

**PROFIT RATES
FROM JANUARY 2017**

Product Name	Payment Frequency	Month Jan 2017	Month Feb 2017	Month Mar 2017	Month Apr 2017	Month May 2017	Month Jun 2017	Month Jul 2017	Month Aug 2017	Month Sept 2017	Month Oct 2017	Month Nov 2017	Month Dec 2017	Month Jan 2018	Month Feb 2018	Month Mar 2018
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Local Currency Accounts

SAVING ACCOUNTS (Local Currency)

HBL Islamic PLS Account	Jan & Jul	3.400%	3.730%	2.620%	3.500%	3.680%	3.400%	3.670%	3.400%	3.400%	3.400%	4.870%	3.400%	3.400%	3.730%	3.720%
HBL Al-Mukhtar Account	Jan & Jul	0.050%	0.060%	0.040%	0.050%	0.050%	0.050%	0.050%	0.050%	0.050%	0.050%	0.070%	0.050%	0.050%	0.050%	0.050%
HBL at Work Islamic Premium Account	Jan & Jul	0.050%	0.060%	0.040%	0.050%	0.050%	0.050%	0.050%	0.050%	0.050%	0.050%	0.070%	0.050%	0.050%	0.050%	0.050%

HBL Al-Irtifa Account

On Daily Actual Deposits of Rs.1 but less than 500K	Monthly	0.000%	0.000%	2.620%	3.500%	3.680%	3.400%	3.670%	3.400%	3.400%	3.400%	4.870%	3.400%	3.400%	3.730%	3.720%
On Daily Actual Deposits of Rs.500K but less than 1(M)	Monthly	3.500%	3.850%	2.710%	3.610%	3.790%	3.500%	3.780%	3.500%	3.500%	3.500%	5.020%	3.500%	3.500%	3.840%	3.830%
On Daily Actual Deposits of Rs.1(M) but less than 5(M)	Monthly	3.850%	4.260%	3.000%	3.970%	4.170%	3.850%	4.160%	3.850%	3.850%	3.860%	5.520%	3.860%	3.850%	4.220%	4.210%
On Daily Actual Deposits of Rs. 5(M) but less than 25(M)	Monthly	3.900%	4.320%	3.040%	4.020%	4.220%	3.900%	4.210%	3.900%	3.900%	3.910%	5.590%	3.910%	3.900%	4.280%	4.260%
On Daily Actual Deposits of Rs. 25(M) but less than 50(M)	Monthly	3.950%	4.380%	3.080%	4.070%	4.280%	3.950%	4.270%	3.950%	3.950%	3.960%	5.660%	3.960%	3.950%	4.330%	4.320%
On Daily Actual Deposits of Rs. 50(M) but less than 100(M)	Monthly	3.980%	4.410%	3.100%	4.100%	4.310%	3.970%	4.290%	3.980%	3.970%	3.980%	5.700%	3.980%	3.970%	4.360%	4.340%
On Daily Actual Deposits of Rs. 100(M) but less than 250(M)	Monthly	4.000%	4.440%	3.120%	4.120%	4.330%	4.000%	4.320%	4.000%	4.000%	4.010%	5.730%	4.010%	4.000%	4.390%	4.370%
On Daily Actual Deposits of Rs. 250(M) but less than 500(M)	Monthly	4.030%	4.470%	3.140%	4.150%	4.360%	4.020%	4.350%	4.030%	4.030%	4.030%	5.770%	4.030%	4.020%	4.410%	4.400%
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	4.050%	4.500%	3.160%	4.180%	4.390%	4.050%	4.370%	4.050%	4.050%	4.060%	5.810%	4.060%	4.050%	4.440%	4.430%
On Daily Actual Deposits of Rs. 1(B) and above	Monthly	0.000%	0.000%	0.000%	4.200%	4.410%	4.070%	4.400%	4.080%	4.070%	4.080%	5.840%	4.080%	4.070%	4.470%	4.450%

