

| Product Name | Payment Frequency | Profit Rate |
|--|-------------------|-------------|
| Local Currency Accounts | | |
| SAVING ACCOUNTS | | |
| HBL Islamic PLS Account | Monthly | 11.44217% |
| HBL Nisa Tawfir | Monthly | 11.44217% |
| HBL Rutba Islamic Saving Account | Monthly | 11.44216% |
| HBL Uraan Islamic Saving Account | Monthly | 11.44241% |
| HBL ISLAMIC MAHANA AMDAN | Monthly | 11.44216% |
| HBL ISLAMIC NISA TAWFIR PLUS | Monthly | 0.11605% |
| HBL Al-Mukhtar Account | Monthly | 0.11613% |
| HBL at Work Islamic Premium Account | Semi Annually | 0.11613% |
| Remunerative Non-Chequing Current Margin Account | Semi Annually | 0.11613% |
| Funds Acceptance under SBP ILTFF | Monthly | 3.52065% |
| FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy | Quarterly | 3.52065% |
| FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce | Quarterly | 3.52065% |
| FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES | Quarterly | 0.00000% |
| FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES | Quarterly | 0.00000% |
| SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals | Quarterly | 0.11606% |
| SBP Islamic Refinance Scheme for Modernization of SMEs | Quarterly | 0.12403% |
| ISLAMIC TEMP ECO REFIN (ITERF) | Quarterly | 3.52065% |
| Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs | Quarterly | 0.00000% |
| HBL Al-Irtifa Account | | |
| Deposits of Rs.1 but less than 500K | Monthly | 11.44218% |
| Deposits of Rs.500K but less than 1(M) | Monthly | 11.44218% |
| Deposits of Rs.1(M) but less than 5(M) | Monthly | 11.44218% |
| Deposits of Rs. 5(M) but less than 25(M) | Monthly | 11.44218% |
| Deposits of Rs. 25(M) but less than 50(M) | Monthly | 11.44218% |
| Deposits of Rs. 50(M) but less than 100(M) | Monthly | 11.44218% |
| Deposits of Rs. 100(M) but less than 250(M) | Monthly | 11.44218% |
| Deposits of Rs. 250(M) but less than 500(M) | Monthly | 11.44218% |
| Deposits of Rs. 500(M) but less than Rs. 1(B) | Monthly | 11.44218% |
| Deposits of Rs. 1(B) and above | Monthly | 11.44218% |
| AL-SAMARAT TERM DEPOSITS | | |
| Profit on Maturity | | |
| Al - Samarat 1 Month | Maturity | 10.56195% |
| Al - Samarat 3 Months | Maturity | 11.00221% |
| Al - Samarat 6 Months | Maturity | 11.44218% |
| Al - Samarat One Year | Maturity | 11.44218% |
| Al - Samarat Three Years | Maturity | 11.44218% |
| Al - Samarat Five Years | Maturity | 11.44218% |
| Profit on Monthly | | |
| Al - Samarat One Year | Monthly | 10.12197% |
| Al - Samarat Three Years | Monthly | 10.12197% |
| Al - Samarat Five Years | Monthly | 10.12197% |
| Profit on Quarterly | | |
| Al - Samarat One Year | Quarterly | 10.56195% |
| Al - Samarat Three Years | Quarterly | 10.56195% |
| Al - Samarat Five Years | Quarterly | 10.56195% |
| Profit on Semi Annually | | |
| Al - Samarat One Year | Semi Annually | 11.00221% |
| Al - Samarat Three Years | Semi Annually | 11.00221% |
| Al - Samarat Five Years | Semi Annually | 11.00221% |

| Product Name | Payment Frequency | Profit Rate |
|--------------------------------------|-------------------|-------------|
| Foreign Currency Accounts | | |
| HBL Islamic PLS Account (FCY) | | |
| Less than 1000 | Monthly | 0.94534% |
| From 1000 to less than FCY 50,000 | Monthly | 0.94534% |
| From 50,000 & above | Monthly | 0.94534% |

Prepared by:

Reviewed by:

Recommend by:

