

INSTRUCTION CIRCULAR

NO. P/INST-IBD/2019/10

April 12, 2019

Re: DECLARATION OF PROFIT RATES FOR THE MONTH OF MARCH 2019

**To: All Islamic Banking Branches
All Islamic Banking Windows**

**Cc: All Islamic Regional Managers
All Islamic Branch Managers
All Islamic Relationship Managers**

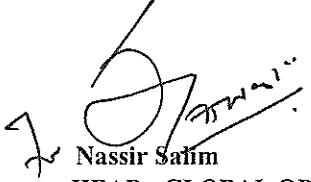
From: Pool Management Unit, Islamic Banking

We are pleased to announce general deposit profit rates for the month of March 2019 on different categories of LCY and FCY deposits as per sheet enclosed.

Branches should ensure that the enclosed sheets are invariably displayed on their notice board located in the customer area.

The general deposit profit rates have been updated on the HBL's Official website: www.hbl.com.


Muhammad Afaq Khan
HEAD – ISLAMIC BANKING


Nassir Salim
HEAD - GLOBAL OPERATIONS

Encl:
General deposit profit rate sheet for LCY & FCY.

Product Name	Payment Frequency	Profit Rate
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Local Currency Accounts

SAVING ACCOUNTS

HBL Islamic PLS Account	Monthly	4.243%
HBL Al-Mukhtar Account	Monthly	0.055%
HBL at Work Islamic Premium Account	January & July	0.055%

HBL Al-Irtifa Account

Deposits of Rs.1 but less than 500K	Monthly	4.539%
Deposits of Rs.500K but less than 1(M)	Monthly	4.539%
Deposits of Rs.1(M) but less than 5(M)	Monthly	4.539%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	4.539%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	4.539%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	4.539%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	4.539%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	4.539%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	4.539%
Deposits of Rs. 1(B) and above	Monthly	4.539%

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

Al - Samarat 1 Month	Maturity	5.008%
Al - Samarat 3 Months	Maturity	5.127%
Al - Samarat 6 Months	Maturity	5.368%
Al - Samarat One Year	Maturity	6.642%
Al - Samarat Three Years	Maturity	6.568%
Al - Samarat Five Years	Maturity	7.166%

Profit on Monthly

Al - Samarat One Year	Monthly	6.420%
Al - Samarat Three Years	Monthly	5.908%
Al - Samarat Five Years	Monthly	5.487%

Profit on Quarterly

Al - Samarat One Year	Quarterly	6.509%
Al - Samarat Three Years	Quarterly	6.027%
Al - Samarat Five Years	Quarterly	5.787%

Profit on Semi Annually

Al - Samarat One Year	Semi Annually	6.575%
Al - Samarat Three Years	Semi Annually	6.147%
Al - Samarat Five Years	Semi Annually	6.147%

Handwritten signatures and initials.

Product Name	Payment Frequency	Profit Rate
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Foreign Currency Accounts

HBL Islamic PLS Account (FCY)

Less than 1000	Monthly	0.099%
From 1000 to less than FCY 50,000	Monthly	0.148%
From 50,000 & above	Monthly	0.197%

HBL Islamic High Yield Investment Deposit (FCY)

One Month

From 1,000 to 99,999	Maturity	0.197%
From 100,000 to 499,999	Maturity	0.197%
From 500,000 & above	Maturity	0.197%

Two Months

From 1,000 to 99,999	Maturity	0.197%
From 100,000 to 499,999	Maturity	0.197%
From 500,000 & above	Maturity	0.197%

Three Months

From 1,000 to 99,999	Maturity	0.197%
From 100,000 to 499,999	Maturity	0.197%
From 500,000 & above	Maturity	0.197%

Six Months

From 1,000 to 99,999	Maturity	0.197%
From 100,000 to 499,999	Maturity	0.197%
From 500,000 & above	Maturity	0.197%

Twelve Months

From 1,000 to 99,999	Maturity	0.197%
From 100,000 to 499,999	Maturity	0.197%
From 500,000 & above	Maturity	0.197%

Prepared by:


Pool Manager

Reviewed by:



Head, Pool Management Unit

Recommend by:


Head, Islamic Projects

Approved by:


Head, Islamic Compliance & Finance


Head, Retail Channel Liability


Head, Islamic Banking


Resident Sharia'h Board Member

Local Currency Accounts Table with columns for Product Name, Month (Mar 2017 to Mar 2019) and rows for HBL Islamic PLS Account, HBL AI-Mukhtar Account, and HBL AI-Itifa Account.

