Indicative Rates and Annualized Rates of Expected Return of Profit/ Interest on PLS/ FC Deposits w.e.f. 01.07.2025 to 30.09.2025

	Local Currency Saving Accounts			
1	PLS Savings Chequing Account	Simple Interest Rate	Effective Interest Rate	
	For balances from Rs. 1/- and above	9.50%	9.73%	
	The profit is payable on six-monthly basis and calculated on the average balance during the month. The Profit will be credited to respective accounts on the 30 th of June and 31 st of December.			
2	HBL Money Club (for individuals under 18)	Simple Interest Rate	Effective Interest Rate	
	For balances from Rs. 1/- and above	9.50%	9.92%	
	The profit is payable on monthly and calculated on monthly average balance. The profit will be credited after month end.			
3	HBL Value Account	Simple Interest Rate	Effective Interest Rate	
	For average monthly balance during the month Rs. 1/- and above	9.50%	9.84%	
	The profit is payable on quarterly basis and calculated on a monthly average balance. The profit will be credited after quarter end.			
4	HBL Rutba (for individuals 55 years & above)	Simple Interest Rate	Effective Interest Rate	
	For average monthly balance during the month Rs. 1/- and above	9.50%	9.92%	
	The profit is payable on monthly basis and calculated on a monthly average balance. The profit will be credited after month end.			
5	HBL Nisa Savings Account (for women)	Simple Interest Rate	Effective Interest Rate	
	From Rs. 0 - 99,999	9.50%	9.92%	
	From Rs. 100,000 – 2,999,999	9.50%	9.92%	
	From Rs. 3,000,000 – 4,999,999	9.50%	9.92%	
	From Rs. 5,000,000 and above	9.50%	9.92%	
	The profit is payable on monthly basis and calculated on the daily closing balance. The profit will be credited after month end.			
6	HBL Mahana Amdan	Simple Interest Rate	Effective Interest Rate	
	From Rs. 0 - 99,999	9.50%	9.92%	
	From Rs. 100,000 – 2,999,999	9.50%	9.92%	
	From Rs. 3,000,000 – 4,999,999	9.50%	9.92%	
	From Rs. 5,000,000 and above	9.50%	9.92%	
The profit is payable on monthly basis and calculated on daily closing bala month end.			fit will be credited after	
7	Daily Munafa Account	Simple Interest Rate	Effective Interest Rate	
	On Daily Actual Deposits Rs. 1/- and above	9.50%	9.92%	
	The profit is payable on monthly basis and calculated on the after month end.	daily closing balance. The	profit will be credited	
8	Daily Progressive Account	Simple Interest Rate	Effective Interest Rate	
	On Daily Actual Deposits Rs. 1/- and above	9.50%	9.92%	
	The profit is payable on monthly basis and calculated on the after month end.	e daily closing balance. The	profit will be credited	

Note: Applicable rates on Savings Account of Financial Institutions, Public Sector Entities & Public Limited Companies will be 9.00%.