Pool Manager
Muhammad Saadan Sarwar

Unit Head, Pool Management
Khawaja Farhan Usman

Head, Islamic Product Structuring
Muhammad Mujeeb Beig

Approved by:

General Manager - Islamic Banking
Raja Sohail Saraj

Resident Sharia'h Board Member
Mufti Yahya Asim

HISTORICAL PROFIT RATES

| Product Name | Payment Frequency | Month Dec 2022 | Month Jan 2023 | Month Feb 2023 | Month Mar 2023 | Month Apr 2023 | Month May 2023 | Month June 2023 | Month July 2023 | Month Aug 2023 | Month Sept 2023 | Month Oct 2023 | Month Nov 2023 | Month Dec 2023 | Month Jan 2024 | Month Feb 2024 | Month Mar 2024 | Month April 2024 | Month May 2024 | Month June 2024 | Month July 2024 | Month Aug 2024 | Month Sept 2024 | Month Oct 2024 | Month Nov 2024 | Month Dec 2024 | |
|--|-------------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|-----------------|----------------|-----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|----------------|-----------------|-----------------|----------------|-----------------|----------------|----------------|----------------|-------|
| Local Currency Accounts | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| SAVING ACCOUNTS | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| HBL Islamic PLS Account | Monthly | 6.18% | 6.18% | 6.48% | 6.40% | 6.40% | 6.68% | 6.67% | 7.71% | 7.70% | 8.35% | 8.76% | 8.61% | 8.76% | 8.61% | 8.76% | 11.13% | 10.96% | 11.00% | 11.00% | 9.65% | 9.65% | 9.65% | 9.65% | 12.20% | 11.44% | |
| HBL Nisa Tawfir Islamic Saving Account | Monthly | 13.62% | 14.57% | 14.73% | 15.63% | 18.50% | 19.54% | 19.50% | 20.50% | 20.50% | 20.50% | 20.49% | 20.50% | 20.50% | 20.51% | 20.74% | 20.50% | 20.50% | 20.50% | 20.50% | 17.50% | 17.00% | 16.00% | 12.00% | 12.20% | 11.44% | |
| HBL Rutba Islamic Saving Account | Monthly | 13.50% | 14.37% | 14.73% | 15.43% | 18.50% | 19.54% | 19.50% | 20.50% | 20.50% | 20.50% | 20.50% | 20.50% | 20.50% | 20.51% | 20.74% | 20.42% | 20.50% | 18.50% | 17.15% | 17.15% | 16.00% | 12.00% | 12.20% | 11.44% | | |
| HBL Uraam Islamic Saving Account | Monthly | 13.50% | 14.37% | 14.73% | 15.43% | 18.50% | 19.54% | 19.50% | 20.50% | 20.50% | 20.50% | 20.50% | 20.50% | 20.50% | 20.51% | 20.74% | 20.50% | 20.50% | 18.20% | 16.85% | 16.00% | 12.00% | 12.20% | 11.44% | | | |
| HBL Islamic Mahana Amdani | Monthly | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 20.51% | 20.74% | 20.42% | 20.50% | 19.00% | 17.65% | 16.50% | 16.00% | 12.00% | 12.20% | 11.44% | |
| HBL Islamic Nisa Tawfir Plus | Monthly | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.12% | 0.12% | |
| HBL Al-Mukhtar Account | Monthly | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.12% | 0.12% | |
| HBL at Work Islamic Premium Account | Jan & Jul | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.12% | 0.12% | |
