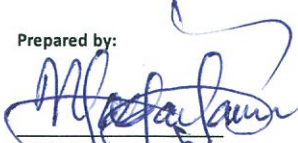


Product Name	Payment Frequency	Profit Rate
<b>Local Currency Accounts</b>		
<b>SAVING ACCOUNTS</b>		
HBL Islamic PLS Account	Monthly	9.6494%
HBL Nisa Tawfir	Monthly	17.4963%
HBL Rutba Islamic Saving Account	Monthly	17.1491%
HBL Uraan Islamic Saving Account	Monthly	16.8491%
HBL ISLAMIC MAHANA AMDAN	Monthly	17.6490%
HBL ISLAMIC NISA TAWFIR PLUS	Monthly	0.0664%
HBL Al-Mukhtar Account	Monthly	0.0659%
HBL at Work Islamic Premium Account	Semi Annually	0.0660%
Remunerative Non-Chequing Current Margin Account	Semi Annually	0.0660%
Funds Acceptance under SBP ILTF	Monthly	1.9998%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	1.9998%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	1.9998%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Quarterly	0.0661%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Quarterly	0.0661%
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.0661%
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	0.0661%
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	1.0000%
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	0.0661%
<b>HBL Al-Irtifa Account</b>		
Deposits of Rs.1 but less than 500K	Monthly	9.6496%
Deposits of Rs.500K but less than 1(M)	Monthly	9.6494%
Deposits of Rs.1(M) but less than 5(M)	Monthly	9.6494%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	9.6494%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	9.6494%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	9.6494%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	9.6494%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	9.6494%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	9.6494%
Deposits of Rs. 1(B) and above	Monthly	9.6494%
<b>AL-SAMARAT TERM DEPOSITS</b>		
<b>Profit on Maturity</b>		
Al - Samarat 1 Month	Maturity	9.6595%
Al - Samarat 3 Months	Maturity	9.7094%
Al - Samarat 6 Months	Maturity	9.7595%
Al - Samarat One Year	Maturity	10.1594%
Al - Samarat Three Years	Maturity	10.2594%
Al - Samarat Five Years	Maturity	10.3595%
<b>Profit on Monthly</b>		
Al - Samarat One Year	Monthly	9.8594%
Al - Samarat Three Years	Monthly	9.9595%
Al - Samarat Five Years	Monthly	10.0595%
<b>Profit on Quarterly</b>		
Al - Samarat One Year	Quarterly	9.9595%
Al - Samarat Three Years	Quarterly	10.0595%
Al - Samarat Five Years	Quarterly	10.1594%
<b>Profit on Semi Annually</b>		
Al - Samarat One Year	Semi Annually	10.0595%
Al - Samarat Three Years	Semi Annually	10.1594%
Al - Samarat Five Years	Semi Annually	10.2594%

Product Name	Payment Frequency	Profit Rate
<b>Foreign Currency Accounts</b>		
<b>HBL Islamic PLS Account (FCY)</b>		
Less than 1000	Monthly	0.9437%
From 1000 to less than FCY 50,000	Monthly	0.9437%
From 50,000 & above	Monthly	0.9437%

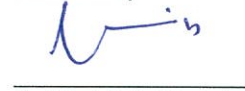
Prepared by:

  
Pool Manager  
Muhammad Saad Sarwar

Reviewed by:

  
Unit Head, Pool Management  
Khawaja Farhan Usman

Recommend by:

  
Head, Islamic Product Structuring  
Muhammad Mujeeb Beig

Approved by:

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General Manager - Islamic Banking  
Raja Sohail Saraj

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Resident Sharia'h Board Member  
Mufti Yahya Asim





Table with columns for Product Name, Payment Frequency, and months from 2022 to 2024. It lists various HBL Islamic High Yield Investment Deposit (FCY) products and their corresponding profit rates.

Prepared by: [Signature]
Pool Manager
Muhammad Saadha Sarwar

Reviewed by: [Signature]
Head, Islamic Product Structuring
Muhammad Mujteeb Belg

General Manager - Islamic Banking
Raja Sohail Sarif

Resident Shariah Board Member
Mufti Yahya Asim

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