

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

Below are the Annualized Rate of Expected Returns, effective January 01, 2013 to June 30, 2013. 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 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 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%