

## PROFIT RATES April 2024

Product Name	Payment Frequency	Profit Rate
Local Currency Accounts		
SAVING ACCOUNTS		
BL Islamic PLS Account	Monthly	10.95779%
IBL Nisa Tawfir	Monthly	20.50100%
IBL Rutba Islamic Saving Account	Monthly	20.42134%
IBL Uraan Islamic Saving Account	Monthly	20.42134%
HBL ISLAMIC MAHANA AMDAN	Monthly	20.42139%
IBL ISLAMIC NISA TAWFIR PLUS	Monthly	0.06572%
	' '	
IBL Al-Mukhtar Account	Monthly	0.06567%
IBL at Work Islamic Premium Account	Semi Annually	0.06579%
Remunerative Non-Chequing Current Margin Account	Semi Annually	0.06579%
unds Acceptance under SBP ILTFF	Monthly	0.38811%
UNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	0.38811%
UNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	0.38811%
UNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Quarterly	0.06579%
UNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Quarterly	0.06579%
BP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.01281%
BP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	19.00000%
SLAMIC TEMP ECO REFIN (ITERF)	Quarterly	0.19405%
imit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Enterpreneurs	Quarterly	0.01281%
HBL Al-Irtifa Account		
eposits of Rs.1 but less than 500K	Monthly	11.00765%
reposits of Rs.500K but less than 1(M)	Monthly	11.00767%
eposits of Rs.1(M) but less than 5(M)	Monthly	11.00767%
		11.00767%
eposits of Rs. 5(M) but less than 25(M)	Monthly	
eposits of Rs. 25(M) but less than 50(M)	Monthly	11.00767%
eposits of Rs. 50(M) but less than 100(M)	Monthly	11.00767%
eposits of Rs. 100(M) but less than 250(M)	Monthly	11.00767%
eposits of Rs. 250(M) but less than 500(M)	Monthly	11.00767%
eposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	11.00767%
	Monthly	11.00767%
Deposits of Rs. 1(B) and above		
eposits of Rs. 1(B) and above AL-SAMARAT TERM DEPOSITS		
leposits of Rs. 1(B) and above  AL-SAMARAT TERM DEPOSITS  Profit on Maturity	Maturity	11 057540/
eposits of Rs. 1(B) and above  AL-SAMARAT TERM DEPOSITS  rofit on Maturity  I - Samarat 1 Month	Maturity	11.05754%
eposits of Rs. 1(B) and above  AL-SAMARAT TERM DEPOSITS  rofit on Maturity  1 - Samarat 1 Month  I - Samarat 3 Months	Maturity	11.10722%
eposits of Rs. 1(B) and above  LL-SAMARAT TERM DEPOSITS  rofit on Maturity  1 - Samarat 1 Month 1 - Samarat 3 Months		
L-SAMARAT TERM DEPOSITS rofit on Maturity - Samarat 1 Month - Samarat 3 Months - Samarat 6 Months	Maturity Maturity	11.10722% 11.15709%
Posits of Rs. 1(B) and above  L-SAMARAT TERM DEPOSITS  ofit on Maturity - Samarat 1 Month - Samarat 3 Months - Samarat 6 Months - Samarat 6 Months	Maturity Maturity Maturity	11.10722% 11.15709% 11.55548%
L-SAMARAT TERM DEPOSITS  rofit on Maturity - Samarat 1 Month - Samarat 3 Months - Samarat 6 Months - Samarat 6 Months - Samarat Three Years	Maturity Maturity Maturity Maturity Maturity	11.10722% 11.15709% 11.55548% 11.65522%
L-SAMARAT TERM DEPOSITS rofit on Maturity - Samarat 1 Month - Samarat 3 Months - Samarat 6 Months - Samarat Three Years	Maturity Maturity Maturity	11.10722% 11.15709% 11.55548%
eposits of Rs. 1(B) and above  IL-SAMARAT TERM DEPOSITS  rofit on Maturity  I - Samarat 1 Month I - Samarat 3 Months I - Samarat 6 Months I - Samarat One Year I - Samarat Three Years I - Samarat Five Years	Maturity Maturity Maturity Maturity Maturity	11.10722% 11.15709% 11.55548% 11.65522%
