

Rate of Interest on Deposit: With Effect from 31-05-2010

STD HY		RATE		Premier Business Solution-STD		PBTA -STD		SAVINGS	RATE	CURRENT	RATE
0.10 m to <0.50 m	5.00%	Below BDT 50 Million	6.50%	Amount	Rate	Staff	6.50%	Ezee	4.00%		
0.50 m +	7.00%	BDT 50 Million & above	8.50%	< 10 m	3.00%	General	5.50%	Campus	4.00%		
STD Money Magnifier		Employee Benefit Scheme-STD		10 m < 50 m	7.00%	Aparajita	6.50%	Salary	4.00%		
Amount	Rate	Below BDT 0.10 m	3.00%	50 m < 100 m	7.50%	BRAC	4.00%	Insta	3.00%		
Any Amount	7.75%	BDT 0.10 m<5.0 m	4.50%	100 m <150 m	8.00%	TBS		Prapti			
STD Gen		Premier Transaction Account- New		150 m & above	8.50%	<0.05 m	0.00%	0 to < Tk 5K	0.00%		
0 to <0.10 m	0.00%	Below BDT 1000 Million	7.00%			0.05m to <0.50m	4.00%	Tk 5K to < Tk 25K	2.00%		
0.10 m+	5.00%	Above BDT 1000 Million	8.50%			0.50m to <2.50 m	6.00%	> Tk 25K	4.00%		
						2.50 m+	8.00%				

Corporate FDR					
Tenor	100K-999K	1000K-4999K	5000K-9999K	10000K-49999K	50000K & +
1 months	3.00%	3.00%	3.00%	3.00%	3.00%
3 months	6.50%	6.50%	8.50%	8.50%	8.50%
6 months	6.50%	6.50%	8.50%	8.50%	8.50%
12 months	6.50%	6.50%	8.50%	8.50%	8.50%
24 months	5.00%	5.00%	6.50%	6.50%	7.00%
36 months	5.00%	5.00%	6.50%	6.50%	7.00%

Future Star	
5k to <50k	4.00%
50k to <100k	6.00%
100K+	8.00%

FD CORPOTAE MONEY MAGNIFIER				Pinnacle (Corporate FD)		
Tenor (Months)	100K - 4999K	5000K - 49999K	50000K & +	Tenor	Amount	Rate
1	3.00%	3.00%	3.00%	90 D	Tk 5 m & +	8.50%
2	5.00%	5.00%	5.00%	180 D	Tk 5 m & +	8.50%
3	7.00%	7.00%	7.25%	365 D	Tk 5 m & +	8.50%
6	8.00%	8.00%	8.00%			
12	8.50%	8.50%	8.50%			

Retail FDR's				Interest First FDR		
Tenor	100K- <500K	500K - <5M	5M & +	Tenor	Amount	Rate
1 months	5.50%	5.50%	5.50%	3 months	100K & above	5.50%
3 months	5.50%	7.00%	7.00%	6 months	100K & above	6.50%
6 months	6.50%	7.00%	7.50%	12 months	100K & above	7.75%
12 months	8.50%	8.50%	8.50%	Freedom Fixed Deposits		
24 months	8.00%	8.00%	8.00%	Tenor (months)	100K - <5M	5M % above
36 months	8.00%	8.00%	8.00%	6	6.50%	7.00%
				12	8.00%	8.00%
				24/36	8.00%	8.00%

ABIRAM	Principal Amount & Rate of Interest	
Tenor	100K-4999K	5000K & +
12 months	7.50%	7.75%
24 months	7.50%	7.75%
36 months	7.50%	7.75%

DPS-GEN	4 years	7 years	11 years	14 years	DPS - FLEXI - RETAIL		DPS - Femina - RETAIL	
Rate	8.50%	9%	9.50%	9.75%	Years	500 & +	Year	500 & +
					1	7.50%	2	8.5
					2	8.00%	3	8.5
					3	8.50%	4	8.5
					4	8.75%	7	9
					5	9.00%	11	9.5
					6	9.25%	14	9.75
					7	9.50%		
					8	9.50%		
					9	9.75%		
					10	9.75%		
					11	10.00%		
					12	10.25%		
					13	10.50%		
					14	10.75%		
					15	11.00%		

- Interest rate for FDR below Taka 100K is 3.00%
- Rate of Probashi Deposit would be similar as Retail deposit rate
- 3 Months Freedom Fixed FDR would be renewed @3M Retail FD General rate

Interest Rate on Lending: 01.10.2009

Lending Sector	SC-1	Low Risk	SC-2 Moderate Risk	SC-3 High Risk			
1. Agriculture			10.00%-13.00%		7	9.50%	
2. Term Loan-Large & Medium Ind.			10.00%-13.00%		8	9.50%	
3. Term Loan-Small & Cottage Ind.			13.80%-16.80%	14.80%-17.80%	15.8--18.8	9	9.75%
4.Ka. Working Capital-Lagrg Industry	8.00%-11.00%		10.00%-13.00%		10	9.75%	
4.Kha. Working Capital-Small			13.80%-16.80%	14.80%-17.80%	15.8--18.8	11	10.00%
5. Export			7.00%		12	10.25%	
6. Commercial Lending			10.00%-13.00%		13	10.50%	
7. Housing Loan			09.00%-12.00%	10.00%-13.00%	14	10.75%	
8. Consumer Credit	12.50%-15.50%		15.00%-18.00%	16.50%-19.50%	15	11.00%	
9. Credit Card			30.00%				
10. Loan to NBFI's			10.00%-13.00%				
11. Others		6.50%-9.50%	9.50%-12.50%	12.50%-15.50%			