		Local Currency T	<u>erm Deposit</u>	
	HBL Advant	age Account	Simple Interest Rate	Effective Interest Rate
	1 Month	Monthly	5.50%	5.50%
	3 Months	Quarterly	5.75%	5.75%
	6 Months	Six Monthly	5.80%	5.80%
		Monthly	4.00%	4.07%
		Quarterly	4.25%	4.32%
	1 Year	· •		4.55%
		Six Monthly	4.50%	
		Maturity	4.75%	4.75%
	2 Years	Monthly	4.00%	4.07%
		Quarterly	4.25%	4.32%
-		Six Monthly	4.50%	4.55%
9		Maturity	4.75%	4.64%
		Monthly	4.00%	4.07%
	3 Years	Quarterly	4.25%	4.32%
	e reare	Six Monthly	4.50%	4.55%
		Maturity	4.75%	4.54%
		Monthly	3.50%	3.56%
	5 Years	Quarterly	4.25%	6.40%
		Six Monthly	4.50%	6.61%
		Maturity	3.50%	3.28%
		Monthly	4.00%	4.07%
	10 Years	Quarterly	4.25%	4.32%
	10 (Cuis	Six Monthly	4.50%	4.55%
		Maturity	4.00%	3.42%
10	HBL Advantag	e Plus Account	Simple Interest Rate	Effective Interest Rate
	O		4.000/	4 070/
	One Year	Monthly	4.00%	4.07%
	Two Year	Monthly	4.00%	4.07%
	Two Year Three Years	Monthly Monthly	4.00% 4.00%	4.07% 4.07%
	Two Year Three Years Five Years	Monthly Monthly Monthly	4.00% 4.00% 3.50%	4.07% 4.07% 3.56%
11	Two Year Three Years Five Years Ten Years	Monthly Monthly Monthly Monthly	4.00% 4.00% 3.50% 4.00%	4.07% 4.07% 3.56% 4.07%
11	Two Year Three Years Five Years Ten Years Notice De	Monthly Monthly Monthly Monthly posit (ND)	4.00% 4.00% 3.50%	4.07% 4.07% 3.56%
11	Two Year Three Years Five Years Ten Years Notice De 7 to 29 da	Monthly Monthly Monthly Monthly posit (ND) ys' notice	4.00% 4.00% 3.50% 4.00%	4.07% 4.07% 3.56% 4.07%
11	Two Year Three Years Five Years Ten Years Notice De 7 to 29 da 30 days and	Monthly Monthly Monthly Monthly posit (ND) ys' notice over notice	4.00% 4.00% 3.50% 4.00% Simple Interest Rate 9.50%	4.07% 4.07% 3.56% 4.07% Effective Interest Rate
	Two Year Three Years Five Years Ten Years Notice De 7 to 29 da 30 days and Profit is payable on encash	Monthly Monthly Monthly posit (ND) ys' notice over notice ment only. No interim profit	4.00% 4.00% 3.50% 4.00% Simple Interest Rate 9.50% is payable.	4.07% 4.07% 3.56% 4.07% Effective Interest Rate 9.92%
11	Two Year Three Years Five Years Ten Years Notice De 7 to 29 da 30 days and Profit is payable on encashi Investment Plu	Monthly Monthly Monthly posit (ND) nys' notice over notice ment only. No interim profit is Deposit (IPD)	4.00% 4.00% 3.50% 4.00% Simple Interest Rate 9.50% is payable. Simple Interest Rate	4.07% 4.07% 3.56% 4.07% Effective Interest Rate 9.92% Effective Interest Rate
	Two Year Three Years Five Years Ten Years Notice De 7 to 29 da 30 days and Profit is payable on encash Investment Plu 1 Month	Monthly Monthly Monthly posit (ND) nys' notice over notice ment only. No interim profit is Deposit (IPD) Monthly	4.00% 4.00% 3.50% 4.00% Simple Interest Rate 9.50% is payable. Simple Interest Rate 5.50%	4.07% 4.07% 3.56% 4.07% Effective Interest Rate 9.92% Effective Interest Rate 5.50%
	Two Year Three Years Five Years Ten Years Notice De 7 to 29 da 30 days and Profit is payable on encash Investment Plu 1 Month 3 Months	Monthly Monthly Monthly posit (ND) ys' notice over notice ment only. No interim profit is Deposit (IPD) Monthly Quarterly	4.00% 4.00% 3.50% 4.00% Simple Interest Rate 9.50% is payable. Simple Interest Rate 5.50% 5.75%	4.07% 4.07% 3.56% 4.07% Effective Interest Rate 9.92% Effective Interest Rate 5.50% 5.75%
