



ISLAMIC BANKING
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 இஸ்லாமிய வங்கிச் சேவை

DECLARATION OF PROFIT RATES FOR LKR ACCOUNTS

HBL Islamic Banking is pleased to announce the annual effective profit rates for the month of October 2024.

Details of Current, Declared and Historical Declared annual effective Profit Rates are as follows:

SAVINGS ACCOUNT (AL-IRTIFA ACCOUNT)


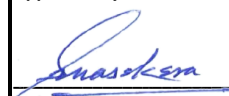
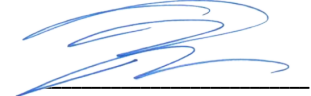

Product Name	Profit Payment Period	Weightages assigned for November 2024	Indicative Profit Rates	Indicative Profit Rates	Declared Profit Rates (%)	
			AER (%)	(%)	Oct-2024	Sep-2024
HBL Al-Irtifa Account - LKR			Nov-2024	Nov-2024	Oct-2024	Sep-2024
LKR 5 M or Less	Monthly	0.0024	4.59%	4.50%	4.50%	4.50%
LKR 5 M Above	Monthly	0.0024	4.59%	4.50%	4.50%	4.50%
HBL Al-Irtifa Account - USD						
LKR 5 M or Less	Monthly	0	-	0.00%	0.00%	0.00%

TERM DEPOSIT ACCOUNT (AL-SAMARAT ACCOUNT)

Product Name	Profit Payment Period	Weightages assigned for November 2024	Indicative Profit Rates	Indicative Profit Rates	Declared Profit Rates (%)	
			AER (%)	(%)	Oct-2024	Sep-2024
HBL Al-Samarat Account			Nov-2024	Nov-2024	Oct-2024	Sep-2024
LKR 5 M or Less						
1 Month	On Maturity	0.0033	5.64%	5.50%	5.50%	5.50%
3 Months	On Maturity	0.0033	6.14%	6.00%	6.00%	6.00%
6 Months	On Maturity	0.0000	-	-	-	-
1 Year	Monthly	0.0000	-	-	-	-
	Quarterly	0.0000	-	-	-	-
	Six Monthly	0.0000	-	-	-	-
	On Maturity	0.0000	-	-	-	-
LKR 5 M Above						
1 Month	On Maturity	0.0033	5.64%	5.50%	5.50%	5.50%
3 Months	On Maturity	0.0033	6.14%	6.00%	6.00%	6.00%
6 Months	On Maturity	0.0000	-	-	-	-
1 Year	Monthly	0.0000	-	-	-	-
	Quarterly	0.0000	-	-	-	-
	Six Monthly	0.0000	-	-	-	-
	On Maturity	0.0000	-	-	-	-
			Profit Sharing Ratio for the month	Nov-2024	Oct-2024	Sep-2024
			RABBULMAL [Investor's / Depositor's Share]	50%	90%	75%
			MUDARIB [Bank's Share]	50%	10%	25%

Note : We wish to inform the Profit is credited to the Account on the last working Day or if falls weekend then 1st workingDay of the following Month.

The Profit is paid on account basis and will be adjusted at the end of November 2024.

 Tharique Jamaldeen Head of Islamic Banking HBL - SRI LANKA	Approved by:  Sujeenie Gunasekera Country Manager	 Sumedha Alahakoon Head of Business [Officiating]
	 Siraj Najubudeen Shariah Advisor	