

**EXPECTED RATE OF RETURN
FOR THE PERIOD OCTOBER 01 TO DECEMBER 31, 2015**

Below are the expected rates of return on Saving & Term Deposit, effective October 01 to December 31, 2015. 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	4.00 % p.a.
Samba Savings & Payroll Accounts	Daily Balance	Bi- Annually	4.00 % p.a.
Samba Saving Promotion Account	Daily Balance	Monthly	4.00 % p.a.

PKR Term Deposit

Term Deposit	Profit Payout Frequency	Expected Rate of Return
1 Month	At Maturity	4.50 % p.a.
3 Months	At Maturity	4.65 % p.a.
6 Months	At Maturity	4.75 % p.a.
1 Year	At Maturity	5.00 % p.a.
2 Years	Monthly	5.50% p.a.
3 Years	Monthly	6.50% p.a.
4 Years	Monthly	6.60% p.a.
5 Years	Monthly	7.00% 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	0.10 % p.a.
1 Year – TD	At Maturity	0.15 % 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	0.30 % p.a.
1 Year – TD	At Maturity	0.35 % 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	0.02 % p.a.
3 Months – TD	At Maturity	0.05 % p.a.
6 Months – TD	At Maturity	0.08 % 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.