

**Indicative Rates and Annualized Rates of Expected Return of Profit/ Interest
on PLS/ FC Deposits w.e.f. 01.04.2026 to 30.06.2026**

| Local Currency Saving Accounts | | | |
|--|--|-----------------------------|--------------------------------|
| 1 | PLS Savings Chequing Account | Simple Interest Rate | Effective Interest Rate |
| | For balances from Rs. 1/- and above | 9.00% | 9.20% |
| 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 | 9.00% | 9.38% |
| 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 | 9.00% | 9.31% |
| 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 | 9.00% | 9.38% |
| 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 | 9.00% | 9.38% |
| | From Rs. 100,000 – 2,999,999 | 9.00% | 9.38% |
| | From Rs. 3,000,000 – 4,999,999 | 9.00% | 9.38% |
| | From Rs. 5,000,000 and above | 9.00% | 9.38% |
| 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 | 9.00% | 9.38% |
| | From Rs. 100,000 – 2,999,999 | 9.00% | 9.38% |
| | From Rs. 3,000,000 – 4,999,999 | 9.00% | 9.38% |
| | From Rs. 5,000,000 and above | 9.00% | 9.38% |
| The profit is payable on monthly basis and calculated on daily closing balance. The profit will be credited after month end. | | | |
| 7 | Daily Munafa Account | Simple Interest Rate | Effective Interest Rate |
| | On Daily Actual Deposits Rs. 1/- and above | 9.00% | 9.38% |
| The profit is payable on monthly basis and calculated on the daily closing balance. The profit will be credited after month end. | | | |
| 8 | Daily Progressive Account | Simple Interest Rate | Effective Interest Rate |
| | On Daily Actual Deposits Rs. 1/- and above | 9.00% | 9.38% |
| The profit is payable on monthly basis and calculated on the daily closing balance. The profit will be credited after month end. | | | |

Note: Applicable rates on Savings Account of Financial Institutions, Public Sector Entities & Public Limited Companies will be 7.50%.

| Local Currency Term Deposit | | | | |
|---|---|--------------------|-----------------------------|--------------------------------|
| 9 | HBL Advantage Account | | Simple Interest Rate | Effective Interest Rate |
| | 1 Month | Monthly | 9.28% | 9.28% |
| | 3 Months | Quarterly | 9.15% | 9.15% |
| | 6 Months | Six Monthly | 9.40% | 9.40% |
| | 1 Year | Monthly | 10.20% | 10.69% |
| | | Quarterly | 10.30% | 10.70% |
| | | Six Monthly | 10.50% | 10.78% |
| | | Maturity | 10.60% | 10.60% |
| | 2 Years | Monthly | 9.00% | 9.38% |
| | | Quarterly | 9.18% | 9.50% |
| | | Six Monthly | 9.40% | 9.62% |
| | | Maturity | 10.28% | 9.80% |
| | 3 Years | Monthly | 8.85% | 9.22% |
| | | Quarterly | 9.03% | 9.34% |
| | | Six Monthly | 9.25% | 9.46% |
| | | Maturity | 10.68% | 9.71% |
| | 5 Years | Monthly | 9.03% | 9.41% |
| | | Quarterly | 9.21% | 9.53% |
| | | Six Monthly | 9.44% | 9.66% |
| | | Maturity | 11.95% | 9.82% |
| 10 Years | Monthly | 9.48% | 9.90% | |
| | Quarterly | 9.57% | 9.92% | |
| | Six Monthly | 9.71% | 9.95% | |
| | Maturity | 14.00% | 9.15% | |
| 10 | HBL Advantage Plus Account | | Simple Interest Rate | Effective Interest Rate |
| | One Year | Monthly | 10.20% | 10.69% |
| | Two Year | Monthly | 9.00% | 9.38% |
| | Three Years | Monthly | 8.85% | 9.22% |
| | Five Years | Monthly | 9.03% | 9.41% |
| | Ten Years | Monthly | 9.48% | 9.90% |
| 11 | Notice Deposit (ND) | | Simple Interest Rate | Effective Interest Rate |
| | 7 to 29 days' notice | | 9.00% | 9.38% |
| | 30 days and over notice | | | |
| Profit is payable on encashment only. No interim profit is payable. | | | | |
| 12 | Investment Plus Deposit (IPD) | | Simple Interest Rate | Effective Interest Rate |
| | 1 Month | Monthly | 9.28% | 9.28% |
| | 3 Months | Quarterly | 9.15% | 9.15% |
| | 6 Months | Six Monthly | 9.40% | 9.40% |
| | 1 Year | Monthly | 10.20% | 10.69% |
| | | Quarterly | 10.30% | 10.70% |
| | | Six Monthly | 10.50% | 10.78% |
| | | Maturity | 10.60% | 10.60% |
| 3 Years | Maturity | 10.68% | 9.71% | |
| Minimum investment amount of PKR 20 million . For 1-month, minimum investment amount is PKR 100Mn (unless approved otherwise) Negotiated rates may be offered for 1,3,6, & 12 months after obtaining necessary approvals. | | | | |
| Foreign Currency Savings Account | | | | |
| 13 | F.C. Saving Deposits Under New Rules | | Simple Interest Rate | Effective Interest Rate |
| | US up to \$ 50,000 | | 1.00% | 1.00% |
| | US above \$ 50,000 | | 1.25% | 1.26% |
| | UK up to £ 50,000 | | 1.00% | 1.00% |

