ISLAMIC PROFIT RATES BANKING November 2024		
Product Name	Payment Frequency	Profit Rate
Local Currency Accounts		
SAVING ACCOUNTS IBL Islamic PLS Account	Monthly	12.19839%
HBL Nisa Tawfir	Monthly	12.19839%
IBL 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		0.12403%
	Semi Annually	
Funds Acceptance under SBP ILTFF	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%
	Quarterly	0.12403%
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Enterpreneurs		
HBL Al-Irtifa Account	1	
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Enterpreneurs HBL Al-Irtifa Account Deposits of Rs.1 but less than 500K Denosite of Rs.1 but less than 500K	Monthly	12.19839%
HBL Al-Irtifa Account Deposits of Rs.1 but less than 500K Deposits of Rs.500K but less than 1(M)	Monthly	12.19839%
HBL Al-Irtifa Account Deposits of Rs.1 but less than 500K Deposits of Rs.500K but less than 1(M) Deposits of Rs.1(M) but less than 5(M)	Monthly Monthly	12.19839% 12.19839%
HBL Al-Irtifa Account Deposits of Rs. 1 but less than 500K Deposits of Rs.500K but less than 1(M) Deposits of Rs.1(M) but less than 5(M) Deposits of Rs. 5(M) but less than 25(M)	Monthly Monthly Monthly	12.19839% 12.19839% 12.19839%
HBL Al-Irtifa Account Deposits of Rs.1 but less than 500K Deposits of Rs.1(M) but less than 1(M) Deposits of Rs.1(M) but less than 5(M) Deposits of Rs. 5(M) but less than 25(M) Deposits of Rs. 25(M) but less than 50(M)	Monthly Monthly	12.19839% 12.19839% 12.19839% 12.19839%
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HBL Al-Irtifa Account Deposits of Rs.1 but less than 500K Deposits of Rs.5(M) but less than 5(M) Deposits of Rs.5(M) but less than 25(M) Deposits of Rs. 52(M) but less than 20(M) Deposits of Rs. 50(M) but less than 100(M) Deposits of Rs. 100(M) but less than 250(M)	Monthly Monthly Monthly Monthly Monthly	12.19839% 12.19839% 12.19839% 12.19839% 12.19839%
HBL Al-Irtifa Account Deposits of Rs.1 but less than 500K Deposits of Rs.1(M) but less than 1(M) Deposits of Rs.5(M) but less than 5(M) Deposits of Rs. 25(M) but less than 25(M) Deposits of Rs. 50(M) but less than 50(M) Deposits of Rs. 100(M) but less than 250(M) Deposits of Rs. 250(M) but less than 250(M) Deposits of Rs. 250(M) but less than 500(M)	Monthly Monthly Monthly Monthly Monthly Monthly	12.19839% 12.19839% 12.19839% 12.19839% 12.19839% 12.19839% 12.19839%
HBL Al-Irtifa Account Deposits of Rs.1 but less than 500K Deposits of Rs.500K but less than 1(M)	Monthly Monthly Monthly Monthly Monthly Monthly Monthly	12.19839% 12.19839% 12.19839% 12.19839% 12.19839% 12.19839% 12.19839%
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HBL Al-Irtifa Account Deposits of Rs.1 but less than 500K Deposits of Rs.1(M) but less than 5(M) Deposits of Rs.5(M) but less than 5(M) Deposits of Rs. 5(M) but less than 25(M) Deposits of Rs. 25(M) but less than 50(M) Deposits of Rs. 50(M) but less than 250(M) Deposits of Rs. 50(M) but less than 50(M) Deposits of Rs. 50(M) but less than 50(M) Deposits of Rs. 50(M) but less than 750(M) Deposits of Rs. 500(M) but less than 750(M) Deposits of Rs. 10(B) and above AL-SAMARAT TERM DEPOSITS Profit on Maturity N - Samarat 1 Month N - Samarat 1 Months N - Samarat 5 Months N - Samarat Three Years N - Samarat Three Years Vofit on Monthly N - Samarat Three Years	Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly Maturity	12.19839% 12.19839%12.19839% 12.19839% 12.19839%13.19839% 13.2996% 13.29000%13.29000%13.29000% 13.29000%14.20000%14.20000%14.20000%14.20000%14.20000%14.200%14.200%14.2000%14.2000%14.2000%14.2000%14.2000%14.2
