

Schedule of Interest Rate with effect from 01 December 2022

| Products | | Features | Interest Rates for LCY Deposits | | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|---------------------------------|---------------------------------------------------------|--------------------------------------------|-----------|---------------------------------|
| | | | Individuals, Provident and Post-retirement benefit fund | Non-Individual /Corporates / Institutional | FI & NBFI | SOEs & State-owned Organization |
| Savings Deposit | Individuals Only | 2.50% | | 2.50% | N/A | - |
| | Less than 10 Million | 2.50% | | 2.50% | - | |
| | 10 Million to below 250 Million | 3.50% | | 3.50% | 1.00% | 3.25% |
| | 250 Million to below 500 Million | 3.50% | | 3.50% | 1.50% | 4.25% |
| | 500 Million to below 1 Billion | 3.50% | | 3.50% | - | - |
| | 1 Billion & above | 3.00% | | 3.00% | - | - |
| | | Below 10 million | 3.25% | 3.25% | | |
| | 01 Month to below 03 Months | 10 million to below 50 million | 3.50% | 3.50% | 1.75% | 3.50% |
| | | 50 million & above | 3.75% | 3.75% | | |
| | | Below 10 million | 6.96% | 4.50% | | 4.50% |
| | 03 Months to below 06 Months | 10 million to below 50 million | 6.96% | 4.75% | 2.00% | 4.50% |
| | | 50 million to below 100 million | 6.96% | 5.00% | | 5.50% |
| | | 100 million & above | 6.96% | 5.00% | | 7.00% |
| | 06 Months to below 12 Months | Below 10 million | 6.96% | 4.75% | | 5.50% |
| | | 10 million to below 50 million | 6.96% | 5.00% | 2.50% | 5.50% |
| | | 50 million & above | 6.96% | 6.75% | | 6.50% |
| | 12 Months to below 24 Months | Below 10 million | 6.96% | 5.00% | | |
| | | 10 million to below 50 million | 6.96% | 6.00% | 3.00% | 6.50% |
| | | 50 million & above | 6.96% | 7.00% | | |
| | 24 Months to below 36 Months | Below 10 million | 6.96% | 5.00% | | |
| | | 10 million to below 50 million | 6.96% | 6.00% | 3.50% | 6.50% |
| | | 50 million & above | 6.96% | 6.50% | | |
| | 36 Months to 72 Months | Below 10 million | 6.96% | 6.00% | - | |
| | | 10 million to below 50 million | 6.96% | 6.25% | - | 6.50% |
| | | 50 million & above | 6.96% | 6.50% | - | |
| *Effective interest rate will be 2.00% lower than the above rate matrix for all Fixed Deposits marked lien against Letter of Guarantees in our book. | | | | | | |


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| Products | Features | Individuals | Corporates |
|------------------------|------------------------------------------|-------------|------------|
| Business Value Account | Less than BDT 100,000.00 | - | Nil |
| | BDT 100,000.00 but less than 100 million | - | 4.50% |
| | BDT 100 million and above | - | 5.50% |
| | For balance less than BDT 50,000 | 3.50% | - |
| HBL Money Club | For balance BDT 50,000 and above | 4.00% | - |
| | BDT 0.10 million to 4.99 million | 4.50% | - |
| | BDT 5.00 million to 15.00 million | 4.50% | - |
| | BDT 0.10 million to 4.99 million | 4.50% | - |
| HBL Bhabnabin | 2 Year | 4.50% | - |
| | 3 Year | 4.50% | - |
| | Any amount | 3.50% | - |
| | Any amount | 3.50% | - |

Foreign Currency Deposit

| Products | Tenor | Amount | Currency | Individuals | Non-Individual /Corporates / Institutional |
|--------------|----------|------------------------|----------|-------------|--------------------------------------------|
| FCY Deposits | 1 Month | Amount up to 1 million | USD | 1.00% | 1.00% |
| | | | EUR | - | - |
| | | | GBP | - | - |
| | | Amount above 1 million | USD | 1.00% | 1.00% |
| | | | EUR | - | - |
| | | | GBP | - | - |
| | 3 Months | Amount up to 1 million | USD | 3.25% | 3.25% |
| | | | EUR | - | - |
| | | | GBP | - | - |
| | | Amount above 1 million | USD | 3.50% | 3.50% |
| | | | EUR | - | - |
| | | | GBP | - | - |
| | 6 Months | Amount up to 1 million | USD | 3.75% | 3.75% |
| | | | EUR | - | - |
| | | | GBP | - | - |
| | | Amount above 1 million | USD | 4.00% | 4.00% |
| | | | EUR | - | - |
| | | | GBP | - | - |

| Industry/Sector | Lending Interest Rates for LCY | |
|------------------------------------------------------------|--------------------------------|--|
| | Interest Rates (Max) | |
| Agriculture | 8.00% | |
| Large/Medium Scale Industrial Term Loans | 9.00% | |
| Small Scale Industrial Term Loan | 9.00% | |
| Working Capital in Industrial Sector Large/Medium Industry | 9.00% | |
| Working Capital in Industrial Sector Small Industry | 9.00% | |
| Export Credit | 7.00% | |
| Commercial Finance/Loan | 9.00% | |
| House Building Loan | N/A | |
| Consumer Credit | N/A | |
| Credit Card | N/A | |
| Loan to NBFI | 9.00% | |
| Others | 9.00% | |


 Mohammd Fazlul Qader
 Head Treasury


 Fayaz Moulia
 Country Head – Liability & Cash Management