| | | | |
|-----------------|--|-----------------------------|--------------------------------|
| | 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 the month. The profit will be credited after quarter end. | | |
| 14 | 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% |
| | 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 the month. The profit will be credited after quarter end. | | |
| 15 | 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% |
| | 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% |
| | Pound Sterling | | |
| 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. | | |

| <u>Legacy & Discontinued Products</u> | | | |
|--|---|-----------------------------|--------------------------------|
| 17 | F.C. Saving Deposits Under Old Rules | Simple Interest Rate | Effective Interest Rate |
| | From US \$ 1 and above | 0.01% | 0.01% |
| | From EURO 1 and above | 0.01% | 0.01% |
| | 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. | | | |
| 18 | PLS Overdue TDR. Khas TDR. GIS.MIS-5 years. GTD & CPDC | Simple Interest Rate | Effective Interest Rate |
| | Profit is Payable on encashment for a completed number of days. | 9.00% | 9.00% |
| 19 | FC Overdue FDR | Simple Interest Rate | Effective Interest Rate |
| | FC-FDR USD | 0.01% | 0.01% |
| | FC-FDR EURO | 0.01% | 0.01% |
| | FC-FDR GBP | 0.01% | 0.01% |
| 20 | Remittance Munafa Plus Deposit (RMPD) | Simple Interest Rate | Effective Interest Rate |
| | One Year – Monthly basis | 9.00% | 9.38% |
| | One Year – Quarterly basis | 9.00% | 9.31% |
| | One Year – Half Yearly basis | 9.00% | 9.20% |
| | One Year – Maturity | 9.00% | 9.00% |
| | Three Years – Monthly basis | 9.00% | 9.38% |
| | Three Years – Quarterly basis | 9.00% | 9.31% |
| | Three Years – Half Yearly basis | 9.00% | 9.20% |
| | Three Years – Yearly basis | 9.00% | 8.29% |
| | Three Years – Maturity | 9.00% | 8.29% |
| | Five Years – Monthly basis | 9.00% | 9.38% |
| | Five Years – Quarterly basis | 9.00% | 9.31% |
| | Five Years – Half Yearly basis | 9.00% | 9.20% |
| | Five Years – Yearly basis | 9.00% | 7.71% |
| Five Years – Maturity | 9.00% | 7.71% | |
| 21 | SSB (Special Saving Bank Deposit Scheme) Scheme Closed | Simple Interest Rate | Effective Interest Rate |
| | Daily Actual Deposit from Rs. 1(M) | 9.00% | 9.00% |
| | Daily Actual Deposit of Rs. 500(M)–Up to Rs. 2,000(M) | 9.00% | 9.00% |
| | Daily Actual Deposit of Rs. 2,000(M) & above | 9.00% | 9.00% |
| 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.