



ISLAMIC  
BANKING

**PROFIT RATES**  
**April 2024**

Product Name	Payment Frequency	Profit Rate
<b>Local Currency Accounts</b>		
<b>SAVING ACCOUNTS</b>		
HBL Islamic PLS Account	Monthly	10.95779%
HBL Nisa Tawfir	Monthly	20.50100%
HBL Rutba Islamic Saving Account	Monthly	20.42134%
HBL Uraan Islamic Saving Account	Monthly	20.42134%
HBL ISLAMIC MAHANA AMDAN	Monthly	20.42139%
HBL ISLAMIC NISA TAWFIR PLUS	Monthly	0.06572%
HBL Al-Mukhtar Account	Monthly	0.06567%
HBL at Work Islamic Premium Account	Semi Annually	0.06579%
Remunerative Non-Chequing Current Margin Account	Semi Annually	0.06579%
Funds Acceptance under SBP ILTF	Monthly	0.38811%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	0.38811%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	0.38811%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Quarterly	0.06579%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Quarterly	0.06579%
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.01281%
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	19.00000%
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	0.19405%
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	0.01281%
<b>HBL Al-Irtifa Account</b>		
Deposits of Rs.1 but less than 500K	Monthly	11.00765%
Deposits of Rs.500K but less than 1(M)	Monthly	11.00767%
Deposits of Rs.1(M) but less than 5(M)	Monthly	11.00767%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	11.00767%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	11.00767%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	11.00767%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	11.00767%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	11.00767%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	11.00767%
Deposits of Rs. 1(B) and above	Monthly	11.00767%
<b>AL-SAMARAT TERM DEPOSITS</b>		
<b>Profit on Maturity</b>		
Al - Samarat 1 Month	Maturity	11.05754%
Al - Samarat 3 Months	Maturity	11.10722%
Al - Samarat 6 Months	Maturity	11.15709%
Al - Samarat One Year	Maturity	11.55548%
Al - Samarat Three Years	Maturity	11.65522%
Al - Samarat Five Years	Maturity	11.75477%
<b>Profit on Monthly</b>		
Al - Samarat One Year	Monthly	11.25664%
Al - Samarat Three Years	Monthly	11.35638%
Al - Samarat Five Years	Monthly	11.45593%
<b>Profit on Quarterly</b>		
Al - Samarat One Year	Quarterly	11.35638%
Al - Samarat Three Years	Quarterly	11.45593%
Al - Samarat Five Years	Quarterly	11.55548%
<b>Profit on Semi Annually</b>		
Al - Samarat One Year	Semi Annually	11.45593%
Al - Samarat Three Years	Semi Annually	11.55548%
Al - Samarat Five Years	Semi Annually	11.65522%



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**PROFIT RATES**

**April 2024**

Product Name	Payment Frequency	Profit Rate
<b>Foreign Currency Accounts</b>		
<b>HBL Islamic PLS Account (FCY)</b>		
Less than 1000	Monthly	0.98757%
From 1000 to less than FCY 50,000	Monthly	0.98761%
From 50,000 & above	Monthly	0.98761%

