ISLAMIC BANKING
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இஸ்லாமிய வங்கிச்சேவை

DECLARATION OF PROFIT RATES FOR LKR ACCOUNTS

HBL Islamic Banking is pleased to announce the annual effetive profit rates for the month of January 2024.

Details of Current, Declared and Historical Declared annual effective Profit Rates are as follows:

SAVINGS ACCOUNT (AL-IRTIFA ACCOUNT)

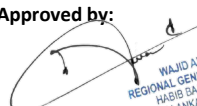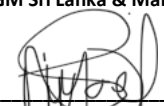| Product Name	Profit Payment Period	Weightages assigned for February 2024	Indicative Profit Rates (%)	Declared Profit Rates (%)		
HBL Al-Irtifa Account - LKR				**Feb-2024**	**Jan-2024**	**Dec-2023**
LKR 5 M or Less	Monthly	0.0027	8.00%	8.00%	8.00%	8.00%
LKR 5 M Above	Monthly	0.0027	8.00%	8.00%	8.00%	8.00%
HBL Al-Irtifa Account - USD						
LKR 5 M or Less	Monthly	0	0.00%	0.00%	0.00%	0.00%

TERM DEPOSIT ACCOUNT (AL-SAMARAT ACCOUNT)

Product Name	Profit Payment Period	Weightages assigned for February 2024	Indicative Profit Rates (%)	Declared Profit Rates (%)		
HBL Al-Samarat Account				**Feb-2024**	**Jan-2024**	**Dec-2023**
LKR 5 M or Less						
1 Month	On Maturity	0.0035	9.00%	9.00%	9.50%	
3 Months	On Maturity	0.0035	10.00%	10.00%	10.50%	
6 Months	On Maturity	0.0000	-	-	-	
1 Year	Monthly	0.0000	-	-	-	
	Quarterly	0.0000	-	-	-	
	Six Monthly	0.0000	-	-	-	
	On Maturity	0.0000	-	-	-	
LKR 5 M Above						
1 Month	On Maturity	0.0035	9.00%	9.00%	9.50%	
3 Months	On Maturity	0.0035	10.00%	10.00%	10.50%	
6 Months	On Maturity	0.0000	-	-	-	
1 Year	Monthly	0.0000	-	-	-	
	Quarterly	0.0000	-	-	-	
	Six Monthly	0.0000	-	-	-	
	On Maturity	0.0000	-	-	-	

Profit Sharing Ratio for the month	Feb-2024	Jan-2024	Dec-2023
RABBULMAL [Investor's / Depositor's Share]	50%	67%	67%
MUDARIB [Bank's Share]	50%	33%	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 February 2024.

Approved by:

WAJID ALI SHAH
REGIONAL GENERAL MANAGER
HABIB BANK LIMITED
SRI LANKA & MALDIVES

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Tharique Jamaldeen
Head of Islamic Banking

HBL - SRI LANKA

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Wajid Ali Shah
RGM Sri Lanka & Maldives

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Siraj Najubudeen
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Sumedha Alahakoon
DGM Corporate Banking