

PMS Code	BTS Base Code	A.c Type / Deal Type	Product Name	Payment Frequency	Profit Rate
Local Currency Accounts					
SAVING ACCOUNTS					
ID01	IC	IC	HBL Islamic PLS Account	Monthly	7.11%
IA20	G9	IW	HBL Nisa Tawfir	Monthly	7.11%
IA21	B4	7N	HBL Rutba Islamic Saving Account	Monthly	7.11%
IA22	7X	7X	HBL Uraan Islamic Saving Account	Monthly	7.11%
IA24	QE,QF,QG,QH	7Y	HBL ISLAMIC MAHANA AMDAN	Monthly	7.11%
IA23	7O	7O	HBL ISLAMIC NISA TAWFIR PLUS	Monthly	0.08%
IB01	I9	IG	HBL AI-Mukhtar Account	Monthly	0.08%
IC01	I9	IR	HBL at Work Islamic Premium Account	Semi Annually	0.08%
IB01	I9	IT	Remunerative Non-Chequing Current Margin Account	Semi Annually	0.08%
IL01		C1 & C2	Funds Acceptance under SBP ILTF	Monthly	2.17%
IL05	?	83	FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	2.17%
IL06	?	84	FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	2.17%
	?	B4	FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Quarterly	0.00%
	?	B4	FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Quarterly	0.00%
IL03	?	75	SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.00%
			SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	0.00%
IL04	?	74	ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	1.07%
IL02	?	34	Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	0.00%
			FI's, Public Sector Ent. & Public Ltd Co.	Monthly	6.12%
HBL AI-Irtifa Account					
IA01	VO	V0	Deposits of Rs.1 but less than 500K	Monthly	7.11%
IA02	VO	V1	Deposits of Rs.500K but less than 1(M)	Monthly	7.11%
IA03	VO	V2	Deposits of Rs.1(M) but less than 5(M)	Monthly	7.11%
IA04	VO	V3	Deposits of Rs. 5(M) but less than 25(M)	Monthly	7.11%
IA05	VO	V4	Deposits of Rs. 25(M) but less than 50(M)	Monthly	7.11%
IA06	VO	V5	Deposits of Rs. 50(M) but less than 100(M)	Monthly	7.11%
IA07	VO	V6	Deposits of Rs. 100(M) but less than 250(M)	Monthly	7.11%
IA08	VO	V7	Deposits of Rs. 250(M) but less than 500(M)	Monthly	7.11%
IA09	VO	V8	Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	7.11%
IA10	VO	V9	Deposits of Rs. 1(B) and above	Monthly	7.11%
AL-SAMARAT TERM DEPOSITS					
Profit on Maturity					
IF01	GA	IEE	Al - Samarat 1 Month	Maturity	6.59%
IF02	GB	IEE	Al - Samarat 3 Months	Maturity	6.78%
IF03	GC	IEE	Al - Samarat 6 Months	Maturity	6.97%
IF04	GD	IEE	Al - Samarat One Year	Maturity	7.81%
IF05	GE	IEE	Al - Samarat Three Years	Maturity	8.00%
IF06	GF	IEE	Al - Samarat Five Years	Maturity	8.10%
Profit on Monthly					
IG01	GH	IE1	Al - Samarat One Year	Monthly	7.34%
IG02	GI	IE1	Al - Samarat Three Years	Monthly	7.63%
IG03	GJ	IE1	Al - Samarat Five Years	Monthly	7.72%
Profit on Quarterly					
IH01	GL	IE3	Al - Samarat One Year	Quarterly	7.53%
IH02	GM	IE3	Al - Samarat Three Years	Quarterly	7.72%
IH03	GN	IE3	Al - Samarat Five Years	Quarterly	7.81%
Profit on Semi Annually					
II01	GQ	IE6	Al - Samarat One Year	Semi Annually	7.72%
II02	GR	IE6	Al - Samarat Three Years	Semi Annually	7.81%
II03	GS	IE6	Al - Samarat Five Years	Semi Annually	8.00%

PMS	BTS Base Code	A.c Type / Deal	Product Name	Payment Frequency	Profit Rate
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Foreign Currency Accounts

