

Financial Control Group 6<sup>th</sup> Floor, MCB House 15 Main Gulberg, Jail Road Lahore, Pakistan

CIRCULAR NO: FCG - BS/2019-27

Date: Jun 28, 2019

## DECLARED RATES OF PROFIT ON LCY & FCY DEPOSITS FOR THE PERIOD JANUARY-JUNE 2019

This has reference to our earlier Circulars # FCG-BS/2018-64, FCG-BS/2019-04, FCG-BS/2019-12, FCG-BS/2019-13 and FCG-BS/2019-24 dated December 31, 2018, February 01, 2019, April 01, 2019, April 05, 2019 and May 31, 2019 respectively, wherein provisional profit rates relating to the period January-June 2019 were communicated.

In this regard, it is informed that the management has declared the rates of profit on PLS Deposits for the respective half of 2019 i.e. January-June 2019. A comprehensive chart/table of the declared rates is attached as Annex A, for information, reference and necessary action, of all concerned.

While the profit payment process will mostly be taken care by the system, however, there may be some items which need manual interference for payment of profit. All concerned are requested to consider the following instructions along with their own routine processes and controls:

## **DEDUCTION OF TAX (Products Maintained Manually):**

The details regarding tax deducted on profits along with other provisions of withholding have already been communicated separately and can be referred. However, a brief view of tax on profit is narrated below for assistance:

Tax would be deducted from the gross amount of profit, after deduction of the amount of Zakat payable thereon, wherever applicable. Following categories of recipient are exempt from deduction of withholding tax as per notification SRO No. 594 (1) dated June 30, 1991 and Income Tax Ordinance 2001:

- 1. Federal Government;
- 2. Provisional Government;
- 3. Local Authority;
- 4. A banking company receiving interest on inter-bank deposit from another banking company:
- Any person who produces a certificate from Commissioner of Income Tax to the effect that the recipient's income during the income year is exempt from tax, under the Ordinance or any other law of the time being in force.

Please note that tax related to non-filers will be deducted at enhanced rate, in line with instructions already communicated by this office.

The rate(s) of deduction should be referred from the latest withholding chart circular, issued by this office.

## PAYMENT OF PROFIT ON CLOSED ACCOUNTS (Product Maintained Manually):

Branches are advised to ensure that profit is paid on all profit bearing accounts closed during January to June 2019. Profit shall be calculated from January 01, 2019 till one day before the date of account closure. Profit shall be computed based on the terms and condition of the respective PLS scheme at the respective rates given in this circular. In case where profit has not been paid, the same shall be disbursed through pay order, which should be mailed to the last known address of the customer in the Bank's record.

General Managers/ Regional Managers should ensure that all the branches under their jurisdiction disburse the profit on declared rates on or before July 11, 2019, positively.

## **OTHER INSTRUCTIONS:**

- For existing portfolio in old products (i.e., Short Term Notice Deposits, Maalamaal Term Deposits, Special Term Deposits (STDR) etc) the rate at which they are booked will be applicable, however, the minimum rates specified through circular # FCG-BC/2013-17 Dated June 28, 2013, FCG-BS/2013-25 dated October 01, 2013 & FCG-BS /2013-13 dated November 26, 2013 during the period will be ensured.
- Special Rates for Term Deposit under the products FDA, MPA and 365 Gold obtained with the approval of the President/Treasury/Group/Business Head also stand declared as per conditions approved.
- 3. Annexure A, to the Circular is to be placed on Branch Notice Board, for information of all clients.

Please bring the contents of this circular into the knowledge of all concerned for meticulous compliance.

**Naveed Qamar** 

Department Head Taxation,

Reconciliation & Branch Support

**Anjum Javed** 

**Divisional Head** 

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	DE	CLARED PROFIT RATE	DECLARED PROFIT RATES JANUARY - JUNE 2019	19	
	Deposit Accounts M stands for million	Declared Rates Effective From January 01, 2019 to January 31, 2019	Declared Rates Effective From February 01, 2019 March 31, 2019	Declared Rates Effective From April 01, 2019 to May 31, 2019	Declared Rates Effective From June 01, 2019 to June 30, 2019
**S	F	Rates	Rates	Rates	
н	PLS Savings Account	8.000%	8.250%	8.750%	10.250%
2	Khushali Bachat Account	8.000%	8.250%	8.750%	10.250%
3	PLS Savings – 365	8.000%	8.250%	8.750%	10.250%
4	Savings 365 Gold*:				
	Less than 50M	8.000%	8.250%	8.750%	10.250%
	Rs.50M to less than 100M	8.050%	8.300%	8.800%	10.300%
	Rs.100M to less than 250M	8.100%	8.350%	8.850%	10.350%
-	Rs.250M to less than 500M	8.150%	8.400%	8.900%	10.400%
	Rs.500M and above	8.250%	8.500%	8000.6	10,500%
S	PLS Savings XTRA:				
	Less than Rs. 5M	8.000%	8.250%	8.750%	10.250%
	Rs. 5M to less than Rs. 25M	8.050%	8.300%	8.800%	10.300%
	Rs. 25M & Above	8.100%	8.350%	8.850%	10.350%
9	MCB Smart Savings Account				
	Less than Rs. 200,000	8.000%	8.250%	8.750%	10.250%
	Rs.200,000 to Less than Rs. 300,000	8.100%	8.350%	8.850%	10.350%
	Rs.300,000 and Above	8.000%	8.250%	8.750%	10.250%
7	MCB Savings Maximizer Account				
	Less than Rs.1,000,000	8.000%	8.250%	8.750%	10.250%
	Rs.1,000,000 to Less than Rs.3,000,000	8.150%	8.400%	8.900%	10.400%
	Rs.3,000,000 and Above	8.000%	8.250%	8.750%	10.250%
80	MCB Salary Gold Account	8.000%	8.250%	8.750%	10.250%
6	MCB Enhanced Savings Account (Frozen)	8.000%	8.250%	8.750%	10.250%
10	MCB Fun Club	8.000%	8.250%	8.750%	10.250%
11	Rupee Maximizer ( Frozen )	8.000%	8.250%	8.750%	10.250%
12	MCB Pensioner Saving Account	8.000%	8.250%	8.750%	10.250%
13	MCB Senior Citizen Saving Account	8.000%	8.250%	8.750%	10.250%
14	MCB Asaan Account	8.000%	8.250%	8.750%	10.250%



