

EXPECTED RATE OF RETURN FOR THE PERIOD DECEMBER 01, 2014 TO DECEMBER 31, 2014

Below are the expected rates of return on Saving & Term Deposit, effective December 01, 2014 to December 31, 2014. 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 | 6.50 % p.a. |
| Samba Savings & Payroll Accounts | Average Monthly Balance | Bi- Annually | 6.50 % p.a. |
| Samba Saving Promotion Accounts | Average Monthly Balance | Monthly | 6.50 % p.a. |

PKR Term Deposit

| Term Deposit | Profit Payout Frequency | Expected Rate of Return |
|--------------|-------------------------|-------------------------|
| 1 Month | At Maturity | 6.75 % p.a. |
| 3 Months | At Maturity | 6.90 % p.a. |
| 6 Months | At Maturity | 7.00 % p.a. |
| 1 Year | At Maturity | 7.50 % p.a. |
| 3 Years | Monthly | 9.50 p.a. % |

FCY Accounts - US Dollar Account under FE 25

| Tier | Profit Payout Frequency | Expected Rate of Return |
|----------------|-------------------------|-------------------------|
| 1 Month | At Maturity | 0.05 % p.a. |
| 3 Months | At Maturity | 0.12 % p.a. |
| 6 Months | At Maturity | 0.12 % p.a. |
| 1 Year | At Maturity | 0.16 % p.a. |
| Saving Account | Bi-Annually | 0.20 % p.a. |

GBP Accounts under FE 25

| Tier | Profit Payout Frequency | Expected Rate of Return |
|----------------|-------------------------|-------------------------|
| 1 Month | At Maturity | 0.25 % p.a. |
| 3 Months | At Maturity | 0.30 % p.a. |
| 6 Months | At Maturity | 0.30 % p.a. |
| 1 Year | At Maturity | 0.35 % p.a. |
| Saving Account | Bi-Annually | 0.20 % p.a. |

EURO Accounts under FE 25

| Tier | Profit Payout Frequency | Expected Rate of Return |
|----------------|-------------------------|-------------------------|
| 1 Month | At Maturity | 0.02 % p.a. |
| 3 Months | At Maturity | 0.05 % p.a. |
| 6 Months | At Maturity | 0.08 % p.a. |
| 1 Year | At Maturity | 0.25 % p.a. |
| Saving Account | Bi-Annually | 0.20 % 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.