| Remunerative Non-Chequing Current Margin Account | Jan & Jul | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.12% | 0.12% | |
| Funds Acceptance under SBP ILTF | Quarterly | 10.00% | 11.00% | 13.20% | 13.00% | 13.00% | 18.04% | 18.00% | 18.03% | 19.00% | 19.00% | 19.00% | 19.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.02% | 0.39% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 3.75% | 3.52% |
| FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy | Quarterly | 10.00% | 11.00% | 13.20% | 13.00% | 13.00% | 18.04% | 18.00% | 18.03% | 19.00% | 19.00% | 19.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.02% | 0.39% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 3.75% | 3.52% |
| FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce | Quarterly | 6.50% | 6.65% | 6.60% | 6.50% | 6.50% | 6.51% | 6.50% | 6.51% | 6.50% | 6.50% | 6.50% | 2.00% | 2.00% | 2.00% | 2.00% | 2.02% | 0.39% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 3.75% | 3.52% | |
| FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I | Quarterly | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.12% | 0.00% | |
| FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II | Quarterly | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.12% | 0.00% | |
| SBP Islamic Refinance Scheme for Combating Covid-19 (IRFC) - for Hospitals | Quarterly | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.01% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.12% | 0.12% | |
| SBP Islamic Refinance Scheme for Modernization of SMEs | Quarterly | 2.23% | 2.23% | 2.23% | 2.23% | 2.23% | 2.23% | 18.00% | 18.00% | 19.00% | 19.00% | 19.00% | 19.00% | 19.00% | 19.00% | 19.00% | 19.00% | 19.00% | 19.00% | 19.00% | 19.00% | 19.00% | 19.00% | 19.00% | 0.07% | 0.12% | 0.12% |
| Islamic Temporary Economic Refinance Facility (ITERF) | Quarterly | 1.00% | 1.00% | 1.30% | 5.00% | 5.00% | 5.01% | 5.00% | 5.01% | 5.00% | 5.00% | 5.00% | 1.00% | 1.00% | 1.00% | 1.00% | 1.01% | 0.19% | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% | 1.88% | 3.52% | |
| Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs | Quarterly | 10.00% | 11.00% | 13.20% | 13.00% | 13.00% | 18.04% | 18.00% | 18.03% | 19.00% | 19.00% | 19.00% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% | 0.12% | 0.00% | |
| HBL Al-Irtifa Account | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Deposits of Rs. 1 but less than 500K | Monthly | 6.28% | 6.28% | 6.58% | 6.50% | 6.50% | 6.69% | 6.68% | 7.81% | 7.80% | 8.45% | 8.86% | 8.71% | 8.86% | 8.62% | 8.86% | 11.18% | 11.01% | 11.05% | 11.05% | 9.65% | 9.70% | 9.70% | 9.70% | 12.20% | 11.44% | |
| Deposits of Rs 500K but less than 1(M) | Monthly | 6.28% | 6.28% | 6.58% | 6.50% | 6.50% | 6.69% | 6.68% | 7.81% | 7.80% | 8.45% | 8.86% | 8.71% | 8.86% | 8.62% | 8.86% | 11.18% | 11.01% | 11.05% | 11.05% | 9.65% | 9.70% | 9.70% | 9.70% | 12.20% | 11.44% | |