**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:**

**Head Retail- Islamic Banking**

Raja Sohail Saraj

**Resident Sharia'h Board Member**

Mufti Yahya Asim

**HISTORICAL  
PROFIT RATES**

Product Name	Payment Frequency	Month Feb 2022	Month Mar 2022	Month April 2022	Month May 2022	Month June 2022	Month July 2022	Month Aug 2022	Month Sept 2022	Month Oct 2022	Month Nov 2022	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
<b>Local Currency Accounts</b>																												
<b>SAVING ACCOUNTS</b>																												
HBL Islamic PLS Account	Monthly	3.90%	3.90%	3.92%	5.00%	5.00%	5.02%	5.03%	5.00%	6.19%	6.17%	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%
HBL Nisa Tawfir Islamic Saving Account	Monthly	8.25%	8.75%	9.14%	11.67%	13.50%	13.93%	13.08%	13.63%	13.60%	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%	20.50%	20.51%	20.74%	20.50%	20.50%
HBL Rutba Islamic Saving Account	Monthly	-	-	-	-	-	12.26%	12.57%	13.50%	13.51%	13.48%	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%
HBL Uraan Islamic Saving Account	Monthly	-	-	-	-	-	-	-	-	13.51%	13.48%	13.50%	14.73%	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%
HBL Islamic Mahana Amdani	Monthly	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
HBL Islamic Nisa Tawfir Plus	Monthly	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
HBL AI-Mukhtar Account	Monthly	0.07%	0.07%	0.07%	0.08%	0.08%	0.07%	0.07%	0.06%	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%
HBL At Work Islamic Premium Account	Jan & Jul	0.07%	0.07%	0.07%	0.08%	0.08%	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%
Remunerative Non-Chequing Current Margin Account	Jan & Jul	0.07%	0.07%	0.07%	0.08%	0.08%	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%
Funds Acceptance under SBP ILTF	Quarterly	2.00%	2.00%	2.01%	2.56%	2.56%	2.23%	9.05%	9.01%	10.01%	9.99%	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%	2.02%	0.39%	
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	2.00%	2.00%	2.01%	2.56%	2.56%	2.23%	9.05%	9.01%	10.01%	9.99%	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%	2.02%	0.39%	
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	2.50%	2.50%	2.51%	3.21%	3.21%	2.79%	2.51%	2.50%	6.50%	6.49%	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%	2.02%	0.39%	
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Quarterly	0.07%	0.07%	0.07%	0.08%	0.08%	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%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Quarterly	0.07%	0.07%	0.07%	0.08%	0.08%	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%
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC) - for Hospitals	Quarterly	0.07%	0.07%	0.07%	0.08%	0.08%	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%
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	2.00%	2.00%	2.00%	2.00%	2.23%	2.23%	2.23%	2.23%	2.23%	2.23%	2.23%	2.23%	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%
Islamic Temporary Economic Refinance Facility (ITERF)	Quarterly	1.00%	1.00%	1.00%	1.28%	1.28%	1.11%	1.01%	1.00%	1.00%	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%	
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	2.00%	2.00%	2.01%	2.56%	2.56%	2.23%	9.05%	9.01%	10.00%	9.99%	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%	0.01%
<b>HBL AI-Hifa Account</b>																												
Deposits of Rs.1 but less than 50K	Monthly	4.15%	4.15%	4.17%	5.32%	5.32%	5.29%	5.35%	5.32%	6.29%	6.27%	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%