eposits of Rs. 1(B) and above  L-SAMARAT TERM DEPOSITS  rofit on Maturity  - Samarat 1 Month - Samarat 3 Months - Samarat 6 Months - Samarat 0 ne Year - Samarat Three Years - Samarat Five Years  rofit on Monthly	Maturity Maturity Maturity Maturity Maturity Maturity	11.10722% 11.15709% 11.55548% 11.65522% 11.75477%
eposits of Rs. 1(B) and above  IL-SAMARAT TERM DEPOSITS  rofit on Maturity  - Samarat 1 Month - Samarat 3 Months - Samarat 6 Months - Samarat 6 Months - Samarat Three Years - Samarat Tive Years rofit on Monthly - Samarat One Year	Maturity Maturity Maturity Maturity Maturity Maturity Maturity Monthly	11.10722% 11.15709% 11.55548% 11.65522% 11.75477%
eposits of Rs. 1(B) and above  IL-SAMARAT TERM DEPOSITS  rofit on Maturity  - Samarat 1 Month - Samarat 3 Months - Samarat 6 Months - Samarat 6 Months - Samarat Three Years - Samarat Tive Years rofit on Monthly - Samarat One Year	Maturity Maturity Maturity Maturity Maturity Maturity	11.10722% 11.15709% 11.55548% 11.65522% 11.75477%
eposits of Rs. 1(B) and above  IL-SAMARAT TERM DEPOSITS  rofit on Maturity  - Samarat 1 Month - Samarat 3 Months - Samarat 6 Months - Samarat 6 Months - Samarat Three Years - Samarat Tive Years rofit on Monthly - Samarat One Year	Maturity Maturity Maturity Maturity Maturity Maturity Monthly Monthly	11.10722% 11.15709% 11.55548% 11.65522% 11.75477% 11.25664% 11.35638%
eposits of Rs. 1(B) and above  NL-SAMARAT TERM DEPOSITS  rofit on Maturity  I - Samarat 1 Month I - Samarat 3 Months I - Samarat 6 Months I - Samarat 6 Months I - Samarat Three Years I - Samarat Three Years I - Samarat Five Years  rofit on Monthly I - Samarat One Year I - Samarat Three Years	Maturity Maturity Maturity Maturity Maturity Maturity Maturity Monthly	11.10722% 11.15709% 11.55548% 11.65522% 11.75477%
eposits of Rs. 1(B) and above  AL-SAMARAT TERM DEPOSITS  rofit on Maturity  I - Samarat 1 Month I - Samarat 3 Months I - Samarat 6 Months I - Samarat 6 Months I - Samarat Three Years I - Samarat Five Years I - Samarat Five Years I - Samarat Three Years I - Samarat Three Years I - Samarat Five Years	Maturity Maturity Maturity Maturity Maturity Maturity Monthly Monthly Monthly	11.10722% 11.15709% 11.55548% 11.65522% 11.75477% 11.25664% 11.35638% 11.45593%
eposits of Rs. 1(B) and above  AL-SAMARAT TERM DEPOSITS  rofit on Maturity  I - Samarat 1 Month I - Samarat 3 Months I - Samarat 6 Months I - Samarat 6 Months I - Samarat Three Years I - Samarat Five Years I - Samarat Five Years I - Samarat Three Years I - Samarat Three Years I - Samarat Five Years	Maturity Maturity Maturity Maturity Maturity Maturity Monthly Monthly	11.10722% 11.15709% 11.55548% 11.65522% 11.75477% 11.25664% 11.35638%
Reposits of Rs. 1(B) and above  AL-SAMARAT TERM DEPOSITS  Profit on Maturity  I - Samarat 1 Month I - Samarat 3 Months I - Samarat 6 Months I - Samarat 6 Months I - Samarat Three Years I - Samarat Three Years I - Samarat Five Years Profit on Monthly I - Samarat One Year I - Samarat Three Years I - Samarat Three Years Profit on Monthly I - Samarat Three Years I - Samarat Five Years Profit on Quarterly I - Samarat One Year	Maturity Maturity Maturity Maturity Maturity Maturity Monthly Monthly Monthly	11.10722% 11.15709% 11.55548% 11.65522% 11.75477% 11.25664% 11.35638% 11.45593%
