



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 March 2024.
 Details of Current, Declared and Historical Declared annual effective Profit Rates are as follows:



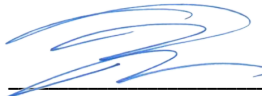
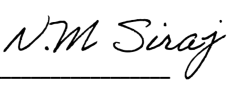
SAVINGS ACCOUNT (AL-IRTIFA ACCOUNT)

Product Name	Profit Payment Period	Weightages assigned for March 2024	Indicative Profit Rates AER (%)	Indicative Profit Rates (%)	Declared Profit Rates (%)	
					Apr-2024	Mar-2024
HBL Al-Irtifa Account - LKR						
LKR 5 M or Less	Monthly	0.0026	6.17%	6.00%	8.00%	8.00%
LKR 5 M Above	Monthly	0.0026	6.17%	6.00%	8.00%	8.00%
HBL Al-Irtifa Account - USD						
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 AER (%)	Indicative Profit Rates (%)	Declared Profit Rates (%)		
					Apr-2024	Mar-2024	Feb-2024
HBL Al-Samarat Account							
LKR 5 M or Less							
1 Month	On Maturity	0.0032	6.43%	6.25%	9.00%	9.00%	
3 Months	On Maturity	0.0032	6.66%	6.50%	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	-	-	-	-	
LKR 5 M Above							
1 Month	On Maturity	0.0032	6.43%	6.25%	9.00%	9.00%	
3 Months	On Maturity	0.0032	6.66%	6.50%	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	-	-	-	-	
Profit Sharing Ratio for the month					Apr-2024	Mar-2024	Feb-2024
RABBULMAL [Investor's / Depositor's Share]					50%	80%	67%
MUDARIB [Bank's Share]					50%	20%	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 April 2024.

 Tharique Jamaldeen Head of Islamic Banking HBL - SRI LANKA	<p>Approved by:</p> <div style="display: flex; justify-content: space-between;"> <div style="text-align: center;">  Sujeen Cunasakera Sujeen Cunasakera Country Manager - Officiating Sri Lanka </div> <div style="text-align: center;">  Sumedha Alahakoon DGM Corporate Banking </div> </div> <div style="text-align: center; margin-top: 20px;">  N.M Siraj Siraj Najubudeen Shariah Advisor </div>
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