Deposits of Rs. 50K but less than 1(M)	Monthly	4.15%	4.15%	4.17%	5.32%	5.32%	5.29%	5.35%	5.32%	6.29%	6.27%	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%
Deposits of Rs. 1(M) but less than 5(M)	Monthly	4.15%	4.15%	4.17%	5.32%	5.32%	5.29%	5.35%	5.32%	6.29%	6.27%	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%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	4.15%	4.15%	4.17%	5.32%	5.32%	5.29%	5.35%	5.32%	6.29%	6.27%	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%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	4.15%	4.15%	4.17%	5.32%	5.32%	5.29%	5.35%	5.32%	6.29%	6.27%	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%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	4.15%	4.15%	4.17%	5.32%	5.32%	5.29%	5.35%	5.32%	6.29%	6.27%	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%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	4.15%	4.15%	4.17%	5.32%	5.32%	5.29%	5.35%	5.32%	6.29%	6.27%	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%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	4.15%	4.15%	4.17%	5.32%	5.32%	5.29%	5.35%	5.32%	6.29%	6.27%	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%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	4.15%	4.15%	4.17%	5.32%	5.32%	5.29%	5.35%	5.32%	6.29%	6.27%	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%
Deposits of Rs. 1(B) and above	Monthly	4.15%	4.15%	4.17%	5.32%	5.32%	5.29%	5.35%	5.32%	6.29%	6.27%	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%
<b>AL-SAMARAT TERM ACCOUNTS</b>																												
<b>Profit on Maturity</b>																												
AI - Samarat 3 Month	Maturity	4.20%	4.20%	4.22%	5.39%	5.39%	5.57%	5.52%	5.57%	6.59%	6.57%	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%
AI - Samarat 6 Month	Maturity	4.35%	4.35%	4.37%	5.58%	5.58%	6.13%	6.02%	6.13%	6.99%	6.97%	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%
AI - Samarat 9 Month	Maturity	4.55%	4.55%	4.57%	5.83%	5.83%	6.69%	6.52%	6.69%	7.39%	7.37%	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%
AI - Samarat One Year	Maturity	4.75%	4.75%	4.77%	6.09%	6.09%	7.24%	7.02%	7.24%	7.79%	7.77%	7.80%	7.80%	8.64%	8.50%	8.50%	8.66%	8.64%	8.51%	8.50%	8.95%	9.45%	9.45%	9.45%	9.45%	9.50%	11.73%	11.56%
AI - Samarat Three Years	Maturity	5.25%	5.25%	5.27%	6.73%	6.73%	7.80%	7.52%	7.80%	8.19%	8.17%	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%	9.55%	9.90%	11.83%	11.66%
AI - Samarat Five Years	Maturity	5.75%	5.75%	5.78%	7.37%	7.37%	8.30%	8.03%	8.30%	8.59%	8.57%	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%	9.65%	10.00%	11.94%	11.75%
<b>Profit on Monthly</b>																												
AI - Samarat One Year	Monthly	4.50%	4.50%	4.52%	5.77%	5.77%	6.58%	6.42%	6.58%	7.49%	7.47%	7.58%	7.58%	7.70%	7.58%	7.58%	7.72%	7.70%	8.31%	8.30%	8.55%	9.15%	9.15%	9.15%	9.15%	9.65%	11.43%	11.26%
AI - Samarat Three Years	Monthly	4.75%	4.75%	4.77%	6.09%	6.09%	7.13%	6.92%	7.13%	7.89%	7.87%	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%
AI - Samarat Five Years	Monthly	5.25%	5.25%	5.27%	6.73%	6.73%	7.69%	7.42%	7.69%	8.29%	8.27%	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%
<b>Profit on Quarterly</b>																												
AI - Samarat One Year	Quarterly	4.60%	4.60%	4.62%	5.90%	5.90%	6.80%	6.62%	6.80%	7.59%	7.57%	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%
AI - Samarat Three Years	Quarterly	5.00%	5.00%	5.02%	6.41%	6.41%	7.36%	7.12%	7.36%	7.99%	7.97%	7.98%	7.98%	8.13%	8.11%	8.11%	8.41%	8.40%	8.80%	9.35%	9.35%	9.35%	9.35%	9.35%	9.80%	11.63%	11.46%	
AI - Samarat Five Years	Quarterly	5.50%	5.50%	5.53%	7.05%	7.05%</																						