Declared Rates Effective From January 31, 2019   Declared Rates Effective From January 31, 2019   Declared Rates Effective From January 31, 2019   Declared Rates Effective From Ou, 2019 to January 31, 2019   Declared Rates Effective From Deposits   Declared Rates   Declared Rates Effective From Deposits   Declared Rates Effective From Deposits   Declared Rates   Declared Rat			DECLAI	ARED PROFIT R	RED PROFIT RATES JANUARY - JUNE 2019	Y - JUNE 2019				
Maturity         8.000%         8.250%         8.250%         8.569%           A Months         8.000%         8.200%         8.250%         8.569%           A Maturity         8.025%         8.296%         8.571%           A Months         8.050%         8.250%         8.573%           Maturity         8.050%         8.256%         8.573%           Maturity         8.050%         8.248%         8.573%           Maturity         8.105%         8.248%         8.573%           Months         8.077%         8.240%         8.577%           Semi Annual         8.005%         8.240%         8.578%           A Months         8.005%         8.240%         8.578%           A Months         8.005%         8.166%         8.402%         8.578%           A Months         8.005%         8.166%         8.578%         8.578%           A Months         8.005%         8.166%         8.500%         8.579%           A Months         8.005%         8.166%         8.500%         8.500%           Maturity         8.199%         8.199%         8.500%         8.500%           Maturity         8.200%         8.199%         8.500% <td< th=""><th></th><th>Deposit Accounts M stands for million</th><th>Declared Rates Eff 01, 2019 to Ja</th><th>ective From January nuary 31, 2019</th><th>Declared Rate February 01, 2019</th><th>s Effective From to March 31, 2019</th><th>Declared Rate April 01, 2019</th><th>ss Effective From to May 31, 2019</th><th>Declared Rates June 01, 2019 t</th><th>Declared Rates Effective From June 01, 2019 to June 30, 2019</th></td<>		Deposit Accounts M stands for million	Declared Rates Eff 01, 2019 to Ja	ective From January nuary 31, 2019	Declared Rate February 01, 2019	s Effective From to March 31, 2019	Declared Rate April 01, 2019	ss Effective From to May 31, 2019	Declared Rates June 01, 2019 t	Declared Rates Effective From June 01, 2019 to June 30, 2019
Thouth Maturity   8.000%   8.300%   8.250%   8.250%   8.250%   8.250%   8.250%   8.271%   8.000%   8.200%   8.200%   8.250%   8	\$.#		Simple Rate	Effective rate	Simple Rate	Effective rate	Simple Rate	Effective rate	Simple Rate	Simple Rate   Effective rate
1 Month         8 000%         8 300%         8 250%         8 256%         8 170%           Maturity         8 0025%         8 298%         8 250%         8 256%         8 770%           3 Months         8 0025%         8 296%         8 310%         8 271%         8 783%           6 Maturity         8 0000%         8 206%         8 250%         8 210%         8 212%           6 Months         8 100 mits           8 Months         8 100 mits           8 maturity         8 100 mits           8 maturity         8 100 mits           8 maturity         8 100 mits           8 mith         8 100 mits           8 mith         8 100 mits           8 mith         8 100 mits         8 100 mits	\$.#		Prod	ucts (PKR Term De	posits) Range Rs.1	.00,000 to Rs.499,9	66			
Auturity         8.000%         8.300%         8.250%         8.559%         8.750%           Auturity         8.025%         8.298%         8.250%         8.730%         8.730%           Auturity         8.025%         8.298%         8.280%         8.730%         8.733%         8.815%           Auturity         8.000ths         8.105%         8.269%         8.250%         8.573%         8.815%           Auturity         8.105%         8.269%         8.240%         8.578%         8.512%         8.912%           Auturity         8.170%         8.240%         8.240%         8.578%         8.512%         9.011%           Semi Annual         8.005%         8.166%         8.402%         8.578%         9.113%           Auturity         8.240%         8.240%         8.240%         8.578%         9.113%           Amturity         8.240%         8.166%         8.402%         8.578%         9.113%           Amturity         8.240%         8.199%         8.579%         9.113%           Amturity         8.240%         8.240%         8.579%         9.113%           Amturity         8.240%         8.240%         8.579%         9.113%           Amturity	г	1 Month								
2 Months         8.025%         8.298%         8.280%         8.571%         8.783%           Maturity         8.050%         8.296%         8.310%         8.573%         8.783%           Maturity         8.105%         8.256%         8.396%         8.573%         8.12%           Maturity         8.105%         8.252%         8.488%         8.573%         8.12%           Maturity         8.106%         8.252%         8.488%         8.573%         8.912%           Semi Annual         8.0077%         8.240%         8.402%         8.573%         8.912%           Maturity         8.240%         8.240%         8.578%         8.912%           Maturity         8.400%         8.166%         8.402%         8.579%         9.113%           Maturity         8.400%         8.400%         8.500%         9.527%           Maturity         8.800%         8.199%         8.400%         8.580%         9.118%           Maturity         8.800%         8.199%         8.204%         8.580%         9.972%           Maturity         8.204%         8.204%         8.580%         9.118%           Maturity         8.204%         8.204%         8.580%         9.118%		Maturity	8.000%	8.300%	8.250%	8.569%	8.750%	9.110%	10.250%	10.746%
Maturity         8 .025%         8 .296%         8 .296%         8 .573%         8 .783%           Amouths         8 .056%         8 .296%         8 .310%         8 .573%         8 .815%           Maturity         9 Months         8 .105%         8 .269%         8 .310%         8 .573%         8 .815%           9 Months         8 .105%         8 .269%         8 .340%         8 .357%         8 .912%           9 Months         8 .105%         8 .252%         8 .488%         8 .577%         9 .011%           12 Months         8 .100%         8 .240%         8 .240%         8 .240%         8 .578%         9 .111%           Semi Amurity         8 .240%         8 .240%         8 .240%         8 .578%         9 .111%           Amturity         8 .240%         8 .240%         8 .578%         8 .512%         9 .111%           Semi Amurity         8 .166%         8 .166%         8 .578%         8 .512%         9 .112%           Maturity         8 .240%         8 .240%         8 .579%         9 .112%         9 .112%           Acarly         8 .250%         8 .240%         8 .570%         9 .112%           Maturity         8 .890%         8 .199%         8 .240%         8 .580%	2	2 Months								
3 Months         8.050%         8.296%         8.310%         8.573%         8.815%           6 Months         8.105%         8.269%         8.398%         8.574%         8.912%           9 Months         8.105%         8.269%         8.398%         8.574%         8.912%           9 Months         8.105%         8.269%         8.398%         8.574%         8.912%           Maturity         8.100mths         8.240%         8.240%         8.240%         8.578%         8.912%           Semi Annual         8.007%         8.165%         8.402%         8.578%         8.912%           Semi Annual         8.005%         8.165%         8.578%         8.513%           Maturity         8.409%         8.166%         8.940%         8.166%         8.940%         8.580%         9.112%           Semi Annual         8.038%         8.200%         8.166%         8.940%         8.166%         8.940%         8.280%         9.972%           Maturity         8.890%         8.204%         8.581%         9.118%         9.118%           Maturity         8.204%         8.204%         8.581%         9.118%         9.118%           Maturity         8.204%         8.204%         8.		Maturity	8.025%	8.298%	8.280%	8.571%	8.783%	9.111%	10.295%	10.747%
Maturity         8.050%         8.296%         8.310%         8.573%         8.815%           6 Months         8.105%         8.269%         8.398%         8.574%         8.912%           Maturity         Maturity         8.105%         8.252%         8.488%         8.574%         8.912%           Semi Annual         8.077%         8.240%         8.402%         8.578%         8.912%         9.111%           Amaturity         8.005%         8.166%         8.166%         8.165%         8.578%         8.513%         9.112%           Amaturity         8.005%         8.166%         8.166%         8.578%         8.579%         9.112%           Maturity         8.038%         8.200%         8.580%         8.580%         9.118%           Maturity         8.049%         8.199%         8.199%         8.580%         9.31%           Maturity         8.042%         8.240%         8.580%         8.580%         9.118%           Maturity         8.200%         8.250%         8.580%         9.972%           Maturity         8.200%         8.200%         8.581%         9.118%           Maturity         8.200%         8.204%         8.581%         9.118%	8	3 Months								
6 Months         8.105%         8.269%         8.398%         8.574%         8.912%           Maturity         8.105%         8.269%         8.574%         8.912%           Maturity         8.1005%         8.252%         8.488%         8.577%         9.011%           Semi Annual         8.240%         8.240%         8.578%         8.512%         9.111%           Semi Annual         8.005%         8.165%         8.579%         8.513%         8.913%           Semi Annual         8.005%         8.166%         8.579%         8.579%         9.112%           Semi Annual         8.005%         8.166%         8.579%         8.517%         9.12%           Maturity         8.499%         8.166%         8.579%         8.579%         9.116%           Semi Annual         8.005%         8.109%         8.200%         8.580%         9.116%           Semi Annual         8.200%         8.200%         8.580%         9.972%           Semi Annual         8.800%         8.200%         8.580%         9.972%           Semi Annual         8.200%         8.204%         8.580%         9.918%           Semi Annual         8.204%         8.204%         8.580%         9.918%		Maturity	8.050%	8.296%	8.310%	8.573%	8.815%	9.111%	10.339%	10.747%
Maturity         8.105%         8.269%         8.398%         8.574%         8.912%           9 Months         8.170%         8.252%         8.488%         8.577%         9.011%           12 Months         8.077%         8.240%         8.240%         8.240%         8.578%         8.913%           Semi Annual         8.077%         8.165%         8.165%         8.578%         8.913%         9.111%           Semi Annual         8.005%         8.166%         8.166%         8.250%         8.579%         9.115%           Semi Annual         8.038%         8.199%         8.250%         8.580%         9.16%           Semi Annual         8.038%         8.200%         8.580%         9.972%           Semi Annual         8.038%         8.200%         8.580%         9.972%           Maturity         8.890%         8.199%         8.580%         9.972%           Semi Annual         8.040%         8.200%         8.580%         9.116%           Semi Annual         8.204%         8.204%         8.580%         9.116%           Semi Annual         8.204%         8.204%         8.580%         9.116%           Semi Annual         8.204%         8.204%         8.580%	4	6 Months								
9 Months         8 .252%         8 .488%         8 .577%         9.011%           12 Months         8 .240%         8 .240%         8 .278%         8 .912%           12 Months         8 .077%         8 .240%         8 .578%         8 .912%           Maturity         8 .005%         8 .165%         8 .578%         8 .913%           Semi Annual         8 .005%         8 .166%         8 .579%         8 .913%           Maturity         8 .403%         8 .579%         8 .917%           Semi Annual         8 .005%         8 .200%         8 .579%         9 .917%           Semi Annual         8 .005%         8 .200%         8 .580%         9 .917%           Maturity         8 .006%         8 .200%         8 .580%         9 .917%           Semi Annual         8 .006%         8 .200%         8 .580%         9 .917%           Maturity         8 .000%         8 .200%         8 .580%         9 .917%           Semi Annual         8 .000%         8 .200%         8 .580%         9 .916%           Semi Annual         8 .000%         8 .200%         8 .580%         9 .917%           Semi Annual         8 .004%         8 .204%         8 .581%         9 .917%		Maturity	8.105%	8.269%	8.398%	8.574%	8.912%	9.111%	10.473%	10.747%
Adaturity         8.170%         8.252%         8.488%         8.577%         9.011%           12 Months         8.077%         8.240%         8.402%         8.578%         8.912%           Semi Annual         8.077%         8.240%         8.578%         8.578%         8.912%           Admity         8.005%         8.165%         8.402%         8.578%         9.111%           Semi Annual         8.005%         8.166%         8.402%         8.579%         9.112%           Maturity         8.005%         8.166%         8.579%         8.913%         9.122%           Semi Annual         8.038%         8.200%         8.579%         9.527%         9.527%           Semi Annual         8.038%         8.199%         8.580%         9.527%         9.527%           Maturity         8.890%         8.199%         8.580%         9.31%         9.91%           Semi Annual         8.0042%         8.200%         8.580%         9.91%         9.91%           Semi Annual         8.200%         8.200%         8.580%         9.91%         9.91%           Semi Annual         8.0042%         8.204%         8.581%         9.918%           Semi Annual         8.204%         <	s	9 Months								
12 Months         8.077%         8.240%         8.578%         8.578%         8.912%           Semi Annual         8.077%         8.240%         8.578%         8.578%         8.912%           Admurity         24 Months         8.005%         8.165%         8.579%         9.111%           Semi Annual         8.005%         8.166%         8.579%         9.112%           Maturity         8.499%         8.166%         8.579%         9.112%           Semi Annual         8.038%         8.200%         8.580%         9.116%           Maturity         8.199%         8.199%         8.580%         9.16%           Maturity         8.890%         8.199%         8.580%         9.37%           Semi Annual         8.800%         8.200%         8.580%         9.37%           Maturity         8.800%         8.200%         8.580%         9.37%           Semi Annual         8.002%         8.200%         8.580%         9.31%           Semi Annual         8.204%         8.204%         8.580%         9.116%           Semi Annual         8.204%         8.204%         8.580%         9.118%           Semi Annual         8.204%         8.204%         8.580%         <		Maturity	8.170%	8.252%	8.488%	8.577%	9.011%	9.111%	10.500%	10.635%
Semi Annual         8.077%         8.240%         8.402%         8.578%         8.512%         8.912%           Anaturity         8.240%         8.240%         8.240%         8.240%         8.240%         8.578%         8.911%         9.111%           A Maturity         8 emi Annual         8.005%         8.166%         8.166%         8.166%         8.579%         8.913%         9.112%           A Maturity         8 emi Annual         8.166%         8.200%         8.200%         8.200%         8.200%         8.200%         8.200%         8.200%         8.200%         8.200%         9.937%         8.200%         9.937%         8.200%         9.040%         8.200%         9.040%         8.200%         9.040%         8.200%         9.040%	9	12 Months								
24 Months         8.240%         8.240%         8.240%         8.278%         8.578%         9.111%           24 Months         8.005%         8.165%         8.165%         8.279%         8.579%         9.112%           24 Months         8.166%         8.166%         8.279%         8.579%         8.913%         9.112%           36 Months         8.2499%         8.166%         8.240%         8.579%         8.913%         9.112%           Semi Annual         8.038%         8.200%         8.199%         8.200%         8.580%         9.116%           Maturity         8.890%         8.199%         8.580%         8.580%         9.972%           60 Months         8.204%         8.204%         8.581%         9.118%           Yearly         8.204%         8.581%         9.118%           Yearly         8.204%         8.204%         8.581%         9.118%           Yearly         8.204%         8.204%         8.581%         9.118%		Semi Annual	8.077%	8.240%	8.402%	8.578%	8.912%	9.111%	10.252%	10.515%
24 Months         8.005%         8.165%         8.279%         8.579%         8.913%           Semi Annual         8.166%         8.166%         8.279%         8.579%         8.913%           Maturity         8.499%         8.166%         8.279%         8.579%         8.913%           36 Months         8.038%         8.200%         8.403%         8.530%         9.527%           Semi Annual         8.199%         8.199%         8.580%         8.580%         9.116%           GO Months         8.042%         8.204%         8.580%         9.372%           Semi Annual         8.042%         8.204%         8.581%         9.972%           Yearly         8.204%         8.204%         8.581%         9.118%           Yearly         8.204%         8.204%         8.581%         9.118%		Maturity	8.240%	8.240%	8.578%	8.578%	9.111%	9.111%	10.515%	10.515%
semi Annual         8.005%         8.165%         8.402%         8.579%         8.513%         8.133%           yearly         8.166%         8.166%         8.579%         8.579%         8.513%         8.112%           36 Months         8.038%         8.200%         8.200%         8.580%         8.580%         9.112%           semi Annual         8.199%         8.199%         8.580%         8.580%         9.116%           GO Months         8.204%         8.204%         8.581%         9.377%         8.200%           semi Annual         8.204%         8.204%         8.581%         9.318%           Maturity         8.204%         8.204%         8.581%         9.118%           yearly         8.204%         8.581%         9.118%	7	24 Months								
yearly         8.166%         8.166%         8.166%         8.579%         8.579%         9.112%           36 Months         8.038%         8.166%         8.279%         8.579%         9.112%           36 Months         8.038%         8.200%         8.280%         8.580%         8.580%         9.116%           Nearly         8.890%         8.199%         8.199%         9.337%         8.580%         9.972%           60 Months         8.042%         8.204%         8.204%         8.581%         9.116%           yearly         8.204%         8.204%         8.581%         9.118%           Maturity         9.665%         8.204%         8.581%         9.118%		Semi Annual	8.005%	8.165%	8.402%	8.579%	8.913%	9.112%	10.000%	10.250%
36 Maturity         8.156%         8.166%         8.947%         8.579%         9.527%           36 Months         8.038%         8.200%         8.403%         8.580%         8.580%         9.17%           semi Annual         Maturity         8.890%         8.199%         9.337%         8.580%         9.10%           fo Months         8.204%         8.204%         8.204%         8.581%         9.18%         9.118%           maturity         8.204%         8.204%         8.581%         9.118%         9.118%           maturity         9.665%         8.204%         8.581%         9.518%         9.118%		Yearly	8.166%	8.166%	8.579%	8.579%	9.112%	9.112%	10.250%	10.250%
36 Months         8.038%         8.200%         8.403%         8.580%         8.580%         8.917%           semi Annual         8.199%         8.199%         8.580%         8.580%         9.116%           Maturity         8.890%         8.199%         9.337%         8.580%         9.716%           Semi Annual         8.042%         8.204%         8.581%         9.118%           Maturity         9.665%         8.204%         8.581%         9.118%		Maturity	8.499%	8.166%	8.947%	8.579%	9.527%	9.112%	10.775%	10.250%
Semi Annual         8.038%         8.200%         8.403%         8.580%         8.917%           Yearly         8.199%         8.199%         8.580%         8.580%         9.116%           Maturity         8.890%         8.199%         8.580%         9.972%           Semi Annual         8.042%         8.204%         8.581%         8.520%           Yearly         8.204%         8.581%         9.118%           Maturity         9.665%         8.204%         10.185%         8.581%         10.940%	00	36 Months								
Yearly         8.199%         8.580%         8.580%         9.116%           Maturity         8.890%         8.199%         9.337%         8.580%         9.116%           60 Months         8.042%         8.204%         8.204%         8.581%         8.581%         8.920%           Yearly         8.204%         8.581%         8.581%         9.118%           Maturity         9.665%         8.204%         8.581%         9.118%		Semi Annual	8:038%	8.200%	8.403%	8.580%	8.917%	9.116%	10.000%	10.250%
Maturity         8.890%         8.199%         9.337%         8.580%         9.972%           60 Months         8.042%         8.204%         8.204%         8.581%         8.920%           Yearly         8.204%         8.204%         8.581%         9.118%           Maturity         9.665%         8.204%         10.185%         8.581%         10.940%		Yearly	8.199%	8.199%	8.580%	8.580%	9.116%	9.116%	10.250%	10.250%
60 Months         8.042%         8.204%         8.204%         8.304%         8.304%         8.304%         8.304%         8.304%         8.304%         8.381%         9.118%           Yearly         Waturity         9.665%         8.204%         10.185%         8.581%         10.940%		Maturity	8.890%	8.199%	9.337%	8.580%	9.972%	9.116%	11.337%	10.250%
Innual         8.042%         8.204%         8.404%         8.581%         8.920%           8.204%         8.204%         8.581%         9.118%           Ity         9.665%         8.204%         10.185%         8.581%         10.940%	6									
ty 8.204% 8.204% 8.581% 8.581% 9.118% 10.940% 14		Semi Annual	8.042%	8.204%	8.404%	8.581%	8.920%	9.118%	10.000%	10.250%
9.665% 8.204% 10.185% 8.581% 10.940%		Yearly	8.204%	8.204%	8.581%	8.581%	9.118%	9.118%	10.250%	10.250%
		Maturity	8599.6	8.204%	10.185%	8.581%	10.940%	9.118%	12.578%	10.250%



