

Product Name	Payment Frequency	Profit Rate
Local Currency Accounts		
SAVING ACCOUNTS		
HBL Islamic PLS Account	Monthly	9.64943%
HBL Nisa Tawfir	Monthly	11.99935%
HBL Rutba Islamic Saving Account	Monthly	11.99936%
HBL Uraan Islamic Saving Account	Monthly	11.99930%
HBL ISLAMIC MAHANA AMDAN	Monthly	11.99936%
HBL ISLAMIC NISA TAWFIR PLUS	Monthly	0.06603%
HBL Al-Mukhtar Account	Monthly	0.06589%
HBL at Work Islamic Premium Account	Semi Annually	0.06603%
Remunerative Non-Chequing Current Margin Account	Semi Annually	0.06588%
Funds Acceptance under SBP ILTFF	Monthly	1.99983%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	1.99983%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	1.99983%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIE	Quarterly	0.06589%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIE	Quarterly	0.06589%
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.06589%
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	0.06591%
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	0.99991%
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	0.06603%
HBL Al-Irtifa Account		
Deposits of Rs.1 but less than 500K	Monthly	9.69938%
Deposits of Rs.500K but less than 1(M)	Monthly	9.69944%
Deposits of Rs.1(M) but less than 5(M)	Monthly	9.69944%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	9.69944%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	9.69944%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	9.69944%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	9.69944%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	9.69944%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	9.69944%
Deposits of Rs. 1(B) and above	Monthly	9.69944%
AL-SAMARAT TERM DEPOSITS		
Profit on Maturity		
Al - Samarat 1 Month	Maturity	9.19948%
Al - Samarat 3 Months	Maturity	9.34953%
Al - Samarat 6 Months	Maturity	9.39955%
Al - Samarat One Year	Maturity	9.49958%
Al - Samarat Three Years	Maturity	8.24959%
Al - Samarat Five Years	Maturity	8.24959%
Profit on Monthly		
Al - Samarat One Year	Monthly	8.49947%
Al - Samarat Three Years	Monthly	7.24967%
Al - Samarat Five Years	Monthly	5.74960%
Profit on Quarterly		
Al - Samarat One Year	Quarterly	8.74954%
Al - Samarat Three Years	Quarterly	7.74963%
Al - Samarat Five Years	Quarterly	6.24976%
Profit on Semi Annually		
Al - Samarat One Year	Semi Annually	8.99962%
Al - Samarat Three Years	Semi Annually	7.99951%
Al - Samarat Five Years	Semi Annually	6.49964%

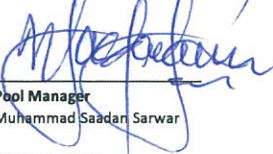


ISLAMIC
BANKING

PROFIT RATES
October 2024

Product Name	Payment Frequency	Profit Rate
Foreign Currency Accounts		
HBL Islamic PLS Account (FCY)		
Less than 1000	Monthly	0.93970%
From 1000 to less than FCY 50,000	Monthly	0.93970%
From 50,000 & above	Monthly	0.93970%

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