

Circular

To **All Islamic Banking Branches**

Cc **All Members-Management Forum
Secretary to President/CEO
Head-Retail & Consumer/Corporate/Commercial Banking
All GMs/DGMs, HOK
All Regional Chief Executives
All Regional Operations Chiefs
All Regional Audit Executives
Learning & Development Centers/Computer Center Executives
Remedial Asset Executives**

From **Islamic Banking**

Date **June 19, 2017**

Regarding **DECLARATION OF PROFIT RATES FOR THE MONTH OF MAY 2017**
Circular no. **P/INST-IBD/2017/13**

We are pleased to announce the declared profit rates for the month of May 2017 on different categories of PKR/FCY deposits as per sheet enclosed.

Branches should ensure that the enclosed sheet is invariably displayed on their notice board located in the customer area.

The profit rates have also been updated and are available on the HBL's Official website at www.hbl.com.



**ZAHID PAREKH
HEAD – ISLAMIC BANKING**



**TARIQ M AKBAR
HEAD - GLOBAL OPERATIONS**

Encl:
Profit Declaration Sheet in PKR & FCY

Product Name	Payment Frequency	Month May 2017
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Local Currency Accounts

SAVING ACCOUNTS (Local Currency)

HBL Islamic PLS Account	January & July	3.680%
HBL Al-Mukhtar Account	January & July	0.050%
HBL at Work Islamic Premium Account	January & July	0.050%

HBL Al-Irtifa Account

On Daily Actual Deposits of Rs.1 but less than 500K	Monthly	3.680%
On Daily Actual Deposits of Rs.500K but less than 1(M)	Monthly	3.790%
On Daily Actual Deposits of Rs.1(M) but less than 5(M)	Monthly	4.170%
On Daily Actual Deposits of Rs. 5(M) but less than 25(M)	Monthly	4.220%
On Daily Actual Deposits of Rs. 25(M) but less than 50(M)	Monthly	4.280%
On Daily Actual Deposits of Rs. 50(M) but less than 100(M)	Monthly	4.310%
On Daily Actual Deposits of Rs. 100(M) but less than 250(M)	Monthly	4.330%
On Daily Actual Deposits of Rs. 250(M) but less than 500(M)	Monthly	4.360%*
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	4.390%
On Daily Actual Deposits of Rs. 1(B) and above	Monthly	4.410%

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

Al - Samarat 1 Month	Maturity	4.520%
Al - Samarat 3 Months	Maturity	4.630%
Al - Samarat 6 Months	Maturity	4.850%
Al - Samarat One Year	Maturity	5.390%
Al - Samarat Three Years 2014	Maturity	8.640%
Al - Samarat Three Years 2015	Maturity	7.010%
Al - Samarat Three Years	Maturity	5.930%
Al - Samarat Five Years 2012	Maturity	9.210%
Al - Samarat Five Years 2013	Maturity	8.910%
Al - Samarat Five Years 2014	Maturity	8.910%
Al - Samarat Five Years 2015	Maturity	7.290%
Al - Samarat Five Years	Maturity	6.470%

Profit on Monthly

Al - Samarat One Year	Monthly	4.900%
Al - Samarat Three Years 2014	Monthly	7.290%
Al - Samarat Three Years 2015	Monthly	6.740%
Al - Samarat Three Years	Monthly	5.340%
Al - Samarat Five Years 2012	Monthly	8.940%*
Al - Samarat Five Years 2013	Monthly	7.560%
Al - Samarat Five Years 2014	Monthly	7.560%
Al - Samarat Five Years 2015	Monthly	6.470%
Al - Samarat Five Years	Monthly	4.960%

Profit on Quarterly

Al - Samarat One Year	Quarterly	5.010%
Al - Samarat Three Years 2014	Quarterly	7.560%
Al - Samarat Three Years 2015	Quarterly	6.740%
Al - Samarat Three Years	Quarterly	5.440%
Al - Samarat Five Years 2012	Quarterly	9.210%
Al - Samarat Five Years 2013	Quarterly	8.080%
Al - Samarat Five Years 2014	Quarterly	7.830%
Al - Samarat Five Years 2015	Quarterly	6.470%
Al - Samarat Five Years	Quarterly	5.230%



Product Name	Payment Frequency	Month May 2017
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Profit on Semi Annually

AI - Samarat One Year	Semi Annually	5.120%
AI - Samarat Three Years 2014	Semi Annually	7.830%
AI - Samarat Three Years 2015	Semi Annually	7.010%
AI - Samarat Three Years	Semi Annually	5.550%
AI - Samarat Five Years 2012	Semi Annually	9.210%
AI - Samarat Five Years 2013	Semi Annually	8.100%
AI - Samarat Five Years 2014	Semi Annually	8.100%
AI - Samarat Five Years 2015	Semi Annually	6.740%
AI - Samarat Five Years	Semi Annually	5.550%

Foreign Currency Accounts

Product Name	Payment Frequency	Month May 2017
HBL Islamic PLS Account (FCY)		
HBL Islamic PLS FCY Less than 1000	Quarterly	0.034%
HBL Islamic PLS FCY 1000 to less than FCY 50,000	Quarterly	0.051%
HBL Islamic PLS From FCY 50,000 & above	Quarterly	0.068%

