

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 **May 18, 2017**

Regarding **DECLARATION OF PROFIT RATES FOR THE MONTH OF APRIL 2017**
Circular no. **P/INST-IBD/2017/9**

We are pleased to announce the declared profit rates for the month of April 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 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%

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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)

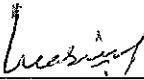
Six Months

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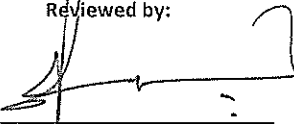
Twelve Months

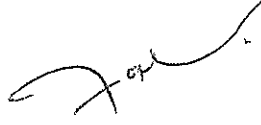
HBL Islamic High Yield Investemnt FCY From 1,000 to 99,999	Maturity	0.177%
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Prepared by:

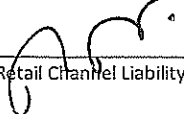

Asst. Pool Manager


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

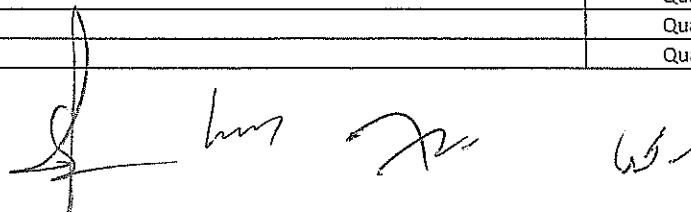
Al - Samarat 1 Month	Maturity	3.290%
Al - Samarat 3 Months	Maturity	3.370%
Al - Samarat 6 Months	Maturity	3.540%
Al - Samarat One Year	Maturity	3.960%
Al - Samarat Three Years 2014	Maturity	6.450%
Al - Samarat Three Years 2015	Maturity	5.200%
Al - Samarat Three Years	Maturity	4.370%
Al - Samarat Five 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
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)

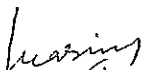
Six Months

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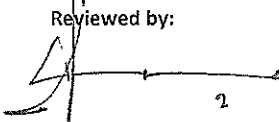
Twelve Months

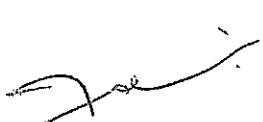
HBL Islamic High Yield Investment FCY From 1,000 to 99,999	Maturity	0.521%
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Prepared by:

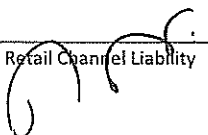

Asst. Pool Manager

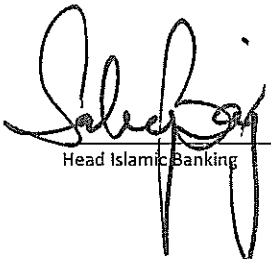
Reviewed by:


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 Al-Mukhtar Account	January & July	0.060%
HBL at Work Islamic Premium Account	January & July	0.060%

HBL Al-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%

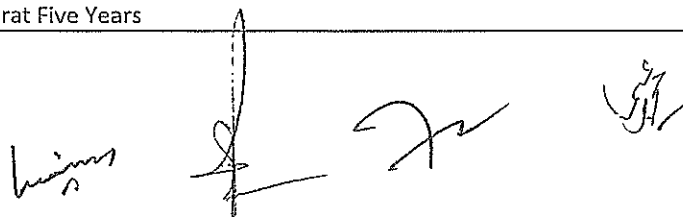
AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

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

Profit on Monthly

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



Product Name	Payment Frequency	Month February 2017
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
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)

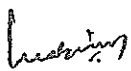
Six Months

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

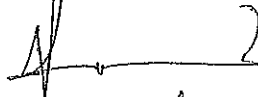
HBL Islamic High Yield Investment FCY From 1,000 to 99,999	Maturity	0.570%
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Prepared by:



Asst. Pool Manager

Reviewed by:

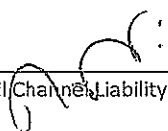


Unit Head Pool Management

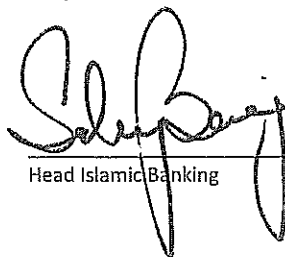


Head Product Development

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 Al-Mukhtar Account	Monthly	0.050%
HBL at Work Islamic Premium Account	Monthly	0.050%