| Deposits of Rs. 1(M) but less than 5(M) | Monthly | 6.28% | 6.28% | 6.58% | 6.50% | 6.50% | 6.69% | 6.68% | 7.81% | 7.80% | 8.45% | 8.86% | 8.71% | 8.86% | 8.62% | 8.86% | 11.18% | 11.01% | 11.05% | 11.05% | 9.65% | 9.70% | 9.70% | 9.70% | 12.20% | 11.44% | |
| Deposits of Rs. 5(M) but less than 25(M) | Monthly | 6.28% | 6.28% | 6.58% | 6.50% | 6.50% | 6.69% | 6.68% | 7.81% | 7.80% | 8.45% | 8.86% | 8.71% | 8.86% | 8.62% | 8.86% | 11.18% | 11.01% | 11.05% | 11.05% | 9.65% | 9.70% | 9.70% | 9.70% | 12.20% | 11.44% | |
| Deposits of Rs. 25(M) but less than 50(M) | Monthly | 6.28% | 6.28% | 6.58% | 6.50% | 6.50% | 6.69% | 6.68% | 7.81% | 7.80% | 8.45% | 8.86% | 8.71% | 8.86% | 8.62% | 8.86% | 11.18% | 11.01% | 11.05% | 11.05% | 9.65% | 9.70% | 9.70% | 9.70% | 12.20% | 11.44% | |
| Deposits of Rs. 50(M) but less than 100(M) | Monthly | 6.28% | 6.28% | 6.58% | 6.50% | 6.50% | 6.69% | 6.68% | 7.81% | 7.80% | 8.45% | 8.86% | 8.71% | 8.86% | 8.62% | 8.86% | 11.18% | 11.01% | 11.05% | 11.05% | 9.65% | 9.70% | 9.70% | 9.70% | 12.20% | 11.44% | |
| Deposits of Rs. 100(M) but less than 250(M) | Monthly | 6.28% | 6.28% | 6.58% | 6.50% | 6.50% | 6.69% | 6.68% | 7.81% | 7.80% | 8.45% | 8.86% | 8.71% | 8.86% | 8.62% | 8.86% | 11.18% | 11.01% | 11.05% | 11.05% | 9.65% | 9.70% | 9.70% | 9.70% | 12.20% | 11.44% | |
| Deposits of Rs. 250(M) but less than 500(M) | Monthly | 6.28% | 6.28% | 6.58% | 6.50% | 6.50% | 6.69% | 6.68% | 7.81% | 7.80% | 8.45% | 8.86% | 8.71% | 8.86% | 8.62% | 8.86% | 11.18% | 11.01% | 11.05% | 11.05% | 9.65% | 9.70% | 9.70% | 9.70% | 12.20% | 11.44% | |
| Deposits of Rs. 500(M) but less than Rs. 1(B) | Monthly | 6.28% | 6.28% | 6.58% | 6.50% | 6.50% | 6.69% | 6.68% | 7.81% | 7.80% | 8.45% | 8.86% | 8.71% | 8.86% | 8.62% | 8.86% | 11.18% | 11.01% | 11.05% | 11.05% | 9.65% | 9.70% | 9.70% | 9.70% | 12.20% | 11.44% | |
| Deposits of Rs. 1(B) and above | Monthly | 6.28% | 6.28% | 6.58% | 6.50% | 6.50% | 6.69% | 6.68% | 7.81% | 7.80% | 8.45% | 8.86% | 8.71% | 8.86% | 8.62% | 8.86% | 11.18% | 11.01% | 11.05% | 11.05% | 9.65% | 9.70% | 9.70% | 9.70% | 12.20% | 11.44% | |
| AL-SAMARAT TERM ACCOUNTS | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Profit on Maturity | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Al - Samarat 1 Month | Maturity | 6.58% | 6.58% | 6.69% | 6.58% | 6.58% | 6.70% | 6.69% | 8.21% | 8.20% | 8.50% | 8.90% | 8.90% | 8.90% | 8.90% | 9.00% | 11.23% | 11.06% | 11.10% | 11.10% | 9.66% | 9.66% | 9.72% | 9.20% | 11.26% | 10.56% | |
| Al - Samarat 3 Months | Maturity | 6.98% | 6.98% | 7.09% | 6.98% | 6.98% | 7.10% | 7.09% | 8.31% | 8.30% | 8.55% | 8.91% | 8.91% | 8.91% | 8.91% | 9.10% | 11.28% | 11.11% | 11.15% | 11.15% | 9.71% | 9.71% | 9.73% | 9.35% | 11.73% | 11.00% | |