HBL Islamic High Yield Investment Deposit (FCY)

Six Months

HBL Islamic High Yield Investemnt FCY From 500,000 & above	Maturity	0.068%
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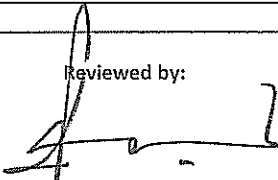
Twelve Months


HBL Islamic High Yield Investemnt FCY From 1,000 to 99,999	Maturity	0.068%
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Prepared by:

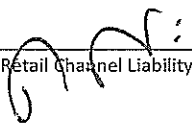

Asst. Pool Manager


Reviewed by:


Unit Head Pool Management


Head Product Development

Approved by:


Head Retail Channel Liability


Head Islamic Banking


Resident Shariah Board Member

Product Name	Payment Frequency	Month April 2017
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Local Currency Accounts

SAVING ACCOUNTS (Local Currency)

HBL Islamic PLS Account	January & July	3.500%
HBL Al-Mukhtar Account	January & July	0.050%
HBL at Work Islamic Premium Account	January & July	0.050%

HBL Al-Irtifa Account

On Daily Actual Deposits of Rs.1 but less than 500K	Monthly	3.500%
On Daily Actual Deposits of Rs.500K but less than 1(M)	Monthly	3.610%
On Daily Actual Deposits of Rs.1(M) but less than 5(M)	Monthly	3.970%
On Daily Actual Deposits of Rs. 5(M) but less than 25(M)	Monthly	4.020%
On Daily Actual Deposits of Rs. 25(M) but less than 50(M)	Monthly	4.070%
On Daily Actual Deposits of Rs. 50(M) but less than 100(M)	Monthly	4.100%
On Daily Actual Deposits of Rs. 100(M) but less than 250(M)	Monthly	4.120%
On Daily Actual Deposits of Rs. 250(M) but less than 500(M)	Monthly	4.150%
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	4.180%
On Daily Actual Deposits of Rs. 1(B) and above	Monthly	4.200%

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

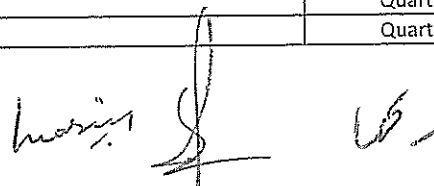
Al - Samarat 1 Month	Maturity	4.330%
Al - Samarat 3 Months	Maturity	4.430%
Al - Samarat 6 Months	Maturity	4.640%
Al - Samarat One Year	Maturity	5.160%
Al - Samarat Three Years 2014	Maturity	8.270%
Al - Samarat Three Years 2015	Maturity	6.720%
Al - Samarat Three Years	Maturity	5.680%
Al - Samarat Five Years 2012	Maturity	11.130%
Al - Samarat Five Years 2013	Maturity	8.540%
Al - Samarat Five Years 2014	Maturity	8.530%
Al - Samarat Five Years 2015	Maturity	6.980%
Al - Samarat Five Years	Maturity	6.200%

Profit on Monthly

Al - Samarat One Year	Monthly	4.690%
Al - Samarat Three Years 2014	Monthly	6.980%
Al - Samarat Three Years 2015	Monthly	6.460%
Al - Samarat Three Years	Monthly	5.110%
Al - Samarat Five Years 2012	Monthly	8.790%
Al - Samarat Five Years 2013	Monthly	7.240%
Al - Samarat Five Years 2014	Monthly	7.240%
Al - Samarat Five Years 2015	Monthly	6.200%
Al - Samarat Five Years	Monthly	4.750%

Profit on Quarterly

Al - Samarat One Year	Quarterly	4.800%
Al - Samarat Three Years 2014	Quarterly	7.240%
Al - Samarat Three Years 2015	Quarterly	6.460%
Al - Samarat Three Years	Quarterly	5.210%
Al - Samarat Five Years 2012	Quarterly	9.050%
Al - Samarat Five Years 2013	Quarterly	7.750%
Al - Samarat Five Years 2014	Quarterly	7.500%
Al - Samarat Five Years 2015	Quarterly	6.190%
Al - Samarat Five Years	Quarterly	5.010%



Product Name	Payment Frequency	Month April 2017
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Profit on Semi Annually

AI - Samarat One Year	Semi Annually	4.900%
AI - Samarat Three Years 2014	Semi Annually	7.500%
AI - Samarat Three Years 2015	Semi Annually	6.720%
AI - Samarat Three Years	Semi Annually	5.320%
AI - Samarat Five Years 2012	Semi Annually	9.310%
AI - Samarat Five Years 2013	Semi Annually	7.760%
AI - Samarat Five Years 2014	Semi Annually	7.750%
AI - Samarat Five Years 2015	Semi Annually	6.460%
AI - Samarat Five Years	Semi Annually	5.320%

Foreign Currency Accounts

Product Name	Payment Frequency	Month April 2017
HBL Islamic PLS Account (FCY)		
HBL Islamic PLS FCY Less than 1000	Quarterly	0.034%
HBL Islamic PLS FCY 1000 to less than FCY 50,000	Quarterly	0.044%
HBL Islamic PLS From FCY 50,000 & above	Quarterly	0.055%