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

Table showing Profit on Maturity for Al-Samarat 1 Month, 3 Months, 6 Months, One Year, Three Years, and Five Years.

Profit on Monthly

Table showing Profit on Monthly for Al-Samarat One Year, Three Years, and Five Years.

Profit on Quarterly

Table showing Profit on Quarterly for Al-Samarat One Year, Three Years, and Five Years.

Profit on Semi Annually

Table showing Profit on Semi Annually for Al-Samarat One Year, Three Years, and Five Years.

Foreign Currency Accounts

Table showing Foreign Currency Accounts for HBL Islamic PLS Account (FCY), HBL Islamic PLS FCY 1000 to less than FCY 50,000, and HBL Islamic High Yield Investment Deposit (FCY).

One Month

Table showing One Month rates for From 1,000 to 99,999, From 100,000 to 499,999, and From 500,000 & above.

Two Months

Table showing Two Months rates for From 1,000 to 99,999, From 100,000 to 499,999, and From 500,000 & above.

Three Months

Table showing Three Months rates for From 1,000 to 99,999, From 100,000 to 499,999, and From 500,000 & above.

Six Months

Table showing Six Months rates for From 1,000 to 99,999, From 100,000 to 499,999, and From 500,000 & above.

Twelve Months

Table showing Twelve Months rates for From 1,000 to 99,999, From 100,000 to 499,999, and From 500,000 & above.

Prepared by:

Approved by:

Reviewed by:

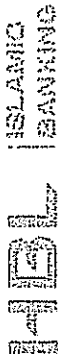
Recommend by:

Handwritten signatures and names: Pool Manager, Head, Islamic Compliance & Finance.

Handwritten signature and name: Head, Retail Channel Liability.

Handwritten signature and name: Head, Islamic Banking.

Handwritten signature and name: Resident Shariah Board Member.



DECLARATION OF PROFIT RATES
For PKR Accounts

HBL Islamic Banking is pleased to announce the profit rates for the month of Dec'16. Details of Current Declared Profit Rate and Historical Declared Profit Rates are as follows:

Product Name	Profit Payment Period	Declared profit rates (%)												
		Jan-16 (Declared)	Feb-16 (Declared)	Mar-16 (Declared)	Apr-16 (Declared)	May-16 (Declared)	Jun-16 (Declared)	Jul-16 (Declared)	Aug-16 (Declared)	Sep-16 (Declared)	Oct-16 (Declared)	Nov-16 (Declared)	Dec-16 (Declared)	
SAVING ACCOUNTS														
HBL Islamic PLS Account	January & July	0.0575	0.0637	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
HBL Al-Muhtarak Account	January & July	0.0008	0.0009	0.0008	0.0009	0.0008	0.0009	0.0008	0.0009	0.0008	0.0009	0.0008	0.0009	0.0008
HBL at Work Islamic Premium Account	January & July	0.0008	0.0009	0.0008	0.0009	0.0008	0.0009	0.0008	0.0009	0.0008	0.0009	0.0008	0.0009	0.0008
HBL Al-Zakat Account	On Maturity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
HBL Al-Hirfa Account		0.0634	0.0656	0.0634	0.0656	0.0634	0.0656	0.0634	0.0656	0.0634	0.0656	0.0634	0.0656	0.0634
On Daily Actual Deposits of Rs. 500K but less than 1(M)		0.0693	0.0721	0.0693	0.0721	0.0693	0.0721	0.0693	0.0721	0.0693	0.0721	0.0693	0.0721	0.0693
On Daily Actual Deposits of Rs. 1(M) but less than 5(M)		0.0701	0.0731	0.0701	0.0731	0.0701	0.0731	0.0701	0.0731	0.0701	0.0731	0.0701	0.0731	0.0701
On Daily Actual Deposits of Rs. 5(M) but less than 25(M)		0.0710	0.0740	0.0710	0.0740	0.0710	0.0740	0.0710	0.0740	0.0710	0.0740	0.0710	0.0740	0.0710
On Daily Actual Deposits of Rs. 25(M) but less than 50(M)	Monthly	0.0718	0.0745	0.0718	0.0745	0.0718	0.0745	0.0718	0.0745	0.0718	0.0745	0.0718	0.0745	0.0718
On Daily Actual Deposits of Rs. 50(M) but less than 100(M)		0.0727	0.0750	0.0727	0.0750	0.0727	0.0750	0.0727	0.0750	0.0727	0.0750	0.0727	0.0750	0.0727
On Daily Actual Deposits of Rs. 100(M) but less than 250(M)		0.0735	0.0754	0.0735	0.0754	0.0735	0.0754	0.0735	0.0754	0.0735	0.0754	0.0735	0.0754	0.0735
On Daily Actual Deposits of Rs. 250(M) but less than 500(M)		0.0744	0.0759	0.0744	0.0759	0.0744	0.0759	0.0744	0.0759	0.0744	0.0759	0.0744	0.0759	0.0744
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)		0.0752	0.0764	0.0752	0.0764	0.0752	0.0764	0.0752	0.0764	0.0752	0.0764	0.0752	0.0764	0.0752
On Daily Actual Deposits of Rs. 1(B) and above		0.0764	0.0784	0.0764	0.0784	0.0764	0.0784	0.0764	0.0784	0.0764	0.0784	0.0764	0.0784	0.0764
Profit Sharing Ratio														
RABULULAIN	70%													
MUDARIIE (Bank's Share)	30%													

