

ANNUALIZED RATE OF EXPECTED RETURN
FROM THE PERIOD MAY 01, 2012 TO JUNE 30, 2012.

Below are the Annualized Rate of Expected Returns, effective May 1, 2012 onwards. 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	6%
Samba Savings & Payroll Accounts	Minimum Monthly Balance	Bi- Annually	6%
Samba Saving Promotion Accounts	Minimum Monthly Balance	Monthly	6%

PKR Term Deposit:

Term Deposit	Annualized rate of Expected Return
1 Month	6.0%
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%