HBL Islamic High Yield Investment Deposit (FCY)

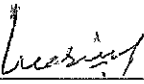
Six Months

HBL Islamic High Yield Investemnt FCY From 500,000 & above	Maturity	0.088%
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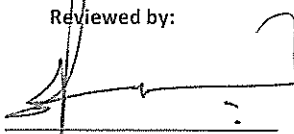
Twelve Months

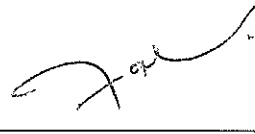
HBL Islamic High Yield Investemnt FCY From 1,000 to 99,999	Maturity	0.177%
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Prepared by:


Asst. Pool Manager


Reviewed by:


Unit Head Pool Management


Head Product Development

Approved by:


Head Retail Channel Liability


Head Islamic Banking


Resident Shariah Board Member

Product Name	Payment Frequency	Month March 2017
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Local Currency Accounts

SAVING ACCOUNTS (Local Currency)

HBL Islamic PLS Account	January & July	2.620%
HBL Al-Mukhtar Account	January & July	0.040%
HBL at Work Islamic Premium Account	January & July	0.040%

HBL Al-Irtifa Account

On Daily Actual Deposits of Rs.1 but less than 500K	Monthly	2.620%
On Daily Actual Deposits of Rs.500K but less than 1(M)	Monthly	2.710%
On Daily Actual Deposits of Rs.1(M) but less than 5(M)	Monthly	3.000%
On Daily Actual Deposits of Rs. 5(M) but less than 25(M)	Monthly	3.040%
On Daily Actual Deposits of Rs. 25(M) but less than 50(M)	Monthly	3.080%
On Daily Actual Deposits of Rs. 50(M) but less than 100(M)	Monthly	3.100%
On Daily Actual Deposits of Rs. 100(M) but less than 250(M)	Monthly	3.120%
On Daily Actual Deposits of Rs. 250(M) but less than 500(M)	Monthly	3.140%
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	3.160%

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

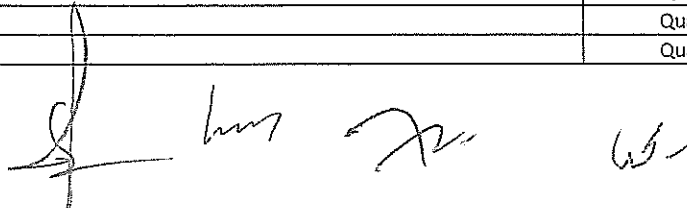
Al - Samarat 1 Month	Maturity	3.290%
Al - Samarat 3 Months	Maturity	3.370%
Al - Samarat 6 Months	Maturity	3.540%
Al - Samarat One Year	Maturity	3.960%
Al - Samarat Three Years 2014	Maturity	6.450%
Al - Samarat Three Years 2015	Maturity	5.200%
Al - Samarat Three Years	Maturity	4.370%
Al - Samarat Five Years 2012	Maturity	8.740%
Al - Samarat Five Years 2013	Maturity	6.660%
Al - Samarat Five Years 2014	Maturity	6.660%
Al - Samarat Five Years 2015	Maturity	5.410%
Al - Samarat Five Years	Maturity	4.790%

Profit on Monthly

Al - Samarat One Year	Monthly	3.580%
Al - Samarat Three Years 2014	Monthly	5.410%
Al - Samarat Three Years 2015	Monthly	5.000%
Al - Samarat Three Years	Monthly	3.910%
Al - Samarat Five Years 2012	Monthly	6.870%
Al - Samarat Five Years 2013	Monthly	5.620%
Al - Samarat Five Years 2014	Monthly	5.620%
Al - Samarat Five Years 2015	Monthly	4.790%
Al - Samarat Five Years	Monthly	3.620%

Profit on Quarterly

Al - Samarat One Year	Quarterly	3.660%
Al - Samarat Three Years 2014	Quarterly	5.620%
Al - Samarat Three Years 2015	Quarterly	5.000%
Al - Samarat Three Years	Quarterly	4.000%
Al - Samarat Five Years 2012	Quarterly	7.080%
Al - Samarat Five Years 2013	Quarterly	6.040%
Al - Samarat Five Years 2014	Quarterly	5.830%
Al - Samarat Five Years 2015	Quarterly	4.780%
Al - Samarat Five Years	Quarterly	3.830%



Product Name	Payment Frequency	Month March 2017
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Profit on Semi Annually

AI - Samarat One Year	Semi Annually	3.750%
AI - Samarat Three Years 2014	Semi Annually	5.830%
AI - Samarat Three Years 2015	Semi Annually	5.200%
AI - Samarat Three Years	Semi Annually	4.080%
AI - Samarat Five Years 2012	Semi Annually	7.290%
AI - Samarat Five Years 2013	Semi Annually	6.040%
AI - Samarat Five Years 2014	Semi Annually	6.040%
AI - Samarat Five Years 2015	Semi Annually	5.000%
AI - Samarat Five Years	Semi Annually	4.080%

