

**Schedule of Interest Rate Effective from 01 January 2026**

|                               |                                  | Interest Rates for LCY Deposits                         |  |           |                                 |
|-------------------------------|----------------------------------|---|--|-----------|---------------------------------|
| Products                      | Features                         | Individuals, Provident and Post-retirement benefit fund | Non-Individual /Corporates / Institutional | FI & NBFi | SOEs & State-owned Organization |
| <b>Savings Deposit</b>        | <b>Individuals Only</b>          | 1.00%   | <b>N/A</b>                                 |           |                                 |
| <b>Special Notice Deposit</b> | Less than 100 Million            | 4.00%   | 4.00%                                      | 4.00%     | 4.00%                           |
|                               | 100 Million to below 250 Million | 5.50%   | 5.50%                                      | 5.50%     | 5.50%                           |
|                               | 250 Million to below 500 Million | 7.00%   | 7.00%                                      | 7.00%     | 7.00%                           |
|                               | 500 Million to below 1 Billion   | 7.00%   | 7.00%                                      | 7.00%     | 7.00%                           |
|                               | 1 Billion & above                | 7.00%   | 7.00%                                      | 7.00%     | 7.00%                           |
| <b>Fixed Deposit</b>          | 01 Month                         | Below 20 million  | 4.00%                                      | 4.00%     | 4.00%                           |
|                               |                                  | 20 million to below 30 million                          |  |           |                                 |
|                               |                                  | 30 million & above                                      |  |           |                                 |
|                               | 77 Days                          | Below 20 million  | 8.00%                                      | 4.00%     | 8.00%                           |
|                               |                                  | 20 million to below 50 million                          | 8.50%                                      |           | 8.50%                           |
|                               |                                  | 50 million & above                                      | 8.75%                                      |           | 8.75%                           |
|                               | 03 Months                        | Below 01 million  | 7.25%                                      | 4.00%     | 7.25%                           |
|                               |                                  | 01 million to below 20 million                          | 7.75%                                      |           | 7.75%                           |
|                               |                                  | 20 million to below 50 million                          | 8.00%                                      |           | 8.00%                           |
|                               |                                  | 50 million to below 100 million                         | 9.00%                                      |           | 9.00%                           |
|                               |                                  | 100 million to below 300 million                        | 9.25%                                      |           | 9.25%                           |
|                               |                                  | 300 million & above                                     | 9.50%                                      |           | 9.50%                           |
|                               | 04 Months                        | Below 20 million  | 9.00%                                      | 4.00%     | 8.50%                           |
|                               |                                  | 20 million to below 50 million                          | 8.75%                                      |           | 8.75%                           |
|                               |                                  | 50 million to below 100 million                         | 9.00%                                      |           | 9.00%                           |
|                               |                                  | 100 million & above                                     | 9.25%                                      |           | 9.25%                           |
|                               | 06 Months                        | Below 05 million  | 8.50%                                      | 4.00%     | 8.50%                           |
|                               |                                  | 05 million to below 20 million                          | 9.00%                                      |           | 9.00%                           |
|                               |                                  | 20 million to below 50 million                          | 9.25%                                      |           | 9.25%                           |
|                               |                                  | 50 million to below 100 million                         | 9.50%                                      |           | 9.50%                           |
|                               |                                  | 100 million & above                                     | 9.75%                                      |           | 9.75%                           |

| Products   | Features          |                                 | Individuals, Provident and Post-retirement benefit fund | Non-Individual /Corporates / Institutional | FI & NBFi | SOEs & State-owned Organization |
|--|-------------------|---------------------------------|---|--|-----------|---------------------------------|
| Fixed Deposit  | 07 Months         | Below 10 million                | 9.00%   | 9.00%                                      | 4.00%     | 9.00%                           |
|  |                   | 10 million to below 20 million  | 9.25%   | 9.25%                                      |           | 9.25%                           |
|  |                   | 20 million to below 50 million  | 9.50%   | 9.50%                                      |           | 9.50%                           |
|  |                   | 50 million & above              | 9.75%   | 9.75%                                      |           | 9.75%                           |
|  | 10 Months         | Below 20 million                | 9.35%   | 9.35%                                      | 4.00%     | 9.35%                           |
|  |                   | 20 million to below 50 million  | 9.65%   | 9.65%                                      |           | 9.65%                           |
|  |                   | 50 million & above              | 9.85%   | 9.85%                                      |           | 9.85%                           |
|  | 12 Months         | Below 10 million                | 9.50%   | 9.50%                                      | 4.00%     | 9.50%                           |
|  |                   | 10 million to below 20 million  | 9.50%   | 9.50%                                      |           | 9.50%                           |
|  |                   | 20 million to below 50 million  | 9.75%   | 9.75%                                      |           | 9.75%                           |
|  |                   | 50 million & above              | 9.75%   | 9.75%                                      |           | 9.75%                           |
|  | 13 Months         | Below 20 million                | 9.50%   | 9.50%                                      | 4.00%     | 9.50%                           |
|  |                   | 20 million to below 100 million | 9.75%   | 9.75%                                      |           | 9.75%                           |
|  |                   | 100 million & above             | 9.75%   | 9.75%                                      |           | 9.75%                           |
|  | 24 Months         | Below 20 million                | 7.00%   | 7.00%                                      | 3.50%     | 7.00%                           |
|  |                   | 20 million to below 50 million  |   |  |           |                                 |
|  |                   | 50 million & above              |   |  |           |                                 |
|  | 36 Months & Above | Below 20 million                | 9.00%   | 9.00%                                      | -         | 9.00%                           |
|  |                   | 20 million to below 50 million  |   |  | -         |                                 |
|  |                   | 50 million & above              |   |  | -         |                                 |
| **Effective interest rate will be as per the published Savings Deposit rate for all Fixed Deposits marked lien against Letter of Guarantees. |                   |                                 |   |  |           |                                 |



