

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

Below are the expected rates of return on Saving & Term Deposit, effective July 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.

<b>PKR Deposit Products:</b>			
<b>Product</b>	<b>Profit Calculation</b>	<b>Profit Payout Frequency</b>	<b>Expected Rate of Return</b>
Samba Plus	Daily Balance	Monthly	7.0% p.a.
Samba Savings & Payroll Accounts	Average Monthly Balance	Bi- Annually	7.0% p.a.
Samba Saving Promotion Accounts	Average Monthly Balance	Monthly	7.0% p.a.

<b>PKR Term Deposit</b>		
<b>Term Deposit</b>	<b>Profit Payout Frequency</b>	<b>Expected Rate of Return</b>
1 Month	At Maturity	7.00% p.a.
3 Months	At Maturity	7.00% p.a.
6 Months	At Maturity	7.00% p.a.
1 Year	At Maturity	7.50% p.a.
3 Years	Monthly	10.00% p.a.

<b>FCY Accounts - US Dollar Account under FE 25</b>		
<b>Tier</b>	<b>Profit Payout Frequency</b>	<b>Expected Rate of Return</b>
1 Month	At Maturity	0.09% 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.

<b>GBP Accounts under FE 25</b>		
<b>Tier</b>	<b>Profit Payout Frequency</b>	<b>Expected Rate of Return</b>
1 Month	At Maturity	0.30% 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.

<b>EURO Accounts under FE 25</b>		
<b>Tier</b>	<b>Profit Payout Frequency</b>	<b>Expected Rate of Return</b>
1 Month	At Maturity	0.02% p.a.
3 Months	At Maturity	0.08% 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.