| Al - Samarat 6 Months | Maturity | 7.38% | 7.38% | 7.49% | 7.38% | 7.38% | 7.50% | 7.49% | 8.41% | 8.40% | 8.60% | 8.92% | 8.92% | 8.92% | 8.92% | 9.20% | 11.33% | 11.16% | 11.20% | 11.20% | 9.76% | 9.76% | 9.76% | 9.40% | 12.20% | 11.44% | |
| Al - Samarat One Year | Maturity | 8.50% | 8.50% | 8.64% | 8.50% | 8.50% | 8.66% | 8.64% | 8.51% | 8.50% | 8.95% | 9.45% | 9.45% | 9.45% | 9.45% | 9.80% | 11.73% | 11.56% | 11.60% | 11.60% | 10.16% | 10.16% | 10.16% | 9.50% | 12.20% | 11.44% | |
| Al - Samarat Three Years | Maturity | 8.51% | 8.51% | 8.65% | 8.51% | 8.51% | 8.67% | 8.65% | 8.61% | 8.60% | 9.00% | 9.55% | 9.55% | 9.55% | 9.90% | 11.83% | 11.66% | 11.70% | 11.70% | 10.26% | 10.26% | 10.26% | 8.25% | 12.20% | 11.44% | | |
| Al - Samarat Five Years | Maturity | 8.58% | 8.58% | 8.72% | 8.58% | 8.58% | 8.74% | 8.72% | 8.71% | 8.70% | 9.10% | 9.65% | 9.65% | 9.65% | 10.00% | 11.94% | 11.75% | 11.80% | 11.80% | 10.36% | 10.36% | 10.36% | 8.25% | 12.20% | 11.44% | | |
| Profit on Monthly | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Al - Samarat One Year | Monthly | 8.50% | 8.50% | 8.64% | 8.50% | 8.50% | 7.62% | 7.60% | 8.21% | 8.20% | 8.65% | 9.15% | 9.15% | 9.15% | 9.15% | 9.65% | 11.43% | 11.26% | 11.30% | 11.30% | 9.86% | 9.86% | 9.86% | 8.50% | 10.79% | 10.12% | |
| Al - Samarat Three Years | Monthly | 7.88% | 7.88% | 8.01% | 7.88% | 7.88% | 8.03% | 8.01% | 8.31% | 8.30% | 8.70% | 9.25% | 9.25% | 9.25% | 9.25% | 9.75% | 11.53% | 11.36% | 11.40% | 11.40% | 9.96% | 9.96% | 9.96% | 7.25% | 10.79% | 10.12% | |
| Al - Samarat Five Years | Monthly | 8.28% | 8.28% | 8.41% | 8.28% | 8.28% | 8.43% | 8.41% | 8.41% | 8.40% | 8.80% | 9.35% | 9.35% | 9.35% | 9.35% | 9.85% | 11.63% | 11.46% | 11.50% | 11.50% | 10.06% | 10.06% | 10.06% | 5.75% | 10.79% | 10.12% | |
| Profit on Quarterly | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Al - Samarat One Year | Quarterly | 7.58% | 7.58% | 7.70% | 7.58% | 7.58% | 7.72% | 7.70% | 8.31% | 8.30% | 8.75% | 9.25% | 9.25% | 9.25% | 9.25% | 9.70% | 11.53% | 11.36% | 11.40% | 11.40% | 9.96% | 9.96% | 9.96% | 8.75% | 11.26% | 10.56% | |
| Al - Samarat Three Years | Quarterly | 7.98% | 7.98% | 8.11% | 7.98% | 7.98% | 8.13% | 8.11% | 8.41% | 8.40% | 8.80% | 9.35% | 9.35% | 9.35% | 9.35% | 9.80% | 11.63% | 11.46% | 11.50% | 11.50% | 10.06% | 10.06% | 10.06% | 7.75% | 11.26% | 10.56% | |
| Al - Samarat Five Years | Quarterly | 8.38% | 8.38% | 8.51% | 8.38% | 8.38% | 8.56% | 8.51% | 8.51% | 8.50% | 8.90% | 9.45% | 9.45% | 9.45% | 9.45% | 9.90% | 11.73% | 11.56% | 11.60% | 11.60% | 10.16% | 10.16% | 10.16% | 6.25% | 11.26% | 10.56% | |
| Profit on Semi Annually | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Al - Samarat One Year | Semi Annually | 7.68% | 7.68% | 7.80% | 7.68% | 7.68% | 7.82% | 7.80% | 8.41% | 8.40% | 8.55% | 9.35% | 9.35% | 9.35% | 9.35% | 9.75% | 11.63% | 11.46% | 11.50% | 11.50% | 10.06% | 1 | | | | | |