Deposit Accounts         Declared Intent I	Deposit Accounts         Decined Rates Effective From January Products         Simple Rate Effective From January Products          Simple Rate Effective From January Products         Simple Rate Effective From January Products         Simple Rate Effective From January Products         Simple Rate Effective From January Products         Simple Rate Effective From January Products         Simple Rate Effective From January Products         Simple Rate Effective From January Products         Simple Rate Effective From January Products         Simple Rate Effective From January Products         Simple Rate Effective From January Products         Simple Rate Effective			DECL	ARED PROFIT F	ARED PROFIT RATES JANUARY - JUNE 2019	Y - JUNE 2019				
Another And Another And Another	Products   Products		Deposit Accounts M stands for million	Declared Rates Eff 01, 2019 to Ja	ective From January Inuary 31, 2019	Declared Rate: February 01, 2019	s Effective From to March 31, 2019	Declared Rate April 01, 2019	s Effective From to May 31, 2019	Declared Rate June 01, 2019	s Effective From to June 30, 2019
Makening   8.100%   8.400%   8.351%   8.650%   9.218%   10.3560%	Month	8.#	Products	Simple Rate	Effective rate	Simple Rate	Effective rate	Simple Rate	Effective rate	Simple Rate	Effective rate
Monthly         8 400%         8 400%         8 550%         9 220%         10 350%           Almunity         8 400%         8 400%         8 550%         9 220%         10 350%           Almunity         8 125%         8 400%         8 550%         9 220%         10 350%           Monthly         8 125%         8 400%         8 400%         8 550%         9 220%         10 350%           Monthly         8 125%         8 400%         8 400%         8 250%         9 220%         10 350%           Monthly         8 125%         8 400%         8 400%         8 100%         8 250%         9 220%         10 350%           Monthly         8 125%         8 400%         8 400%         8 100%         8 250%         9 220%         10 350%           Monthly         8 125%         8 400%         8 110%         8	Monthly   8.109%   8.409%   8.559%   8.677%   8.650%   9.210%	S.#		Pro	ducts (PKR Term D	eposits) Range Rs	.500,000 and Abov				
Abenity         8 400%         8 450%         8 550%         9 720%         9 720%         10.550%           Potentity         Routity         8 405%         8 405%         8 450%         9 720%         10.550%         10.550%           Makanty         8 120%         8 405%         8 405%         8 450%         8 553%         9 720%         10.551%           Makanty         8 120%         8 400%         8 410%         8 450%         8 450%         10.44%         10.551%           Mornity         8 100%         8 400%         8 410%         8 450%         8 450%         10.44%         10.551%           Mornity         8 100%         8 400%         8 410%         8 450%         8 400%         10.44%         10.551% </th <th>Monthly         8.005%         8.405%         8.405%         8.530%         9.718%         9.718%           Monthly         8.005%         8.405%         8.405%         8.405%         8.675%         8.550%         9.728%           Monthly         8.005%         8.405%         8.405%         8.405%         8.555%         9.220%           Monthly         8.105%         8.405%         8.405%         8.405%         8.555%         9.220%           Monthly         8.005%         8.405%         8.405%         8.405%         8.555%         9.220%           Monthly         8.005%         8.405%         8.405%         8.513%         8.615%         9.220%           Monthly         8.005%         8.405%         8.410%         8.613%         8.917%         9.220%           Monthly         8.005%         8.255%         8.410%         8.613%         9.210%         9.220%           Monthly         8.005%         8.255%         8.410%         8.613%         9.210%         9.220%           Monthly         8.005%         8.255%         8.555%         8.613%         9.210%         9.220%           Monthly         8.005%         8.255%         8.610%         8.613%         <t< th=""><th>1</th><th>1 Month</th><th></th><th></th><th></th><th></th><th></th><th>77.7</th><th></th><th></th></t<></th>	Monthly         8.005%         8.405%         8.405%         8.530%         9.718%         9.718%           Monthly         8.005%         8.405%         8.405%         8.405%         8.675%         8.550%         9.728%           Monthly         8.005%         8.405%         8.405%         8.405%         8.555%         9.220%           Monthly         8.105%         8.405%         8.405%         8.405%         8.555%         9.220%           Monthly         8.005%         8.405%         8.405%         8.405%         8.555%         9.220%           Monthly         8.005%         8.405%         8.405%         8.513%         8.615%         9.220%           Monthly         8.005%         8.405%         8.410%         8.613%         8.917%         9.220%           Monthly         8.005%         8.255%         8.410%         8.613%         9.210%         9.220%           Monthly         8.005%         8.255%         8.410%         8.613%         9.210%         9.220%           Monthly         8.005%         8.255%         8.555%         8.613%         9.210%         9.220%           Monthly         8.005%         8.255%         8.610%         8.613% <t< th=""><th>1</th><th>1 Month</th><th></th><th></th><th></th><th></th><th></th><th>77.7</th><th></th><th></th></t<>	1	1 Month						77.7		
Monthly   8,125%   8,405%   8,352%   8,679%   8,655%   9,220%   10,356%	Monthly   8,0298   8,405%   8,310%   8,6578   8,85278   9,120%	2	Maturity 2 Months	8.100%	8.408%	8.350%	8.677%	8.850%	9.218%	10.350%	10.855%
Motherity         8.125%         8.405%         8.523%         8.655%         9.220%         10.356%           Motherity         8.005%         8.402%         8.402%         8.673%         8.673%         9.220%         10.351%           Motherity         8.005%         8.402%         8.402%         8.673%         8.673%         9.220%         10.351%           Motherity         8.005%         8.402%         8.402%         8.673%         8.673%         9.220%         10.413%           Motherity         8.005%         8.373%         8.402%         8.613%         9.922%         10.351%           Motherity         8.005%         8.513%         8.613%         9.622%         9.220%         10.378%           Motherity         8.005%         8.613%         8.613%         9.622%         9.220%         10.378%           Motherity         8.005%         8.613%         8.613%         9.922%         10.378%         10.378%           Motherity         8.005%         8.613%         8.613%         9.922%         10.378%         10.378%           Motherity         8.005%         8.613%         8.613%         9.623%         9.226%         10.378%           Motherity         8.005%	Maturity         8 125%         8 402%         8 330%         8 679%         8 657%         9 220%           Monthly         8 100%         8 402%         8 402%         8 402%         8 579%         8 529%         9 220%           Monthly         8 100%         8 402%         8 402%         8 579%         8 559%         9 220%           Monthly         8 100%         8 100%         8 373%         8 579%         8 552%         9 220%           Monthly         8 100%         8 100%         8 200%         8 553%         8 550%         9 220%           Monthly         8 100%         8 100%         8 200%         8 550%         8 200%         9 220%           Monthly         8 100%         8 100%         8 200%         8 681%         8 100%         9 220%           Monthly         8 100%         8 100%         8 200%         8 200%         8 200%         9 220%           Monthly         8 100%         8 200%         8 200%         8 200%         8 200%         9 220%           Monthly         8 100%         8 200%         8 200%         8 200%         8 200%         9 220%           Monthly         8 100%         8 200%         8 200%         8 200%         <	*	Monthly	8 098%	8 405%	8 351%	8 678%	8 857%	9 220%	10 351%	10.857%
Monthly         8 059%         8 0.00%         8 355%         8 679%         8 050%         9 100%         10 441%           Monthly         8 0400%         8 400%         8 455%         8 517%         9 100%         10 441%           Monthly         8 150%         8 150%         8 410%         8 555%         9 220%         10 141%           Monthly         8 150%         8 150%         8 150%         8 250%         9 220%         10 141%           Monthly         8 100%         8 150%         8 150%         8 681%         8 651%         10 141%           Monthly         8 100%         8 100%         8 100%         8 100%         10 141%           Monthly         8 100%         8 100%         8 100%         8 100%         10 141%           Monthly         8 100%         8 100%         8 100%         8 100%         10 141%           Monthly         8 100%         8 100%         8 100%         8 100%         10 10 10 10 10           Monthly         8 100%         8 100%         8 100%         8 100%         10 10 10           Monthly         8 100%         8 100%         8 100%         8 100%         10 10 10           Monthly         8 100%         8 10	Monthly   8 (1955)   8 (1956)		Maturity	8.125%	8.405%	8.380%	8.678%	8.885%	9.220%	10.396%	10.857%
Monthly         8 09554         8 40294         8 45724         8 6799         8 85524         9 22094         10 35148           6 Monthly         6 Monthly         8 1509         8 40294         8 4578         8 6799         10 4418         10 4418           6 Monthly         8 0568         8 3778         8 4528         8 2538         10 2238         10 4418           Currently         8 0568         8 3778         8 5509         8 5819         8 2528         10 5798           Monthly         8 0518         8 2788         8 5509         8 5819         8 2238         10 5798           Monthly         8 0518         8 5258         8 5596         8 2238         10 5798         10 5798           Monthly         8 0518         8 578         8 5618         8 6819         8 2238         10 5788         10 5788           Monthly         8 0518         8 3558         8 4329         8 6819         8 2238         10 5788         10 5788           Monthly         8 0518         8 3528         8 6696         9 2236         10 5788         10 5788           Sel Monthly         8 4508         8 6508         8 6508         9 2208         10 5788         10 5788           Sel Monthly	Monthly         8 0905%         8 400%         8 410%         8 679%         8 555%         9 270%           Maturity         8 150%         8 150%         8 400%         8 411%         8 611%         8 917%         9 220%           Maturity         8 100%         8 173%         8 173%         8 173%         8 173%         9 220%           Maturity         8 100%         8 173%         8 173%         8 173%         8 173%         8 173%         9 220%           Maturity         8 100%         8 173%         8 173%         8 173%         8 173%         8 173%         9 173%         9 173%           Monthy         8 100%         8 100%         8 173%         8 173%         8 173%         8 173%         9 173%         9 173%           Monthy         8 100%         8 100%         8 173%         8 173%         8 173%         8 173%         8 173%         9 173%           Sent Annal         8 100%         8 100%         8 173%         8 173%         8 173%         8 173%         8 173%         8 173%         8 173%         8 173%         8 173%         8 173%         8 173%         8 173%         8 173%         8 173%         8 173%         8 173%         8 173%         8 173%         8 17	3	3 Months								
Monthly         Respective         8.410%         8.410%         8.617%         9.220%         10.41%           Monthly         B. 000000         8.373%         8.412%         8.681%         8.655%         9.220%         10.320%           Monthly         B. 2000         8.713%         8.412%         8.681%         8.655%         9.220%         10.320%           Monthly         B. 2000         8.713%         8.713%         8.681%         8.655%         9.223%         10.441%           Monthly         B. 2000         8.713%         8.324%         8.681%         9.020%         9.223%         10.578%           Monthly         B. 2000         8.324%         8.681%         8.691%         9.223%         10.578%           Monthly         B. 2000         8.325%         8.354%         8.681%         9.223%         10.578%           Monthly         B. 2000         8.325%         8.356%         8.356%         9.228%         10.578%           Monthly         B. 2000         8.325%         8.324%         8.681%         9.228%         10.443%           Monthly         B. 2000         8.324%         8.661%         8.661%         9.228%         10.443%           Sent A. Anderson	Readling         8.150%         8.400%         8.410%         8.679%         8.917%         9.200%           Redentify         8.006%         8.373%         8.323%         8.681%         8.855%         9.223%           Quarterly         8.006%         8.373%         8.373%         8.681%         8.855%         9.223%           Mentify         8.007%         8.373%         8.354%         8.681%         8.855%         9.223%           Mentify         8.007%         8.373%         8.354%         8.681%         8.855%         9.223%           Mentify         8.007%         8.355%         8.355%         8.437%         8.681%         9.228%           Mentify         8.007%         8.355%         8.356%         8.356%         9.228%         9.228%           Montify         8.007%         8.355%         8.356%         8.356%         8.356%         9.228%           Montify         8.007%         8.356%         8.356%         8.356%         8.690%         9.236%           Montify         8.007%         8.356%         8.356%         8.356%         8.690%         9.236%           Sen formerly         8.005%         8.305%         8.356%         8.690%         9.236%		Monthly	8.095%	8.402%	8.352%	8.679%	8.852%	9.220%	10.351%	10.857%
Reflective         Reflective         8.655%         8.223%         8.323%         8.655%         9.223%         10.325%           Obstractively         B. 223%         8.373%         8.650%         8.681%         8.621%         9.223%         10.442%           Obstractively         B. 223%         8.373%         8.681%         8.681%         9.020%         9.223%         10.442%           Monthly         B. 205%         8.373%         8.681%         8.681%         9.020%         9.223%         10.442%           Monthly         B. 205%         8.355%         8.354%         8.681%         8.691%         9.223%         10.443%           Monthly         B. 205%         8.355%         8.412%         8.681%         8.924%         9.223%         10.158%           Monthly         B. 205%         8.355%         8.440%         8.661%         9.223%         10.158%           Monthly         B. 205%         8.340%         8.650%         8.650%         9.228%         10.044%           Monthly         B. 3173%         8.340%         8.650%         8.650%         9.228%         9.228%         10.044%           Monthly         B. 3173%         8.310%         8.350%         8.350%         8.6	Monthly   8.05%   8.373%   8.681%   8.681%   8.855%   9.223%   9		Maturity	8.150%	8.402%	8.410%	8.679%	8.917%	9.220%	10.441%	10.857%
Outmerly         8.056%         8.373%         8.335%         8.651%         8.655%         9.223%         10.325%           Outmerly         8.005%         8.373%         8.335%         8.651%         8.651%         9.223%         10.325%         10.325%           9 Monthly         8 Monthly         8 0.05%         8.373%         8.500%         8.651%         9.223%         10.578%         10.578%           9 Monthly         8 0.05%         8.355%         8.355%         8.355%         8.410%         8.256%         9.223%         10.578%         10.578%           Outmerly         8 0.05%         8.355%         8.355%         8.420%         8.651%         9.223%         10.578%         10.578%           Monthly         8 0.05%         8.355%         8.340%         8.650%         8.557%         9.228%         10.578%           Semi Annul         8 0.05%         8.340%         8.560%         8.50%         9.228%         10.544%           Semi Annul         8 0.05%         8.340%         8.560%         9.230%         9.230%         10.544%           Semi Annul         8 0.05%         8.340%         8.352%         8.650%         9.230%         9.230%         10.050%           Semi	Monthly         8,0568%         8,373%         8,855%         8,855%         9,223%           Monthly         8,0068%         8,373%         8,353%         8,661%         8,855%         9,223%           Monthly         8,0078         8,373%         8,355%         8,355%         8,681%         8,913%         9,223%           Monthly         8,0078         8,355%         8,355%         8,426%         8,681%         9,123%           Maturity         8,0078         8,355%         8,355%         8,426%         8,681%         9,123%           Maturity         8,0078         8,355%         8,355%         8,426%         8,691%         9,123%           Maturity         8,0078         8,355%         8,440%         8,691%         9,125%         9,123%           Maturity         8,0078         8,340%         8,340%         8,690%         9,224%         9,124%           Maturity         8,005%         8,340%         8,305%         8,305%         8,305%         9,124%           Maturity         8,005%         8,305%         8,305%         8,305%         8,305%         9,124%           Monthly         8,005%         8,305%         8,305%         8,305%         9,124%	4	6 Months								