HBL Al-Irtifa Account Deposits of Rs.1 but less than 500K Deposits of Rs.1(M) but less than 5(M) Deposits of Rs.5(M) but less than 25(M) Deposits of Rs. 25(M) but less than 25(M) Deposits of Rs. 25(M) but less than 25(M) Deposits of Rs. 20(M) but less than 25(M) Deposits of Rs. 100(M) but less than 250(M) Deposits of Rs. 100(M) but less than 250(M) Deposits of Rs. 500(M) but less than 780(M) Deposits of Rs. 500(M) but less than 78.1(B) Deposits of Rs. 500(M) but less than Rs. 1(B) Deposits of Rs. 10(M) but less than Rs. 1(B) Deposits of Rs. 10(M) but less than Rs. 1(B) Deposits of Rs. 10(M) but less than Rs. 1(B) Deposits of Rs. 10(M) but less than Rs. 1(B) Deposits of Rs. 10(M) but less than Rs. 1(B) Deposits of Rs. 10(M) but less than Rs. 1(B) Deposits of Rs. 10(M) but less than Rs. 1(B) Deposits of Rs. 10(M) but less than Rs. 1(B) Deposits of Rs. 10(M) but less than Rs. 1(B) Deposits of Rs. 10(M) but less than Rs. 1(B) Deposits of Rs. 10(M) but less than Rs. 1(B) Deposits of Rs. 10(M) but less than Rs. 1(B) N - Samarat 1 Months N - Samarat Three Years N - Samarat Three Years	Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly Maturity	12.19839% 12.19839%12.19839% 12.19839% 12.19839%12.19839% 12.19839% 12.19839%12.19839% 12.19839%12.19839% 12.19839%12.19839% 12.19839%12.19839% 12.19839%12.19839% 12.19839%12.19839% 12.19839%12.19839% 12.19839%12.19839%12.19839% 12.19839%12.19839% 12.19839%12.19839%12.19839% 12.19839%12.19839%12.19839%12.19839%12.19839%12.19839%12.198
HBL Al-Irtifa Account Jeposits of Rs.1 but less than 500K Jeposits of Rs.1(M) but less than 5(M) Deposits of Rs.5(M) but less than 5(M) Deposits of Rs. 5(M) but less than 25(M) Deposits of Rs. 25(M) but less than 50(M) Deposits of Rs. 50(M) but less than 50(M) Deposits of Rs. 50(M) but less than 50(M) Deposits of Rs. 50(M) but less than 50(M) Deposits of Rs. 100(M) but less than 500(M) Deposits of Rs. 50(M) but less than 850(M) Deposits of Rs. 50(M) but less than 750(M) Deposits of Rs. 100(M) but less than 750(M) Deposits of Rs. 50(M) but less than 750(M) Deposits of Rs. 50(M) but less than 750(M) Deposits of Rs. 10(M) but less than 750(M) Deposits of Rs. 50(M) but less than 750(M) Deposits of Rs. 10(M) but less than 750(M) Deposits of Rs. 10(M) but less than 750(M) Deposits of Rs. 10(M) but less than 750(M) U - Samarat 1 Month U - Samarat Five Years Profit on Quarterly	Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly Maturity	12.19839% 12.19839%12.19839% 12.19839% 12.19839%13.19839% 13.2996% 13.2900%13.2900% 13.2900%14.2900% 13.2900%14.2900% 13.2900%14.2900%14.2900% 14.2900%14.2900%14.2900% 14.2900%14.2900%14.2900% 14.2900%14.2900%14.2900% 14.2900%14
HBL Al-Irtifa Account Deposits of Rs.1 but less than 500K Deposits of Rs.1(M) but less than 5(M) Deposits of Rs.5(M) but less than 25(M) Deposits of Rs. 5(M) but less than 20(M) Deposits of Rs. 50(M) but less than 100(M) Deposits of Rs. 100(M) but less than 100(M) Deposits of Rs. 25(M) but less than 100(M) Deposits of Rs. 20(M) but less than 100(M) Deposits of Rs. 1(B) and above AL-SAMARAT TERM DEPOSITS Profit on Maturity N - Samarat 1 Month N - Samarat 0 ne Year N - Samarat Three Years	Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly Maturity Mat	12.19839% 12.2985% 12.2985%
HBL Al-Irtifa Account Deposits of Rs.1 but less than 500K Deposits of Rs.1(M) but less than 5(M) Deposits of Rs.5(M) but less than 5(M) Deposits of Rs. 5(M) but less than 25(M) Deposits of Rs. 25(M) but less than 50(M) Deposits of Rs. 50(M) but less than 250(M) Deposits of Rs. 100(M) but less than 250(M) Deposits of Rs. 500(M) but less than 820(M) Deposits of Rs. 500(M) but less than Rs.1(B) Deposits of Rs. 1(B) and above AL-SAMARAT TERM DEPOSITS Profit on Maturity	Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly Maturity	12.19839% 13.19839% 13.29839% 13.29939% 13.29939% 13.29939% 13.29939% 13.29939% 13.29939% 13.29939% 13.29939% 13.29939% 13.29939% 13.29939% 13.29939% 13.29939% 13.29939% 13.29939% 13.29939% 13.29939%13.29939% 13.29939% 13.29939%13.29939% 13.29939%13.29939% 13.29939%13.29939% 13.29939%13.29939% 13.29939%13.29939% 13.29939%13.29939% 13.29939%14.29939% 13.29939%14.29939% 13.29939%14.29939% 13.29939%14.29939% 13.29939%14.29939% 14.29939%14.29939% 14.29939%14.29939% 14.29939%14.29939% 14.29939%14.29939% 14.29939%14.29939%14.29939% 14.29939%14.29939%14.29939% 14.29939%14.29939%14.29939%14.29939% 14.29939%14.29939%14.29939%14.29939% 14.29939%14.29939%14.29939% 14.29939%14.29939%14.29939% 14.29939%14.29939%14.29939% 14.29939%14.29939%14.29939% 14.29959%14.29959%14.29959%14.29959%14.29959%14.29959%14.29959%14.290