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## Schedule of Interest Rate Effective from 01 January 2026

| Products               | Features                             |                                   | Individuals | Non-Individual /Corporates / Institutional | SOEs & State-owned Organization/FI /NBFI / Banks (Against Facility) |
|------------------------|--------------------------------------|-----------------------------------|-------------|--|---|
| Business Value Account | Below BDT 20 Million                 |                                   | -           | 7.00%                                      | 8.00%   |
|                        | BDT 20 Million to below 50 Million   |                                   | -           | 9.00%                                      | 8.00%   |
|                        | BDT 50 Million to below 100 Million  |                                   | -           | 9.75%                                      | 8.00%   |
|                        | BDT 100 Million to below 200 million |                                   | -           | 9.75%                                      | 8.00%   |
|                        | BDT 200 million and Above            |                                   | -           | 9.75%                                      | 8.00%   |
| HBL Money Club         | For balance less than BDT 50,000     |                                   | 4.50%       | -  | -   |
|                        | For balance BDT 50,000 and above     |                                   | 5.00%       | -  | -   |
| HBL Bhabnahin          | 2 Year                               | BDT 0.10 million to 4.99 million  | 4.00%       | -  | -   |
|                        |                                      | BDT 5.00 million to 15.00 million | 5.00%       | -  | -   |
|                        | 3 Year                               | BDT 0.10 million to 4.99 million  | 4.00%       | -  | -   |
|                        |                                      | BDT 5.00 million to 29.99 million | 5.00%       | -  | -   |
|                        |                                      | BDT 30.00 million and above       | 9.50%       | 9.50%                                      | 9.50%   |
| Value Account          | Any amount                           |                                   | 5.00%       | -  | -   |

| Products         | RFC      |                   |       | NFC      |                   |                      |
|------------------|----------|-------------------|-------|----------|-------------------|----------------------|
|                  | Tenor    | Amount            | Rate  | Tenor    | Amount            | Rate Ceiling         |
| DBU FCY Deposits | 1 Month  | USD 1,000 & above | 1.00% | 1 Month  | USD 1,000 & above | 1.00%                |
|                  |          | EUR 600 & above   | -     |          | EUR 600 & above   | -                    |
|                  |          | GBP 500 & above   | -     |          | GBP 500 & above   | -                    |
|                  | 3 Months | USD 1,000 & above | 3.00% | 3 Months | USD 1,000 & above | SOFR + 0.80% p.a.    |
|                  |          | EUR 600 & above   |       |          | EUR 600 & above   | EURIBOR + 0.80% p.a. |
|                  |          | GBP 500 & above   |       |          | GBP 500 & above   | SONIA + 0.80% p.a.   |
|                  | 6 Months | USD 1,000 & above | 2.50% | 6 Months | USD 1,000 & above | SOFR + 1.05% p.a.    |
|                  |          | EUR 600 & above   |       |          | EUR 600 & above   | EURIBOR + 1.05% p.a. |
|                  |          | GBP 500 & above   |       |          | GBP 500 & above   | SONIA + 1.05% p.a.   |
|                  | 1 Year   | USD 1,000 & above | 2.00% | 1 Year   | USD 1,000 & above | SOFR + 1.30% p.a.    |
|                  |          | EUR 600 & above   |       |          | EUR 600 & above   | EURIBOR + 1.30% p.a. |
|                  |          | GBP 500 & above   |       |          | GBP 500 & above   | SONIA + 1.30% p.a.   |



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| Products         | Tenor    | Amount                      | Amount                             | Rate                 |
|------------------|----------|-----------------------------|------------------------------------|----------------------|
|                  |          | (Bangladeshi Nationals)     | (Foreign Nationals & Institutions) |                      |
| OBU FCY Deposits | 1 Month  | USD 1,000 & above           | USD 25,000 & above                 | 1.00%                |
|                  |          | EUR (USD 1,000 eq.) & above | EUR (USD 25,000 eq.) & above       | -                    |
|                  |          | GBP 500 & above             | GBP (USD 25,000 eq.) & above       | -                    |
|                  | 3 Months | USD 1,000 & above           | USD 25,000 & above                 | SOFR + 0.75% p.a.    |
|                  |          | EUR (USD 1,000 eq.) & above | EUR (USD 25,000 eq.) & above       | EURIBOR + 0.75% p.a. |
|                  |          | GBP 500 & above             | GBP (USD 25,000 eq.) & above       | SONIA + 0.75% p.a.   |
|                  | 6 Months | USD 1,000 & above           | USD 25,000 & above                 | SOFR + 1.00% p.a.    |
|                  |          | EUR (USD 1,000 eq.) & above | EUR (USD 25,000 eq.) & above       | EURIBOR + 1.00% p.a. |
|                  |          | GBP 500 & above             | GBP (USD 25,000 eq.) & above       | SONIA + 1.00% p.a.   |
|                  | 1 Year   | USD 1,000 & above           | USD 25,000 & above                 | SOFR + 1.25% p.a.    |
|                  |          | EUR (USD 1,000 eq.) & above | EUR (USD 25,000 eq.) & above       | EURIBOR + 1.25% p.a. |
|                  |          | GBP 500 & above             | GBP (USD 25,000 eq.) & above       | SONIA + 1.25% p.a.   |