HBL Islamic PLS Account (FCY)

IE01	ID	IE	Less than 1000	Monthly	0.94%
IE02	IE	IE	From 1000 to less than FCY 50,000	Monthly	0.94%
IE03	IF	IE	From 50,000 & above	Monthly	0.94%

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HISTORICAL PROFIT RATES

Product Name	Payment Frequency	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	Month Dec 2024	Month Jan 2025	Month Feb 2025	Month Mar 2025	Month April 2025	Month May 2025	Month June 2025	Month July 2025	Month Aug 2025
Local Currency Accounts																										
SAVING ACCOUNTS																										
HBL Islamic PLS Account	Monthly	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%	12.20%	11.44%	9.10%	8.99%	7.98%	7.83%	7.25%	7.09%	7.43%	7.11%	
HBL Nisa Tawfir Islamic Saving Account	Monthly	20.50%	20.50%	20.49%	20.50%	20.50%	20.51%	20.74%	20.50%	20.51%	20.74%	20.50%	17.50%	17.00%	16.00%	12.00%	11.44%	9.10%	8.99%	7.98%	7.83%	7.25%	7.09%	7.43%	7.11%	
HBL Rutba Islamic Saving Account	Monthly	20.50%	20.50%	20.50%	20.50%	20.50%	20.51%	20.74%	20.42%	20.50%	18.20%	17.15%	16.00%	12.00%	12.20%	11.44%	9.10%	8.99%	7.98%	7.83%	7.25%	7.09%	7.43%	7.11%		
HBL Uraan Islamic Saving Account	Monthly	20.50%	20.50%	20.50%	20.50%	20.50%	20.51%	20.74%	20.50%	20.51%	20.74%	20.50%	16.85%	16.00%	12.00%	12.20%	11.44%	9.10%	8.99%	7.98%	7.83%	7.25%	7.09%	7.43%	7.11%	
HBL Islamic Mahana Amdani	Monthly	-	-	-	-	-	-	-	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.12%	0.12%	0.06%	0.05%	0.07%	0.07%	0.06%	0.05%	0.06%	0.08%	
HBL Islamic Nisa Tawfir Plus	Monthly	-	-	-	-	-	-	-	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.12%	0.12%	0.06%	0.05%	0.07%	0.07%	0.06%	0.05%	0.06%	0.08%	
HBL AI-Mukhtar Account	Monthly	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%	0.12%	0.12%	0.06%	0.05%	0.07%	0.07%	0.06%	0.05%	0.06%	0.08%	
HBL AI-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%	0.12%	0.12%	0.06%	0.05%	0.07%	0.07%	0.06%	0.05%	0.06%	0.08%	
Remunerative Non-Chequing Current Margin 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%	0.12%	0.12%	0.06%	0.05%	0.07%	0.07%	0.06%	0.05%	0.06%	0.08%	
Funds Acceptance under SBP ILTF	Quarterly	19.00%	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%	3.75%	3.52%	1.26%	1.96%	2.06%	3.89%	0.94%	1.79%	1.91%	2.17%	
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	19.00%	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%	3.75%	3.52%	1.26%	1.96%	2.06%	3.94%	1.88%	1.79%	1.91%	2.17%	
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	6.50%	6.50%	6.50%	2.00%	2.00%	2.00%	2.02%	0.39%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	3.75%	3.52%	1.26%	1.96%	2.06%	3.94%	1.88%	1.79%	1.91%	2.17%	
FUNDS ACCEPTANCE UNDER SBP ISLAMIC 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%	0.12%	0.12%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	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%	0.12%	0.12%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	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%	0.12%	0.12%	0.04%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	18.00%	19.00%	19.00%	19.00%	19.00%	19.00%	19.00%	19.00%	19.00%	19.00%	19.00%	0.07%	0.07%	0.07%	0.12%	0.12%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Islamic Temporary Economic Refinance Facility (ITERF)	Quarterly	5.00%	5.00%	5.00%	1.00%	1.00%	1.00%	1.00%	1.01%	0.19%	1.00%	1.00%	1.00%	1.00%	1.00%	1.88%	3.52%	2.53%	0.93%	1.55%	1.46%	0.94%	0.89%	0.95%	1.07%	
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	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%	0.12%	0.12%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
F1's, Public Sector Ent. & Public Ltd Co.	Monthly																		8.47%	6.56%	6.71%	6.32%	6.10%	5.81%	6.20%	6.12%
HBL AI-Itrifa Account																										
Deposits of Rs. 1 but less than 500K	Monthly	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%	12.20%	11.44%	9.10%	8.99%	7.98%	7.83%	7.25%	7.09%	7.43%	7.11%	
Deposits of Rs.500K but less than 1(M)	Monthly	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%	12.20%	11.44%	9.10%	8.99%	7.98%	7.83%	7.25%	7.09%	7.43%	7.11%	