	Two Year Three Years Five Years Ten Years Notice De 7 to 29 da 30 days and Profit is payable on encash Investment Plu 1 Month	Monthly Monthly Monthly posit (ND) nys' notice over notice ment only. No interim profit is Deposit (IPD) Monthly Quarterly Six Monthly	4.00% 4.00% 3.50% 4.00% Simple Interest Rate 9.50% is payable. Simple Interest Rate 5.50% 5.75% 5.80%	4.07% 4.07% 3.56% 4.07% Effective Interest Rate 9.92% Effective Interest Rate 5.50% 5.75% 5.80%
	Two Year Three Years Five Years Ten Years Notice De 7 to 29 da 30 days and Profit is payable on encash Investment Plu 1 Month 3 Months	Monthly Monthly Monthly Monthly posit (ND) ys' notice over notice ment only. No interim profit is Deposit (IPD) Monthly Quarterly Six Monthly Monthly	4.00% 4.00% 3.50% 4.00% Simple Interest Rate 9.50% is payable. Simple Interest Rate 5.50% 5.75% 5.80% 4.00%	4.07% 4.07% 3.56% 4.07% Effective Interest Rate 9.92% Effective Interest Rate 5.50% 5.75% 5.80% 4.07%
	Two Year Three Years Five Years Ten Years Notice De 7 to 29 da 30 days and Profit is payable on encash Investment Plu 1 Month 3 Months	Monthly Monthly Monthly posit (ND) ys' notice over notice ment only. No interim profit is Deposit (IPD) Monthly Quarterly Six Monthly Quarterly	4.00% 4.00% 3.50% 4.00% Simple Interest Rate 9.50% is payable. Simple Interest Rate 5.50% 5.75% 5.80% 4.00% 4.25%	4.07% 4.07% 3.56% 4.07% Effective Interest Rate 9.92% Effective Interest Rate 5.50% 5.75% 5.80% 4.07% 4.32%
	Two Year Three Years Five Years Ten Years Notice De 7 to 29 da 30 days and Profit is payable on encashi Investment Plu 1 Month 3 Months 6 Months	Monthly Monthly Monthly Monthly posit (ND) sys' notice over notice ment only. No interim profit is Deposit (IPD) Monthly Quarterly Six Monthly Quarterly Six Monthly	4.00% 4.00% 3.50% 4.00% Simple Interest Rate 9.50% is payable. Simple Interest Rate 5.50% 5.75% 5.80% 4.00% 4.25% 4.50%	4.07% 4.07% 3.56% 4.07% Effective Interest Rate 9.92% Effective Interest Rate 5.50% 5.75% 5.80% 4.07% 4.32% 4.55%
	Two Year Three Years Five Years Ten Years Notice De 7 to 29 da 30 days and Profit is payable on encashi Investment Plu 1 Month 3 Months 6 Months	Monthly Monthly Monthly Monthly posit (ND) ys' notice over notice ment only. No interim profit is Deposit (IPD) Monthly Quarterly Six Monthly Quarterly Six Monthly Quarterly Six Monthly Maturity	4.00% 4.00% 3.50% 4.00% Simple Interest Rate 9.50% is payable. Simple Interest Rate 5.50% 5.75% 5.80% 4.00% 4.25% 4.50% 4.75%	4.07% 4.07% 3.56% 4.07% Effective Interest Rate 9.92% Effective Interest Rate 5.50% 5.75% 5.80% 4.07% 4.32% 4.55% 4.75%
	Two Year Three Years Five Years Ten Years Notice De 7 to 29 da 30 days and Profit is payable on encashe Investment Plu 1 Month 3 Months 6 Months 1 Year 3 Years	Monthly Monthly Monthly Monthly posit (ND) nys' notice over notice ment only. No interim profit is Deposit (IPD) Monthly Quarterly Six Monthly Quarterly Six Monthly Monthly Maturity Maturity	4.00% 4.00% 3.50% 4.00% Simple Interest Rate 9.50% is payable. Simple Interest Rate 5.50% 5.75% 5.80% 4.00% 4.00% 4.25% 4.50% 4.75%	4.07% 4.07% 3.56% 4.07% Effective Interest Rate 9.92% Effective Interest Rate 5.50% 5.75% 5.80% 4.07% 4.32% 4.55% 4.75% 4.54%