Reposits of Rs. 1(B) and above  AL-SAMARAT TERM DEPOSITS  Profit on Maturity  I - Samarat 1 Month I - Samarat 3 Months I - Samarat 6 Months I - Samarat 6 Months I - Samarat Three Years I - Samarat Three Years I - Samarat Three Years I - Samarat Five Years  Profit on Monthly I - Samarat Three Years I - Samarat Five Years  Profit on Quarterly I - Samarat One Year I - Samarat Three Years	Maturity Maturity Maturity Maturity Maturity Maturity Monthly Monthly Monthly Monthly Quarterly	11.10722% 11.15709% 11.55548% 11.65522% 11.75477% 11.25664% 11.35638% 11.45593%
eposits of Rs. 1(B) and above  NL-SAMARAT TERM DEPOSITS  rofit on Maturity  1 - Samarat 1 Month 1 - Samarat 3 Months 1 - Samarat 6 Months 1 - Samarat 6 Months 1 - Samarat Three Year 1 - Samarat Three Years 1 - Samarat Tive Years rofit on Monthly 1 - Samarat Three Years	Maturity Maturity Maturity Maturity Maturity Maturity Monthly Monthly Monthly Quarterly Quarterly Quarterly	11.10722% 11.15709% 11.55548% 11.65522% 11.75477% 11.25664% 11.35638% 11.45593% 11.35638% 11.45593%
Peposits of Rs. 1(B) and above  AL-SAMARAT TERM DEPOSITS  Profit on Maturity  I - Samarat 1 Month II - Samarat 3 Months II - Samarat 6 Months II - Samarat 6 Months II - Samarat 7 More Year II - Samarat 7 More Years II - Samarat 8 More Years II - Samarat 9 More Year	Maturity Maturity Maturity Maturity Maturity Maturity Monthly Monthly Monthly Quarterly Quarterly Quarterly Semi Annually	11.10722% 11.15709% 11.55548% 11.65522% 11.75477% 11.25664% 11.35638% 11.45593% 11.45593% 11.45593% 11.45593%
	Maturity Maturity Maturity Maturity Maturity Maturity Monthly Monthly Monthly Quarterly Quarterly Quarterly	11.10722% 11.15709% 11.55709% 11.55548% 11.65522% 11.75477% 11.25664% 11.35638% 11.45593% 11.35638% 11.45593%



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		Resident Sharia'h Board Member					
Raja Sohail Saraj		Mufti Yahya Asim					



## HISTORICAL PROFIT RATES

Product Nume Accounts    Product Nume   Product Num			T	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month M	/lonth
Selent Se	Product Name																												
State   Stat	Local Currency Accounts		-1	2022	2022	2022	2022	2022	2022	2022	2022	2022	2022	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2024	2024	2024   2	2024
State   Stat	SAVING ACCOUNTS																												
Rest bareful seasons are concert   1.00		Monthly	2 000/	2 000/	2.029/	E 009/	E 000/	E 039/	E 029/	E 000/	6 109/	C 170/	C 100/	C 100/	C 400/	6 400/	6 400/	C C00/	6 6 70/	7 710/	7 709/	0.250/	0.769/	0.610/	0.769/	0.619/	0.769/	11 120/ 1/	0.069/
R. Alley Labors Sovery Account   Monthly   .   .   .   .   .   .   .   .   .																													
Start Star																													
Seame Name Personal Moorshy 1				_			_	12.20%	12.3770	15.30%																			
State Frame Fram			_	_			_	<u> </u>	-	-	15.51%				14.7370	-													
Mathematic Assert   Math			-	_	-		<u> </u>	<u> </u>	-	-	-	-	-	-	-	-		_	-	-	-	-	-	-	-				
Bit Mode has been becomed measured from Manches (1978)   1978			0.079/	_	0.079/		0.000/	0.079/	0.079/	0.069/	0.079/	0.079/	0.079/	0.079/	0.079/	0.079/	0.079/	0.079/	0.079/	0.079/	0.079/	0.079/	0.079/	0.079/	0.079/				
Part   Content																													
Content   Cont																													
March ACCEPTANCE UNDER SPEI Instructionary Facility for forewords (agring from products)   Control 1997   Con																													
Marco ACCEPTANCE LANGES & SPEAMINIC FRANCE SPEAMINIC FRANCE (SAME) SPEAMINIC																													
Mask Acceptance Linear Spiral And Acceptanc																													
No.																													
