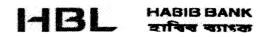


			Interest Rates for LCY Deposits				
Products	Features		Individuals, Provident and Post-retirement benefit fund	Non-individual /Corporates / Institutional	FI & NBFI	SOEs & State owned Organization	
Savings Deposit	Individ	luals Only	3.00%	<u> </u>			
Special Notice Deposit	Less than 10 Million		2.50%	2.50%	-	-	
	10 Million to below 250 Million		3.50%	3.50%	1.00%	4.00%	
	250 Million to below 500 Million		3.50%	3.50%	1.50%	4.25%	
	500 Million to below 1 Billion		3.50%	3.50%	-	4.50%	
	1 Billion & above		3.00%	3.50%	-	4.50%	
		Below 10 million	3.25%	3.25%		3.50%	
	01 Month to below 03 Months	10 million to below 50 million	3.50%	3.50%	2.00%		
		50 million & above	3.75%	3.75%			
	03 Months to below 06 Months	Below 10 million	7.00%	7.00%		6.00%	
		10 million to below 50 million	7.00%	7.00%	2.00%	7.00%	
		50 million to below 100 million	7.00%	7.00%	2.00%	7.00%	
		100 million & above	7.50%	7.00%		7.50%	
	06 Months to below 12 Months	Below 10 million	8.50%	8.00%		8.00%	
		10 million to below 50 million	8.50%	8.50%	2.50%	8.50%	
Fixed Deposit		50 million to below 100 million	8.50%	8.50%	2.30%	9.00%	
rixed Deposit		100 million to 250 million	8.50%	9.00%		9.00%	
	12 Months to below 24 Months	Below 10 million	9.00%	8.00%		9.00%	
		10 million to below 50 million	9.00%	9.00%	3.00%		
		50 million & above	9.00%	9.00%			
	24 Months to below 36 Months	Below 10 million	7.50%	7.50%		6.50%	
		10 million to below 50 million	7.50%	7.50%	3.50%		
		50 million & above	7.50%	7.50%			
	36 Months to 72 Months	Below 10 million	7.50%	7.50%	-		
		10 million to below 50 million	7.50%	7.50%	•	6.50%	
		50 million & above	7.50%	7.50%	•		

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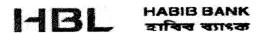




Products		Features	Individuals	Corporates
		Less than BDT 10 Million	-	Nil
Business Value Account		BDT 10 Million but less than 250 million	-	6.00%
	В	DT 250 million and below BDT 500 Million	-	7.00%
HBL Money Club		For balance less than BDT 50,000	6.00%	•
TIDE Money Clab		For balance BDT 50,000 and above	6.50%	-
	2 Year	BDT 0.10 million to 4.99 million	7.00%	-
HBL Bhabnahin		BDT 5.00 million to 15.00 million	7.00%	-
TIDE DII ADII AIIII	3 Year	BDT 0.10 million to 4.99 million	7.00%	-
	J Teal	BDT 5.00 million to 15.00 million	7.00%	-
Value Account	Any amount		5.00%	-



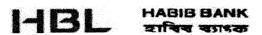
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	RFCD			NFCD			
Products	Rate	Amount	Tenor	Currency	Amount	Individuals	Non-Individual /Corporates / Institutional
	1-month SOFR + 1.50% p.a.	USD 1,000 & above		USD		1.00%	1.00%
	1-month EURIBOR + 1.50% p.a.	EUR 600 & above		EUR	Below 1 million	-	-
	1-month SONIA + 1.50% p.a.	GBP 500 & above		GBP		-	-
			1 Month	USD		1.00%	1.00%
				EUR	1 million & above		-
				GBP		-	-
	3-month SOFR + 1.50% p.a.	USD 1,000 & above		USD		3.25%	3.25%
	3-month EURIBOR + 1.50% p.a.	EUR 600 & above	0.00-16-1	EUR	Below 1 million	-	-
	3-month SONIA + 1.50% p.a.	GBP 500 & above		GBP		-	-
			3 Months	USD		3.50%	4.00%
				EUR	1 million & above	-	-
				GBP		-	-
FCY Deposits	6-month SOFR + 1.50% p.a.	USD 1,000 & above	- 6 Months	USD	Below 1 million	4.00%	4.50%
	6-month EURIBOR + 1.50% p.a.	EUR 600 & above		EUR		-	-
	6-month SONIA + 1.50% p.a.	GBP 500 & above		GBP		-	-
				USD	1 million & above	4.00%	5,25%
				EUR		-	-
				GBP		-	-
	1-year SOFR + 1.50% p.a.	USD 1,000 & above	1 Year	USD	Below 1 million	4.50%	5,25%
	1-year EURIBOR + 1.50% p.a.	EUR 600 & above		EUR		-	-
	1-year SONIA + 1.50% p.a.	GBP 500 & above		GBP		-	-
				USD	1 million & above	4.50%	5.25%
				EUR		-	-
				GBP	7	-	_







\*Applicable SMART Rate for January 2024 is 8.14%

Lending Interest Rates for LCY				
Industry/Sector	Interest Rates (Max)			
Agriculture	SMART + 2.75%			
Large/Medium Scale Industrial Term Loans	SMART + 3.75%			
Small Scale Industrial Term Loan	SMART +3.75%			
Working Capital in Industrial Sector Large/Medium Industry	SMART + 3.75%			
Working Capital in Industrial Sector Small Industry	SMART +3.75%			
Export Credit	SMART + 2.75%			
Commercial Finance/Loan	SMART + 3.75%			
House Building Loan	N/A			
Consumer Credit	N/A			
Credit Card	N/A			
Loan to NBFI	SMART +3.75%			
Others	SMART + 3.75%			

Mohammad Fazlul Qader

**Head Treasury** 

Fayaz Moula

Country Head - Liability & Cash Management