	Two Year Three Years Five Years Ten Years Notice De 7 to 29 da 30 days and Profit is payable on encashe Investment Plu 1 Month 3 Months 6 Months 1 Year 3 Years	Monthly Monthly Monthly Monthly posit (ND) nys' notice over notice ment only. No interim profit is Deposit (IPD) Monthly Quarterly Six Monthly Quarterly Six Monthly Monthly Maturity Maturity Lunt of PKR 20 million. For 1-1	4.00% 4.00% 3.50% 4.00% Simple Interest Rate 9.50% is payable. Simple Interest Rate 5.50% 5.75% 5.80% 4.00% 4.25% 4.50% 4.75%	4.07% 4.07% 3.56% 4.07% Effective Interest Rate 9.92% Effective Interest Rate 5.50% 5.75% 5.80% 4.07% 4.32% 4.55% 4.75% 4.54%
	Two Year Three Years Five Years Ten Years Notice De 7 to 29 da 30 days and Profit is payable on encashi Investment Plu 1 Month 3 Months 6 Months 1 Year 3 Years Minimum investment amou (unless approved otherwise	Monthly Monthly Monthly Monthly posit (ND) nys' notice over notice ment only. No interim profit s Deposit (IPD) Monthly Quarterly Six Monthly Quarterly Six Monthly Quarterly Six Monthly Maturity Maturity Maturity	4.00% 4.00% 3.50% 4.00% Simple Interest Rate 9.50% is payable. Simple Interest Rate 5.50% 5.75% 5.80% 4.00% 4.00% 4.25% 4.50% 4.75%	4.07% 4.07% 3.56% 4.07% Effective Interest Rate 9.92% Effective Interest Rate 5.50% 5.75% 5.75% 4.07% 4.32% 4.32% 4.55% 4.55% 4.54%
	Two Year Three Years Five Years Ten Years Notice De 7 to 29 da 30 days and Profit is payable on encashi Investment Plu 1 Month 3 Months 6 Months 1 Year 3 Years Minimum investment amou (unless approved otherwise	Monthly Monthly Monthly Monthly posit (ND) ws' notice over notice ment only. No interim profit s Deposit (IPD) Monthly Quarterly Six Monthly Quarterly Six Monthly Quarterly Six Monthly Maturity Maturity Maturity	4.00% 4.00% 3.50% 4.00% Simple Interest Rate 9.50% is payable. Simple Interest Rate 5.50% 5.75% 5.80% 4.00% 4.25% 4.50% 4.75% 4.75% month, minimum investment s after obtaining necessary ap	4.07% 4.07% 3.56% 4.07% Effective Interest Rate 9.92% Effective Interest Rate 5.50% 5.75% 5.75% 4.07% 4.32% 4.32% 4.55% 4.55% 4.54%
	Two Year Three Years Five Years Ten Years Notice De 7 to 29 da 30 days and Profit is payable on encashed Investment Plue 1 Month 3 Months 6 Months 1 Year 3 Years Minimum investment amout (unless approved otherwise) Negotiated rates may be of	Monthly Monthly Monthly Monthly posit (ND) ys' notice over notice ment only. No interim profit is Deposit (IPD) Monthly Quarterly Six Monthly Quarterly Six Monthly Quarterly Six Monthly Maturity Maturity unt of PKR 20 million. For 1-1	4.00% 4.00% 3.50% 4.00% Simple Interest Rate 9.50% is payable. Simple Interest Rate 5.50% 5.75% 5.80% 4.00% 4.25% 4.50% 4.75% 4.75% month, minimum investment s after obtaining necessary ap	4.07% 4.07% 3.56% 4.07% Effective Interest Rate 9.92% Effective Interest Rate 5.50% 5.75% 5.80% 4.07% 4.32% 4.55% 4.55% 4.55% 4.55% 4.54%