Deposits of Rs.1(M) but less than 5(M)	Monthly	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%	12.20%	11.44%	9.10%	8.99%	7.98%	7.83%	7.25%	7.09%	7.43%	7.11%	
Deposits of Rs. 5(M) but less than 25(M)	Monthly	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%	12.20%	11.44%	9.10%	8.99%	7.98%	7.83%	7.25%	7.09%	7.43%	7.11%	
Deposits of Rs. 25(M) but less than 100(M)	Monthly	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%	12.20%	11.44%	9.10%	8.99%	7.98%	7.83%	7.25%	7.09%	7.43%	7.11%	
Deposits of Rs. 100(M) but less than 250(M)	Monthly	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%	12.20%	11.44%	9.10%	8.99%	7.98%	7.83%	7.25%	7.09%	7.43%	7.11%	
Deposits of Rs. 250(M) but less than 500(M)	Monthly	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%	12.20%	11.44%	9.10%	8.99%	7.98%	7.83%	7.25%	7.09%	7.43%	7.11%	
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	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%	12.20%	11.44%	9.10%	8.99%	7.98%	7.83%	7.25%	7.09%	7.43%	7.11%	
Deposits of Rs. 1(B) and above	Monthly	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%	12.20%	11.44%	9.10%	8.99%	7.98%	7.83%	7.25%	7.09%	7.43%	7.11%	
AL-SAMARAT TERM ACCOUNTS																										
Profit on Maturity																										
AI - Samarat 1 Month	Maturity	8.20%	8.50%	8.90%	8.90%	8.90%	8.90%	9.00%	11.23%	11.06%	11.10%	11.10%	9.66%	9.66%	9.72%	11.26%	10.56%	5.05%	3.91%	7.22%	6.80%	6.57%	6.25%	6.68%	6.59%	
AI - Samarat 3 Months	Maturity	8.30%	8.55%	8.91%	8.91%	8.91%	8.91%	9.10%	11.28%	11.11%	11.15%	9.71%	9.71%	9.73%	9.35%	11.73%	11.00%	5.68%	4.40%	7.43%	7.00%	6.75%	6.43%	6.87%	6.78%	
AI - Samarat 6 Months	Maturity	8.40%	8.60%	8.92%	8.92%	8.92%	8.92%	9.20%	11.33%	11.16%	11.20%	10.76%	9.76%	9.76%	9.40%	12.20%	11.44%	6.00%	4.65%	7.64%	7.19%	6.94%	6.61%	7.06%	6.97%	
AI - Samarat One Year	Maturity	8.50%	8.95%	9.45%	9.45%	9.45%	9.45%	9.80%	11.73%	11.56%	11.60%	10.16%	10.16%	9.50%	12.20%	11.44%	6.32%	4.89%	8.57%	8.07%	7.79%	7.41%	7.92%	7.81%		
AI - Samarat Three Years	Maturity	8.60%	9.00%	9.55%	9.55%	9.55%	9.55%	9.90%	11.83%	11.66%	11.70%	10.26%	10.26%	8.25%	12.20%	11.44%	6.63%	5.14%	8.77%	8.26%	7.97%	7.59%	8.11%	8.00%		
AI - Samarat Five Years	Maturity	8.70%	9.10%	9.65%	9.65%	9.65%	10.00%	11.94%	11.75%	11.80%	11.80%	10.36%	10.36%	8.25%	12.20%	11.44%	6.95%	5.38%	8.88%	8.36%	8.07%	7.68%	8.20%	8.10%		
Profit on Monthly																										
AI - Samarat One Year	Monthly	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%	10.79%	10.12%	6.00%	4.65%	8.05%	7.58%	7.32%	6.97%	7.44%	7.34%	
AI - Samarat Three Years	Monthly	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%	10.79%	10.12%	6.13%	4.74%	8.36%	7.87%	7.60%	7.23%	7.73%	7.63%	
AI - Samarat Five Years	Monthly	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%	10.79%	10.12%	6.25%	4.84%	8.46%	7.97%	7.69%	7.32%	7.82%	7.72%	
Profit on Quarterly																										
AI - Samarat One Year	Quarterly	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%	11.26%	10.56%	6.13%	4.74%	8.26%	7.77%	7.79%	7.15%	7.63%	7.53%	
AI - Samarat Three Years	Quarterly	8.40%	8.80%	9.35%	9.35%	9.35%	9.35%	9.80%	11.63%	11.46%	11.50%	10.06%	10.06%	10.06%	10.75%	11.26%	10.56%	6.25%	4.84%	8.46%	7.97%	7.69%	7.32%	7.82%	7.72%	
AI - Samarat Five Years	Quarterly	8.50%	8.90%	9.45%	9.45%	9.45%	9.45%	9.90%	11.73%	11.56%	11.60%	10.16%	10.16%	8.25%	12.20%	11.44%	6.44%	4.99%	8.57%	8.07%	7.50%	7.41%	7.92%	7.81%		
Profit on Semi Annually																										
AI - Samarat One Year	Semi Annually	8.40%	9.55%	9.35%	9.35%	9.35%	9.35%	9.75%	11.63%	11.46%	11.50%	10.06%	10.06%	10.06%	9.00%	11.73%	11.00%	6.32%	4.89%	8.46%	7.97%	7.69%	7.32%	7.82%	7.72%	
AI - Samarat Three Years	Semi Annually	8.50%	8.85%	9.45%	9.45%	9.45%	9.45%	9.85%	11.73%	11.56%	11.60%	10.16%	10.16%	8.00%	11.73%	11.00%	6.44%	4.99%	8.57%	8.07%	7.79%	7.41%	7.92%	7.81%		
AI - Samarat Five Years	Semi Annually	8.60%	8.90%	9.55%	9.55%	9.55%	9.55%	9.95%	11.83%	11.66%	11.70%	10.26%	10.26%	6.50%	11.73%	11.00%	6.57%	5.09%	8.77%	8.26%	7.97%	7.59%				

