SHANGHAI COMMERCIAL BANK LTD
LONDON BRANCH

FOR CUSTOMER REFERENCE ONLY

CURRENT ACCOUNT - ESTIMATED BALANCE

BALANCE		INTEREST RATE		ESTIMATED INTEREST EARNED	ESTIMATED BALANCE AT END OF 12 MONTHS
		GROSS	AER		
GBP	20,000.00	0.0000%	0.0000%	0.00	20,000.00

DEPOSIT ACCOUNT - ESTIMATED BALANCE

BALANCE		INTEREST RATE		ESTIMATED INTEREST EARNED	ESTIMATED BALANCE AT END OF 12 MONTHS
		GROSS	AER		
GBP	20,000.00	1.8000%	1.8122%	362.44	20,362.44
USD	20,000.00	1.8000%	1.8122%	362.44	20,362.44

TIME DEPOSIT ACCOUNT - ESTIMATED BALANCE

TERM	DEPOSIT GBP	INTEREST RATE		ESTIMATED INTEREST EARNED (GBP)	ESTIMATED BALANCE AT END OF DEPOSIT TERM (GBP)
		GROSS	AER		
1 months	10,000	2.6000%	2.6312%	21.67	10,021.67
	100,000	3.0000%	3.0416%	250.00	100,250.00
2 months	10,000	2.7000%	2.7306%	45.00	10,045.00
	100,000	3.1000%	3.1403%	516.67	100,516.67
3 months	10,000	3.0000%	3.0339%	75.00	10,075.00
	100,000	3.2000%	3.2386%	800.00	100,800.00
6 months	10,000	3.1000%	3.1240%	155.00	10,155.00
	100,000	3.3000%	3.3272%	1,650.00	101,650.00
12 months	10,000	3.2000%	3.2000%	320.00	10,320.00
	100,000	3.4000%	3.4000%	3,400.00	103,400.00

TERM	DEPOSIT USD	INTEREST RATE		ESTIMATED INTEREST EARNED (USD)	ESTIMATED BALANCE AT END OF DEPOSIT TERM (USD)
		GROSS	AER		
1 month	10,000	2.8000%	2.8362%	23.33	10,023.33
	100,000	3.1000%	3.1444%	258.33	100,258.33
2 months	10,000	2.9000%	2.9353%	48.33	10,048.33
	100,000	3.1000%	3.1403%	516.67	100,516.67
3 months	10,000	2.9000%	2.9317%	72.50	10,072.50
	100,000	3.1000%	3.1362%	775.00	100,775.00
6 months	10,000	3.0000%	3.0225%	150.00	10,150.00
	100,000	3.2000%	3.2256%	1,600.00	101,600.00
12 months	10,000	3.0000%	3.0000%	300.00	10,300.00
	100,000	3.2000%	3.2000%	3,200.00	103,200.00

NOTES:

AER stands for Annual Equivalent Rate. This shows what the interest rate would be if interest was paid and compounded each year.

Gross rate is the rate payable without tax taken off.