12	Two Year Three Years Five Years Ten Years Notice De 7 to 29 da 30 days and Profit is payable on encashin Investment Plut 1 Month 3 Months 6 Months 1 Year 3 Years Minimum investment amout (unless approved otherwise) Negotiated rates may be of F.C. Saving Depote US up to \$ 50,000	Monthly Monthly Monthly Monthly posit (ND) nys' notice over notice ment only. No interim profit is Deposit (IPD) Monthly Quarterly Six Monthly Quarterly Six Monthly Quarterly Six Monthly Maturity Maturity Maturity ifered for 1,3,6, & 12 months Foreign Currency Sa	4.00% 4.00% 3.50% 4.00% Simple Interest Rate 9.50% is payable. Simple Interest Rate 5.50% 5.75% 5.75% 5.80% 4.00% 4.00% 4.25% 4.50% 4.75% 4.75% month, minimum investment s after obtaining necessary ap avings Account Simple Interest Rate 1.00%	4.07% 4.07% 3.56% 4.07% Effective Interest Rate 9.92% Effective Interest Rate 5.50% 5.75% 5.75% 4.07% 4.07% 4.07% 4.55% 4.32% 4.55% 4.55% 4.54% amount is PKR 100Mn oprovals. Effective Interest Rate 1.00%
	Two Year Three Years Five Years Ten Years Notice De 7 to 29 da 30 days and Profit is payable on encashing Investment Plue 1 Month 3 Months 6 Months 1 Year 3 Years Minimum investment amore (unless approved otherwise) Negotiated rates may be of F.C. Saving Deport	Monthly Monthly Monthly Monthly posit (ND) nys' notice over notice ment only. No interim profit is Deposit (IPD) Monthly Quarterly Six Monthly Quarterly Six Monthly Quarterly Six Monthly Maturity Maturity Maturity ifered for 1,3,6, & 12 months Foreign Currency Sa	4.00% 4.00% 3.50% 4.00% Simple Interest Rate 9.50% is payable. Simple Interest Rate 5.50% 5.75% 5.80% 4.00% 4.25% 4.00% 4.25% 4.50% 4.75% 4.75% month, minimum investment s after obtaining necessary ap	4.07% 4.07% 3.56% 4.07% Effective Interest Rate 9.92% Effective Interest Rate 5.50% 5.75% 5.80% 4.07% 4.32% 4.32% 4.55% 4.55% 4.55% 4.54% Composed 5.50% 5.80%

	UK above £ 50,000	1.25%	1.26%	
	EURO up to € 50,000	0.00%	0.00%	
	EURO above € 50,000	0.00%	0.00%	
	The profit is payable on a quarterly basis and calculated on a	minimum balance during	g the month. The profit	
	will be credited after quarter end.			
	HBL Nisa FCY Savings Account	Simple Interest Rate	Effective Interest Rate	
	US up to \$ 50,000	1.00%	1.00%	
	US above \$ 50,000	1.25%	1.26%	
	GBP up to £ 50,000	1.00%	1.00%	
14	GBP above £ 50,000	1.25%	1.26%	
	EURO up to 50,000	0.00%	0.00%	
	EURO above 50,000	0.00%	0.00%	
	The profit is payable on a quarterly basis and calculated on a	minimum balance during	g the month. The profit	
	will be credited after quarter end.			
	HBL Prime FCY Savings Account	Simple Interest Rate	Effective Interest Rate	
	US up to \$ 10,000	1.00%	1.00%	
	US \$ 10,000 - \$ 50,000	1.00%	1.00%	
	US \$ 50,000 - \$ 250,000	1.50%	1.51%	
	US \$ 250,000 - \$ 1M	2.00%	2.02%	
	US above \$ 1M	2.50%	2.53%	
	GBP up to £ 10,000	1.00%	1.00%	
	GBP up to £ 10,000 - £ 50,000	1.00%	1.00%	
	GBP up to £ 50,000 - £ 250,000	1.50%	1.51%	
15	GBP up to £ 250,000 - £ 1M	2.00%	2.02%	
	GBP above £ 1M	2.50%	2.53%	
	EURO up to € 10,000	1.00%	1.00%	
	EURO € 10,000 - € 50,000	1.00%	1.00%	
	EURO € 50,000 - € 250,000	1.25%	1.26%	
	EURO € 250,000 - € 1M	1.50%	1.51%	
	EURO above € 1M	1.50%	1.51%	
	The profit is payable on monthly basis and calculated on daily closing balance. The profit will be credited after month end.			