Quarterly         8 235%         8 374%         8 412%         8 611%         8 611%         8 9128         10 42%           Monthly         8 205%         8 375%         8 375%         8 375%         8 500%         8 681%         9 0.20%         9 10.25%         10 528%           Monthly         8 105%         8 355%         8 355%         8 412%         8 681%         9 122%         10 528%         10 538%           Quarterly         Monthly         8 200%         8 355%         8 355%         8 450%         8 681%         9 122%         10 538%           Monthly         8 200         8 356%         8 500%         8 681%         9 122%         10 718%           Monthly         8 200         8 340%         8 340%         8 500%         8 500%         9 220%         10 718%           Senthly         8 200         8 340%         8 340%         8 500%         8 500%         9 220%         10 718%           Monthly         8 200         8 340%         8 340%         8 500%         8 500%         9 220%         9 220%           Monthly         8 300         8 300         8 510%         8 650%         9 220%         9 220%         10 200%           Senthly         9 200 <td>Quarterly         8,123%         8,374%         8,612%         8,921%         9,023%           Shothly         8,205%         8,373%         8,512%         8,681%         8,921%         9,023%           Shothly         8,000kh         8,205%         8,373%         8,520%         8,523%         9,020%         9,223%           Monthly         8,105%         8,355%         8,355%         8,513%         8,611%         9,020%         9,223%           Monthly         8,105%         8,355%         8,355%         8,512%         8,611%         9,125%         9,128%           Monthly         8,005%         8,340%         8,350%         8,650%         8,527%         9,125%         9,128%           Send Annual         8,105%         8,340%         8,350%         8,650%         8,527%         9,124%           Send Annual         8,105%         8,305%         8,505%         8,650%         9,124%         9,124%           Send Annual         8,105%         8,305%         8,505%         8,650%         9,124%         9,124%           Send Annual         8,105%         8,305%         8,505%         8,650%         9,124%         9,124%           Send Annual         8,105%         <th< td=""><td></td><td>Monthly</td><td>890'8</td><td>8.373%</td><td>8.353%</td><td>8.681%</td><td>8.855%</td><td>9.223%</td><td>10.352%</td><td>10.858%</td></th<></td>	Quarterly         8,123%         8,374%         8,612%         8,921%         9,023%           Shothly         8,205%         8,373%         8,512%         8,681%         8,921%         9,023%           Shothly         8,000kh         8,205%         8,373%         8,520%         8,523%         9,020%         9,223%           Monthly         8,105%         8,355%         8,355%         8,513%         8,611%         9,020%         9,223%           Monthly         8,105%         8,355%         8,355%         8,512%         8,611%         9,125%         9,128%           Monthly         8,005%         8,340%         8,350%         8,650%         8,527%         9,125%         9,128%           Send Annual         8,105%         8,340%         8,350%         8,650%         8,527%         9,124%           Send Annual         8,105%         8,305%         8,505%         8,650%         9,124%         9,124%           Send Annual         8,105%         8,305%         8,505%         8,650%         9,124%         9,124%           Send Annual         8,105%         8,305%         8,505%         8,650%         9,124%         9,124%           Send Annual         8,105% <th< td=""><td></td><td>Monthly</td><td>890'8</td><td>8.373%</td><td>8.353%</td><td>8.681%</td><td>8.855%</td><td>9.223%</td><td>10.352%</td><td>10.858%</td></th<>		Monthly	890'8	8.373%	8.353%	8.681%	8.855%	9.223%	10.352%	10.858%
Minutify         8 205%         8 373%         8 500%         8 681%         9 020%         9 223%         10.578%           Montify         8 004th         8 355%         8 355%         8 354%         8 681%         8 859%         9 228%         10.33%           Montify         8 105%         8 355%         8 355%         8 200%         8 611%         8 859%         9 228%         10.718%           Montify         8 105%         8 355%         8 350%         8 618%         8 650%         9 123%         10.718%           Montify         8 105%         8 340%         8 340%         8 650%         9 230%         10.54%           Montify         8 340%         8 340%         8 650%         9 230%         10.56%           Montify         8 340%         8 340%         8 650%         9 230%         10.56%           Montify         8 340%         8 340%         8 650%         9 230%         9 230%           Montify         8 340%         8 340%         8 650%         9 230%         9 230%           Montify         8 340%         8 305%         8 650%         9 230%         9 230%           8 4 Montify         8 305%         8 305%         8 650%         9 230%	Monthly         8 205%         8 373%         8 500%         8 683%         9 020%         9 223%           Monthly         Monthly         8 051%         8 355%         8 354%         8 683%         8 252%         9 228%           Quarterly         8 105%         8 355%         8 412%         8 651%         9 228%         9 228%           Maturity         8 105%         8 355%         8 412%         8 651%         9 228%         9 228%           Maturity         8 001%         8 355%         8 412%         8 651%         9 228%         9 228%           Maturity         8 001%         8 355%         8 650%         8 651%         9 228%         9 228%           Maturity         8 001%         8 340%         8 352%         8 650%         9 230%         9 230%           Maturity         8 100         8 340%         8 350%         8 650%         9 230%         9 230%           Maturity         8 10         8 300%         8 300%         8 350%         8 500%         9 234%           Maturity         8 139         8 300%         8 300%         8 650%         9 234%         9 234%           Monthly         8 130         8 310%         8 350%         8 650%		Quarterly	8.123%	8.374%	8.412%	8.681%	8.921%	9.223%	10.442%	10.858%
Patholish         8 1355%         8 3354%         8 5814%         8 6818%         8 5829%         9 228%         10 433%           Quarterly         B 105%         8 3355%         8 412%         8 6818         8 6818         9 128%         10 433%           Quarterly         B 105%         8 3354%         8 535%         8 411%         8 6818         8 623%         9 128%         10 718%           All Description         B 105%         8 340%         8 354%         8 350%         8 650%         8 207%         9 128%         10 718%           Montriby         B 105%         8 340%         8 350%         8 650%         8 207%         9 230%         10 580%           Semi Annual         B 173%         8 340%         8 509%         8 650%         9 230%         10 580%           Act Montriby         B 130%         8 340%         8 509%         8 650%         9 230%         10 580%           Montriby         B 100%         8 340%         8 340%         8 350%         8 509%         9 230%         9 5736%           Semi Annual         B 100%         8 340%         8 305%         8 509%         8 690%         9 230%         9 5736%           Montriby         B 200%         8 305%	Street		Maturity	8.205%	8.373%	8.500%	8.681%	9.020%	9.223%	10.578%	10.858%
Outmethy         8 00154         8 35554         8 68134         8 6814         8 8594         9 2284         10.4334           Outmethy         8 1055         8 35554         8 4124         8 6814         8 8594         9 2284         10.4334           Maturity         8 1054         8 3555         8 4124         8 6617         9 1256         9 2284         10.4348           Maturity         8 1054         8 340%         8 350%         8 660%         8 2677         9 2286         10.4448           Maturity         8 1034         8 340%         8 569%         8 660%         8 2677         9 230%         10.4448           Maturity         8 1034         8 340%         8 569%         8 660%         9 2286         10.4448           Maturity         8 1034         8 340%         8 509%         8 660%         9 2236         10.4448           Maturity         8 1034         8 305%         8 305%         8 505%         8 500%         9 2344         9 2348         9 7984           Maturity         8 1035         8 305%         8 505%         8 692%         9 2346         9 2348         10 200%           Semi Annual         8 205%         8 205%         8 692%         9 600%	Monthly         8 LOSTS         8 JSSSK         8 LOSTS         8 LSSSK         8 LSSSK <t< td=""><td>2</td><td>9 Months</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	2	9 Months								
Constreinly         8 205%         8 105%         8 355%         8 681%         8 691%         9 228%         10 43%           Description         Residency         8 270%         8 354%         8 590%         8 661%         9 125%         9 10 28%         10 718%           Annale         Residency         8 660%         8 660%         8 650%         8 650%         9 228%         10 718%           Annale         Residency         8 600%         8 650%         8 650%         9 220%         10 344%           Maturity         8 100%         8 340%         8 500%         8 650%         9 230%         10 580%           Maturity         8 100%         8 340%         8 650%         8 650%         9 230%         9 230%         10 580%           All Maturity         8 100%         8 305%         8 305%         8 305%         8 650%         9 230%         9 230%         9 230%           All Maturity         8 100%         8 305%         8 305%         8 650%         8 650%         9 224%         9 278%         9 278%           All Maturity         8 100%         8 305%         8 305%         8 650%         9 660%         9 224%         10 200%           All Maturity         8 100%         <	Augusticity         8 J05%         8 J55%         8 611%         8 691%         9 228%           Amburity         8 Z70%         8 J55%         8 412%         8 661%         9 125%         9 228%           Za Monthy         8 L037%         8 J340%         8 J35%         8 650%         8 651%         9 J25%           Secondarity         8 J340%		Monthly	8.051%	8.355%	8.354%	8.681%	8.859%	9.228%	10.353%	10.859%
Manurity         R 220%         8.354%         8.590%         8.661%         9.125%         9.125%         10.718%           Monthly         Monthly         8.001%         8.340%         8.362%         8.660%         8.861%         9.120%         10.354%           Monthly         Sendy         8.360%         8.600%         8.861%         9.120%         10.354%           Sendy         Sendy         8.460%         8.600%         8.200%         9.230%         10.644%           Sendy         Sendy         8.600%         8.600%         9.230%         10.644%           Amouthly         Sendy         8.340%         8.305%         8.600%         9.230%         9.230%           Monthly         Sendy         8.600%         8.600%         9.230%         9.230%         9.738%           Sendy         Sendy         8.600%         8.600%         9.230%         9.230%         9.738%           Sendy         Sendy         8.600%         8.600%         9.230%         9.230%         9.738%           Sendy         Sendy         8.600%         8.900%         8.900%         9.230%         9.230%         9.738%           Sendy         Sendy         8.600%         8.900%	Monthly   8.270%   8.354%   8.590%   8.651%   9.125%   9.125%   9.125%   9.125%   9.125%   9.126%		Quarterly	8.105%	8.355%	8.412%	8.681%	8.924%	9.228%	10.443%	10.859%
Authority         8.037%         8.340%         8.340%         8.340%         8.560%         8.690%         9.230%         10.354%           Quarterly         8.040%         8.420%         8.690%         9.230%         10.580%         10.580%           Maturity         8.173%         8.340%         8.340%         8.690%         9.230%         10.580%           Amonths         8.173%         8.340%         8.690%         8.690%         9.230%         10.580%           Amonths         8.000%         8.340%         8.340%         8.690%         9.230%         10.580%           Amonths         8.000%         8.340%         8.305%         8.350%         8.350%         9.234%         9.738%           Sendy         8.200%         8.305%         8.305%         8.692%         9.234%         9.734%         9.738%           Sendy         8.305%         8.305%         8.692%         9.234%         9.734%         10.000%           Sendy         8.696%         8.692%         9.234%         9.234%         10.000%           Sendy         8.696%         8.692%         9.234%         10.000%         9.734%         10.000%           Sendy         8.650%         8.692%	Bacterie	9	Maturity	8.270%	8.354%	8.590%	8.681%	9.125%	9.228%	10.718%	10.859%
Quarterly         8.340%         8.340%         8.590%         8.927%         9.230%         10.434%           Semi-Annual         8.340%         8.340%         8.590%         8.590%         9.230%         10.444%         10.444%           Zem Annual         8.340%         8.340%         8.590%         9.026%         9.230%         10.580%           Zem Annual         8.050%         8.590%         8.690%         9.230%         10.860%           Annuthy         8.058%         8.305%         8.690%         9.230%         9.230%         10.060%           Semi Annual         8.105%         8.305%         8.320%         9.234%         9.738%         9.738%           Semi Annual         8.105%         8.305%         8.305%         8.652%         9.234%         10.000%           Semi Annual         8.105%         8.305%         8.252%         9.660%         9.234%         10.750%           Monthly         8.650%         8.305%         8.252%         8.692%         9.234%         10.750%           All         8.600%         8.650%         8.650%         9.234%         10.000%         9.738%           All         8.600%         8.650%         9.234%         9.234%	Quarterly         8.340%         8.690%         8.690%         9.230%         9.230%           Remidnmel         8.340%         8.340%         8.690%         9.026%         9.230%         9.230%           Parmidnmel         8.340%         8.340%         8.690%         8.690%         9.026%         9.230%           Parmidnmel         8.340%         8.340%         8.690%         8.690%         9.230%         9.230%           Parmidnel         8.340%         8.305%         8.305%         8.305%         8.692%         9.230%         9.230%           Semi Annual         8.3139%         8.305%         8.305%         8.692%         9.234%         9.234%           Semi Annual         8.305%         8.305%         8.692%         9.605%         9.234%           Semi Annual         8.005%         8.305%         8.305%         8.692%         9.234%         9.234%           Semi Annual         8.305%         8.310%         8.326%         8.692%         9.234%         9.234%           Semi Annual         8.317%         8.318%         8.326%         8.692%         9.234%         9.237%           Semi Annual         8.310%         8.318%         8.694%         8.694%         8.694% <td></td> <td>Monthly</td> <td>8.027%</td> <td>0 240%</td> <td>700000</td> <td>/0003 0</td> <td>0 0510/</td> <td>/0000</td> <td>10.25.40/</td> <td>40.0000</td>		Monthly	8.027%	0 240%	700000	/0003 0	0 0510/	/0000	10.25.40/	40.0000