Foreign Currency Accounts

Product Name	Payment Frequency	Month March 2017
HBL Islamic PLS Account (FCY)		
HBL Islamic PLS FCY Less than 1000	Quarterly	0.097%
HBL Islamic PLS FCY 1000 to less than FCY 50,000	Quarterly	0.130%
HBL Islamic PLS From FCY 50,000 & above	Quarterly	0.162%

HBL Islamic High Yield Investment Deposit (FCY)

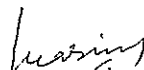
Six Months

HBL Islamic High Yield Investemnt FCY From 500,000 & above	Maturity	0.260%
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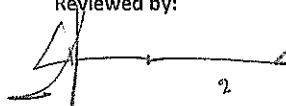
Twelve Months

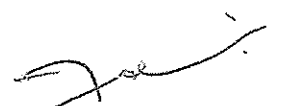
HBL Islamic High Yield Investemnt FCY From 1,000 to 99,999	Maturity	0.521%
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Prepared by:

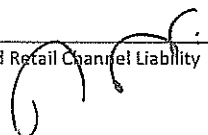

Asst. Pool Manager

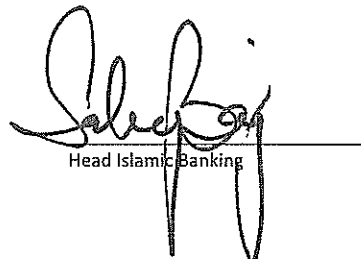
Reviewed by:


Unit Head Pool Management


Head Product Development

Approved by:


Head Retail Channel Liability


Head Islamic Banking


Resident Shariah Board Member

Product Name	Payment Frequency	Month February 2017
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Local Currency Accounts

SAVING ACCOUNTS (Local Currency)

HBL Islamic PLS Account	January & July	3.730%
HBL AI-Mukhtar Account	January & July	0.060%
HBL at Work Islamic Premium Account	January & July	0.060%

HBL AI-Irtifa Account

On Daily Actual Deposits of Rs.500K but less than 1(M)	Monthly	3.850%
On Daily Actual Deposits of Rs.1(M) but less than 5(M)	Monthly	4.260%
On Daily Actual Deposits of Rs. 5(M) but less than 25(M)	Monthly	4.320%
On Daily Actual Deposits of Rs. 25(M) but less than 50(M)	Monthly	4.380%
On Daily Actual Deposits of Rs. 50(M) but less than 100(M)	Monthly	4.410%
On Daily Actual Deposits of Rs. 100(M) but less than 250(M)	Monthly	4.440%
On Daily Actual Deposits of Rs. 250(M) but less than 500(M)	Monthly	4.470%
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	4.500%

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

AI - Samarat 1 Month	Maturity	4.670%
AI - Samarat 3 Months	Maturity	4.790%
AI - Samarat 6 Months	Maturity	5.030%
AI - Samarat One Year	Maturity	5.620%
AI - Samarat Three Years 2014	Maturity	9.170%
AI - Samarat Three Years 2015	Maturity	7.390%
AI - Samarat Three Years	Maturity	6.210%
AI - Samarat Five Years 2012	Maturity	12.420%
AI - Samarat Five Years 2013	Maturity	9.470%
AI - Samarat Five Years 2014	Maturity	9.460%
AI - Samarat Five Years 2015	Maturity	7.690%
AI - Samarat Five Years	Maturity	6.800%

Profit on Monthly

AI - Samarat One Year	Monthly	5.090%
AI - Samarat Three Years 2014	Monthly	7.690%
AI - Samarat Three Years 2015	Monthly	7.100%
AI - Samarat Three Years	Monthly	5.560%
AI - Samarat Five Years 2012	Monthly	9.760%
AI - Samarat Five Years 2013	Monthly	7.990%
AI - Samarat Five Years 2014	Monthly	7.990%
AI - Samarat Five Years 2015	Monthly	6.800%
AI - Samarat Five Years	Monthly	5.150%

Product Name	Payment Frequency	Month February 2017
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Profit on Quarterly

AI - Samarat One Year	Quarterly	5.210%
AI - Samarat Three Years 2014	Quarterly	7.990%
AI - Samarat Three Years 2015	Quarterly	7.100%
AI - Samarat Three Years	Quarterly	5.680%
AI - Samarat Five Years 2012	Quarterly	10.050%
AI - Samarat Five Years 2013	Quarterly	8.560%
AI - Samarat Five Years 2014	Quarterly	8.280%
AI - Samarat Five Years 2015	Quarterly	6.800%
AI - Samarat Five Years	Quarterly	5.450%

Profit on Semi Annually

AI - Samarat One Year	Semi Annually	5.320%
AI - Samarat Three Years 2014	Semi Annually	8.280%
AI - Samarat Three Years 2015	Semi Annually	7.390%
AI - Samarat Three Years	Semi Annually	5.800%
AI - Samarat Five Years 2012	Semi Annually	10.350%
AI - Samarat Five Years 2013	Semi Annually	8.580%
AI - Samarat Five Years 2014	Semi Annually	8.580%
AI - Samarat Five Years 2015	Semi Annually	7.100%
AI - Samarat Five Years	Semi Annually	5.800%

Foreign Currency Accounts

Product Name	Payment Frequency	Month February 2017
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HBL Islamic PLS Account (FCY)

