



Soneri Bank

AH/806
November 5, 2012

The General Manager
Karachi Stock Exchange (Guarantee) Ltd.
Stock Exchange Building
Stock Exchange Road
Karachi

Subject: **15TH REDEMPTION – PAYMENT OF PRINCIPAL AND PROFIT
AMOUNT DUE ON OUR TERM FINANCE CERTIFICATES (TFCs')**

Dear Sir,

We are pleased to inform you that payment instruments in respect of 15th redemption of principal and profit amount due on our TFCs' have been dispatched to our TFC holders through courier service at the addresses available with our Registrar.

Thanking you,

Yours faithfully,

ABBAS HATIM
SVP & Financial Controller

KARACHI ★