Planime ferfinance Scheme for Combusting Covid- 5 (BirCC) for Nogalah   Covid   Covi																													
Plasmer (enhancer Scheme for Monomeria and Plasmer (enhancer Scheme for Monomeria (enhancer Scheme for Woman Enhancer Sc																													
Summer   Company recommic Refinance Faciley (ITER)   Quartery   2.00%   2.00																													
Mathematic Scale   Mathematic																													
Ball-InflAcecome																													
positis of St. Duf less than 500K persist of St. Duf less than 500K persist of St. Duf less than 500K persist of St. Duf less than 10M persist of St. Duf less than 1		Quarterly	2.00%	2.00%	2.0170	2.30%	2.30%	2.2370	9.03%	9.01%	10.00%	9.99%	10.00%	11.00%	15.20%	15.00%	13.00%	10.0470	10.00%	10.05%	19.00%	19.00%	19.00%	0.07%	0.07%	0.0776	0.0776	0.07%   0	.0170
peoples for SSOOP but less than JIM) peoples for			T			= 000/	T = 000/			E 0001	0.000/	0.000/	0.0001				e = ee / 1	0.0007		I		0.4507	0.000	0.000	0.000		0.000 T		
people of Fis [M] but less than 5[M] but less than																													
Property of Park   Monthly   4159   4179   4179   4179   5229																													
Part																													
Monthly   4,15%   4,15%   4,17%   5,22%   5,23%   5,																													
Page																													
Monthly   4.15%   4.																													
Propriet of Rs. 10(M) but less than Rs. 1(B)   Monthly   4.15%   4.15%   4.17%   5.32%   5.23%   5.2																													
Control (Paris   18) and above   Monthly   4.15%   4.15%   4.15%   4.15%   5.32%   5.32%   5.29%   5.35%   5.29%   5.35%   5.29%   5.35%   5.28%   5.88%   6.58%   6																													
Samarat Month   Austurity   August   Austurity   August																													
Maturity   4.20%   4.22%   5.39%   5.39%   5.57%   5.52%   5.57%   5.52%   5.57%   6.59%   6.58%   6.59%   6.59%   6.58%   6.59%   6.58%   6.59%   6.58%   6.59%   6.58%   6.59%   6.58%   6.59%   6.58%   6.59%   6.59%   6.58%   6.59%   6		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%   13	1.01%
Samarat 3 Months   Maturity   4.35%						= 000/			E 500/		0.000/	0.0004	0.000/	0.000/	0.000/	0.000/	0.000/	0.0001		0.0444	0.000/	0.500/	0.000/	0.000/	0.000/	C a aaa. T	T		
Samarat 6 Months   Maturity   4.55%   4.55%   4.55%   6.69%   6.69%   6.69%   6.69%   6.52%   6.69%   6.52%   6.70%   7.26%   7.72%   7.22%   7.22%   7.22%   7.22%   7.22%   7.22%   7.22%   7.22%   7.22%																													
Samarat Dire Year   ATUMEN																													
Samarat Three Years   S.25%																													
Samarat Five Years  Maturity 5.75% 5																													
Formard From Fare  Monthly 4.50% 4.50% 5.77% 5.58% 6.42% 6.52% 5.77% 5.58% 6.42% 6.52% 7.45% 7.45% 8.50% 8.50% 8.64% 8.50% 8.50% 7.62% 7.65% 8.21% 8.20% 8.65% 9.15% 9.15% 9.15% 9.15% 9.55% 11.23% 11.26% 1																													
- Samarat Dire Year   4.50%   4.50%   4.50%   4.75%   4.75%   6.75%   6.75%   6.75%   6.25%		iviaturity	5./5%	5./5%	5.78%	7.37%	7.37%	8.30%	8.03%	8.30%	8.59%	8.5/%	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	1.75%
Sammart Three Years   Monthly   4.75%   4.75%   5.07%   5.09%   6.99%   7.13%   6.92%   7.13%   6.92%   7.13%   6.92%   7.13%   7.89		** ***	T				I = ====			0.500/	I		0.500/				0.500/			0.044/	0.0007	0.0507	0.000	0.450/	0.000		0 0001 T		
-Samarat Five Years Monthly 5.25% 5.																													