HBL Islamic PLS FCY Less than 1000	Quarterly	0.106%
HBL Islamic PLS FCY 1000 to less than FCY 50,000	Quarterly	0.142%
HBL Islamic PLS From FCY 50,000 & above	Quarterly	0.178%

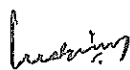
HBL Islamic High Yield Investment Deposit (FCY)
Six Months

HBL Islamic High Yield Investemnt FCY From 500,000 & above	Maturity	0.284%
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Twelve Months

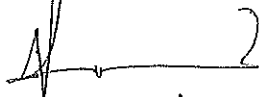
HBL Islamic High Yield Investemnt FCY From 1,000 to 99,999	Maturity	0.570%
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Prepared by:



Asst. Pool Manager

Reviewed by:

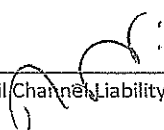


Unit Head Pool Management

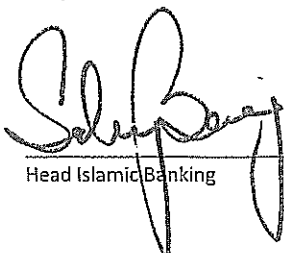


Head Product Development

Approved by:



Head Retail Channel Liability



Head Islamic Banking



Resident Shariah Board Member

**PROFIT RATES
FOR THE MONTH OF JANUARY 2017**

Product Name	Payment Frequency	Month January 2017
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Local Currency Accounts

SAVING ACCOUNTS (Local Currency)

HBL Islamic PLS Account	Monthly	3.400%
HBL AI-Mukhtar Account	Monthly	0.050%
HBL at Work Islamic Premium Account	Monthly	0.050%

HBL AI-Irtifa Account

On Daily Actual Deposits of Rs.500K but less than 1(M)	Monthly	3.500%
On Daily Actual Deposits of Rs.1(M) but less than 5(M)	Monthly	3.850%
On Daily Actual Deposits of Rs. 5(M) but less than 25(M)	Monthly	3.900%
On Daily Actual Deposits of Rs. 25(M) but less than 50(M)	Monthly	3.950%
On Daily Actual Deposits of Rs. 50(M) but less than 100(M)	Monthly	3.980%
On Daily Actual Deposits of Rs. 100(M) but less than 250(M)	Monthly	4.000%
On Daily Actual Deposits of Rs. 250(M) but less than 500(M)	Monthly	4.030%
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	4.050%

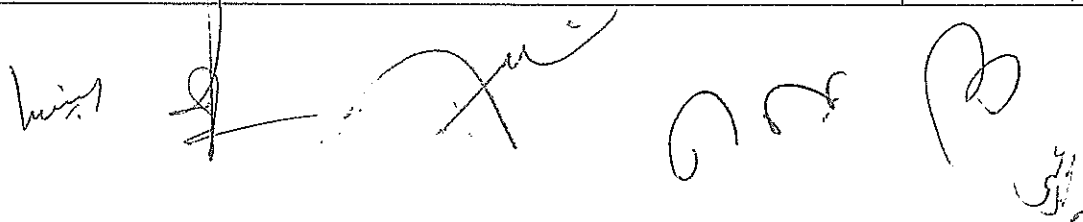
AL-SAMARAT TERM ACCOUNTS

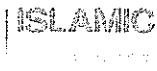
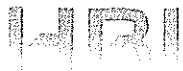
Profit on Maturity

AI - Samarat 1 Month	Maturity	4.200%
AI - Samarat 3 Months	Maturity	4.300%
AI - Samarat 6 Months	Maturity	4.500%
AI - Samarat One Year	Maturity	5.000%
AI - Samarat Three Years 2014	Maturity	8.000%
AI - Samarat Three Years 2015	Maturity	6.500%
AI - Samarat Three Years	Maturity	5.500%
AI - Samarat Five Years 2012	Maturity	10.750%
AI - Samarat Five Years 2013	Maturity	8.250%
AI - Samarat Five Years 2014	Maturity	8.250%
AI - Samarat Five Years 2015	Maturity	6.750%
AI - Samarat Five Years	Maturity	6.000%

Profit on Monthly

AI - Samarat One Year	Monthly	4.550%
AI - Samarat Three Years 2014	Monthly	6.750%
AI - Samarat Three Years 2015	Monthly	6.250%
AI - Samarat Three Years	Monthly	4.950%
AI - Samarat Five Years 2012	Monthly	8.500%
AI - Samarat Five Years 2013	Monthly	7.000%
AI - Samarat Five Years 2014	Monthly	7.000%
AI - Samarat Five Years 2015	Monthly	6.000%
AI - Samarat Five Years	Monthly	4.600%





**PROFIT RATES
FOR THE MONTH OF JANUARY 2017**

Product Name	Payment Frequency	Month January 2017
Profit on Quarterly		
AI - Samarat One Year	Quarterly	4.650%
AI - Samarat Three Years 2014	Quarterly	7.000%
AI - Samarat Three Years 2015	Quarterly	6.250%
AI - Samarat Three Years	Quarterly	5.050%
AI - Samarat Five Years 2012	Quarterly	8.750%
AI - Samarat Five Years 2013	Quarterly	7.500%
AI - Samarat Five Years 2014	Quarterly	7.250%
AI - Samarat Five Years 2015	Quarterly	6.000%
AI - Samarat Five Years	Quarterly	4.850%

