

25 January 2023

**INDICATIVE PROFIT RATES FOR LCY DEPOSIT PRODUCTS**

|   |                                       |                     |                     |
|---|---------------------------------------|---------------------|---------------------|
| <b>PLS Savings Account</b>  | 15.50%                                |                     |                     |
| <b>Special Notice Deposit (7-29 Days)</b>                         | 15.50%                                |                     |                     |
| <b>Term Deposit</b>   | <b>1 Month</b>                        | <b>3 Months</b>     | <b>6 Months</b>     |
| <b>Tier</b>   | <b>Rate</b>                           | <b>Rate</b>         | <b>Rate</b>         |
| Rs.100,000 - 50,000,000   | 15.65%                                | 15.65%              | 17.00%              |
| 50,000,001 and above  | To be obtained from Business Segments |                     |                     |
| <b>Flexi Munafa (One Year Product)</b>                            | <b>Flexi Advance</b>                  | <b>Flexi Mahana</b> | <b>Flexi Salana</b> |
| <b>Tier</b>   | <b>Rate</b>                           | <b>Rate</b>         | <b>Rate</b>         |
| Rs.100,000 and above  | 16.50%                                | 17.00%              | 17.50%              |
| <b>Salana Munafa (One Year Product - Profit on Maturity)</b>      | <b>Rate</b>                           |                     |                     |
| <b>Tier</b>   | <b>Rate</b>                           |                     |                     |
| Rs.100,000 - 50,000,000   | 16.25%                                |                     |                     |
| 50,000,001 and above  | To be obtained from Business Segments |                     |                     |
| <b>Silkbank Mahana Munafa (One Year Product - Monthly Payout)</b> | <b>Rate</b>                           |                     |                     |
| <b>Tier</b>   | <b>Rate</b>                           |                     |                     |
| Rs.100,000 - 50,000,000   | 16.00%                                |                     |                     |
| 50,000,001 and above  | To be obtained from Business Segments |                     |                     |
| <b>Munafa Rozana Account</b>                                      | <b>Rate</b>                           |                     |                     |
| <b>Tier</b>   | <b>Rate</b>                           |                     |                     |
| All Tiers   | 15.50%                                |                     |                     |
| <b>Super Saver Account</b>  | <b>Rate</b>                           |                     |                     |
| <b>Tier</b>   | <b>Rate</b>                           |                     |                     |
| Upto 100,000,000  | 15.50%                                |                     |                     |
| 100,000,001 and above   | To be obtained from Business Segments |                     |                     |

**INDICATIVE PROFIT RATES FOR FCY DEPOSIT PRODUCTS**

|                            |              |             |             |
|----------------------------|--------------|-------------|-------------|
| <b>Currency</b>            | <b>US \$</b> | <b>GBP</b>  | <b>EUR</b>  |
|                            | <b>Rate</b>  | <b>Rate</b> | <b>Rate</b> |
| <b>Savings Account</b>     | 0.25%        | 0.25%       | 0.25%       |
| <b>Fixed Term Deposits</b> |              |             |             |
| 1 Month                    | 0.25%        | 0.25%       | 0.25%       |
| 3 Months                   | 0.50%        | 0.50%       | 0.50%       |
| 6 Months                   | 0.50%        | 0.50%       | 0.50%       |

\* Minimum bookable amount in all Fixed Term Deposits is Rs.100,000/-. On deposits booked previously below Rs.100,000/-, a flat rate of 15.50% will apply on rollovers. New deposits will not be booked below Rs.100,000/-

For Term Deposits over Rs. 50 million, rates may be obtained from Business Heads (Except Flexi Munafa as no special rates are provided.)

For Super Saver Account over Rs. 100 million, rates may be obtained from Business Heads.

**Effective Date:**

Change in the Minimum Profit Rate will be applicable with effect from February 1, 2023.

Saving, Super Saver, Munafa Rozana are effective February 1, 2023.

Term Deposits & Flexi Munafa rates are effective January 25, 2023.