HISTORICAL PROFIT RATES

| Product Name | Payment Frequency | Month Dec 2022 | Month Jan 2023 | Month Feb 2023 | Month Mar 2023 | Month April 2023 | Month May 2023 | Month June 2023 | Month July 2023 | Month Aug 2023 | Month Sept 2023 | Month Oct 2023 | Month Nov 2023 | Month Dec 2023 | Month Jan 2024 | Month Feb 2024 | Month Mar 2024 | Month April 2024 | Month May 2024 | Month June 2024 | Month July 2024 | Month Aug 2024 | Month Sept 2024 | Month Oct 2024 | Month Nov 2024 | Month Dec 2024 |
|--------------|-------------------|----------------|----------------|----------------|----------------|------------------|----------------|-----------------|-----------------|----------------|-----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|----------------|-----------------|-----------------|----------------|-----------------|----------------|----------------|----------------|
|--------------|-------------------|----------------|----------------|----------------|----------------|------------------|----------------|-----------------|-----------------|----------------|-----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|----------------|-----------------|-----------------|----------------|-----------------|----------------|----------------|----------------|

Foreign Currency Accounts

HBL Islamic PLS Account (FCY)

| | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|-----------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| HBL Islamic PLS FCY Less than 1000 | Quarterly | 0.05% | 0.06% | 0.06% | 0.06% | 0.06% | 0.07% | 0.87% | 0.87% | 0.87% | 0.88% | 0.88% | 0.94% | 0.89% | 0.88% | 0.94% | 0.95% | 0.99% | 0.94% | 0.94% | 0.94% | 0.94% | 0.94% | 0.94% | 0.94% | 0.95% |
| HBL Islamic PLS FCY 1000 to less than FCY 50,000 | Quarterly | 0.05% | 0.06% | 0.06% | 0.06% | 0.06% | 0.07% | 0.87% | 0.87% | 0.87% | 0.88% | 0.88% | 0.94% | 0.89% | 0.88% | 0.94% | 0.95% | 0.99% | 0.94% | 0.94% | 0.94% | 0.94% | 0.94% | 0.94% | 0.94% | 0.95% |
| HBL Islamic PLS From FCY 50,000 & above | Quarterly | 0.06% | 0.07% | 0.07% | 0.07% | 0.06% | 0.07% | 0.87% | 0.87% | 0.87% | 0.88% | 0.88% | 0.94% | 0.89% | 0.88% | 0.94% | 0.95% | 0.99% | 0.94% | 0.94% | 0.94% | 0.94% | 0.94% | 0.94% | 0.94% | 0.95% |

HBL Islamic High Yield Investment Deposit (FCY)

One Month

| | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------------------|----------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| From 1,000 to 99,999 | Maturity | 0.05% | 0.06% | 0.06% | 0.06% | 0.06% | 0.06% | 0.90% | 0.90% | 0.90% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| From 100,000 to 499,999 | Maturity | 0.06% | 0.06% | 0.06% | 0.06% | 0.06% | 0.06% | 0.90% | 0.90% | 0.90% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| From 500,000 & above | Maturity | 0.06% | 0.06% | 0.06% | 0.06% | 0.06% | 0.06% | 0.90% | 0.90% | 0.90% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

Two Months

| | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------------------|----------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| From 1,000 to 99,999 | Maturity | 0.05% | 0.06% | 0.06% | 0.06% | 0.06% | 0.06% | 0.91% | 0.91% | 0.91% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| From 100,000 to 499,999 | Maturity | 0.06% | 0.07% | 0.07% | 0.07% | 0.06% | 0.06% | 0.91% | 0.91% | 0.91% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| From 500,000 & above | Maturity | 0.06% | 0.07% | 0.07% | 0.07% | 0.06% | 0.06% | 0.91% | 0.91% | 0.91% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

Three Months

| | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------------------|----------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| From 1,000 to 99,999 | Maturity | 0.06% | 0.07% | 0.07% | 0.07% | 0.06% | 0.07% | 0.92% | 0.92% | 0.92% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| From 100,000 to 499,999 | Maturity | 0.06% | 0.07% | 0.07% | 0.07% | 0.06% | 0.07% | 0.92% | 0.92% | 0.92% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| From 500,000 & above | Maturity | 0.08% | 0.07% | 0.07% | 0.07% | 0.06% | 0.07% | 0.92% | 0.92% | 0.92% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