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

Al - Samarat 1 Month	Maturity	4.200%	4.670%	3.290%	4.330%	4.520%	4.170%	4.510%	4.180%	4.170%	4.180%	5.980%	4.180%	4.170%	4.580%	4.560%
Al - Samarat 3 Months	Maturity	4.300%	4.790%	3.370%	4.430%	4.630%	4.270%	4.620%	4.280%	4.270%	4.280%	6.130%	4.280%	4.270%	4.690%	4.670%
Al - Samarat 6 Months	Maturity	4.500%	5.030%	3.540%	4.640%	4.850%	4.470%	4.830%	4.480%	4.470%	4.480%	6.410%	4.480%	4.470%	4.910%	4.890%
Al - Samarat One Year	Maturity	5.000%	5.620%	3.960%	5.160%	5.390%	4.970%	5.370%	4.980%	4.970%	4.980%	7.130%	4.980%	4.970%	5.460%	5.440%
Al - Samarat Three Years 2015	Maturity	6.500%	7.390%	5.200%	6.720%	7.010%	6.470%	6.990%	5.500%	5.500%	5.510%	7.880%	5.510%	5.500%	6.030%	6.010%
Al - Samarat Three Years	Maturity	5.500%	6.210%	4.370%	5.680%	5.930%	5.470%	5.910%	5.480%	5.470%	5.480%	7.850%	5.480%	5.470%	6.010%	5.980%
Al - Samarat Five Years 2013	Maturity	8.250%	9.470%	6.660%	8.540%	8.910%	8.220%	8.880%	7.500%	7.500%	7.510%	10.750%	7.510%	7.500%	8.230%	8.200%
Al - Samarat Five Years 2014	Maturity	8.250%	9.460%	6.660%	8.530%	8.910%	8.220%	8.880%	9.250%	9.250%	9.260%	13.260%	9.260%	9.250%	10.150%	10.110%
Al - Samarat Five Years 2015	Maturity	6.750%	7.690%	5.410%	6.980%	7.290%	6.720%	7.260%	6.500%	6.500%	6.510%	9.320%	6.510%	6.500%	7.130%	7.100%
Al - Samarat Five Years	Maturity	6.000%	6.800%	4.790%	6.200%	6.470%	5.970%	6.450%	5.980%	5.970%	5.980%	8.560%	5.980%	5.970%	6.550%	6.530%

Profit on Monthly

Al - Samarat One Year	Monthly	4.550%	5.090%	3.580%	4.690%	4.900%	4.520%	4.890%	4.530%	4.520%	4.530%	6.490%	4.530%	4.520%	4.960%	4.950%
Al - Samarat Three Years 2015	Monthly	6.250%	7.100%	5.000%	6.460%	6.740%	6.220%	6.720%	6.230%	6.220%	6.230%	8.920%	6.230%	6.220%	6.830%	6.800%
Al - Samarat Three Years	Monthly	4.950%	5.560%	3.910%	5.110%	5.340%	4.920%	5.200%	4.930%	4.920%	4.930%	7.060%	4.930%	4.920%	5.400%	5.380%
Al - Samarat Five Years 2013	Monthly	7.000%	7.990%	5.620%	7.240%	7.560%	6.970%	7.530%	6.980%	6.970%	6.980%	10.000%	6.980%	6.970%	7.650%	7.620%
Al - Samarat Five Years 2014	Monthly	7.000%	7.990%	5.620%	7.240%	7.560%	6.970%	7.530%	9.250%	9.250%	9.260%	13.260%	9.260%	9.250%	10.150%	10.110%
Al - Samarat Five Years 2015	Monthly	6.000%	6.800%	4.790%	6.200%	6.470%	5.970%	6.450%	5.980%	5.970%	5.980%	8.560%	5.980%	5.970%	6.560%	6.530%
Al - Samarat Five Years	Monthly	4.600%	5.150%	3.620%	4.750%	4.960%	4.570%	4.940%	4.580%	4.570%	4.580%	6.560%	4.580%	4.570%	5.020%	5.000%

