Five Years 2015	Quarterly	9.260%								
Al - Samarat Five Years	Quarterly	5.980%	6.005%	7.676%	7.676%	7.676%	7.676%	6.817%	5.843%	5.586%
Al - Samarat Five Years	Quarterly	4.830%	6.005%	7.676%	7.676%	7.676%	7.676%	6.817%	5.843%	5.586%
Profit on Semi Annually										
Al - Samarat One Year	Semi Annually	4.730%	6.823%	8.742%	8.742%	8.742%	8.742%	7.763%	6.910%	6.742%
Al - Samarat Three Years 2015	Semi Annually	6.480%								
Al - Samarat Three Years	Semi Annually	5.130%	6.379%	8.163%	8.163%	8.163%	8.163%	7.249%	6.330%	6.163%
Al - Samarat Five Years 2013	Semi Annually	7.480%								
Al - Samarat Five Years 2014	Semi Annually	9.260%								
Al - Samarat Five Years 2015	Semi Annually	5.980%	6.379%	8.163%	8.163%	8.163%	8.163%	7.249%	6.330%	6.163%
Al - Samarat Five Years	Semi Annually	5.130%	6.379%	8.163%	8.163%	8.163%	8.163%	7.249%	6.330%	6.163%

PROFIT RATES
2017, 2018, 2019 & 2020

Product Name	Payment Frequency	Month Dec 2017	Month Dec 2018	Month Dec 2019	Month Jan 2020	Month Feb 2020	Month March 2020	Month April 2020	Month May 2020	Month June 2020
		Month Dec 2017	Month Dec 2018	Month Dec 2019	Month Jan 2020	Month Feb 2020	Month March 2020	Month April 2020	Month May 2020	Month June 2020
Foreign Currency Accounts										
HBL Islamic PLS Account (FCY)										
HBL Islamic PLS FCY Less than 1000	Quarterly	1.484%	0.271%	0.100%	0.100%	0.100%	0.100%	0.100%	0.100%	0.100%
HBL Islamic PLS FCY 1000 to less than FCY 50,000	Quarterly	1.485%	0.406%	0.150%	0.150%	0.150%	0.150%	0.150%	0.150%	0.150%
HBL Islamic PLS From FCY 50,000 & above	Quarterly	1.485%	0.542%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%
HBL Islamic High Yield Investment Deposit (FCY)										
One Month										
From 1,000 to 99,999	Maturity		0.542%	0.190%	0.190%	0.190%	0.190%	0.190%	0.190%	0.190%
From 100,000 to 499,999	Maturity		0.542%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%
From 500,000 & above	Maturity		0.542%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%
Two Months										
From 1,000 to 99,999	Maturity		0.542%	0.190%	0.190%	0.190%	0.190%	0.190%	0.190%	0.190%
From 100,000 to 499,999	Maturity		0.542%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%
From 500,000 & above	Maturity		0.542%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%
Three Months										
From 1,000 to 99,999	Maturity		0.542%	0.190%	0.190%	0.190%	0.190%	0.190%	0.190%	0.190%
From 100,000 to 499,999	Maturity		0.542%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%
From 500,000 & above	Maturity		0.542%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%
Six Months										
From 1,000 to 99,999	Maturity		0.542%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%
From 100,000 to 499,999	Maturity		0.542%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%
From 500,000 & above	Maturity		0.542%	0.220%	0.220%	0.220%	0.220%	0.220%	0.220%	0.220%
Twelve Months										
From 1,000 to 99,999	Maturity		0.542%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%
From 100,000 to 499,999	Maturity	4.357%	0.542%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%	0.210%
From 500,000 & above	Maturity		0.542%	0.220%	0.220%	0.220%	0.220%	0.220%	0.220%	0.220%
2 Years										
From 1,000 to 99,999	Maturity			0.230%	0.230%	0.230%	0.230%	0.230%	0.230%	0.230%
From 100,000 to 499,999	Maturity			0.240%	0.240%	0.240%	0.240%	0.240%	0.240%	0.240%
From 500,000 & above	Maturity			0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%
3 Years										
From 1,000 to 99,999	Maturity			0.260%	0.260%	0.260%	0.260%	0.260%	0.260%	0.260%
From 100,000 to 499,999	Maturity			0.270%	0.270%	0.270%	0.270%	0.270%	0.270%	0.270%
From 500,000 & above	Maturity			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%	0.290%	0.290%	0.290%	0.290%	0.290%
From 100,000 to 499,999	Maturity			0.300%	0.300%	0.300%	0.300%	0.300%	0.300%	0.300%
From 500,000 & above	Maturity			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%	0.320%	0.320%	0.320%	0.320%	0.320%
From 100,000 to 499,999	Maturity			0.330%	0.330%	0.330%	0.330%	0.330%	0.330%	0.330%
From 500,000 & above	Maturity			0.340%	0.340%	0.340%	0.340%	0.340%	0.340%	0.340%

Prepared by:



Head, Pool Management Unit

Reviewed by:



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