Semi-dimutal         S. 1707/reg	Semi Annual         Semi Annual         8.340%         8.340%         8.690%         8.026%         9.230%           Maturity         B.340%         8.340%         8.340%         8.340%         8.690%         9.230%         9.230%           Monthly         Monthly         8.005%         8.340%         8.340%         8.340%         8.690%         9.230%         9.230%           Monthly         Robins         8.005%         8.305%         8.305%         8.692%         8.930%         9.234%           Vealty         8.005%         8.305%         8.305%         8.305%         9.070%         8.692%         9.234%           Monthly         8.005%         8.305%         8.305%         8.305%         9.070%         8.692%         9.234%           Monthly         8.005%         8.305%         8.305%         8.305%         9.234%         9.234%           Monthly         8.005%         8.378%         8.434%         8.694%         8.694%         9.234%           Monthly         8.378%         8.411%         8.435%         8.694%         9.245%           Monthly         8.105%         8.411%         8.435%         9.245%         9.245%           Monthly         8.205%		Ouarterly	8,000,8	0.040%	0.30270	0.050%	0,0001/0	0.05500	10.33470	10.000%
Maturity         8.340%         8.340%         8.340%         8.340%         8.050%         8.050%         9.330%         9.330%         9.230	Maturity         8.340%         8.340%         8.350%         8.550%         9.230%         9.230%           An Months         8.005%         8.305%         8.305%         8.305%         8.692%         8.692%         9.234%         9.234%           Semi Annual         8.005%         8.305%         8.305%         8.511%         8.692%         9.234%         9.234%           Semi Annual         8.105%         8.305%         8.305%         8.692%         9.030%         9.234%           Semi Annual         8.105%         8.305%         8.652%         8.692%         9.234%         9.234%           Semi Annual         8.073%         8.370%         8.356%         8.692%         9.234%         9.234%           Semi Annual         8.107%         8.378%         8.424%         8.694%         9.237%         9.237%           Monthly         8.318%         8.378%         8.378%         8.694%         9.237%         9.237%           Monthly         8.103%         8.411%         8.422%         8.694%         9.245%         9.245%           Monthly         8.256%         8.411%         8.411%         8.425%         8.695%         9.245%           Monthly         8.256% <th< td=""><td></td><td>Semi Annual</td><td>8.173%</td><td>8 340%</td><td>8 509%</td><td>8 690%</td><td>9.927%</td><td>9.230%</td><td>10 580%</td><td>10.860%</td></th<>		Semi Annual	8.173%	8 340%	8 509%	8 690%	9.927%	9.230%	10 580%	10.860%
24 Months         8.005%         8.356%         8.356%         8.550%         8.550%         9.243%         9.798%           Monthly         8.005%         8.305%         8.356%         8.692%         8.692%         9.243%         9.738%           Semi Annual         8.139%         8.305%         8.305%         8.692%         9.030%         9.234%         9.878%           Semi Annual         8.305%         8.305%         8.305%         8.305%         9.030%         9.234%         9.738%           Maturity         8.305%         8.305%         8.305%         8.305%         9.030%         9.234%         10.000%           Maturity         8.305%         8.305%         8.305%         8.305%         9.660%         9.234%         10.700%           Semi Annual         8.317%         8.317%         8.318%         8.414%         8.694%         9.600%         9.237%         9.738%           Semi Annual         8.317%         8.318%         8.412%         8.694%         9.600%         9.237%         9.738%           Semi Annual         8.118%         8.411%         8.412%         8.694%         9.245%         9.245%         9.745%           Semi Annual         8.411%         8.411%	24 Months         8.005%         8.305%         8.364%         8.692%         8.855%         9.234%           Worthly Vearly         8.005%         8.305%         8.305%         8.305%         8.305%         8.305%         8.502%         9.234%         9.234%           Semi Annual         8.305%         8.305%         8.305%         8.305%         8.513%         8.652%         9.234%         9.234%           Monthly Semi Annual         8.505%         8.305%         8.305%         8.305%         8.650%         9.234%         9.234%           Semi Annual         8.127%         8.305%         8.305%         8.650%         9.660%         9.234%           Semi Annual         8.210%         8.379%         8.694%         8.694%         9.237%           Semi Annual         8.210%         8.379%         8.694%         8.694%         9.237%           Monthly         8.210%         8.378%         8.414%         8.694%         9.237%           Monthly         8.100%         8.378%         8.694%         9.245%           Monthly         8.241%         8.699%         9.245%           Monthly         8.699%         8.699%         9.245%           Monthly         8.699%		Maturity	8.340%	8.340%	8 690%	8 690%	9 230%	9 230%	10.860%	10.860%
Monthly         8.005%         8.305%         8.366%         8.365%         9.234%         9.734%         9.738%           Allocaterly         B.058%         8.305%         8.305%         8.422%         8.692%         9.324%         9.734%         9.734%         9.734%         9.734%         9.734%         9.734%         9.734%         9.734%         10.000%           Yearly         R.305%         8.305%         8.305%         8.305%         8.692%         9.234%         9.734%         10.000%           Yearly         R.505%         8.305%         8.305%         8.305%         8.692%         9.234%         9.734%         10.000%           Monthly         R.505%         8.305%         8.305%         8.305%         8.326%         9.234%         9.734%         10.75%           Semi-Anual         R.104         R.105%         8.379%         8.344%         8.694%         9.234%         9.234%         9.738%           Semi-Anual         R.206         R.213%         8.694%         8.694%         9.234%         9.235%         9.235%           Semi-Anual         R.206         R.213%         8.694%         8.694%         9.245%         9.245%         9.245%         9.245%           Semi	Monthly buildings         8.005%         8.305%         8.364%         8.652%         8.865%         9.234%           Activity         8.005%         8.305%         8.305%         8.305%         8.305%         8.305%         8.305%         8.305%         8.305%         8.305%         8.305%         8.305%         8.305%         8.305%         8.305%         8.305%         8.305%         8.305%         8.305%         8.305%         8.502%         9.030%         9.234%         9.234%           Monthly         8.073%         8.305%         8.305%         8.305%         8.305%         8.305%         8.305%         8.305%         8.692%         9.234%         9.234%           Monthly         8.127%         8.318%         8.318%         8.318%         8.318%         8.513%         8.694%         9.034%         9.234%           Semi Annual         8.127%         8.318%         8.318%         8.411%         8.414%         8.694%         9.034%         9.234%           Semi Annual         8.100%         8.411%         8.411%         8.412%         8.694%         9.245%         9.245%           Semi Annual         8.211%         8.411%         8.519%         8.699%         9.245%         9.245%	7	24 Months								00000
Quarterly         8.058%         8.305%         8.422%         8.692%         9.534%         9.234%         9.234%         9.234%         9.234%         9.000%           Semi Annual         8.139%         8.305%         8.511%         8.692%         9.030%         9.234%         10.000%           Maturity         8.305%         8.305%         8.305%         8.692%         9.034%         9.234%         10.000%           Monthly         8.600%         8.305%         8.305%         8.356%         8.692%         9.600%         9.234%         10.755%           Monthly         8.000         8.305%         8.356%         8.694%         9.600%         9.234%         9.738%           Semi Annual         8.210%         8.378%         8.444%         8.694%         9.033%         9.237%         9.245%         9.245%         9.245%         9.245%         9.245%         9.245%         9.245%         9.245%         9.245%	Quarterly         8.058%         8.305%         8.422%         8.692%         8.930%         9.234%           Semi Annual         8.139%         8.305%         8.305%         8.305%         8.305%         8.692%         9.030%         9.124%           Monthly         8.650%         8.305%         8.305%         8.305%         8.305%         8.592%         9.030%         9.124%           Monthly         8.073%         8.305%         8.305%         8.305%         8.305%         8.505%         9.070%         8.693%         9.124%         9.124%           Monthly         8.073%         8.375%         8.375%         8.375%         8.375%         8.569%         9.037%         9.124%           Semi Annual         8.103%         8.378%         8.378%         8.444%         8.694%         9.043%         9.237%           Monthly         8.103%         8.411%         8.411%         8.411%         8.424%         8.694%         9.041%         9.245%           Semi Annual         8.241%         8.411%         8.411%         8.411%         8.411%         8.699%         9.041%         9.245%           Maturity         9.950%         9.080%         9.080%         9.080%         9.040% <th< td=""><td></td><td>Monthly</td><td>8:005%</td><td>8.305%</td><td>8.364%</td><td>8.692%</td><td>8.865%</td><td>9.234%</td><td>9.798%</td><td>10.250%</td></th<>		Monthly	8:005%	8.305%	8.364%	8.692%	8.865%	9.234%	9.798%	10.250%
Semi Annual         8:139%         8:305%         8:511%         8:692%         9:030%         9:234%         10:000%           Yearly         8:305%         8:305%         8:305%         8:305%         8:052%         9:050%         9:050%         10:050%           Monthly         8:001%         8:001%         8:001%         8:001%         8:001%         9:000%         9:000%           Monthly         8:001%         8:001%         8:379%         8:001%         8:001%         9:000%         9:000%           Yearly         8:001%         8:001%         8:001%         8:001%         8:000%         9:000%         9:000%           Maturity         8:001%         8:000%         8:000%         9:001%         9:000%         9:000%           Semi Annual         8:000%         8:000%         8:000%         8:000%         9:001%         9:000%           Semi Annual         8:000%         8:000%         8:000%         8:000%         9:000%         9:000%           Semi Annual         8:000%         8:000%         8:000%         8:000%         9:001%         9:000%           Yearly         8:000%         8:000%         8:000%         8:000%         9:001%         9:000%	Semi Annual         8.139%         8.305%         8.511%         8.692%         9.030%         9.234%           Yearly         R.305%         8.305%         8.305%         8.505%         8.502%         9.030%         9.234%           Monthly         B.004ths         8.073%         8.305%         8.305%         8.305%         8.536%         9.030%         9.234%         9.234%           Monthly         Semi Annual         8.073%         8.378%         8.378%         8.444%         8.694%         9.600%         9.237%           Yearly         Monthly         9.100%         8.378%         8.444%         8.694%         9.033%         9.237%           Monthly         9.100%         8.378%         8.411%         8.694%         9.694%         9.237%           Monthly         9.100%         8.378%         8.694%         8.694%         9.237%           Monthly         9.100%         8.138%         8.411%         8.694%         8.699%         9.245%           Semi Annual         8.241%         8.699%         8.699%         9.245%         9.245%           Monthly         8.241%         8.411%         8.699%         9.245%         9.245%           Wathly         9.50% <td></td> <td>Quarterly</td> <td>8:058%</td> <td>8.305%</td> <td>8.422%</td> <td>8.692%</td> <td>8.930%</td> <td>9.234%</td> <td>9.878%</td> <td>10.250%</td>		Quarterly	8:058%	8.305%	8.422%	8.692%	8.930%	9.234%	9.878%	10.250%
Yearly         8.305%         8.305%         8.692%         8.692%         9.234%         9.234%         10.250%           Malunity         8.400%         8.305%         8.305%         8.692%         9.600%         9.234%         10.775%           Malunity         8.600%         8.305%         8.305%         8.305%         9.000%         9.234%         10.775%           Monthly         8.17%         8.17%         8.378%         8.424%         8.694%         8.934%         9.237%         9.798%           Semi Annual         8.17%         8.378%         8.694%         8.694%         9.033%         9.237%         9.788%           Malunity         8.318%         8.694%         8.694%         9.237%         9.237%         10.000%           Malunity         9.100%         8.378%         8.694%         8.694%         9.237%         9.237%         9.798%           Monthly         8.11%         8.411%         8.412%         8.694%         9.245%         9.245%         9.798%           Monthly         8.11%         8.411%         8.429%         8.699%         9.245%         9.245%         9.245%           Malunity         9.500%         8.411%         8.699%         9.699%	Vearly         8.305%         8.305%         8.692%         8.692%         9.234%         9.234%           Maturity         8.600%         8.305%         8.305%         8.305%         8.305%         9.070%         8.692%         9.560%         9.234%           Monthly         8.073%         8.379%         8.379%         8.366%         8.694%         8.694%         9.237%           Semi Annual         8.127%         8.378%         8.424%         8.694%         9.033%         9.237%           Maturity         9.100%         8.378%         8.694%         8.694%         9.033%         9.237%           Monthly         8.100%         8.378%         8.694%         8.694%         9.033%         9.245%           Monthly         8.100%         8.378%         8.411%         8.412%         8.694%         9.041%         9.245%           Semi Annual         8.158%         8.411%         8.412%         8.699%         9.041%         9.245%           Semi Annual         8.241%         8.411%         8.699%         8.699%         9.041%         9.245%           Maturity         9.950%         8.411%         8.699%         9.041%         9.245%           Maturity         9.960%<		Semi Annual	8.139%	8.305%	8.511%	8.692%	9.030%	9.234%	10.000%	10.250%
Maturity         8.650%         8.305%         8.305%         9.070%         8.692%         9.660%         9.234%         10.775%           36 Months         Monthly         8.073%         8.379%         8.366%         8.694%         8.694%         9.600%         9.237%         9.738%           Cuarterity         8.127%         8.378%         8.424%         8.694%         8.934%         9.237%         9.738%           Semi Annual         8.210%         8.378%         8.694%         8.694%         9.237%         9.237%         10.000%           Yearly         8.318%         8.694%         8.694%         9.237%         9.237%         10.250%           Monthis         9.100%         8.378%         8.694%         9.237%         9.237%         9.78%           Monthis         8.11%         8.411%         8.429%         8.699%         9.245%         9.78%           Semi Annual         8.218%         8.411%         8.699%         8.699%         9.245%         9.245%           Maturity         9.950%         8.411%         8.699%         9.699%         9.245%         9.245%           Maturity         9.580%         9.245%         9.245%         9.245%         9.745%	Maturity         8 650%         8 305%         9.070%         8 692%         9.660%         9.234%           Bownths         8 073%         8 379%         8 336%         8 694%         8 694%         9.237%           Bounthy         8 127%         8 378%         8 378%         8 694%         8 694%         9 5237%           Semi Annual         8 2.10%         8 3.78%         8 513%         8 694%         9 0.33%         9 237%           Yearly         8 8.10%         8 3.78%         8 513%         8 694%         9 0.33%         9 237%           Yearly         8 8.10%         8 1.00%         8 3.70%         8 694%         9 0.33%         9 0.37%           Monthity         9 1.00%         8 1.11%         8 1.11%         8 6.94%         8 6.94%         9 0.45%           Semi Annual         8 1.158%         8 4.11%         8 4.29%         8 6.99%         8 9.41%         9 0.41%         9 0.41%           Yearly         8 2.11%         8 4.11%         8 6.99%         8 6.99%         9 0.41%         9 0.45%           Maturity         9 9.50%         8 4.11%         8 6.99%         8 6.99%         9 0.41%         9 0.45%           Aranky         9 9.50%         8 4.11% <td< td=""><td></td><td>Yearly</td><td>8.305%</td><td>8.305%</td><td>8.692%</td><td>8.692%</td><td>9.234%</td><td>9.234%</td><td>10.250%</td><td>10.250%</td></td<>		Yearly	8.305%	8.305%	8.692%	8.692%	9.234%	9.234%	10.250%	10.250%
