

**CITIBANK N.A**  
**CONSUMER BANKING**  
**RATE SHEET**  
May 2012

<b>PAK RUPEE CURRENCY DEPOSITS – PLS DEPOSITS</b>			
<b>SAVINGS</b> Up to Rs. 49,999,999 Rs. 50,000,000 & above	<b>Rate Per Annum</b> 6.00%	<b>Profit Payout is semi-annual</b>  Treasury will provide rates	
<b>Citi Daily Saver</b> Up to Rs. 4,999,999 Rs. 5,000,000 – Rs. 9,999,999 Rs. 10,000,000 – Rs. 24,999,999 Rs. 25,000,000 & Above	<b>Rate Per Annum*</b> 6.00% 6.25% 6.50% 7.50%	<b>Profit is accrued on Daily End of Day Balances. Profit Payout is monthly</b>	
<b>Citi Profit</b> Up to Rs. 2,999,999 Rs. 3,000,000 – Rs. 24,999,999 Rs. 25,000,000 & Above	6.00% 7.00% 8.50%	<b>Profit Payout is monthly</b>	
<b>Citi Ultimate</b> Up to Rs. 49,999,999 Rs. 50,000,000- Rs. 74,999,999 Rs. 75,000,000 – Rs. 99,999,999 Rs. 100,000,000 & Above	<b>Rate Per Annum*</b> 6.00% 6.25% 6.50% 7.50%	<b>Profit Payout is monthly</b>	
<b>TIME DEPOSITS – SARMAVA<sup>1</sup></b>	<b>Monthly (Per Annum)</b>	<b>Quarterly (Per Annum)</b>	<b>Maturity (Per Annum)</b>
1 Month	-	-	6.00%
3 Months	-	-	6.25%
6 Months	-	-	6.00%
9 Months	-	-	7.40%
1 Year - 12 Months	7.35%	7.38%	7.60%
1.5 Years – 18 Months	-	-	7.70%
3 Years	7.55%	7.58%	7.85%
5 Years	8.00%	8.15%	8.45%
<b>TIME DEPOSITS - PREMIUM PROFIT ACCOUNT<sup>2</sup></b>	<b>Monthly (Per Annum)</b>	<b>Quarterly (Per Annum)</b>	<b>Maturity (Per Annum)</b>
1 Week	-	-	6.00%
2 Weeks	-	-	6.00%
1 Month	-	-	6.00%
3 Months	-	-	6.50%
6 Months	6.00%	6.00%	6.00%
9 Months	7.30%	7.35%	7.40%
12 Months	7.35%	7.38%	7.60%
1.5 Years – 18 Months	7.44%	7.46%	7.70%
2 Years	7.47%	7.49%	7.75%
3 Years	7.55%	7.58%	7.85%
4 years	7.62%	7.65%	7.95%
5 Years	8.00%	8.15%	8.45%
<b>Please note that the aforementioned rates specify the Annualized Rate of Expected Return under the PLS system. These rates are merely indicative.</b>			

\* Annualized Rate of Expected Return

<sup>1</sup> For Sarmaya Time Deposits, minimum deposit requirement is Rs. 50,000

<sup>2</sup> For Premium Profit Time Deposits, minimum deposit requirement is Rs. 50,000

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<b>FOREIGN CURRENCY DEPOSITS</b>	
<b>New FE 25 DEPOSITS<sup>1</sup></b>	
<b>Profit Payout is semi-annual</b>	
<b>SAVINGS</b>	Rate Per Annum <sup>2</sup>
USD	0.00%
EUR	0.00%
GBP	0.00%
<b>Premium FCY Savings Account (USD, EUR, GBP) Volume in USD</b>	
<b>Profit Payout is semi-annual</b>	
Less than 25,000	0.00%
25,000 & Above	0.25%
<b>TIME DEPOSIT<sup>1</sup></b>	
<b>USD</b>	<b>Maturity (Rate Per Annum)</b>
1 MONTH	0.00%
3 MONTHS	0.00%
6 MONTHS	0.00%
1 YEAR	0.00%
<b>EUR</b>	<b>Maturity (Rate Per Annum)</b>
1 MONTH	0.00%
3 MONTHS	0.00%
6 MONTHS	0.00%
1 YEAR	0.00%
<b>GBP</b>	<b>Maturity (Rate Per Annum)</b>
1 MONTH	0.00%
3 MONTHS	0.00%
6 MONTHS	0.00%
1 YEAR	0.00%

<sup>1</sup> For **New FE 25 Savings & Time Deposit**, minimum deposit requirement is US\$ 5000 or equivalent

<sup>2</sup> In **New FE 25 Savings** for amount greater than US\$ 1MM (or equivalent in other currencies), refer to treasury for rates

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**Advances Rates\***

<b>1 Year (Running Finance) with quarterly re-pricing</b>	<b>YC</b>	<b>CM Rates**</b>
<b>Facility Amount</b>		
Rs. 1 MM and Above	11.45%	13.95%
Rs. 500M-1MM	11.45%	14.05%
Rs. 200M-500M	11.45%	14.15%
<b>1 Year (Term Finance)</b>		
<b>Facility Amount</b>		
Rs. 1 MM and Above	11.60%	14.60%
Rs. 500M-1MM	11.60%	14.70%
Rs. 200M-500M	11.60%	14.80%
<b>1 Year (Running Finance) with semi annual re-pricing</b>		
<b>Facility Amount (No tiers)</b>	12.74%	15.24%

\*The rates are fixed for the month.

\*\*Customer markup rate to be charged upon utilization.