Profit on Semi Annually		
AI - Samarat One Year	Semi Annually	4.750%
AI - Samarat Three Years 2014	Semi Annually	7.250%
AI - Samarat Three Years 2015	Semi Annually	6.500%
AI - Samarat Three Years	Semi Annually	5.150%
AI - Samarat Five Years 2012	Semi Annually	9.000%
AI - Samarat Five Years 2013	Semi Annually	7.500%
AI - Samarat Five Years 2014	Semi Annually	7.500%
AI - Samarat Five Years 2015	Semi Annually	6.250%
AI - Samarat Five Years	Semi Annually	5.150%

Foreign Currency Accounts

Product Name	Payment Frequency	Month January 2017
HBL Islamic PLS Account (FCY)		
HBL Islamic PLS FCY Less than 1000	Quarterly	0.100%
HBL Islamic PLS FCY 1000 to less than FCY 50,000	Quarterly	0.150%
HBL Islamic PLS From FCY 50,000 & above	Quarterly	0.200%

HBL Islamic High Yield Investment Deposit (FCY)

Six Months

HBL Islamic High Yield Investemnt FCY From 1,000 to 99,999	Maturity	0.200%
HBL Islamic High Yield Investemnt FCY From 100,000 to 499,999	Maturity	0.200%
HBL Islamic High Yield Investemnt FCY From 500,000 & above	Maturity	0.200%

Twelve Months

HBL Islamic High Yield Investemnt FCY From 1,000 to 99,999	Maturity	0.200%
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Prepared by:

Pool Manager

Reviewed by:

Unit Head Pool Management

Head Product Development

Approved by:

Head Retail Channel Liability

Resident Shariah Board Member


Head Islamic Banking

DECLARATION OF PROFIT RATES

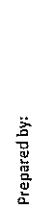
For PKR Accounts

HBL Islamic Banking is pleased to announce the profit rates for the month of Dec'16. Details of Current Declared Profit Rate and Historical Declared Profit Rates are as follows:

Product Name	Profit Payment Period	Weightages assigned for the period		Declared profit rates (%)											
		Apr'2016 to Jun'2016	Jul'2016 to Sep'2016	Jan-16 (Declared)	Feb-16 (Declared)	Mar-16 (Declared)	Apr-16 (Declared)	May-16 (Declared)	Jun-16 (Declared)	Jul-16 (Declared)	Aug-16 (Declared)	Sep-16 (Declared)	Oct-16 (Declared)	Nov-16 (Declared)	Dec-16 (Declared)
SAVING ACCOUNTS															
HBL Islamic PLS Account	January & July	0.0375	0.0637	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
HBL Al-Mukhtar Account	January & July	0.0008	0.0009	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
HBL at Work Islamic Premium Account	January & July	0.0008	0.0009	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
HBL At-Ziarat Account	On Maturity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
HBL Al-Irfia Account															
On Daily Actual Deposits of Rs 800K but less than 1(M)		0.0634	0.0656	0.6688	0.6688	3.75%	3.75%	3.75%	3.75%	3.500%	3.500%	3.500%	3.500%	3.500%	3.500%
On Daily Actual Deposits of Rs 1(M) but less than 5(M)		0.0693	0.0721	0.755	0.755	4.10%	4.10%	4.10%	4.10%	3.850%	3.850%	3.850%	3.850%	3.850%	3.850%
On Daily Actual Deposits of Rs 5(M) but less than 25(M)		0.0701	0.0731	0.765	0.765	4.15%	4.15%	4.15%	4.15%	3.900%	3.900%	3.900%	3.900%	3.900%	3.900%
On Daily Actual Deposits of Rs 25(M) but less than 50(M)		0.0710	0.0740	0.775	0.775	4.20%	4.20%	4.20%	4.20%	3.950%	3.950%	3.950%	3.950%	3.950%	3.950%
On Daily Actual Deposits of Rs 50(M) but less than 100(M)		0.0718	0.0745	0.780	0.780	4.25%	4.25%	4.25%	4.25%	3.975%	3.975%	3.975%	3.975%	3.975%	3.975%
On Daily Actual Deposits of Rs 100(M) but less than 250(M)		0.0727	0.0750	0.785	0.785	4.30%	4.30%	4.30%	4.30%	4.000%	4.000%	4.000%	4.000%	4.000%	4.000%
On Daily Actual Deposits of Rs 250(M) but less than 500(M)		0.0735	0.0754	0.789	0.789	4.35%	4.35%	4.35%	4.35%	4.025%	4.025%	4.025%	4.025%	4.025%	4.025%
On Daily Actual Deposits of Rs 500(M) but less than Rs. 1(B)		0.0744	0.0759	0.794	0.794	4.40%	4.40%	4.40%	4.40%	4.050%	4.050%	4.050%	4.050%	4.050%	4.050%
On Daily Actual Deposits of Rs. 1(B) and above		0.0752	0.0764	0.799	0.799	4.45%	4.45%	4.45%	4.45%	4.075%	4.075%	4.075%	4.075%	4.075%	4.075%

Prepared by: 
 Manager Pool Management

Profit Sharing Ratio
 70%
 30%

Reviewed by: 
 Head Product Development

Approved by: 
 Resident Shariah Board Member

Head Retail Channel Liability

Head Islamic Banking

DECLARATION OF PROFIT RATES
For PKR Accounts

HBL Islamic Banking is pleased to announce the profit rates for the month of Dec'16. Details of Current declared profit rates and Historical declared profit rates are as follows:

HBL Al-Samarat Account

*Weights of Current quarter is applied on the deposit from Oct 2015 and onward. Weights of other tenor has been already published vide our circular no PIN/ST-IBD/2016/16 dated 27-September-2016.