Op Monthly         8.379%         8.356%         8.694%         8.694%         8.694%         9.237%         9.798%           Quarterly         Quarterly         8.127%         8.378%         8.424%         8.694%         8.934%         9.237%         9.737%         9.737%           Semi Annual         8.210%         8.379%         8.694%         8.694%         9.033%         9.237%         10.000%           Yearly         8.378%         8.424%         8.694%         9.033%         9.237%         10.000%           Maturity         8.378%         8.411%         8.411%         8.429%         8.694%         9.237%         10.000%           Monthly         8.158%         8.411%         8.429%         8.699%         9.245%         9.745%           Semi Annual         8.411%         8.411%         8.699%         9.245%         9.245%         10.000%           Yearly         8.411%         8.411%         8.699%         9.245%         9.245%         10.250%           Maturity         9.950%         8.411%         10.350%         8.699%         9.245%         12.578%           Maturity         9.950%         8.411%         9.080%         9.699%         9.245%         12.578%     <	Semi Annual         8.073%         8.379%         8.366%         8.694%         8.694%         9.237%           Monthly         8.127%         8.378%         8.444%         8.694%         9.033%         9.237%           Semi Annual         8.210%         8.378%         8.694%         9.033%         9.237%           Yearly         8.378%         8.694%         8.694%         9.237%         9.237%           Maturity         9.100%         8.378%         8.694%         9.237%         9.237%           Monthly         8.103%         8.411%         8.694%         8.694%         9.245%           Outsterry         8.103%         8.411%         8.699%         8.699%         9.245%           Searly         8.411%         8.699%         8.699%         9.245%           Maturity         8.411%         8.699%         8.699%         9.245%           Maturity         9.950%         8.411%         8.699%         9.245%           Maturity         8.830%         9.196%         9.060%         9.468%         8.70%	0	Maturity	8.650%	8.305%	8020.6	8.692%	8099'6	9.234%	10.775%	10.250%
Quarterly         8.129%         8.509%         8.509%         8.509%         9.1237%         9.1237%         9.1237%         9.128%           Semid Annual         8.179%         8.379%         8.509%         8.694%         9.0337%         9.1237%         9.1237%         9.1237%         9.1237%         9.1237%         9.1000%           Yearly         8.379%         8.594%         8.694%         9.037%         9.1237%         10.000%         9.1000%           Maturity         8.100%         8.378%         8.494%         8.694%         9.137%         9.1237%         10.000%           Monthly         8.100%         8.411%         8.411%         8.699%         8.699%         9.245%         9.145%         9.145%           Semi-Annual         8.211%         8.411%         8.699%         8.699%         9.245%         9.245%         10.000%           Maturity         9.950%         8.411%         8.699%         9.245%         9.245%         10.250%           Maturity         9.950%         8.411%         8.699%         9.245%         9.245%         10.250%           Maturity         9.126%         9.146%         9.245%         9.245%         9.245%         9.245%           Maturity <td>Counterly         8.127%         8.379%         8.424%         8.694%         8.885%         9.237%           Clantfahrual         8.127%         8.378%         8.378%         8.513%         8.694%         9.033%         9.237%           Semi Annual         8.378%         8.378%         8.694%         9.033%         9.237%         9.237%           Maturity         9.100%         8.378%         9.472%         8.694%         9.237%         9.237%           Monthly         8.103%         8.411%         8.429%         8.694%         9.045%         9.245%           Semi Annual         8.103%         8.411%         8.429%         8.699%         9.245%         9.245%           Vearly         8.411%         8.411%         8.699%         9.245%         9.245%         9.245%           Maturity         9.950%         8.411%         8.411%         8.499%         9.245%         9.245%           Maturity         9.950%         9.196%         9.080%         9.468%         9.245%         9.245%</td> <td>•</td> <td>Monthly</td> <td>/00200</td> <td>/0075.0</td> <td>10000</td> <td>700000</td> <td>70000</td> <td>70100</td> <td>0</td> <td>70010</td>	Counterly         8.127%         8.379%         8.424%         8.694%         8.885%         9.237%           Clantfahrual         8.127%         8.378%         8.378%         8.513%         8.694%         9.033%         9.237%           Semi Annual         8.378%         8.378%         8.694%         9.033%         9.237%         9.237%           Maturity         9.100%         8.378%         9.472%         8.694%         9.237%         9.237%           Monthly         8.103%         8.411%         8.429%         8.694%         9.045%         9.245%           Semi Annual         8.103%         8.411%         8.429%         8.699%         9.245%         9.245%           Vearly         8.411%         8.411%         8.699%         9.245%         9.245%         9.245%           Maturity         9.950%         8.411%         8.411%         8.499%         9.245%         9.245%           Maturity         9.950%         9.196%         9.080%         9.468%         9.245%         9.245%	•	Monthly	/00200	/0075.0	10000	700000	70000	70100	0	70010
Semi-Annual         8.127%         8.127%         8.094%         9.033%         9.137%         9.137%         9.137%         9.137%         9.137%         9.137%         9.1000%           Yearly         Raturity         8.100%         8.378%         8.694%         9.033%         9.237%         10.000%         9.137%         10.000%           Maturity         Maturity         8.100%         8.411%         8.694%         9.245%         9.245%         9.798%           Monthly         8.158%         8.411%         8.429%         8.699%         8.699%         9.041%         9.245%         9.788%           Semi-Annual         8.241%         8.411%         8.699%         8.699%         9.245%         10.250%           Maturity         9.950%         8.411%         8.699%         9.245%         9.245%         10.250%           Maturity         9.950%         8.411%         8.699%         9.245%         9.245%         10.250%           Maturity         9.950%         8.411%         9.080%         9.690%         9.245%         9.245%         9.746%           Semi-Annual         9.980%         9.041%         9.245%         9.245%         9.245%         9.245%	Semi Annual         8.210%         8.378%         8.513%         8.694%         9.033%         9.237%           Vearly         8.100%         8.378%         8.378%         8.513%         8.694%         9.033%         9.237%           Maturity         Monthly         8.100%         8.411%         8.411%         8.411%         8.429%         8.699%         9.245%         9.245%           Yearly         8.11%         8.411%         8.411%         8.699%         8.699%         9.245%         9.245%           Monthly         8.241%         8.411%         8.699%         8.699%         8.699%         9.245%           Yearly         8.411%         8.411%         8.699%         8.699%         9.245%           Maturity         9.950%         8.411%         9.080%         9.468%         8.870%         9.245%		Ouarterly	0,075%	0.379%	8.300%	8.694%	8.868%	9.237%	9.798%	10.250%
Yearly         Rearly         8.378%         8.378%         8.694%         9.237%         9.237%         10.250%           Maturity         Maturity         8.103%         8.411%         8.472%         8.694%         9.237%         9.237%         10.250%           Monthly         8.103%         8.411%         8.411%         8.699%         8.699%         8.699%         9.041%         9.245%         9.750%           Yearly         8.411%         8.411%         8.699%         8.699%         9.245%         10.000%           Yearly         9.950%         8.411%         8.699%         9.245%         10.250%         10.250%           Maturity         10.350%         8.699%         9.245%         9.245%         10.250%           All         8.830%         9.106%         9.048%         8.699%         9.245%         10.250%	Yearly         Rearly         8.378%         8.378%         8.378%         8.694%         8.694%         9.237%         9.237%           Maturity         Monthly         8.103%         8.411%         8.411%         8.411%         8.699%         8.699%         9.245%         9.237%           Monthly         8.158%         8.411%         8.411%         8.429%         8.699%         8.941%         9.245%           Semi Annual         8.411%         8.411%         8.699%         8.699%         9.245%         9.245%           Maturity         9.950%         8.411%         8.699%         9.245%         9.245%           3 Year         8.830%         9.196%         9.080%         9.468%         8.870%         9.245%		Semi Annual	8.210%	8 379%	8 513%	8 694%	0.934%	9.237%	10,000%	10.250%
Maturity for Monthly         B.100%         B.378%         9.472%         8.694%         10.117%         9.237%         11.337%           Monthly         B.103%         B.411%         B.411%         B.411%         B.699%	Maturity         Maturity         9.100%         8.378%         9.472%         8.694%         10.117%         9.237%           60 Months         Monthly         8.103%         8.411%         8.471%         8.459%         8.699%         8.875%         9.245%           Quarterly         8.241%         8.411%         8.429%         8.699%         8.941%         9.245%           Yearly         8.411%         8.411%         8.699%         8.699%         9.245%         9.245%           Maturity         9.950%         8.411%         10.350%         8.699%         9.245%         9.245%           3 Year         8.830%         9.196%         9.080%         9.468%         8.870%         9.245%		Yearly	8.378%	8.378%	8,694%	8.694%	9.237%	9.237%	10.250%	10.250%
60 Monthly         8.103%         8.411%         8.370%         8.699%         8.699%         8.875%         9.245%         9.798%           Monthly         8.118         8.411%         8.411%         8.699%         8.699%         8.699%         9.041%         9.245%         9.758%           Yearly         8.411%         8.411%         8.699%         8.699%         9.245%         9.245%         10.000%           Maturity         9.950%         8.411%         8.699%         9.245%         9.245%         10.250%           Maturity         10.350%         8.699%         9.245%         9.245%         10.250%           Maturity         10.350%         9.041%         9.245%         10.250%           Maturity         10.350%         9.080%         9.468%         8.870%         9.245%         9.740%	60 Monthly         8.103%         8.411%         8.370%         8.699%         8.875%         9.245%           Monthly         8.158%         8.411%         8.429%         8.699%         8.941%         9.245%           Semi-Annual         8.241%         8.411%         8.518%         8.699%         9.041%         9.245%           Yearly         8.411%         8.411%         8.699%         9.245%         9.245%           Maturity         10.350%         8.699%         9.245%         9.245%           3 Year         8.830%         9.196%         9.080%         9.468%         8.870%         9.245%		Maturity	9.100%	8.378%	9.472%	8.694%	10.117%	9.237%	11.337%	10.250%
Monthly         8.103%         8.411%         8.370%         8.699%         8.875%         9.245%         9.798%           Quarterly         8.118         8.411%         8.429%         8.699%         8.699%         9.041%         9.245%         9.245%         9.750%           Yearly         8.411%         8.411%         8.699%         8.699%         9.245%         9.245%         10.000%           Maturity         9.950%         8.411%         8.411%         8.699%         11.120%         9.245%         10.250%           Maturity         10.350%         8.411%         9.045%         9.245%         10.250%         10.250%	Monthly         8.103%         8.411%         8.370%         8.699%         8.875%         9.245%           Quarterly         8.158%         8.411%         8.429%         8.699%         8.941%         9.245%           Semi-Annual         8.241%         8.411%         8.518%         8.699%         8.699%         9.041%         9.245%           Yearly         8.411%         8.411%         8.699%         8.699%         9.245%         9.245%           Maturity         10.350%         8.699%         11.120%         9.245%         9.245%           3 Year         8.830%         9.196%         9.080%         9.468%         8.870%         9.240%	6	60 Months								
Quarterly         8.158%         8.411%         8.429%         8.699%         8.941%         9.245%         9.245%         9.878%           Semi-Annual         8.241%         8.411%         8.411%         8.699%         8.699%         9.041%         9.245%         10.000%           Yearly         9.950%         8.411%         8.699%         8.699%         9.245%         9.245%         10.250%           Maturity         10.350%         8.411%         8.411%         9.245%         9.245%         10.250%           Maturity         10.350%         8.411%         9.030%         9.245%         12.578%           Assacration         10.350%         9.080%         9.468%         8.870%         9.245%         9.798%	Quarterly         8.158%         8.411%         8.429%         8.699%         8.941%         9.245%           Semi-Annual         8.241%         8.411%         8.518%         8.699%         9.041%         9.245%           Yearly         8.411%         8.411%         8.699%         8.699%         9.245%         9.245%           Maturity         9.950%         8.411%         10.350%         8.699%         11.120%         9.245%           3 Year         8.830%         9.196%         9.080%         9.468%         8.870%         9.240%		Monthly	8.103%	8.411%	8.370%	8.699%	8.875%	9.245%	9.798%	10.250%
Semi-Annual         8.241%         8.411%         8.518%         8.699%         9.041%         9.245%         10.000%           Yearly         8.411%         8.411%         8.699%         8.699%         9.245%         9.245%         10.250%           Maturity         9.950%         8.411%         10.350%         8.699%         11.120%         9.245%         12.578%           Maturity         Maturity         MCB Higher Mahana Profit Account         11.120%         9.245%         12.578%	Semi-Annual         8.241%         8.411%         8.518%         8.699%         9.041%         9.245%           Yearly         8.411%         8.411%         8.699%         8.699%         9.245%         9.245%           Maturity         9.950%         8.411%         10.350%         8.699%         9.245%         9.245%           3 Year         MCB Higher Mahana Profit Account         9.080%         9.468%         8.870%         9.240%		Quarterly	8.158%	8.411%	8.429%	8.699%	8.941%	9.245%	9.878%	10.250%
Yearly         Rediff         8.411%         8.699%         8.699%         9.245%         9.245%         10.250%           Maturity         9.950%         8.411%         10.350%         8.699%         11.120%         9.245%         12.578%           Maturity         MCB Higher Mahana Profit Account         11.120%         9.245%         12.578%         12.578%           3 Year         8.830%         9.196%         9.080%         9.468%         8.870%         9.240%         9.798%	Yearly   R-411%   R-611%   R-699%   R		Semi Annual	8.241%	8.411%	8.518%	8.699%	9.041%	9.245%	10.000%	10.250%
Maturity         9.950%         8.411%         10.350%         8.699%         11.120%         9.245%         12.578%           MCB Higher Mahana Profit Account         MCB Higher Mahana Profit Account           3 Year         8.830%         9.196%         9.080%         9.468%         8.870%         9.240%         9.798%	9.950%   8.411%   10.350%   8.699%   11.120%   9.245%     MCB Higher Mahana Profit Account   8.830%   9.196%   9.080%   9.468%   8.870%   9.240%		Yearly	8.411%	8.411%	8.699%	8.699%	9.245%	9.245%	10.250%	10.250%
MCB Higher Mahana Profit Account           3 Year         8.830%         9.196%         9.080%         9.468%         8.870%         9.240%         9.798%	MCB Higher Mahana Profit Account           3 Year         8.830%         9.196%         9.080%         9.468%         8.870%         9.240%		Maturity	8036.6	8.411%	10.350%	8.699%	11.120%	9.245%	12.578%	10.250%
8.830% 9.196% 9.080% 9.468% 8.870% 9.240% 9.798%	8.830% 9.196% 9.080% 9.468% 8.870% 9.240% 9.240%	8.#			MCB High	er Mahana Profit /	Account				
			3 Year	8.830%	9.196%	8080%	9.468%	8.870%	9.240%	9.798%	10.250%

