



**ISLAMIC BANKING**  
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 இஸ்லாமிய வங்கிச் சேவை

**DECLARATION OF PROFIT RATES FOR LKR ACCOUNTS**

HBL Islamic Banking is pleased to announce the annual effective profit rates for the month of February 2024.  
 Details of Current, Declared and Historical Declared annual effective Profit Rates are as follows:


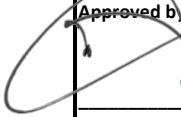
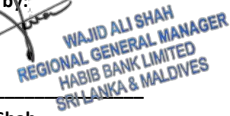

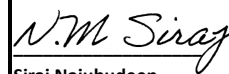
**SAVINGS ACCOUNT (AL-IRTIFA ACCOUNT)**

Product Name	Profit Payment Period	Weightages assigned for March 2024	Indicative Profit Rates		Declared Profit Rates (%)	
			AER (%)	(%)	Feb-2024	Jan-2023
<b>HBL Al-Irtifa Account - LKR</b>			<b>Mar-2024</b>	<b>Mar-2024</b>	<b>Feb-2024</b>	<b>Jan-2023</b>
LKR 5 M or Less	Monthly	0.0027	8.30%	8.00%	8.00%	8.00%
LKR 5 M Above	Monthly	0.0027	8.30%	8.00%	8.00%	8.00%
<b>HBL Al-Irtifa Account - USD</b>						
LKR 5 M or Less	Monthly	0	-	0.00%	0.00%	0.00%

**TERM DEPOSIT ACCOUNT (AL-SAMARAT ACCOUNT)**

Product Name	Profit Payment Period	Weightages assigned for March 2024	Indicative Profit Rates		Declared Profit Rates (%)		
			AER (%)	(%)	Feb-2024	Jan-2023	
<b>HBL Al-Samarat Account</b>			<b>Mar-2024</b>	<b>Mar-2024</b>	<b>Feb-2024</b>	<b>Jan-2023</b>	
<b>LKR 5 M or Less</b>							
1 Month	On Maturity	0.0035	9.38%	9.00%	9.00%	9.00%	
3 Months	On Maturity	0.0035	10.38%	10.00%	10.00%	10.00%	
6 Months	On Maturity	0.0000	-	-	-	-	
1 Year	Monthly	0.0000	-	-	-	-	
	Quarterly	0.0000	-	-	-	-	
	Six Monthly	0.0000	-	-	-	-	
	On Maturity	0.0000	-	-	-	-	
<b>LKR 5 M Above</b>							
1 Month	On Maturity	0.0035	9.38%	9.00%	9.00%	9.00%	
3 Months	On Maturity	0.0035	10.38%	10.00%	10.00%	10.00%	
6 Months	On Maturity	0.0000	-	-	-	-	
1 Year	Monthly	0.0000	-	-	-	-	
	Quarterly	0.0000	-	-	-	-	
	Six Monthly	0.0000	-	-	-	-	
	On Maturity	0.0000	-	-	-	-	
			<b>Profit Sharing Ratio for the month</b>		<b>Mar-2024</b>	<b>Feb-2024</b>	<b>Jan-2023</b>
			<b>RABBULMAL [Investor's / Depositor's Share]</b>		50%	70%	67%
			<b>MUDARIB [Bank's Share]</b>		50%	30%	33%

Note : We wish to inform the Profit is credited to the Account on the last working Day or if falls weekend then 1st workingDay of the following Month.  
 The Profit is paid on account basis and will be adjusted at the end of March 2024.

 Tharique Jamaldeen Head of Islamic Banking  <b>HBL - SRI LANKA</b>	Approved by:   Wajid Ali Shah RGM Sri Lanka & Maldives	 Sumedha Alahakoon DGM Corporate Banking
	 Siraj Najubudeen Shariah Advisor	