

ANNUALIZED PERCENTAGE RATE FOR PERSONAL LOAN INSTALLMENT PROGRAM

In the light of SBP's BPD Circular No 06 of 2006, mentioned below is the Annualized Percentage Rate (APR) being offered to our Personal Loan Installment customers.

APR:

Product	APR	Fixed or Floating	Tenure of loan (months)
Personal Loan Installment*	25% p.a.	Fixed	12 months - 60 months

*Currently Personal Loan Facility is being offered to our existing customers under the 'Personal Loan Installment Program'