		DECLARED PROFIL KALL	DECLARED PROFIT RATES JANUARY - JUNE 2019	919	
	Deposit Accounts M stands for million	Declared Rates Effective From January 01, 2019 to January 31, 2019	Declared Rates Effective From February 01, 2019 to March 31, 2019	Declared Rates Effective From April 01, 2019 to May 31, 2019	Declared Rates Effective From June 01, 2019 to June 30, 2019
8.#	Products	Rates	Rates	Rates	Rates
		Foreign Curre	Foreign Currency Accounts		
*:5		Products (Smart Savi	Products (Smart Saving Deposits) US Dollar only	ylıd	
4	USD 10,000 to USD 99,999.99	0.100%	0.100%	0.100%	0.100%
	USD 100,000 to USD 249,999.99	×	X	×	×
	USD 250000 and above	×	×	X	×
	Effective March 01, 2015 onwards: USD 100,000 and above	* As per Approved Special Rates (If Any)	* As per Approved Special Rates (If Any)	* As per Approved Special Rates (If Any)	* As per Approved Special Rates (If Any)
7		Products (Saving Depo	Products (Saving Deposits New FCY Accounts FE-25)	E-25)	
	10,000 to 99,999.99				
	USD	0.100%	0.100%	0.100%	0.100%
	GBP	0.100%	0.100%	0.100%	0.100%
- 1	EUR	0.000%	0.000%	0.000%	0.000%
	100,000 to 249,999.99		37		
	USD	0.150%	0.150%	0.150%	0.150%
	GBP	0.200%	0.200%	0.200%	0.200%
	SECOND and Above	0.000%	0.000%	0,000%	0.000%
	USD	0.200%	0.200%	0.200%	0.200%
	GBP	0.300%	0.300%	0.300%	0.300%
	EUR	0.000%	0.000%	0.000%	0.000%
m		Products (Sr	Products (Smart Term Deposit)		
	USD 25,000 to USD 99,999.99				
	3 Months	0.150%	0.150%	0.150%	0.150%
	6 Months	0.250%	0.250%	0.250%	0.250%
	01 Year	0.300%	0.300%	0.300%	0.300%
	USD 100,000 to USD 499,999.99				
	3 Months	0.200%	0.200%	0.200%	0.200%
	6 Months	0.300%	0.300%	0.300%	0.300%
	01 Year	0.400%	0.400%	0.400%	0.400%
	USD 500,000 and Above				
	3 Months	0.250%	0.250%	0.250%	0.250%
	6 Months	0.350%	0.350%	0.350%	0.350%
	01 Year	0.500%	0.500%	0.500%	0.500%