Profit on Quarterly

Al - Samarat One Year	Quarterly	4.650%	5.210%	3.660%	4.800%	5.010%	4.620%	4.990%	4.630%	4.620%	4.630%	6.630%	4.630%	4.620%	5.070%	5.060%
Al - Samarat Three Years 2015	Quarterly	6.250%	7.100%	5.000%	6.460%	6.740%	6.220%	6.720%	6.220%	6.220%	6.230%	8.920%	6.230%	6.220%	6.830%	6.810%
Al - Samarat Three Years	Quarterly	5.050%	5.680%	4.000%	5.210%	5.440%	5.020%	5.430%	5.030%	5.020%	5.030%	7.200%	5.030%	5.020%	5.510%	5.490%
Al - Samarat Five Years 2013	Quarterly	7.500%	8.560%	6.040%	7.750%	8.080%	7.420%	8.050%	7.460%	7.460%	7.500%	10.710%	7.500%	7.500%	8.210%	8.160%
Al - Samarat Five Years 2014	Quarterly	7.250%	8.280%	5.830%	7.500%	7.830%	7.220%	7.800%	9.250%	9.250%	9.260%	13.260%	9.260%	9.250%	10.140%	10.110%
Al - Samarat Five Years 2015	Quarterly	6.000%	6.800%	4.780%	6.190%	6.470%	5.970%	6.450%	5.970%	5.970%	5.980%	8.560%	5.980%	5.970%	6.550%	6.530%
Al - Samarat Five Years	Quarterly	4.850%	5.450%	3.830%	5.010%	5.230%	4.820%	5.210%	4.830%	4.820%	4.830%	6.920%	4.830%	4.820%	5.290%	5.270%

**PROFIT RATES
FROM JANUARY 2017**

Product Name	Payment Frequency	Month Jan 2017	Month Feb 2017	Month Mar 2017	Month Apr 2017	Month May 2017	Month Jun 2017	Month Jul 2017	Month Aug 2017	Month Sept 2017	Month Oct 2017	Month Nov 2017	Month Dec 2017	Month Jan 2018	Month Feb 2018	Month Mar 2018
Profit on Semi Annually																
Al - Samarat One Year	Semi Annually	4.750%	5.320%	3.750%	4.900%	5.120%	4.720%	5.100%	4.730%	4.720%	4.730%	6.770%	4.730%	4.720%	5.180%	5.160%
Al - Samarat Three Years 2015	Semi Annually	6.500%	7.390%	5.200%	6.720%	7.010%	6.470%	6.990%	6.480%	6.470%	6.480%	9.280%	6.480%	6.470%	7.100%	7.080%
Al - Samarat Three Years	Semi Annually	5.150%	5.800%	4.080%	5.320%	5.550%	5.120%	5.530%	5.130%	5.120%	5.130%	7.350%	5.130%	5.120%	5.620%	5.600%
Al - Samarat Five Years 2013	Semi Annually	7.500%	8.580%	6.040%	7.760%	8.100%	7.470%	8.070%	7.480%	7.470%	7.490%	10.710%	7.480%	7.480%	8.200%	8.170%
Al - Samarat Five Years 2014	Semi Annually	7.500%	8.580%	6.040%	7.750%	8.100%	7.470%	8.070%	9.250%	9.250%	9.260%	13.260%	9.260%	9.250%	10.150%	10.110%
Al - Samarat Five Years 2015	Semi Annually	6.250%	7.100%	5.000%	6.460%	6.740%	6.220%	6.720%	5.970%	5.970%	5.980%	8.570%	5.980%	5.970%	6.550%	6.530%
Al - Samarat Five Years	Semi Annually	5.150%	5.800%	4.080%	5.320%	5.550%	5.120%	5.530%	5.130%	5.120%	5.130%	7.350%	5.130%	5.120%	5.620%	5.600%

