

ISSUE DETAILS	
Issuer Name	Habib Bank Limited
Instrument Type	TFC-1
Issue Size (PKR million)	10,000
Instrument Tenure	10 years
Mark-up/Profit Rate	6M KIBOR+0.5%
Details of Security	Unsecured
Name of Trustee(s)	Pak Brunei Investment Company Limited
Issue Date	19-Feb-16
Grace Period	0

REDEMPTION SCHEDULE				
Payment Date	Outstanding Principle Payment	Principal Payment	Mark-up/Profit Payment	Total Payment
19-Feb-16	10,000,000			
19-Aug-16	9,998,000	2,000		
18-Feb-17	9,996,000	2,000		
19-Aug-17	9,994,000	2,000		
18-Feb-18	9,992,000	2,000		
19-Aug-18	9,990,000	2,000		
18-Feb-19	9,988,000	2,000		
19-Aug-19	9,986,000	2,000		
18-Feb-20	9,984,000	2,000		
18-Aug-20	9,982,000	2,000		
17-Feb-21	9,980,000	2,000		
18-Aug-21	9,978,000	2,000		
17-Feb-22	9,976,000	2,000		
18-Aug-22	9,974,000	2,000		
17-Feb-23	9,972,000	2,000		
18-Aug-23	9,970,000	2,000		
17-Feb-24	9,968,000	2,000		
17-Aug-24	9,966,000	2,000		
16-Feb-25	9,964,000	2,000		
17-Aug-25	4,982,000	4,982,000		
16-Feb-26	-	4,982,000		

Only coupon is being paid on a floating rate basis.