

To: ALCO

Tawfiq A. Husain
President & CEO

2011 JAN 19 P 12:41

Azfar Naqvi
Chief Financial OfficerSyed Jamal Baquar
Head of Corporate & Investment Banking GroupSyed Ghazanfar Agha
Head of Global MarketsAli Allawala
Head Consumer BankingFrom: Murtaza Gilani
Country Distribution Head

Date: January 13, 2011

Subject: **ANNUALIZED RATE OF EXPECTED RETURN - FROM THE PERIOD JANUARY 2011**

Enclosed below are the Annualized Rate of Expected Return effective January 2011 onwards. These are expected minimum rates & are subject to change based upon ALCO decision & shall be notified to respective branches accordingly. Once approved the rates shall be displayed on Samba Bank Limited website and posted on notice board of all branches.

Deposit Products:

Tiers	Annualized Expected Return
*Samba Plus	Min 5.00% p.a.
**Samba Savings & Payroll	Min 5.00% p.a.

*Samba Plus account where profit is calculated on daily product basis and paid out monthly.
**Samba Saving & Payroll accounts, where profit is calculated on monthly minimum balance and paid out bi-annually.

PKR Term Deposit:

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



FCY Accounts

US Dollar account under FE 25

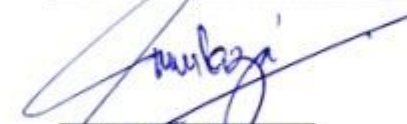
Tier	Annualized Expected Return
1 Month	0.11%
3 Months	0.05%
6 Months	0.09%
1 Year	0.34%
Saving Account	0.20%


GBP accounts under FE 25

Tier	Annualized Expected Return
1 Month	0.29%
3 Months	0.50%
6 Months	0.59%
1 Year	1.09%
Saving Account	0.20%

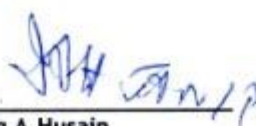
Euro accounts under FE 25


Tier	Annualized Expected Return
1 Month	0.41%
3 Months	0.79%
6 Months	0.88%
1 Year	1.17%
Saving Account	0.20%

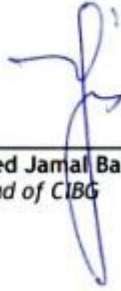

 Murtaza Gilani
 Country Distribution Head



 Ali Allawala
 Consumer Banking Head


 Arshad Mehmood
 Compliance Head


 Tawfiq A. Husain
 President & CEO


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 Head of Global Markets


 Syed Jamal Baquar
 Head of CIBG


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