

**ANNUALIZED RATE OF EXPECTED RETURN FROM THE PERIOD APRIL 01, 2013 TO JUNE 30, 2013**

In the light of BPRD Circular No. 01 of 2013 dated March 15, 2013, please find below revised Annualized Rates of Expected Return, effective April 01, 2013. These are expected minimum rates & are subject to change based upon Bank's decision & shall be notified accordingly.

**PKR Deposit Products:**

| Product                          | Profit Calculation Effective April 2013 - June 2013 | Profit Payout Frequency | Annualized Expected Return |
|----------------------------------|---|-------------------------|----------------------------|
| Samba Plus                       | Daily Balance                                       | Monthly                 | 6%                         |
| Samba Savings & Payroll Accounts | Average Monthly Balance                             | Bi- Annually            | 6%                         |
| Samba Saving Promotion Accounts  | Average Monthly Balance                             | Monthly                 | 6%                         |

**PKR Term Deposit:**

| Term Deposit | Annualized Expected Return |
|--------------|----------------------------|
| 1 Month      | 6.25%                      |
| 3 Months     | 6.50%                      |
| 6 Months     | 7.00%                      |
| 1 Year       | 7.50%                      |

**FCY Accounts**

**US Dollar account under FE 25**

| Tier           | Annualized Expected Return |
|----------------|----------------------------|
| 1 Month        | 0.09%                      |
| 3 Months       | 0.12%                      |
| 6 Months       | 0.12%                      |
| 1 Year         | 0.16%                      |
| Saving Account | 0.20%                      |

**GBP accounts under FE 25**

| Tier           | Annualized Expected Return |
|----------------|----------------------------|
| 1 Month        | 0.30%                      |
| 3 Months       | 0.30%                      |
| 6 Months       | 0.30%                      |
| 1 Year         | 0.35%                      |
| Saving Account | 0.20%                      |

**Euro accounts under FE 25**

| Tier           | Annualized Expected Return |
|----------------|----------------------------|
| 1 Month        | 0.02%                      |
| 3 Months       | 0.08%                      |
| 6 Months       | 0.08%                      |
| 1 Year         | 0.25%                      |
| Saving Account | 0.20%                      |