Fortion Quarterly -Samarat Tone Year -Samarat Tone																													
- Samarat One Year   4.60%   4.60%   4.60%   4.62%   5.90%   5.90%   5.90%   6.80%   6.80%   6.80%   7.59%   7.59%   7.59%   7.59%   7.59%   7.59%   7.58%   7		iviontniy	5.25%	5.25%	5.27%	6./3%	6./3%	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	1.46%
-Samarat Three Years Quarterly 5.00%		Ouartorh:	4.600/	4.606/	4.630/	E 000'	E noe/	6 9001	6.630/	6 909'	7 500/	7 570/	7 500/	7 5001	7 700′	7 500/	7 F 00/ T	7 729/	7 700/	0 210/	0.200/	0.750/	0.350/	0.350/	0.359/	0.359/	0.709/	11 520/ 1	1 266/
- Samarat Five Years Quarterly 5.50% 5.50% 5.50% 5.50% 7.05% 7.95%																													
rofit on Semi Annually  - Samira Cher Year  Semi Annually 4.70% 4.72% 6.03% 6.03% 7.02% 6.82% 7.02% 7.65% 7.65% 7.65% 7.65% 7.65% 7.80% 7.80% 7.80% 7.80% 7.80% 8.41% 8.40% 9.55% 9.35% 9.																													
- Samirat One Year Semi Annually 4.70% 4.70% 4.70% 4.70% 6.03% 7.02% 6.68% 7.02% 7.68% 7.68% 7.69% 7.69% 7.69% 7.69% 7.68% 7.68% 7.80% 8.09% 8.08% 8.20% 8.08% 8.08% 8.20% 8.08% 8.0		Quarterly	5.50%	j 5.50%	5.53%	7.05%	1 /.05%	/.91%	7.62%	7.91%	8.39%	8.3/%	8.38%	8.38%	8.51%	8.38%	8.38%	გ.56%	8.51%	8.51%	გ.50%	8.90%	9.45%	9.45%	9.45%	9.45%	9.90%	11./3%   13	1.56%
- Sami Annually 5.15% 5.15% 5.15% 5.15% 6.60% 6.60% 7.58% 7.32% 7.85% 8.09% 8.09% 8.09% 8.09% 8.09% 8.08% 8.20% 8.08% 8.22% 8.20% 8.51% 8.50% 8.55% 9.45% 9.						0.000/			0.000/		- con/	m emer	- con/	- con/		- con/	- con/ I					0.5507	0.050/	0.050/	0.050/	- and -	0 BEST		
-samarat Five Years   Semi Annually   5.60%   5.60%   5.60%   5.60%   5.60%   5.50%   7.18%   8.44%   7.82%   8.14%   8.48%   8.48%   8.48%   8.61%   8.48%   8.63%   8.61%   8.60%   8.90%   9.55%																													
	AI - Samarat Five Years	j semi Annually	5.60%	5.60%	5.63%	7.18%	/.18%	8.14%	7.82%	8.14%	8.49%	8.47%	8.48%	8.48%	8.61%	8.48%	8.48%	8.63%	8.61%	8.61%	8.6U%	8.90%	9.55%	9.55%	9.55%	9.55%	9.95%	11.83%   13	1.06%



## HISTORICAL PROFIT RATES

BANKING	PROFIT RATES																											
	Payment	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month
Product Name	Frequency	Feb 2022	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan		Mar	April
	,	1.00.00	2022	2022	2022	2022	2022	2022	2022	2022	2022	2022	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2024	2024	2024	2024
Foreign Currency Accounts																												
HBL Islamic PLS Account (FCY)																												
HBL Islamic PLS FCY Less than 1000	Quarterly	0.10%	0.10%	0.10%				0.10%					0.06%						0.87%					0.89%				
HBL Islamic PLS FCY 1000 to less than FCY 50,000	Quarterly	0.11%	0.11%	0.11%						0.06%			0.06%						0.87%		0.88%	0.88%						
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%
HBL Islamic High Yield Investment Deposit (FCY)																												
One Month																												
From 1,000 to 99,999	Maturity	0.13%																				0.00%						
From 100,000 to 499,999	Maturity	0.14%	0.14%	0.14%					0.06%													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%
