

		Interest Rates for LCY Deposits				
Products	Features	Individuals, Provident and Post-retirement benefit fund	Non-Individual /Corporates / Institutional	FI & NBF	SOEs & State-owned Organization	
Savings Deposit	Individuals Only	3.00%	N/A			
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%	
Fixed Deposit	01 Month to below 03 Months	Below 10 million	3.25%	3.25%	2.00%	3.50%
		10 million to below 50 million	3.50%	3.50%		
		50 million & above	3.75%	3.75%		
	03 Months to below 06 Months	Below 10 million	7.00%	7.00%	2.00%	6.00%
		10 million to below 50 million	7.00%	7.00%		7.00%
		50 million to below 100 million	7.00%	7.00%		7.00%
		100 million & above	7.50%	7.00%		7.50%
	06 Months to below 12 Months	Below 10 million	8.50%	8.00%	2.50%	8.00%
		10 million to below 50 million	8.50%	8.50%		8.50%
		50 million to below 100 million	8.50%	8.50%		9.00%
		100 million to 250 million	8.50%	9.00%		9.00%
	12 Months to below 24 Months	Below 10 million	9.00%	8.00%	3.00%	9.00%
		10 million to below 50 million	9.00%	9.00%		
		50 million & above	9.00%	9.00%		
	24 Months to below 36 Months	Below 10 million	7.50%	7.50%	3.50%	6.50%
		10 million to below 50 million	7.50%	7.50%		
		50 million & above	7.50%	7.50%		
	36 Months to 72 Months	Below 10 million	7.50%	7.50%	-	6.50%
10 million to below 50 million		7.50%	7.50%	-		
50 million & above		7.50%	7.50%	-		
*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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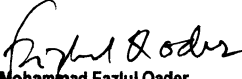
Products	Features	Individuals	Corporates	
Business Value Account	Less than BDT 10 Million	-	Nil	
	BDT 10 Million but less than 250 million	-	6.00%	
	BDT 250 million and below BDT 500 Million	-	7.00%	
HBL Money Club	For balance less than BDT 50,000	6.00%	-	
	For balance BDT 50,000 and above	6.50%	-	
HBL Bhabnahin	2 Year	BDT 0.10 million to 4.99 million	7.00%	
		BDT 5.00 million to 15.00 million	7.00%	
	3 Year	BDT 0.10 million to 4.99 million	7.00%	-
		BDT 5.00 million to 15.00 million	7.00%	-
Value Account	Any amount	5.00%	-	

Foreign Currency Deposit					
Products	Tenor	Amount	Currency	Individuals	Non-Individual (Corporates / Institutional)
FCY Deposits	1 Month	Below 1 million	USD	1.00%	1.00%
			EUR	-	-
			GBP	-	-
		1 million & above	USD	1.00%	1.00%
			EUR	-	-
			GBP	-	-
	3 Months	Below 1 million	USD	3.25%	3.25%
			EUR	-	-
			GBP	-	-
		1 million & above	USD	3.50%	4.00%
			EUR	-	-
			GBP	-	-
	6 Months	Below 1 million	USD	4.00%	4.50%
			EUR	-	-
			GBP	-	-
		1 million & above	USD	4.00%	5.25%
			EUR	-	-
			GBP	-	-
1 Year	Below 1 million	USD	4.50%	5.25%	
		EUR	-	-	
		GBP	-	-	
	1 million & above	USD	4.50%	5.25%	
		EUR	-	-	
		GBP	-	-	

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*Applicable SMART Rate for November 2023 is 7.43%

Lending Interest Rates for LCY	
Industry/Sector	Interest Rates (Max)
Agriculture	SMART + 2.5%
Large/Medium Scale Industrial Term Loans	SMART + 3.5%
Small Scale Industrial Term Loan	SMART + 3.5%
Working Capital in Industrial Sector Large/Medium Industry	SMART + 3.5%
Working Capital in Industrial Sector Small Industry	SMART + 3.5%
Export Credit	SMART + 2.5%
Commercial Finance/Loan	SMART + 3.5%
House Building Loan	N/A
Consumer Credit	N/A
Credit Card	N/A
Loan to NBFIs	SMART + 3.5%
Others	SMART + 3.5%


Mohamynad Fazlul Qader
 Head Treasury


Fayaz Mulla
 Country Head – Liability & Cash Management