**HISTORICAL PROFIT RATES**

Product Name	Payment Frequency	Month Feb 2022	Month Mar 2022	Month April 2022	Month May 2022	Month June 2022	Month July 2022	Month Aug 2022	Month Sept 2022	Month Oct 2022	Month Nov 2022	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
<b>Foreign Currency Accounts</b>																												
<b>HBL Islamic PLS Account (FCY)</b>																												
HBL Islamic PLS FCY Less than 1000	Quarterly	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.05%	0.05%	0.05%	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%
HBL Islamic PLS FCY 1000 to less than FCY 50,000	Quarterly	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.06%	0.06%	0.05%	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%
HBL Islamic PLS From FCY 50,000 & above	Quarterly	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.06%	0.06%	0.06%	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%
<b>HBL Islamic High Yield Investment Deposit (FCY)</b>																												
<b>One Month</b>																												
From 1,000 to 99,999	Maturity	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.05%	0.05%	0.05%	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%
From 100,000 to 499,999	Maturity	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.06%	0.06%	0.06%	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%
From 500,000 & above	Maturity	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.06%	0.06%	0.06%	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%
<b>Two Months</b>																												
From 1,000 to 99,999	Maturity	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.05%	0.05%	0.05%	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%
From 100,000 to 499,999	Maturity	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.06%	0.06%	0.06%	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%
From 500,000 & above	Maturity	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.06%	0.06%	0.06%	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%
<b>Three Months</b>																												
From 1,000 to 99,999	Maturity	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.13%	0.06%	0.06%	0.06%	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%
From 100,000 to 499,999	Maturity	0.16%	0.16%	0.16%	0.16%	0.17%	0.17%	0.14%	0.06%	0.06%	0.06%	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%
From 500,000 & above	Maturity	0.20%	0.20%	0.20%	0.20%	0.21%	0.21%	0.14%	0.08%	0.08%	0.08%	0.08%	0.08%	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%
<b>Six Months</b>																												
From 1,000 to 99,999	Maturity	0.20%	0.20%	0.20%	0.20%	0.21%	0.21%	0.21%	0.08%	0.08%	0.08%	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%
From 100,000 to 499,999	Maturity	0.24%	0.24%	0.24%	0.24%	0.25%	0.25%	0.25%	0.10%	0.10%	0.10%	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%
From 500,000 & above	Maturity	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.12%	0.12%	0.12%	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%
<b>Twelve Months</b>																												
From 1,000 to 99,999	Maturity	0.31%	0.31%	0.31%	0.30%	0.31%	0.31%	0.31%	0.12%	0.12%	0.12%	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%
From 100,000 to 499,999	Maturity	0.32%	0.32%	0.32%	0.31%	0.32%	0.32%	0.32%	0.13%	0.13%	0.13%	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%
From 500,000 & above	Maturity	0.33%	0.33%	0.33%	0.32%	0.33%	0.33%	0.33%	0.13%	0.13%	0.13%	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%
<b>2 Years</b>																												
From 1,000 to 99,999	Maturity	0.33%	0.33%	0.33%	0.32%	0.33%	0.33%	0.33%	0.13%	0.13%	0.13%	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%
From 100,000 to 499,999	Maturity	0.33%	0.33%	0.33%	0.33%	0.34%	0.34%	0.34%	0.13%	0.13%	0.13%	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%
From 500,000 & above	Maturity	0.34%	0.34%	0.34%	0.33%	0.34%	0.34%	0.34%	0.13%	0.13%	0.13%	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%
<b>3 Years</b>																												
From 1,000 to 99,999	Maturity	0.35%	0.35%	0.35%	0.34%	0.35%	0.35%	0.35%	0.14%	0.14%	0.14%	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%
From 100,000 to 499,999	Maturity	0.35%	0.35%	0.35%	0.35%	0.36%	0.36%	0.36%	0.14%	0.14%	0.14%	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%
From 500,000 & above	Maturity	0.36%	0.36%	0.36%	0.35%	0.36%	0.36%	0.36%	0.14%	0.14%	0.14%	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%
<b>4 Years</b>																												
From 1,000 to 99,999	Maturity	0.37%	0.37%	0.37%	0.36%	0.37%	0.37%	0.37%	0.15%	0.15%	0.15%	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%
From 100,000 to 499,999	Maturity	0.37%	0.37%	0.37%	0.37%	0.38%	0.38%	0.38%	0.15%	0.15%	0.15%	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%
From 500,000 & above	Maturity	0.38%	0.38%	0.38%	0.37%	0.38%	0.38%	0.38%	0.15%	0.15%	0.15%	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%
<b>5 Years</b>																												
From 1,000 to 99,999	Maturity	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.15%	0.15%	0.15%	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%
From 100,000 to 499,999	Maturity	0.39%	0.39%	0.39%	0.39%	0.39%	0.39%	0.39%	0.15%	0.15%	0.15%	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%
From 500,000 & above	Maturity	0.41%	0.41%	0.41%	0.41%	0.41%	0.41%	0.41%	0.16%	0.16%	0.16%	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%

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

Prepared by:

Reviewed by:

Recommend by:

Pool Manager  
Muhammad Saadan Sarwar  
Approved by:

Unit Head, Pool Management  
Khawaja Farhan Usman

Head, Islamic Product Structuring  
Muhammad Mueeb Belg

Head Retail- Islamic Banking  
Raja Sohail Saraj

Resident Sharia'h Board Member  
Mufti Yahya Asim