Foreign Currency Term Deposit				
	HYFFD (High Yield Foreign Currency Fixed Deposit)		Simple Interest Rate	Effective Interest Rate
	US Dollar			
	One Month	US up to \$ 50,000	1.00%	1.00%
		US above \$ 50,000	1.25%	1.26%
	Three Months	US up to \$ 50,000	1.10%	1.10%
		US above \$ 50,000	1.30%	1.31%
	Six Months	US up to \$ 50,000	1.25%	1.26%
		US above \$ 50,000	1.50%	1.51%
	Twelve Months	US up to \$ 50,000	1.50%	1.50%
		US above \$ 50,000	1.75%	1.75%
15	Pound Sterling			
12	One Month	GBP up to £ 50,000	1.00%	1.00%
		GBP above £ 50,000	1.25%	1.26%
	Three Months	GBP up to £ 50,000	1.10%	1.10%
		GBP above £ 50,000	1.30%	1.31%
	Six Months	GBP up to £ 50,000	1.25%	1.26%
		GBP above £ 50,000	1.50%	1.51%
	Twelve Months	GBP up to £ 50,000	1.50%	1.50%
		GBP above £ 50,000	1.75%	1.75%
	EURO			
	All Tenors – From EURO 1 and above		0.00%	0.00%
	The Interest will be paid on Maturity only . No interim interest is payable.			

Legacy & Discontinued Products				
	F.C. Saving Deposits Under Old Rules	Simple Interest Rate	Effective Interest Rate	
	From US \$ 1 and above	0.01%	0.01%	
4.6	From EURO 1 and above	0.01%	0.01%	
16	From UK £ 1 and above	0.01%	0.01%	
	The profit is payable on a quarterly basis and calculated on a minimum balance during the month. The profit will be credited after quarter end.			
17	PLS Overdue TDR. Khas TDR. GIS.MIS-5 years. GTD & CPDC	Simple Interest Rate	Effective Interest Rate	
17	Profit is Payable on encashment for a completed number of days.	9.50%	9.50%	
	FC Overdue FDR	Simple Interest Rate	Effective Interest Rate	
18	FC-FDR USD	0.01%	0.01%	
10	FC-FDR EURO	0.01%	0.01%	
	FC-FDR GBP	0.01%	0.01%	
	Remittance Munafa Plus Deposit (RMPD)	Simple Interest Rate	Effective Interest Rate	
	One Year – Monthly basis	9.50%	9.92%	
	One Year – Quarterly basis	9.50%	9.84%	
	One Year – Half Yearly basis	9.50%	9.73%	
	One Year – Maturity	9.50%	9.50%	
	Three Years – Monthly basis	9.50%	9.92%	
	Three Years – Quarterly basis	9.50%	9.84%	
19	Three Years – Half Yearly basis	9.50%	9.73%	
	Three Years – Yearly basis	9.50%	8.72%	
	Three Years – Maturity	9.50%	8.72%	
	Five Years – Monthly basis	9.50%	9.92%	
	Five Years – Quarterly basis	9.50%	9.84%	
	Five Years – Half Yearly basis	9.50%	9.73%	
	Five Years – Yearly basis	9.50%	8.08%	
	Five Years – Maturity	9.50%	8.08%	
	SSB (Special Saving Bank Deposit Scheme) Scheme Closed	Simple Interest Rate	Effective Interest Rate	
20	Daily Actual Deposit from Rs. 1(M)	9.50%	9.50%	
20	Daily Actual Deposit of Rs. 500(M)–Up to Rs. 2,000(M)	9.50%	9.50%	
	Daily Actual Deposit of Rs. 2,000(M) & above	9.50%	9.50%	
	The profit will be credited to the respective accounts on the last working day of each month.			

*An effective annual interest rate is the real return on a savings account or any interest-paying investment when the effects of compounding over time are taken into account.