

ANNUALIZED RATE OF EXPECTED RETURN FROM THE PERIOD DECEMBER 01, 2013 TO DECEMBER 31, 2013

Below are the Annualized Rates of Expected Return, effective December 01, 2013 to December 31, 2013. These are expected minimum 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 Calculation	Profit Payout Frequency	Annualized Expected Return
Samba Plus	Daily Balance	Monthly	7.0%
Samba Savings & Payroll Accounts	Average Monthly Balance	Bi- Annually	7.0%
Samba Saving Promotion Accounts	Average Monthly Balance	Monthly	7.0%

PKR Term Deposit	
Term Deposit	Annualized Expected Return
1 Month	7.00%
3 Months	7.00%
6 Months	7.00%
1 Year	7.50%
3 Years	10.50%

FCY Accounts - US Dollar Account under FE 25	
Tier	Annualized Expected Return
1 Month	0.09%
3 Months	0.12%
6 Months	0.12%
1 Year	0.16%
Saving Account	0.20%

GBP Accounts under FE 25	
Tier	Annualized Expected Return
1 Month	0.30%
3 Months	0.30%
6 Months	0.30%
1 Year	0.35%
Saving Account	0.20%

EURO Accounts under FE 25	
Tier	Annualized Expected Return
1 Month	0.02%
3 Months	0.08%
6 Months	0.08%
1 Year	0.25%
Saving Account	0.20%

Please note for all of the above categories:

- 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 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.