ANNEX - "A " to Profit Rates Circular

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ANNEX - "A " to Profit Rates Circular

		DECLARED PROFIT RATES JANUARY - JUNE 2019	ES JANUARY - JUNE 20	119	
	Deposit Accounts M stands for million	Declared Rates Effective From January 01, 2019 to January 31, 2019	Declared Rates Effective From February 01, 2019 to March 31, 2019	Declared Rates Effective From April 01, 2019 to May 31, 2019	Declared Rates Effective From June 01, 2019 to June 30, 2019
#.'S	# Products	Rates	Rates	Rates	Rates
	GBP 25,000 to GBP 99,999.99				
	3 Months	0.150%	0.150%	0.150%	0.150%
	6 Months	0.250%	0.250%	0.250%	0.250%
	01 Year	0.300%	0.300%	0.300%	0.300%
	GBP 100,000 to GBP 499,999.99				
	3 Months	0.200%	0.200%	0.200%	0.200%
	6 Months	0.300%	0.300%	0.300%	0.300%
	01 Year	0.400%	0.400%	0.400%	0.400%
	GBP 500,000 and Above				
	3 Months	0.250%	0.250%	0.250%	0.250%
	6 Months	0.350%	0.350%	0.350%	0.350%
	01 Year	0.500%	0.500%	0.500%	0.500%
	EUR 25,000 to EUR 99,999.99				
	3 Months	0.010%	0.010%	0.010%	0.010%
	6 Months	0.010%	0.010%	0.010%	0.010%
	01 Year	0.020%	0.020%	0.020%	0.020%
1.0	EUR 100,000 to EUR 499,999.99				
	3 Months	0.010%	0.010%	0.010%	0.010%
	6 Months	0.010%	0.010%	0.010%	0.010%
	01 Year	0.020%	0.020%	0.020%	0.020%
	EUR 500,000 and Above				
	3 Months	0.010%	0.010%	0.010%	0.010%
	6 Months	0.010%	0.010%	0.010%	0.010%
	01 Year	0.020%	0.020%	0.020%	0.020%
4		Frozen and In	Frozen and Incremental Deposits		
	USD	0.050%	0.050%	0.050%	0.050%
	GBP	0.050%	0.050%	0.050%	0.050%
	EUR	%0000	20000	%0000	%0000

