

## Expected Rate of Return June 01, 2022 to June 30, 2022

Below are the expected rates of return on Saving & Term Deposit, effective June 01, 2022 to June 30, 2022.

These are expected minimum annualized rates & are subject to change based upon SBP's Repo Rate (Interest Rate Corridor – Floor), Bank's decision & shall be notified accordingly.

| PKR Deposit Products |                         |                         |
|----------------------|-------------------------|-------------------------|
| Product              | Profit Payout Frequency | Expected Rate of Return |
| PKR Savings Account  | Monthly / Semi-Annually | 12.25%                  |

  

| PKR Term Deposit |                         |                         |
|------------------|-------------------------|-------------------------|
| Term Deposit     | Profit Payout Frequency | Expected Rate of Return |
| 1 Week           | Maturity                | 12.25%                  |
| 2 Weeks          | Maturity                | 12.25%                  |
| 1 Month          | Monthly                 | 12.25%                  |
| 3 Months         | Monthly                 | 12.13%                  |
| 6 Months         | Monthly                 | 12.04%                  |
| 1 Year           | Monthly                 | 11.79%                  |

  

| FCY - US Dollar Deposit under FE 25 |                         |                         |
|-------------------------------------|-------------------------|-------------------------|
| Term Deposit                        | Profit Payout Frequency | Expected Rate of Return |
| 1 Month                             | Monthly                 | 0.10%                   |
| 3 Months                            | Monthly                 | 0.15%                   |
| 6 Months                            | Monthly                 | 0.25%                   |
| 1 Year                              | Monthly                 | 0.40%                   |
| Saving Account (FCY & FCVA)         | Monthly / Bi-Annually   | 0.20%                   |

  

| FCY - GBP Deposit under FE 25 |                         |                         |
|-------------------------------|-------------------------|-------------------------|
| Term Deposit                  | Profit Payout Frequency | Expected Rate of Return |
| 1 Month                       | Monthly                 | 0.05%                   |
| 3 Months                      | Monthly                 | 0.05%                   |
| 6 Months                      | Monthly                 | 0.10%                   |
| 1 Year                        | Monthly                 | 0.10%                   |
| Saving Account (FCY & FCVA)   | Monthly / Bi-Annually   | 0.10%                   |

  

| FCY - EURO Deposit under FE 25 |                         |                         |
|--------------------------------|-------------------------|-------------------------|
| Term Deposit                   | Profit Payout Frequency | Expected Rate of Return |
| 1 Month                        | Monthly                 | 0.05%                   |
| 3 Months                       | Monthly                 | 0.05%                   |
| 6 Months                       | Monthly                 | 0.10%                   |
| 1 Year                         | Monthly                 | 0.10%                   |
| Saving Account (FCY & FCVA)    | Monthly / Bi-Annually   | 0.10%                   |

  

| SAR - GBP Deposit under FE 25 |                         |                         |
|-------------------------------|-------------------------|-------------------------|
| Term Deposit                  | Profit Payout Frequency | Expected Rate of Return |
| 1 Month                       | Monthly                 | 0.05%                   |
| 3 Months                      | Monthly                 | 0.05%                   |
| 6 Months                      | Monthly                 | 0.05%                   |
| 1 Year                        | Monthly                 | 0.05%                   |
| Saving Account (FCY & FCVA)   | Monthly / Bi-Annually   | 0.10%                   |

  

| AED - EURO Deposit under FE 25 |                         |                         |
|--------------------------------|-------------------------|-------------------------|
| Term Deposit                   | Profit Payout Frequency | Expected Rate of Return |
| 1 Month                        | Monthly                 | 0.05%                   |
| 3 Months                       | Monthly                 | 0.05%                   |
| 6 Months                       | Monthly                 | 0.05%                   |
| 1 Year                         | Monthly                 | 0.05%                   |
| Saving Account (FCY & FCVA)    | Monthly / Bi-Annually   | 0.10%                   |

Profit calculation on Daily Balance

- 1) Early encashment of term deposit is subject to Penalty as defined in the Schedule of Charges of the Bank. Management has the discretion of full / partial penalty waiver considering the overall relationship.
- 2) Deposits of PKR 5.00 MM (or equivalent in FCY) and above are considered to be whole-sale amounts and profit rates on such amounts will depend on market conditions and can be negotiated / re-negotiated accordingly.
- 3) The bank may also offer different rate in view of the overall relationship and the business potential of the customer irrespective of the amount.
- 4) The term deposit rates may be negotiated with Customers for deposits of less than 30 days irrespective of the amount.