Product Name	Profit Payment Period	Mar-2015 (Declared)				Apr-2015 (Declared)												
		Weights assigned for the period Apr'2016 to Jun'2016	Weights assigned for the period Jul'2016 to Sep'2016	Weights assigned for the period Oct'2016 to Dec'2016	For deposits upto 31-Dec-10	For deposits from Jan '11 to Oct'11	For deposits from Nov'11 to Aug'2012	For deposits from Sep'12 to Dec'2012	For deposits from Jan'13 to Feb'13	For deposits from Mar'13 to Apr'13	For deposits from May'13 to Jan'15	For deposits from Feb'15 to Mar'15	For deposits from Apr'15 to May'15	For deposits from Jun'15 to Jul'15	For deposits from Aug'15 to Sep'15	For deposits from Oct'15 to Nov'15	For deposits from Dec'15 to Jan'16	
1 Month	On Maturity	0.0710	0.0787	0.0824	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Monthly	0.0727	0.0806	0.0843	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	On Maturity	0.0760	0.0843	0.0883	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3 Months	On Maturity	0.0769	0.0853	0.0892	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Monthly	0.0786	0.0871	0.0912	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	On Maturity	0.0803	0.0890	0.0932	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6 Months	On Maturity	0.0845	0.0937	0.0981	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Monthly	0.0837	0.0928	0.0971	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	On Maturity	0.0853	0.0946	0.0990	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
One Year	On Maturity	0.0870	0.0965	0.1010	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Monthly	0.0859	0.0951	0.1000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	On Maturity	0.0877	0.0972	0.1024	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Three Years	On Maturity	0.0929	0.1031	0.1079	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Monthly	0.0917	0.1018	0.1067	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	On Maturity	0.0937	0.1040	0.1090	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Five Years	On Maturity	0.0977	0.1082	0.1132	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Monthly	0.0962	0.1068	0.1119	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	On Maturity	0.0987	0.1094	0.1146	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Ten Years	On Maturity	0.1014	0.1124	0.1177	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Monthly	0.1000	0.1110	0.1163	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	On Maturity	0.1014	0.1124	0.1177	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

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DECLARATION OF PROFIT RATES

For FCY Accounts

HBL Islamic Banking is pleased to announce the profit rates for the month of Dec'16. Details of Current Declared Profit Rate and Historical Declared Profit Rates are as follows:


SAVING ACCOUNTS

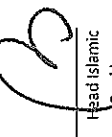
Product Name	Profit Payment Period	Weights assigned for the period Apr2016 to Jun2016	Weights assigned for the period Jul2016 to Sep2016	Weights assigned for the period Oct2016 to Dec2016	Declared Profit Rates (%)																				
					Jan-15 (Declared)	Feb-15 (Declared)	Mar-15 (Declared)	Apr-15 (Declared)	May-15 (Declared)	Jun-15 (Declared)	Jul-15 (Declared)	Aug-15 (Declared)	Sep-15 (Declared)	Oct-15 (Declared)	Nov-15 (Declared)	Dec-15 (Declared)									
HBL Islamic FC PLS Account Less than US\$ 1000 US \$ 1000 to less than US \$ 50,000 From US \$ 50,000 & above	Quarterly	0.0595	0.0595	0.0595	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%		
		0.0893	0.0893	0.0893	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	
		0.1190	0.1190	0.1190	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
		0.0595	0.0595	0.0595	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
		0.1786	0.1786	0.1786	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
Less than UK £ 1,000 From UK £ 1,000 & above	Quarterly	0.0595	0.0595	0.0595	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	
		0.0893	0.0893	0.0893	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	
		0.1190	0.1190	0.1190	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
		0.0595	0.0595	0.0595	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
		0.1786	0.1786	0.1786	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
HBL Islamic FC PLS Account Less than US\$ 1000 US \$ 1000 to less than US \$ 50,000 From US \$ 50,000 & above	Quarterly	0.0595	0.0595	0.0595	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	
		0.0893	0.0893	0.0893	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	
		0.1190	0.1190	0.1190	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
		0.0595	0.0595	0.0595	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
		0.1786	0.1786	0.1786	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
Less than UK £ 1,000 From UK £ 1,000 & above	Quarterly	0.0595	0.0595	0.0595	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	
		0.0893	0.0893	0.0893	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	
		0.1190	0.1190	0.1190	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
		0.0595	0.0595	0.0595	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
		0.1786	0.1786	0.1786	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%

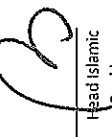
Profit Sharing Rate _____
RABBULMAL _____ 70%
MUDARIB (Bank's Share) _____ 30%
(No change in Profit Sharing Ratio since last two Quarters)