HBL ISLAMIC BANKING	PROFIT RATES November 2024		
Product N	Payment Frequency	Profit Rate	
F	oreign Currency Accoun	ts	
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:	Reviewed by:	Recommend by:	

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

ISLAM	IC	HISTORICAL																											
TOL BANKI		PROFIT RATES																											
BANKI	NG	PROFIL RATES																											
		Payment	Month		Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month		Month		Month								
	Product Name	Frequency	Sept	Oct	Nov	Dec	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov
		requeries	2022	2022	2022	2022	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024
Local Currency Accounts SAVING ACCOUNTS																													
HBL Islamic PLS Account		Monthly	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%	11.00%	11.00%	9.65%	9.65%	9.65%	9.65%	12 20%
HBL Nisa Tawfir Islamic Saving Account		Monthly		13.63%					15.63%			19.50%							20.50%						17.50%			12.00%	
HBL Rutba Islamic Saving Account		Monthly		13.51%					15.43%			19.50%		20.50%					20.50%				20.50%		17.15%		16.00%	12.00%	
HBL Uraan Islamic Saving Account		Monthly			13.48%				15.43%			19.50%		20.50%					20.50%				20.50%		16.85%		16.00%	12.00%	
HBL Islamic Mahana Amdani		Monthly		13.31/0	13.4070	13.3070		14.7570	13.4370	10.5070	13.3470	13.3070	-	-	-	-	-	-		20.51%		20.42%	20.50%	19.00%			16.00%	12.00%	
HBL Islamic Nisa Tawfir Plus		Monthly						-	-					-							0.07%	0.07%	0.07%	0.07%			0.07%	0.07%	
HBL Al-Mukhtar Account		Monthly	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%	0.07%		0.07%	0.07%	0.07%	0.07%		0.07%		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 Marg	ain 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%	0.07%	0.07%	
Funds Acceptance under SBP ILTFF	gin Account	Quarterly		10.01%	9.99%		11.00%	13.20%			18.04%		18.03%		19.00%	19.00%		2.00%		2.00%	2.02%	0.39%	2.00%	2.00%		2.00%	2.00%	2.00%	
FUNDS ACCEPTANCE UNDER SBP ISlamic Fi	inancing Eacility for Penewahle Energy	Quarterly	9.01%		9.99%		11.00%	13.20%	13.00%	13.00%	18.04%		18.03%		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%	
	inancing Facility for Storage of Agriculture Produce	Quarterly	2.50%		6.49%	6.50%	6.65%	6.60%	6.50%	6.50%	6.51%	6.50%	6.51%		6.50%	6.50%	2.00%	2.00%		2.00%	2.02%	0.39%	2.00%	2.00%		2.00%	2.00%	2.00%	
	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%	
	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%	
SBP Islamic Refinance Scheme for Combati		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%	
SBP Islamic Refinance Scheme for Moderni		Quarterly	2.23%		2.23%		2.23%	2.23%		2.23%	2.23%			18.00%					19.00%			19.00%	19.00%			0.07%	0.07%	0.07%	
Islamic Temporary Economic Refinance Fac		Quarterly	1.00%		1.00%	1.00%		1.30%	5.00%	5.00%	5.01%		5.01%			5.00%		1.00%		1.00%	1.01%	0.19%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	
	Credit Guarantee Scheme for Women Enterpreneurs	Quarterly		10.00%															0.07%						0.07%			0.07%	
	credit duarantee scheme for women Enterpreneurs	Quarterry	9.01%	10.00%	9.99%	10.00%	11.00%	15.20%	15.00%	15.00%	10.0470	18.00%	10.05%	19.00%	19.00%	19.00%	0.07%	0.07%	0.07%	0.07%	0.07%	0.01%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.1270
HBL Al-Irtifa Account																													
Deposits of Rs.1 but less than 500K		Monthly		6.29%		6.28%		6.58%			6.69%			7.80%					8.62%					11.05%				9.70%	