Foreign Currency Accounts

Product Name	Payment Frequency	Month Jan 2017	Month Feb 2017	Month Mar 2017	Month Apr 2017	Month May 2017	Month Jun 2017	Month Jul 2017	Month Aug 2017	Month Sept 2017	Month Oct 2017	Month Nov 2017	Month Dec 2017	Month Jan 2018	Month Feb 2018	Month Mar 2018
HBL Islamic PLS Account (FCY)																
HBL Islamic PLS FCY Less than 1000	Quarterly	0.100%	0.106%	0.097%	0.034%	0.034%	0.039%	0.275%	0.714%	1.154%	1.027%	1.143%	1.484%	2.014%	1.136%	0.445%
HBL Islamic PLS FCY 1000 to less than FCY 50,000	Quarterly	0.150%	0.142%	0.130%	0.044%	0.051%	0.058%	0.419%	1.075%	1.716%	1.542%	1.726%	1.485%	2.012%	1.705%	0.672%
HBL Islamic PLS From FCY 50,000 & above	Quarterly	0.200%	0.178%	0.162%	0.055%	0.068%	0.078%	0.559%	1.434%	2.289%	2.055%	2.301%	1.485%	2.012%	2.274%	0.896%

HBL Islamic High Yield Investment Deposit (FCY)

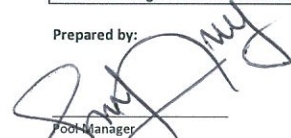
Six Months

HBL Islamic High Yield Investemnt FCY From 500,000 & above	Maturity	0.200%	0.284%	0.260%	0.088%	0.068%	0.078%	0.559%	1.434%	2.288%	2.055%	2.301%	4.357%	5.900%	2.274%	0.896%
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Twelve Months

HBL Islamic High Yield Investemnt FCY From 1,000 to 99,999	Maturity	0.200%	0.570%	0.521%	0.177%	0.068%	0.078%	0.561%	1.434%	2.284%	2.052%	2.306%	4.357%	5.899%	2.277%	0.897%
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Prepared by:


Pool Manager

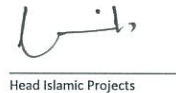
Approved by:


Head Retail Channel Liability

Reviewed by:


Unit Head Pool Management


Head Islamic Banking


Head Islamic Projects


Resident Shariah Board Member



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:

SAVING ACCOUNTS					Declared profit rates (%)											
Product Name	Profit Payment Period	Weightages assigned for the period Apr'2016 to Jun'2016	Weightages assigned for the period Jul'2016 to Sep'2016	Weightages assigned for the period Oct'2016 to Dec'2016	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16
					(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)
HBL Islamic PLS Account	January & July	0.0575	0.0637	0.0667	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	5.01%
HBL Al-Mukhtar Account	January & July	0.0008	0.0009	0.0010	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.07%
HBL at Work Islamic Premium Account	January & July	0.0008	0.0009	0.0010	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.07%
HBL Al-Ziarat Account	On Maturity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
HBL Al-Itrifa Account	Monthly	0.0634	0.0656	0.0686	3.75%	3.75%	3.75%	3.75%	3.75%	3.500%	3.500%	3.500%	3.500%	3.500%	3.500%	5.160%
On Daily Actual Deposits of Rs. 500K but less than 1(M)		0.0693	0.0721	0.0755	4.10%	4.10%	4.10%	4.10%	4.10%	3.850%	3.850%	3.850%	3.850%	3.850%	3.850%	5.680%
On Daily Actual Deposits of Rs. 1(M) but less than 5(M)		0.0701	0.0731	0.0765	4.15%	4.15%	4.15%	4.15%	4.15%	3.900%	3.900%	3.900%	3.900%	3.900%	3.900%	5.750%
On Daily Actual Deposits of Rs. 5(M) but less than 25(M)		0.0710	0.0740	0.0775	4.20%	4.20%	4.20%	4.20%	4.20%	3.950%	3.950%	3.950%	3.950%	3.950%	3.950%	5.830%
On Daily Actual Deposits of Rs. 25(M) but less than 50(M)		0.0718	0.0745	0.0780	4.25%	4.25%	4.25%	4.25%	4.25%	3.975%	3.975%	3.975%	3.975%	3.975%	3.975%	5.860%
On Daily Actual Deposits of Rs. 50(M) but less than 100(M)		0.0727	0.0750	0.0785	4.30%	4.30%	4.30%	4.30%	4.30%	4.000%	4.000%	4.000%	4.000%	4.000%	4.000%	5.900%
On Daily Actual Deposits of Rs. 100(M) but less than 250(M)		0.0735	0.0754	0.0789	4.35%	4.35%	4.35%	4.35%	4.35%	4.025%	4.025%	4.025%	4.025%	4.025%	4.025%	5.940%
On Daily Actual Deposits of Rs. 250(M) but less than 500(M)		0.0744	0.0759	0.0794	4.40%	4.40%	4.40%	4.40%	4.40%	4.050%	4.050%	4.050%	4.050%	4.050%	4.050%	5.970%
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)		0.0752	0.0764	0.0799	4.45%	4.45%	4.45%	4.45%	4.45%	4.075%	4.075%	4.075%	4.075%	4.075%	4.075%	6.010%
On Daily Actual Deposits of Rs. 1(B) and above																

