

**ANNUALIZED RATE OF EXPECTED RETURN**  
**FROM THE PERIOD JULY 01, 2012 TO DECEMBER 31, 2012.**

Below are the Annualized Rate of Expected Returns, effective July 01, 2012 to December 31, 2012. These are expected minimum rates & are subject to change based upon Bank's decision & shall be notified accordingly.

**Deposit Products:**

Product	Profit Calculation	Profit Payout Frequency	Annualized Expected Return
Samba Plus	Daily Balance	Monthly	6%
Samba Savings & Payroll Accounts	Minimum Monthly Balance	Bi- Annually	6%
Samba Saving Promotion Accounts	Minimum Monthly Balance	Monthly	6%

**PKR Term Deposit:**

Term Deposit	Annualized Expected Return
1 Month	6.25%
3 Months	6.5%
6 Months	7.0%
1 Year	8.0%

**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	0.37%
3 Months	0.33%
6 Months	0.33%
1 Year	0.33%
Saving Account	0.20%

Euro accounts under FE 25

Tier	Annualized Expected Return
1 Month	0.18%
3 Months	0.35%
6 Months	0.38%
1 Year	0.49%
Saving Account	0.20%