Prepared by:

Manager Peci Management

Reviewed by:

Unit Head Peci Management

Approved by:

Head Retail Channel Liability

Head Islamic Banking

DECLARATION OF PROFIT RATES
For PIRR Accounts

HBL Islamic Banking is pleased to announce the profit rates for the month of Dec'15. Details of Current declared profit rates and historical declared profit rates are as follows:

Product Item		Profit Payment Period	Weightages assigned for the period Jun'2016 to Sep'2016	Weightages assigned for the period Oct'2016 to Dec'2016	For deposits from Oct'15 to Dec'15	For deposits from Nov'15 to Dec'15	For deposits from Dec'15 to Dec'15	For deposits from Jan'16 to Dec'15	For deposits from Feb'16 to Dec'15	For deposits from Mar'16 to Dec'15	For deposits from Apr'16 to Dec'15	For deposits from May'16 to Dec'15	For deposits from Jun'16 to Dec'15	For deposits from Jul'16 to Dec'15	For deposits from Aug'16 to Dec'15	For deposits from Sep'16 to Dec'15	For deposits from Oct'16 to Dec'15	For deposits from Nov'16 to Dec'15	For deposits from Dec'16 to Dec'15	For deposits from Jan'17 to Dec'16	For deposits from Feb'17 to Dec'16	For deposits from Mar'17 to Dec'16	For deposits from Apr'17 to Dec'16	For deposits from May'17 to Dec'16	For deposits from Jun'17 to Dec'16	For deposits from Jul'17 to Dec'16	For deposits from Aug'17 to Dec'16	For deposits from Sep'17 to Dec'16	For deposits from Oct'17 to Dec'16	For deposits from Nov'17 to Dec'16	For deposits from Dec'17 to Dec'16
3 Months	On Monthly	0.0710	0.0699	0.0692	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	On Quarterly	0.0727	0.0699	0.0692	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	On Half Yearly	0.0750	0.0699	0.0692	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
6 Months	On Monthly	0.0710	0.0699	0.0692	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	On Quarterly	0.0727	0.0699	0.0692	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	On Half Yearly	0.0750	0.0699	0.0692	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
One Year	On Monthly	0.0710	0.0699	0.0692	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	On Quarterly	0.0727	0.0699	0.0692	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	On Half Yearly	0.0750	0.0699	0.0692	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Three Years	On Monthly	0.0710	0.0699	0.0692	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	On Quarterly	0.0727	0.0699	0.0692	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	On Half Yearly	0.0750	0.0699	0.0692	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Five Years	On Monthly	0.0710	0.0699	0.0692	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	On Quarterly	0.0727	0.0699	0.0692	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	On Half Yearly	0.0750	0.0699	0.0692	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Ten Years	On Monthly	0.0710	0.0699	0.0692	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	On Quarterly	0.0727	0.0699	0.0692	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	On Half Yearly	0.0750	0.0699	0.0692	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

Profit Sharing Ratio

RABUL MAL	70%
MADANI (Bank's Share)	30%

(In case of Profit sharing ratio, first but two Quater)

Prepared by: *[Signature]*

Manager Pool Management

Approved by: *[Signature]*

Head Retail Channel Strategy

Received by: *[Signature]*

Unit Head

Pool Management

Resident Shariah Board Member

Head Product Development

Head Islamic Banking

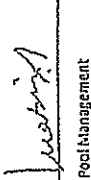
DECLARATION OF PROFIT RATES
For FCY Accounts

