

**RATE OF RETURN
FOR THE PERIOD JUL 01 to DEC 31, 2016**

Below are the expected rates of return on Saving & Term Deposit, effective July 01 to December 31, 2016. 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	Expected Rate of Return
Samba Plus	Daily Balance	Monthly	3.75% p.a.
Samba Savings & Payroll Accounts	Daily Balance	Bi- Annually	3.75% p.a.
Samba Saving Promotion Account	Daily Balance	Monthly	3.75% p.a.
PKR Term Deposit			
Term Deposit	Profit Payout Frequency		Expected Rate of Return
1 Month	At Maturity		4.25% p.a.
3 Months	At Maturity		4.40% p.a.
6 Months	At Maturity		4.50% p.a.
1 Year	At Maturity		4.75% p.a.
2 Years	Monthly		5.50% p.a.
3 Years	Monthly		5.70% p.a.
4 Years	Monthly		5.90% p.a.
5 Years	Monthly		6.25% p.a.
FCY - US Dollar Deposit under FE 25			
Tier	Profit Payout Frequency		Expected Rate of Return
1 Month – TD	At Maturity		0.05% p.a.
3 Months – TD	At Maturity		0.10% p.a.
6 Months – TD	At Maturity		0.15% p.a.
1 Year – TD	At Maturity		0.25% p.a.
Saving Account	Monthly / Bi-Annually		0.20% p.a.
FCY - GBP Deposit under FE 25			
Tier	Profit Payout Frequency		Expected Rate of Return
1 Month – TD	At Maturity		0.25% p.a.
3 Months – TD	At Maturity		0.30% p.a.
6 Months – TD	At Maturity		0.40% p.a.
1 Year – TD	At Maturity		0.50% p.a.
Saving Account	Bi-Annually		0.20% p.a.
FCY - EURO Deposit under FE 25			
Tier	Profit Payout Frequency		Expected Rate of Return
1 Month – TD	At Maturity		0.05% p.a.
3 Months – TD	At Maturity		0.05% p.a.
6 Months – TD	At Maturity		0.05% p.a.
1 Year – TD	At Maturity		0.10% p.a.
Saving Account	Bi-Annually		0.10% p.a.

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 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.