

### EXPECTED RATE OF RETURN FOR THE PERIOD JANUARY 01<sup>st</sup>, 2015 TO JUNE 30<sup>th</sup>, 2015

Below are the expected rates of return on Saving & Term Deposit, effective January 01<sup>st</sup>, 2015 to June 30<sup>th</sup>, 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	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	8.00 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	0.10 % p.a.
6 Months	At Maturity	0.10 % p.a.
1 Year	At Maturity	0.15 % 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	0.10 % 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.