Deposits of Rs.500K but less than 1(M)		Monthly	5.32%		6.27%	6.28%	6.28%	6.58%			6.69%		7.81%		8.45%	8.86%		8.86%			11.18%		11.05%			9.70%	9.70%	9.70%	
Deposits of Rs.1(M) but less than 5(M)		Monthly	5.32%		6.27%	6.28%	6.28%	6.58%	6.50%	6.50%	6.69%		7.81%	7.80%	8.45%	8.86%	8.71%	8.86%	8.62%		11.18%	11.01%	11.05%			9.70%	9.70%	9.70%	
Deposits of Rs. 5(M) but less than 25(M)		Monthly	5.32%		6.27%	6.28%	6.28%	6.58%	6.50%	6.50%	6.69%	6.68%	7.81%		8.45%	8.86%	8.71%	8.86%	8.62%		11.18%	11.01%				9.70%	9.70%	9.70%	
Deposits of Rs. 25(M) but less than 50(M)		Monthly	5.32%		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%		11.18%	11.01%	11.05%			9.70%	9.70%	9.70%	
Deposits of Rs. 50(M) but less than 100(M)		Monthly	5.32%		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%		11.18%	11.01%				9.70%	9.70%	9.70%	
Deposits of Rs. 100(M) but less than 250(M		Monthly	5.32%	6.29%	6.27%	6.28%	6.28%	6.58%	6.50%	6.50%	6.69%		7.81%	7.80%	8.45%	8.86%	8.71%	8.86%	8.62%		11.18%	11.01%	11.05%			9.70%	9.70%	9.70%	
Deposits of Rs. 250(M) but less than 500(M		Monthly	5.32%		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%		11.18%	11.01%				9.70%	9.70%	9.70%	
Deposits of Rs. 500(M) but less than Rs. 1(E	В)	Monthly	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%		11.18%	11.01%				9.70%	9.70%	9.70%	
Deposits of Rs. 1(B) and above		Monthly	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%	11.05%	11.05%	9.65%	9.70%	9.70%	9.70%	12.20%
AL-SAMARAT TERM ACCOUNTS																													
Profit on Maturity																													
Al - Samarat 1 Month		Maturity	5.57%		6.57%		6.58%	6.69%	6.58%					8.20%			8.90%		8.90%						9.66%			9.20%	
Al - Samarat 3 Months		Maturity	6.13%		6.97%	6.98%	6.98%	7.09%	6.98%	6.98%	7.10%	7.09%	8.31%		8.55%	8.91%					11.28%			11.15%			9.73%	9.35%	
Al - Samarat 6 Months		Maturity	6.69%		7.37%	7.38%	7.38%	7.49%	7.38%	7.38%	7.50%	7.49%	8.41%		8.60%	8.92%		8.92%	8.92%		11.33%			11.20%			9.76%	9.40%	
Al - Samarat One Year		Maturity	7.24%		7.77%	8.50%		8.64%			8.66%			8.50%			9.45%				11.73%				10.16%			9.50%	
Al - Samarat Three Years		Maturity	7.80%		8.17%		8.51%	8.65%			8.67%		8.61%		9.00%		9.55%				11.83%				10.26%			8.25%	
Al - Samarat Five Years		Maturity	8.36%	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%	11.80%	11.80%	10.36%	10.36%	10.36%	8.25%	12.20%
Profit on Monthly																													
Al - Samarat One Year		Monthly	6.58%	7.49%	7.47%	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%
Al - Samarat Three Years		Monthly	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%	11.40%	11.40%	9.96%	9.96%	9.96%	7.25%	10.79%
Al - Samarat Five Years		Monthly	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%	11.50%	11.50%	10.06%	10.06%	10.06%	5.75%	10.79%
Profit on Quarterly																													
Al - Samarat One Year		Quarterly	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%	11.40%	11.40%	9.96%	9.96%	9.96%	8.75%	11.26%
Al - Samarat Three Years		Quarterly	7.36%	7.99%	7.97%	7.98%	7.98%	8.11%		7.98%	8.13%				8.80%		9.35%				11.63%			11.50%			10.06%	7.75%	11.26%
		Quarterly	7.91%	8.39%	8.37%	8.38%	8.38%	8.51%					8.51%	8.50%			9.45%			9.90%					10.16%			6.25%	
				•		-																							
Al - Samarat Five Years Profit on Semi Annually																													
Al - Samarat Five Years		Semi Annually	7.02%	7.69%	7.67%	7.68%	7.68%	7.80%	7.68%	7.68%	7.82%	7.80%	8.41%	8.40%	9.55%	9.35%	9.35%	9.35%	9.35%	9.75%	11.63%	11.46%	11.50%	11.50%	10.06%	10.06%	10.06%	9.00%	11.73%
Al - Samarat Five Years Profit on Semi Annually		Semi Annually Semi Annually		7.69%					7.68%			7.80%													10.06%				

	HISTORICAL																										
BANKING	PROFIT RATES																										
BANKING						1																1	1	1	1	1	
	Payment		Nonth Mor				Month		Month	Month						Month	Month	Month	Month	Month	Month				Month		Month
Product Name	Frequency		Oct No			Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov
