

**Schedule of Interest Rate effective for September 2023**

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	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%	6.00%	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	7.00%	6.00%	2.50%	6.00%
		10 million to below 50 million	7.00%	7.00%		7.00%
		50 million to below 100 million	7.50%	7.50%		7.50%
		100 million to 250 million	7.50%	8.00%		8.00%
	12 Months to below 24 Months	Below 10 million	7.50%	6.00%	3.00%	7.50%
		10 million to below 50 million	7.50%	7.00%		
		50 million & above	7.50%	7.50%		
	24 Months to below 36 Months	Below 10 million	7.50%	5.00%	3.50%	6.50%
		10 million to below 50 million	7.50%	6.00%		
		50 million & above	7.50%	6.50%		
	36 Months to 72 Months	Below 10 million	7.50%	6.00%	-	6.50%
		10 million to below 50 million	7.50%	6.25%	-	
		50 million & above	7.50%	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 10 million		-	Nil
	BDT 10 million but less than 100 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%	-

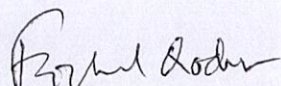
Foreign Currency Deposit					
Products	Tenor	Amount	Currency	Individuals	Non-Individual /Corporates / Institutional
FCY Deposits	1 Month	Below 1 million	USD	1.00%	1.00%
			EUR	-	-
			GBP	-	-
		1 million & above	USD	1.00%	1.00%
			EUR	-	-
			GBP	-	-
	3 Months	Below 1 million	USD	3.25%	3.25%
			EUR	-	-
			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	-	-

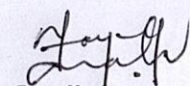


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*\*Applicable SMART Rate for September 2023 is 7.14%*

Lending Interest Rates for LCY	
Industry/Sector	Interest Rates (Max)
Agriculture	SMART + 2%
Large/Medium Scale Industrial Term Loans	SMART + 3%
Small Scale Industrial Term Loan	SMART + 3%
Working Capital in Industrial Sector Large/Medium Industry	SMART + 3%
Working Capital in Industrial Sector Small Industry	SMART + 3%
Export Credit	SMART + 2%
Commercial Finance/Loan	SMART + 3%
House Building Loan	N/A
Consumer Credit	N/A
Credit Card	N/A
Loan to NBFI	SMART + 3%
Others	SMART + 3%

  
**Mohammad Fazlul Qader**  
 Head Treasury

  
**Fayaz Mulla**  
 Country Head – Liability & Cash Management