

Product Name	Payment Frequency	Month January 2018
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Local Currency Accounts

SAVING ACCOUNTS (Local Currency)

HBL Islamic PLS Account	January & July	3.400%
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	3.400%
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	3.970%
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	4.020%
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	4.050%
On Daily Actual Deposits of Rs. 1(B) and above	Monthly	4.070%

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

Al - Samarat 1 Month	Maturity	4.170%
Al - Samarat 3 Months	Maturity	4.270%
Al - Samarat 6 Months	Maturity	4.470%
Al - Samarat One Year	Maturity	4.970%
Al - Samarat Three Years 2015	Maturity	5.500%
Al - Samarat Three Years	Maturity	5.470%
Al - Samarat Five Years 2013	Maturity	7.500%
Al - Samarat Five Years 2014	Maturity	9.250%
Al - Samarat Five Years 2015	Maturity	6.500%
Al - Samarat Five Years	Maturity	5.970%

Profit on Monthly

Al - Samarat One Year	Monthly	4.520%
Al - Samarat Three Years 2015	Monthly	6.220%
Al - Samarat Three Years	Monthly	4.920%
Al - Samarat Five Years 2013	Monthly	6.970%
Al - Samarat Five Years 2014	Monthly	9.250%
Al - Samarat Five Years 2015	Monthly	5.970%
Al - Samarat Five Years	Monthly	4.570%

Profit on Quarterly

Al - Samarat One Year	Quarterly	4.620%
Al - Samarat Three Years 2015	Quarterly	6.220%
Al - Samarat Three Years	Quarterly	5.020%
Al - Samarat Five Years 2013	Quarterly	7.500%
Al - Samarat Five Years 2014	Quarterly	9.250%
Al - Samarat Five Years 2015	Quarterly	5.970%
Al - Samarat Five Years	Quarterly	4.820%



ISLAMIC BANKING

PROFIT RATES FOR THE MONTH OF JANUARY 2018

Product Name	Payment Frequency	Month January 2018
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Profit on Semi Annually

AI - Samarat One Year	Semi Annually	4.720%
AI - Samarat Three Years 2015	Semi Annually	6.470%
AI - Samarat Three Years	Semi Annually	5.120%
AI - Samarat Five Years 2013	Semi Annually	7.480%
AI - Samarat Five Years 2014	Semi Annually	9.250%
AI - Samarat Five Years 2015	Semi Annually	5.970%
AI - Samarat Five Years	Semi Annually	5.120%

Foreign Currency Accounts

Product Name	Payment Frequency	Month January 2018
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HBL Islamic PLS Account (FCY)

HBL Islamic PLS FCY Less than 1000	Quarterly	2.014%
HBL Islamic PLS FCY 1000 to less than FCY 50,000	Quarterly	2.012%
HBL Islamic PLS From FCY 50,000 & above	Quarterly	2.012%

HBL Islamic High Yield Investment Deposit (FCY)

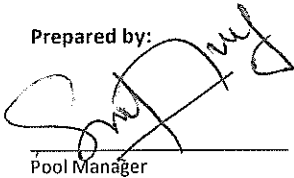
Six Months

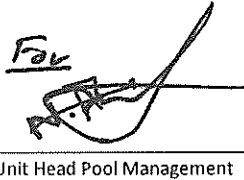
HBL Islamic High Yield Investemnt FCY From 500,000 & above	Maturity	5.900%
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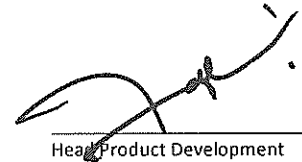
Twelve Months

HBL Islamic High Yield Investemnt FCY From 1,000 to 99,999	Maturity	5.899%
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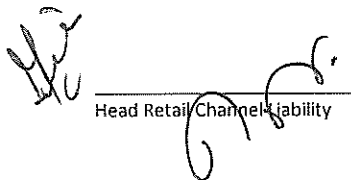
Prepared by:

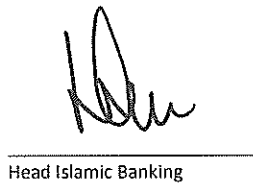

Pool Manager


Unit Head Pool Management


Head Product Development

Approved by:


Head Retail Channel Liability


Head Islamic Banking


Resident Shariah Board Member