Six Months

| | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------------------|----------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| From 1,000 to 99,999 | Maturity | 0.08% | 0.08% | 0.08% | 0.08% | 0.06% | 0.07% | 0.93% | 0.93% | 0.93% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| From 100,000 to 499,999 | Maturity | 0.10% | 0.09% | 0.09% | 0.09% | 0.06% | 0.07% | 0.93% | 0.93% | 0.93% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| From 500,000 & above | Maturity | 0.12% | 0.09% | 0.09% | 0.09% | 0.06% | 0.07% | 0.93% | 0.93% | 0.93% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

Twelve Months

| | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------------------|----------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| From 1,000 to 99,999 | Maturity | 0.12% | 0.09% | 0.09% | 0.09% | 0.06% | 0.07% | 0.94% | 0.94% | 0.94% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| From 100,000 to 499,999 | Maturity | 0.13% | 0.09% | 0.09% | 0.09% | 0.06% | 0.07% | 0.94% | 0.94% | 0.94% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| From 500,000 & above | Maturity | 0.13% | 0.10% | 0.10% | 0.10% | 0.06% | 0.07% | 0.94% | 0.94% | 0.94% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

2 Years

| | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------------------|----------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| From 1,000 to 99,999 | Maturity | 0.13% | 0.10% | 0.10% | 0.10% | 0.06% | 0.07% | 0.95% | 0.95% | 0.95% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| From 100,000 to 499,999 | Maturity | 0.13% | 0.10% | 0.10% | 0.10% | 0.06% | 0.07% | 0.95% | 0.95% | 0.95% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| From 500,000 & above | Maturity | 0.13% | 0.10% | 0.10% | 0.10% | 0.06% | 0.07% | 0.95% | 0.95% | 0.95% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

3 Years

| | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------------------|----------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| From 1,000 to 99,999 | Maturity | 0.14% | 0.10% | 0.10% | 0.10% | 0.06% | 0.07% | 0.96% | 0.96% | 0.96% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| From 100,000 to 499,999 | Maturity | 0.14% | 0.10% | 0.10% | 0.10% | 0.06% | 0.07% | 0.96% | 0.96% | 0.96% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| From 500,000 & above | Maturity | 0.14% | 0.11% | 0.11% | 0.11% | 0.06% | 0.07% | 0.96% | 0.96% | 0.96% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

4 Years

| | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------------------|----------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| From 1,000 to 99,999 | Maturity | 0.15% | 0.11% | 0.11% | 0.11% | 0.06% | 0.07% | 0.97% | 0.97% | 0.97% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| From 100,000 to 499,999 | Maturity | 0.15% | 0.11% | 0.11% | 0.11% | 0.06% | 0.07% | 0.97% | 0.97% | 0.97% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| From 500,000 & above | Maturity | 0.15% | 0.11% | 0.11% | 0.11% | 0.06% | 0.07% | 0.97% | 0.97% | 0.97% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

5 Years

| | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------------------|----------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| From 1,000 to 99,999 | Maturity | 0.15% | 0.12% | 0.12% | 0.12% | 0.06% | 0.07% | 0.98% | 0.98% | 0.98% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| From 100,000 to 499,999 | Maturity | 0.15% | 0.12% | 0.12% | 0.12% | 0.06% | 0.07% | 0.98% | 0.98% | 0.98% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| From 500,000 & above | Maturity | 0.16% | 0.12% | 0.12% | 0.12% | 0.06% | 0.07% | 0.98% | 0.98% | 0.98% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

Note: The profit rates are rounded off to two digits after decimal places.

Prepared by:

Reviewed by:

Recommend by:

Pool Manager
Muhammad Saadan Sarwar

Unit Head, Pool Management
Khawaja Farhan Usman

Islamic Product Development

Approved by:

General Manager - Islamic Banking
Raja Sohail Saraaj

Resident Sharia'h Board Member
Mufti Yahya Asim