Prepared by: 
Manager Pool Management

Reviewed by: 
Unit Head Pool Management

Approved by: 
Head Retail Channel Liability



Head Product Development



Head Islamic Banking

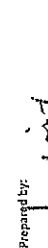
DECLARATION OF PROFIT RATES
For FCY Accounts

HBL Islamic Banking is pleased to announce the profit rates for the month of Dec'16. Details of Current Declared Profit Rate and Historical Declared Profit Rates are as follows:

Product Name	Profit Payment Period	Weights assigned for the period Apr-2016 to Jun-2016	Weights assigned for the period Jul-2016 to Sep-2016	Weights assigned for the period Oct-2016 to Dec-2016	Jan-16 (Declared)	Feb-16 (Declared)	Mar-16 (Declared)	Apr-16 (Declared)	May-16 (Declared)	Jun-16 (Declared)	Jul-16 (Declared)	Aug-16 (Declared)	Sep-16 (Declared)	Oct-16 (Declared)	Nov-16 (Declared)	Dec-16 (Declared)
FIXED DEPOSITS																
HBL Islamic High Yield Foreign Currency Investment Deposit-HYFD																
1 Month	On Maturity	0.0238	0.0238	0.0238												
From US \$ 1,000 to \$9,999																
From US \$ 100,000 to 499,999		0.0238	0.0238	0.0238												
From US \$ 500,000 & above		0.0595	0.0595	0.0595												
3 Months	On Maturity	0.0238	0.0238	0.0238												
From US \$ 1,000 to \$9,999																
From US \$ 100,000 to 499,999		0.0238	0.0238	0.0238												
From US \$ 500,000 & above		0.0595	0.0595	0.0595												
6 Months	On Maturity	0.0293	0.0293	0.0293												
From US \$ 1,000 to \$9,999																
From US \$ 100,000 to 499,999		0.0555	0.0555	0.0555												
From US \$ 500,000 & above		0.0893	0.0893	0.0893												
9 Months	On Maturity	0.1190	0.1190	0.1190												
From US \$ 1,000 to \$9,999																
From US \$ 100,000 to 499,999		0.1726	0.1726	0.1726												
From US \$ 500,000 & above		0.2381	0.2381	0.2381												
12 Months	On Maturity	0.167	0.167	0.167												
From US \$ 1,000 to \$9,999																
From US \$ 100,000 to 499,999		0.1762	0.1762	0.1762												
From US \$ 500,000 & above		0.5357	0.5357	0.5357												
1 Month	On Maturity	0.0238	0.0238	0.0238												
From Euro 1,000 to \$9,999																
From Euro 100,000 to 499,999		0.0555	0.0555	0.0555												
From Euro 500,000 & above		0.1190	0.1190	0.1190												
3 Months	On Maturity	0.1190	0.1190	0.1190												
From Euro 1,000 to \$9,999																
From Euro 100,000 to 499,999		0.1726	0.1726	0.1726												
From Euro 500,000 & above		0.2381	0.2381	0.2381												
6 Months	On Maturity	0.2576	0.2576	0.2576												
From Euro 1,000 to \$9,999																
From Euro 100,000 to 499,999		0.3571	0.3571	0.3571												
From Euro 500,000 & above		0.4167	0.4167	0.4167												
9 Months	On Maturity	0.4167	0.4167	0.4167												
From Euro 1,000 to \$9,999																
From Euro 100,000 to 499,999		0.4762	0.4762	0.4762												
From Euro 500,000 & above		0.5357	0.5357	0.5357												
12 Months	On Maturity	0.0595	0.0595	0.0595												
From UK £ 1,000 to \$9,999																
From UK £ 100,000 to 499,999		0.1726	0.1726	0.1726												
From UK £ 500,000 & above		0.2381	0.2381	0.2381												
3 Months	On Maturity	0.0595	0.0595	0.0595												
From UK £ 1,000 to \$9,999																
From UK £ 100,000 to 499,999		0.1726	0.1726	0.1726												
From UK £ 500,000 & above		0.2381	0.2381	0.2381												
6 Months	On Maturity	0.0595	0.0595	0.0595												
From UK £ 1,000 to \$9,999																
From UK £ 100,000 to 499,999		0.1726	0.1726	0.1726												
From UK £ 500,000 & above		0.2381	0.2381	0.2381												
9 Months	On Maturity	0.1726	0.1726	0.1726												
From UK £ 1,000 to \$9,999																
From UK £ 100,000 to 499,999		0.2381	0.2381	0.2381												
From UK £ 500,000 & above		0.2976	0.2976	0.2976												
12 Months	On Maturity	0.3571	0.3571	0.3571												
From UK £ 1,000 to \$9,999																
From UK £ 100,000 to 499,999		0.4167	0.4167	0.4167												
From UK £ 500,000 & above		0.4762	0.4762	0.4762												
Profit Sharing Club																
RABBIT MAL	70%															
MUDARIB (Bank's Share)	30%															

Prepared by: 
 Unit Head
 Foot Management

Reviewed by: 
 Head of Unit
 Development

Approved by: 
 Resident Shariah
 Board Member

Head Islamic
 Banking

Legal Officer
 Liability