Fourier Commune Assesses		2022	2022 202	2 202	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024
Foreign Currency Accounts																											
HBL Islamic PLS Account (FCY)																											
HBL Islamic PLS FCY Less than 1000	Quarterly		0.05% 0.05																								
HBL Islamic PLS FCY 1000 to less than FCY 50,000	Quarterly		0.06% 0.05																								
HBL Islamic PLS From FCY 50,000 & above	Quarterly	0.06% (0.06% 0.06	5% 0.06	6 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%
HBL Islamic High Yield Investment Deposit (FCY)																											
One Month																											
From 1,000 to 99,999	Maturity	0.05% 0	0.05% 0.05	5% 0.05	6 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%
From 100,000 to 499,999	Maturity		0.06% 0.06							0.90%							0.00%							0.00%			
From 500,000 & above	Maturity	0.06% (0.06% 0.06	5% 0.06	6 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%
Two Months																											
From 1,000 to 99,999	Maturity	0.05% (0.05% 0.05	5% 0.05	6 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%
From 100,000 to 499,999	Maturity	0.06% 0	0.06% 0.06	5% 0.06	6 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%
From 500,000 & above	Maturity	0.06% 0	0.06% 0.06	5% 0.06	6 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%
Three Months																											
From 1,000 to 99,999	Maturity	0.06% 0	0.06% 0.06	5% 0.06	6 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%
From 100,000 to 499,999	Maturity	0.06% 0	0.06% 0.06	5% 0.06	6 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%
From 500,000 & above	Maturity	0.08% 0	0.08% 0.08	3% 0.08	6 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%
Six Months																											
From 1,000 to 99,999	Maturity	0.08% 0	0.08% 0.08	3% 0.08	6 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%
From 100,000 to 499,999	Maturity		0.10% 0.10							0.93%					0.00%					0.00%				0.00%			
From 500,000 & above	Maturity	0.12% 0	0.12% 0.12	2% 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%
Twelve Months																											
From 1,000 to 99,999	Maturity	0.12% 0	0.12% 0.12	2% 0.12	6 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%
From 100,000 to 499,999	Maturity		0.13% 0.13																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	0.13% 0.13	3% 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%
2 Years																											
From 1,000 to 99,999	Maturity		0.13% 0.13																								
From 100,000 to 499,999	Maturity		0.13% 0.13													0.00%								0.00%			
From 500,000 & above	Maturity	0.13% (0.13% 0.13	3% 0.13	6 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%
3 Years																											
From 1,000 to 99,999	Maturity		0.14% 0.14																					0.00%			
From 100,000 to 499,999	Maturity		0.14% 0.14							0.96%					0.00%		0.00%			0.00%				0.00%			
From 500,000 & above	Maturity	0.14% (0.14% 0.14	1% 0.14	6 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%
4 Years																											
From 1,000 to 99,999	Maturity		0.15% 0.15													0.00%								0.00%			
From 100,000 to 499,999	Maturity		0.15% 0.15		6 0.11%					0.97%					0.00%		0.00%			0.00%		0.00%		0.00%			0.00%
From 500,000 & above	Maturity	0.15% (0.15% 0.15	5% 0.15	6 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%
5 Years																											
From 1,000 to 99,999	Maturity		0.15% 0.15																	0.00%				0.00%			
From 100,000 to 499,999	Maturity		0.15% 0.15							0.98%					0.00%		0.00%							0.00%			0.00%
From 500,000 & above	Maturity	0.16% 0	0.16% 0.16	5% 0.16	6 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%
Note: The profit rates are rounded off to two digits after decimal places																											

Prepared by:

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