Profit Sharing Ratio

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

Head Product
Development

Approved by:

Head Retail Channel Liability

Resident Shariah
Board Member

Head Islamic Banking

DECLARATION OF PROFIT RATES

For FCY Accounts

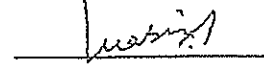
HBL Islamic Banking is pleased to announce the profit rates for the month of Dec'16. Details of Current Declared Profit Rate and Historical Declared Profit Rates are as follows:

SAVING ACCOUNTS																	
Product Name	Profit Payment Period	Weightages assigned for the period Apr'2016 to Jun'2016	Weightages assigned for the period Jul'2016 to Sep'2016	Weightages assigned for the period Oct'2016 to Dec'2016	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	
					(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)
HBL Islamic FC PLS Account	Quarterly																
Less than US\$ 1000		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%	
US \$ 1000 to less than US \$ 50,000		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%
From US \$ 50,000 & above		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%
Less than Euro 1,000		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%
From Euro 1,000 & above		0.1786	0.1786	0.1786	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.50%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
Less than UK £ 1,000		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%
From UK £ 1,000 & above		0.2381	0.2381	0.2381	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
Product Name	Profit Payment Period	Weightages assigned for the period Apr'2016 to Jun'2016	Weightages assigned for the period Jul'2016 to Sep'2016	Weightages assigned for the period Oct'2016 to Dec'2016	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	
					(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)	(Declared)
HBL Islamic FC PLS Account	Quarterly																
Less than US\$ 1000		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%	
US \$ 1000 to less than US \$ 50,000		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%
From US \$ 50,000 & above		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%
Less than Euro 1,000		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%
From Euro 1,000 & above		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%
Less than UK £ 1,000		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%
From UK £ 1,000 & above		0.2381	0.2381	0.2381	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%

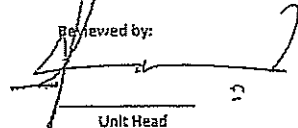
Profit Sharing Rate	
RABULMAL	70%
MUDARIB (Bank's Share)	30%

(No change in Profit Sharing Ratio since last two Quarters)

Prepared by:

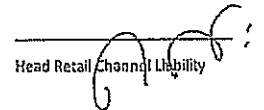

 Manager Pool Management

Reviewed by:

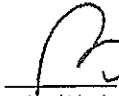

 Unit Head
 Pool Management


 Head Product
 Development

Approved by:


 Head Retail Channel Liability


 Resident Shariah
 Board Member


 Head Islamic
 Banking

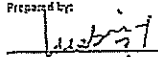
DECLARATION OF PROFIT RATES

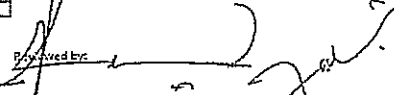
For FCY Accounts

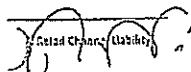
HBL Islamic Banking is pleased to announce the profit rates for the month of Dec'16.
Details of Current Declared Profit Rate and Historical Declared Profit Rates are as follows:

