



ISLAMIC
BANKING

PROFIT RATES
FOR THE MONTH OF FEBRUARY 2018

Product Name	Payment Frequency	Month February 2018
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Local Currency Accounts

SAVING ACCOUNTS (Local Currency)

HBL Islamic PLS Account	January & July	3.730%
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	3.730%
On Daily Actual Deposits of Rs.500K but less than 1(M)	Monthly	3.840%
On Daily Actual Deposits of Rs.1(M) but less than 5(M)	Monthly	4.220%
On Daily Actual Deposits of Rs. 5(M) but less than 25(M)	Monthly	4.280%
On Daily Actual Deposits of Rs. 25(M) but less than 50(M)	Monthly	4.330%
On Daily Actual Deposits of Rs. 50(M) but less than 100(M)	Monthly	4.360%
On Daily Actual Deposits of Rs. 100(M) but less than 250(M)	Monthly	4.390%
On Daily Actual Deposits of Rs. 250(M) but less than 500(M)	Monthly	4.410%
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	4.440%
On Daily Actual Deposits of Rs. 1(B) and above	Monthly	4.470%

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

Al - Samarat 1 Month	Maturity	4.580%
Al - Samarat 3 Months	Maturity	4.690%
Al - Samarat 6 Months	Maturity	4.910%
Al - Samarat One Year	Maturity	5.460%
Al - Samarat Three Years 2015	Maturity	6.030%
Al - Samarat Three Years	Maturity	6.010%
Al - Samarat Five Years 2013	Maturity	8.230%
Al - Samarat Five Years 2014	Maturity	10.150%
Al - Samarat Five Years 2015	Maturity	7.130%
Al - Samarat Five Years	Maturity	6.550%

Profit on Monthly

Al - Samarat One Year	Monthly	4.960%
Al - Samarat Three Years 2015	Monthly	6.830%
Al - Samarat Three Years	Monthly	5.400%
Al - Samarat Five Years 2013	Monthly	7.650%
Al - Samarat Five Years 2014	Monthly	10.150%
Al - Samarat Five Years 2015	Monthly	6.560%
Al - Samarat Five Years	Monthly	5.020%

Profit on Quarterly

Al - Samarat One Year	Quarterly	5.070%
Al - Samarat Three Years 2015	Quarterly	6.830%
Al - Samarat Three Years	Quarterly	5.510%
Al - Samarat Five Years 2013	Quarterly	8.210%
Al - Samarat Five Years 2014	Quarterly	10.140%
Al - Samarat Five Years 2015	Quarterly	6.550%
Al - Samarat Five Years	Quarterly	5.290%



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Profit on Semi Annually

Al - Samarat One Year	Semi Annually	5.180%
Al - Samarat Three Years 2015	Semi Annually	7.100%
Al - Samarat Three Years	Semi Annually	5.620%
Al - Samarat Five Years 2013	Semi Annually	8.200%
Al - Samarat Five Years 2014	Semi Annually	10.150%
Al - Samarat Five Years 2015	Semi Annually	6.550%
Al - Samarat Five Years	Semi Annually	5.620%

Foreign Currency Accounts

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HBL Islamic PLS Account (FCY)

HBL Islamic PLS FCY Less than 1000	Quarterly	1.136%
HBL Islamic PLS FCY 1000 to less than FCY 50,000	Quarterly	1.705%
HBL Islamic PLS From FCY 50,000 & above	Quarterly	2.274%

HBL Islamic High Yield Investment Deposit (FCY)

Six Months

HBL Islamic High Yield Investemnt FCY From 500,000 & above	Maturity	2.274%
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Twelve Months

HBL Islamic High Yield Investemnt FCY From 1,000 to 99,999	Maturity	2.277%
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Prepared by:



Pool Manager

for


Unit Head Pool Management




Head Product Development

Approved by:



Head Retail Channel Liability



Head Islamic Banking



Resident Shariah Board Member