Two Months																												
From 1,000 to 99,999	Maturity	0.13%																				0.00%						
From 100,000 to 499,999	Maturity	0.14%	0.14%						0.06%													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%
Three Months		1																		1						1		
From 1,000 to 99,999	Maturity	0.14%	0.14%	0.14%																		0.00%						
From 100,000 to 499,999 From 500,000 & above	Maturity Maturity	0.16%	0.16%	0.16%																		0.00%						
	Maturity	0.20%	0.20%	0.20%	0.20%	0.21%	0.21%	0.14%	0.08%	0.08%	0.08%	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%
Six Months From 1,000 to 99,999	Maturity	0.20%	0.20%	0.20%	0.209/	0.21%	0.210/	0.219/	0.08%	0.000/	0.000/	0.000/	0.08%	0.000/	0.000/	0.06%	0.079/	0.039/	0.93%	0.93%	0.009/	0.00%	0.000/ T	0.000/ T	0.000/	0.000/	0.009/	0.009/
From 100,000 to 499,999	Maturity	0.20%	0.20%	0.24%	0.24%		0.21%		0.10%	0.10%			0.08%			0.06%			0.93%		0.00%			0.00%				
From 500,000 & above	Maturity	0.31%	0.31%	0.31%					0.12%							0.06%			0.93%			0.00%						
Twelve Months		0.007	0.00270	0.0275	0.00.70	0.0270	0.02.0	0.00,0	0.22.0	0.122,0	0.120,0	0.2272			0.007.0	0.00.0		0.00.0	0.00,1	0.000,0				0.00.1				
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%					0.13%										0.94%		0.00%			0.00%				
From 500,000 & above	Maturity	0.33%	0.33%	0.33%		0.33%							0.10%						0.94%		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	0.33%	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%				0.13%										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%
3 Years																												
From 1,000 to 99,999	Maturity	0.35%	0.35%	0.35%					0.14%										0.96%			0.00%						
From 100,000 to 499,999	Maturity	0.35%	0.35%	0.35%					0.14%							0.06%			0.96%			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%
4 Years		1																										
From 1,000 to 99,999	Maturity	0.37%																				0.00%						
From 100,000 to 499,999 From 500,000 & above	Maturity Maturity	0.37%	0.37%																			0.00%						
	iviaturity	0.38%	0.38%	0.58%	0.37%	0.38%	0.38%	0.38%	0.15%	U.15%	0.15%	0.15%	0.11%	U.11%	0.11%	U.U0%	0.07%	0.97%	0.97%	0.97%	0.00%	0.00%	0.00%	0.00%	0.00%	U.UU%	U.UU%	0.00%
5 Years From 1,000 to 99,999	Moturit	0.200/	0.200/	0.389/	0.300/	0.200/	0.300/	0.200/	0.159/	0.159/	0.159/	0.155	0.139/	0.130/	0.130/	0.000/	0.079/	0.000/	0.000/	0.000/	0.009/	0.00%	0.000/	0.000/	0.000/	0.000/	0.000/	0.000/
From 10,000 to 499,999	Maturity	0.38%	0.38%	0.38%					0.15%													0.00%						
From 500,000 & above	Maturity	0.39%	0.39%	0.39%					0.15%													0.00%						
Note: The profit rates are rounded off to two digits after decimal places	i widturity	0.4170	0.4170	0.4170	U.9170	0.4170	0.4170	0.4170	0.10%	0.10%	0.10%	0.10%	U.1270	U.1270	U.1270	0.00%	0.07%	0.5070	0.2070	0.50%	0.00%	0.0076	0.00%	0.00%	0.0070	0.0070	0.0070	0.00%

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 Mujeeb Beig
Head Retail- Islamic Banking Raja Sohail Saraj		Resident Sharia'h Board Member Mufti Yahya Asim