HBL Islamic Banking is pleased to announce the profit rates for the month of Dec'16. Details of Current Declared Profit Rate and Historical Declared Profit Rates are as follows:


Product Name	Profit Payment Period	Weights assigned for the period Apr'2016 to Jun'2016	Weights assigned for the period Jul'2016 to Sep'2016	Weights assigned for the period Oct'2016 to Dec'2016	SAVING ACCOUNTS																		
					Jan-15 (Declared)	Feb-15 (Declared)	Mar-15 (Declared)	Apr-15 (Declared)	May-15 (Declared)	Jun-15 (Declared)	Jul-15 (Declared)	Aug-15 (Declared)	Sep-15 (Declared)	Oct-15 (Declared)	Nov-15 (Declared)	Dec-15 (Declared)							
HBL Islamic FC PLS Account	Quarterly	Less than US\$ 1000	0.0595	0.0595	0.0595	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%		
		US \$ 1000 to less than US \$ 50,000	0.0893	0.0893	0.0893	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	
		From US \$ 50,000 & above	0.1190	0.1190	0.1190	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
		Less than Euro 1,000	0.0595	0.0595	0.0595	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
		From Euro 1,000 & above	0.1785	0.1785	0.1785	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
		Less than UK £ 1,000	0.0595	0.0595	0.0595	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
From UK £ 1,000 & above	0.2381	0.2381	0.2381	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	
Product Name	Profit Payment Period	Weights assigned for the period Apr'2016 to Jun'2016	Weights assigned for the period Jul'2016 to Sep'2016	Weights assigned for the period Oct'2016 to Dec'2016	SAVING ACCOUNTS																		
					Jan-16 (Declared)	Feb-16 (Declared)	Mar-16 (Declared)	Apr-16 (Declared)	May-16 (Declared)	Jun-16 (Declared)	Jul-16 (Declared)	Aug-16 (Declared)	Sep-16 (Declared)	Oct-16 (Declared)	Nov-16 (Declared)	Dec-16 (Declared)							
					0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%					
					0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%					
					0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%					
					0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%					

Profit-Shariff Rate
 RABULHAAL 70%
 MUDARI (Bank's Share) 30%
 (No change in Profit Sharing Ratio since last two Quarters)

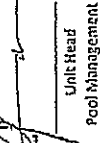
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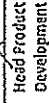

 Manager Pool Management

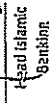
Approved by:

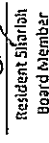

 Head Retail Channel Liability

Reviewed by:


 Unit Head Pool Management


 Head Product Development

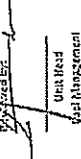

 Head Islamic Banking

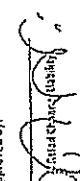

 Resident Shariah Board Member

DECLARATION OF PROFIT RATES
For FCY Accounts

Wahyuta Bank is pleased to announce the profit rates for the month of October, 2023. Profit Rates are as follows:

Product Name	Payment Period	Wholesale Banked for the Period (Per Annum)	Wholesale Banked for the Period (Per Annum)	Wholesale Banked for the Period (Per Annum)	Wholesale Banked for the Period (Per Annum)	Wholesale Banked for the Period (Per Annum)	Wholesale Banked for the Period (Per Annum)	Wholesale Banked for the Period (Per Annum)	Wholesale Banked for the Period (Per Annum)	Wholesale Banked for the Period (Per Annum)	Wholesale Banked for the Period (Per Annum)	Wholesale Banked for the Period (Per Annum)	Wholesale Banked for the Period (Per Annum)	Wholesale Banked for the Period (Per Annum)	Wholesale Banked for the Period (Per Annum)
3 Months	On Monthly	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%
6 Months	On Monthly	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%
9 Months	On Monthly	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%
12 Months	On Monthly	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%
3 Months	On Quarterly	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%
6 Months	On Quarterly	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%
9 Months	On Quarterly	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%
12 Months	On Quarterly	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%
3 Months	On Half Yearly	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%
6 Months	On Half Yearly	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%
9 Months	On Half Yearly	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%
12 Months	On Half Yearly	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%
3 Months	On Annually	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%
6 Months	On Annually	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%
9 Months	On Annually	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%
12 Months	On Annually	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%	0.71%

Prepared by: 
Unit Head / Unit Management

Approved by: 
President/Shareholder Board Member

Wahyuta Bank
Unit Head / Unit Management
President/Shareholder Board Member