FIXED DEPOSITS																
Product Name	Profit Payment Period	Weightages assigned for the period Apr'2016 to Jun'2016	Weightages assigned for the period Jul'2016 to Sep'2016	Weightages 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)
1 Month																
From US \$ 1,000 to 99,999	On Maturity	0.0293	0.0293	0.0293												
From US \$ 100,000 to 499,999		0.0293	0.0293	0.0293												
From US \$ 500,000 & above		0.0555	0.0555	0.0555												
2 Month																
From US \$ 1,000 to 99,999	On Maturity	0.0293	0.0293	0.0293												
From US \$ 100,000 to 499,999		0.0293	0.0293	0.0293												
From US \$ 500,000 & above		0.0555	0.0555	0.0555												
3 Months																
From US \$ 1,000 to 99,999	On Maturity	0.0293	0.0293	0.0293												
From US \$ 100,000 to 499,999		0.0293	0.0293	0.0293												
From US \$ 500,000 & above		0.0555	0.0555	0.0555												
6 Months																
From US \$ 1,000 to 99,999	On Maturity	0.1150	0.1150	0.1150												
From US \$ 100,000 to 499,999		0.1726	0.1726	0.1726												
From US \$ 500,000 & above		0.2301	0.2301	0.2301	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
12 Months																
From US \$ 1,000 to 99,999	On Maturity	0.3167	0.3167	0.3167	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%
From US \$ 100,000 to 499,999		0.4702	0.4702	0.4702	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%
From US \$ 500,000 & above		0.5357	0.5357	0.5357												
1 Month																
From Euro 1,000 to 99,999	On Maturity	0.0293	0.0293	0.0293												
From Euro 100,000 to 499,999		0.0293	0.0293	0.0293												
From Euro 500,000 & above		0.1150	0.1150	0.1150												
3 Months																
From Euro 1,000 to 99,999	On Maturity	0.0555	0.0555	0.0555												
From Euro 100,000 to 499,999		0.1150	0.1150	0.1150												
From Euro 500,000 & above		0.1726	0.1726	0.1726												
6 Months																
From Euro 1,000 to 99,999	On Maturity	0.1150	0.1150	0.1150												
From Euro 100,000 to 499,999		0.1726	0.1726	0.1726												
From Euro 500,000 & above		0.2301	0.2301	0.2301												
12 Months																
From Euro 1,000 to 99,999	On Maturity	0.2978	0.2978	0.2978	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%
From Euro 100,000 to 499,999		0.3571	0.3571	0.3571												
From Euro 500,000 & above		0.4167	0.4167	0.4167												
1 Month																
From Euro 500,000 & above	On Maturity	0.3167	0.3167	0.3167	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%
From Euro 100,000 to 499,999		0.4702	0.4702	0.4702												
From Euro 500,000 & above		0.5357	0.5357	0.5357												
1 Month																
From LUK £ 1,000 to 99,999	On Maturity	0.0555	0.0555	0.0555												
From LUK £ 100,000 to 499,999		0.1150	0.1150	0.1150												
From LUK £ 500,000 & above		0.1726	0.1726	0.1726												
2 Month																
From LUK £ 1,000 to 99,999	On Maturity	0.0555	0.0555	0.0555												
From LUK £ 100,000 to 499,999		0.1150	0.1150	0.1150												
From LUK £ 500,000 & above		0.1726	0.1726	0.1726												
3 Months																
From LUK £ 1,000 to 99,999	On Maturity	0.1150	0.1150	0.1150												
From LUK £ 100,000 to 499,999		0.1726	0.1726	0.1726												
From LUK £ 500,000 & above		0.2301	0.2301	0.2301												
6 Months																
From LUK £ 1,000 to 99,999	On Maturity	0.1726	0.1726	0.1726												
From LUK £ 100,000 to 499,999		0.2301	0.2301	0.2301												
From LUK £ 500,000 & above		0.2978	0.2978	0.2978												
12 Months																
From LUK £ 1,000 to 99,999	On Maturity	0.3571	0.3571	0.3571	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%
From LUK £ 100,000 to 499,999		0.4167	0.4167	0.4167												
From LUK £ 500,000 & above		0.4762	0.4762	0.4762												

Profit Sharing Rate
 BAHUBIL 31%
 MADARIB (Bank's Share) 30%
 (It is change in Profit Sharing Rate since last two Quarters)

Prepared by:

 Manager Pool Management

Reviewed by:

 Unit Head Pool Management

Approved by:

 Resalat Chairman


 Resalat Board Member


 Head Islamic Banking