

**ANNUALIZED RATE OF EXPECTED RETURN**  
**FROM THE PERIOD JANUARY 01, 2012 TO APRIL 30, 2012.**

Below are the Annualized Rate of Expected Returns, effective January 01, 2012 to April 30, 2012. These are expected minimum rates & are subject to change based upon Bank's decision & shall be notified accordingly.

**Deposit Products:**

Product	Profit Calculation	Profit Payout Frequency	Annualized rate of Expected Return
Samba Plus	Daily Balance	Monthly	5%
Samba Savings & Payroll Accounts	Minimum Monthly Balance	Bi- Annually	5%
Samba Saving Promotion Accounts	Minimum Monthly Balance	Monthly	5%

**PKR Term Deposit:**

Term Deposit	Annualized rate of Expected Return
1 Month	5.0%
3 Months	6.0%
6 Months	7.0%
1 Year	8.0%

**FCY Accounts:**

Tier	Annualized rate of Expected Return		
	US Dollar account under FE 25	GBP accounts under FE 25	Euro accounts under FE 25
1 Month	0.12%	0.43%	0.83%
3 Months	0.14%	0.64%	0.87%
6 Months	0.12%	0.64%	0.80%
1 Year	0.12%	0.67%	0.82%
Saving Account	0.20%	0.20%	0.20%