HBL Al-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

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

Profit on Monthly

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

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	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)
SAVING ACCOUNTS																
HBL Islamic PLS Account	January & July	0.0575	0.0637	0.0667	4.25%	4.25%	4.25%	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.40%	3.40%
HBL Al-Mukhtar Account	January & July	0.0008	0.0009	0.0010	0.09%	0.09%	0.09%	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	0.0010	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
HBL Al-Ziarat Account	On Maturity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
HBL Al-Hrifa Account																
On Daily Actual Deposits of Rs.500K but less than 1(M)		0.0634	0.0656	0.0686	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	3.75%	3.75%
On Daily Actual Deposits of Rs.1(M) but less than 5(M)		0.0693	0.0721	0.0755	5.15%	5.15%	5.15%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.10%	4.10%
On Daily Actual Deposits of Rs. 5(M) but less than 25(M)		0.0701	0.0731	0.0765	5.25%	5.25%	5.25%	4.65%	4.65%	4.65%	4.65%	4.65%	4.65%	4.65%	4.15%	4.15%
On Daily Actual Deposits of Rs. 25(M) but less than 50(M)		0.0710	0.0740	0.0775	5.50%	5.50%	5.50%	4.70%	4.70%	4.70%	4.70%	4.70%	4.70%	4.70%	4.20%	4.20%
On Daily Actual Deposits of Rs. 50(M) but less than 100(M)	Monthly	0.0718	0.0745	0.0780	5.75%	5.75%	5.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.25%	4.25%
On Daily Actual Deposits of Rs. 100(M) but less than 250(M)		0.0727	0.0750	0.0785	5.85%	5.85%	5.85%	4.80%	4.80%	4.80%	4.80%	4.80%	4.80%	4.80%	4.30%	4.30%
On Daily Actual Deposits of Rs. 250(M) but less than 500(M)		0.0735	0.0754	0.0789	5.95%	5.95%	5.95%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.35%	4.35%
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)		0.0744	0.0759	0.0794	6.20%	6.20%	6.20%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4.40%	4.40%
On Daily Actual Deposits of Rs. 1(B) and above		0.0752	0.0764	0.0799	6.40%	6.40%	6.40%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.45%	4.45%

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 (prior) has been already published vide our circular no. PIN/ST-HBD/2016/16 dated 27-September-2016.

Product Name	Profit Payment Period	Weights assigned for the period Jun'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-2015 (Declared)						Feb-2015 (Declared)					
					For deposits upto 31-Dec-10	For deposits from Oct'11 to Dec-10	For deposits from Jan'11 to Oct'11	For deposits from Nov'11 to Dec-10	For deposits from Jan'13 to Apr'13	For deposits from Mar'13 to Apr'13	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'13 to onward
1 Month	On Maturity	0.0710	0.0787	0.0824	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	5.00%
3 Months	On Maturity	0.0727	0.0806	0.0843	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	5.50%
6 Months	On Maturity	0.0760	0.0843	0.0893	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	6.00%
One Year	Monthly	0.0769	0.0853	0.0892	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	6.50%
	Quarterly	0.0786	0.0871	0.0912	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	6.75%
	Six Monthly	0.0803	0.0890	0.0932	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	7.00%
	On Maturity	0.0845	0.0937	0.0981	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	7.25%
Three Years	Monthly	0.0837	0.0928	0.0971	NA	11.25%	9.50%	7.00%	7.00%	9.50%	8.15%	7.00%	7.00%	7.00%	7.00%	6.75%
	Quarterly	0.0853	0.0946	0.0990	NA	11.50%	9.75%	7.25%	7.25%	9.75%	8.35%	7.25%	7.25%	7.25%	7.00%	7.00%
	Six Monthly	0.0870	0.0965	0.1010	NA	11.75%	10.00%	7.50%	7.50%	10.00%	8.60%	7.50%	7.50%	7.50%	7.25%	7.25%
	On Maturity	0.0929	0.1031	0.1079	NA	14.00%	12.25%	10.00%	8.00%	12.25%	10.00%	8.00%	8.00%	8.00%	8.00%	8.00%
Five Years	Monthly	0.0777	0.0862	0.0902	10.25%	12.00%	10.25%	7.25%	7.25%	10.25%	8.50%	7.25%	7.25%	7.25%	7.00%	7.00%
	Quarterly	0.0820	0.0905	0.0951	10.50%	12.25%	10.50%	7.50%	7.50%	10.50%	8.75%	7.50%	7.50%	7.50%	7.25%	7.25%
	Six Monthly	0.0870	0.0965	0.1010	10.75%	12.50%	10.75%	7.75%	7.75%	10.75%	9.00%	7.75%	7.75%	7.75%	7.50%	7.50%
	On Maturity	0.1014	0.1124	0.1177	13.50%	15.00%	13.50%	8.25%	8.25%	15.00%	13.50%	10.75%	10.75%	10.75%	8.25%	8.25%
Ten Years	Monthly															
	Quarterly															
	Six Monthly															
	On Maturity															

Handwritten signature and initials