HISTORICAL PROFIT RATES

Product Name	Payment Frequency	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	Month Dec 2024	Month Jan 2025	Month Feb 2025	Month Mar 2025	Month April 2025	Month May 2025	Month June 2025	Month July 2025	Month Aug 2025
Foreign Currency Accounts																										
HBL Islamic PLS Account (FCY)																										
HBL Islamic PLS FCY Less than 1000	Quarterly	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%	0.95%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%
HBL Islamic PLS FCY 1000 to less than FCY 50,000	Quarterly	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%	0.95%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%
HBL Islamic PLS From FCY 50,000 & above	Quarterly	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%	0.95%	0.94%	0.94%	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	0.90%	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%	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	0.90%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
From 500,000 & above	Maturity	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%	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	0.91%	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%	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	0.91%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
From 500,000 & above	Maturity	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%	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	0.92%	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%	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	0.92%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
From 500,000 & above	Maturity	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%	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	0.93%	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%	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	0.93%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
From 500,000 & above	Maturity	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%	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	0.94%	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%	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	0.94%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
From 500,000 & above	Maturity	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%	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	0.95%	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%	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	0.95%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
From 500,000 & above	Maturity	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%	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	0.96%	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%	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	0.96%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
From 500,000 & above	Maturity	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%	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	0.97%	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%	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	0.97%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
From 500,000 & above	Maturity	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%	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	0.98%	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%	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	0.98%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
From 500,000 & above	Maturity	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%	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.

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