

Product Name	Payment Frequency	Profit Rate
Local Currency Accounts		
SAVING ACCOUNTS		
HBL Islamic PLS Account	Monthly	12.19839%
HBL Nisa Tawfir	Monthly	12.19839%
HBL Rutba Islamic Saving Account	Monthly	12.19839%
HBL Uraan Islamic Saving Account	Monthly	12.19839%
HBL ISLAMIC MAHANA AMDAN	Monthly	12.19839%
HBL ISLAMIC NISA TAWFIR PLUS	Monthly	0.12403%
HBL Al-Mukhtar Account	Monthly	0.12403%
HBL at Work Islamic Premium Account	Semi Annually	0.12403%
Remunerative Non-Chequing Current Margin Account	Semi Annually	0.12403%
Funds Acceptance under SBP ILTF	Monthly	3.75349%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	3.75349%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	3.75349%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES	Quarterly	0.12403%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES	Quarterly	0.12403%
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.12403%
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	0.12403%
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	1.87656%
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	0.12403%
HBL Al-Irtifa Account		
Deposits of Rs.1 but less than 500K	Monthly	12.19839%
Deposits of Rs.500K but less than 1(M)	Monthly	12.19839%
Deposits of Rs.1(M) but less than 5(M)	Monthly	12.19839%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	12.19839%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	12.19839%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	12.19839%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	12.19839%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	12.19839%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	12.19839%
Deposits of Rs. 1(B) and above	Monthly	12.19839%
AL-SAMARAT TERM DEPOSITS		
Profit on Maturity		
Al - Samarat 1 Month	Maturity	11.26010%
Al - Samarat 3 Months	Maturity	11.72925%
Al - Samarat 6 Months	Maturity	12.19839%
Al - Samarat One Year	Maturity	12.19839%
Al - Samarat Three Years	Maturity	12.19839%
Al - Samarat Five Years	Maturity	12.19839%
Profit on Monthly		
Al - Samarat One Year	Monthly	10.79096%
Al - Samarat Three Years	Monthly	10.79096%
Al - Samarat Five Years	Monthly	10.79096%
Profit on Quarterly		
Al - Samarat One Year	Quarterly	11.26010%
Al - Samarat Three Years	Quarterly	11.26010%
Al - Samarat Five Years	Quarterly	11.26010%
Profit on Semi Annually		
Al - Samarat One Year	Semi Annually	11.72925%
Al - Samarat Three Years	Semi Annually	11.72925%
Al - Samarat Five Years	Semi Annually	11.72925%

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%

Prepared by:

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Approved by:

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Resident Sharia'h Board Member
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**HISTORICAL
PROFIT RATES**

Product Name	Payment Frequency	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	Month May 2024	Month June 2024	Month July 2024	Month Aug 2024	Month Sept 2024	Month Oct 2024	Month Nov 2024	
Foreign Currency Accounts																													
HBL Islamic PLS Account (FCY)																													
HBL Islamic PLS FCY Less than 1000	Quarterly	0.05%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.09%	0.08%	0.08%	0.08%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%
HBL Islamic PLS FCY 1000 to less than FCY 50,000	Quarterly	0.06%	0.06%	0.05%	0.05%	0.06%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.09%	0.08%	0.08%	0.08%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%
HBL Islamic PLS From FCY 50,000 & above	Quarterly	0.06%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.06%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.09%	0.08%	0.08%	0.08%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%
HBL Islamic High Yield Investment Deposit (FCY)																													
One Month																													
From 1,000 to 99,999	Maturity	0.05%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
From 100,000 to 499,999	Maturity	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
From 500,000 & above	Maturity	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
Two Months																													
From 1,000 to 99,999	Maturity	0.05%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
From 100,000 to 499,999	Maturity	0.06%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
From 500,000 & above	Maturity	0.06%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
Three Months																													
From 1,000 to 99,999	Maturity	0.06%	0.06%	0.06%	0.06%	0.07%	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%	0.07%
From 100,000 to 499,999	Maturity	0.06%	0.06%	0.06%	0.06%	0.07%	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%	0.07%
From 500,000 & above	Maturity	0.08%	0.08%	0.08%	0.08%	0.09%	0.09%	0.09%	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%	0.07%
Six Months																													
From 1,000 to 99,999	Maturity	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	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%	0.07%
From 100,000 to 499,999	Maturity	0.10%	0.10%	0.10%	0.10%	0.09%	0.09%	0.09%	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%	0.07%
From 500,000 & above	Maturity	0.12%	0.12%	0.12%	0.12%	0.09%	0.09%	0.09%	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%	0.07%
Twelve Months																													
From 1,000 to 99,999	Maturity	0.12%	0.12%	0.12%	0.12%	0.09%	0.09%	0.09%	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%	0.07%
From 100,000 to 499,999	Maturity	0.13%	0.13%	0.13%	0.13%	0.09%	0.09%	0.09%	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%	0.07%
From 500,000 & above	Maturity	0.13%	0.13%	0.13%	0.13%	0.10%	0.10%	0.10%	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%	0.07%
2 Years																													
From 1,000 to 99,999	Maturity	0.13%	0.13%	0.13%	0.13%	0.10%	0.10%	0.10%	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%	0.07%
From 100,000 to 499,999	Maturity	0.13%	0.13%	0.13%	0.13%	0.10%	0.10%	0.10%	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%	0.07%
From 500,000 & above	Maturity	0.13%	0.13%	0.13%	0.13%	0.10%	0.10%	0.10%	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%	0.07%
3 Years																													
From 1,000 to 99,999	Maturity	0.14%	0.14%	0.14%	0.14%	0.10%	0.10%	0.10%	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%	0.07%
From 100,000 to 499,999	Maturity	0.14%	0.14%	0.14%	0.14%	0.10%	0.10%	0.10%	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%	0.07%
From 500,000 & above	Maturity	0.14%	0.14%	0.14%	0.14%	0.11%	0.11%	0.11%	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%	0.07%
4 Years																													
From 1,000 to 99,999	Maturity	0.15%	0.15%	0.15%	0.15%	0.11%	0.11%	0.11%	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%	0.07%
From 100,000 to 499,999	Maturity	0.15%	0.15%	0.15%	0.15%	0.11%	0.11%	0.11%	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%	0.07%
From 500,000 & above	Maturity	0.15%	0.15%	0.15%	0.15%	0.11%	0.11%	0.11%	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%	0.07%
5 Years																													
From 1,000 to 99,999	Maturity	0.15%	0.15%	0.15%	0.15%	0.12%	0.12%	0.12%	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%	0.07%
From 100,000 to 499,999	Maturity	0.15%	0.15%	0.15%	0.15%	0.12%	0.12%	0.12%	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%	0.07%
From 500,000 & above	Maturity	0.16%	0.16%	0.16%	0.16%	0.12%	0.12%	0.12%	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%	0.07%

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

Prepared by:

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Recommend by:

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Muhammad Saadan Sarwar

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