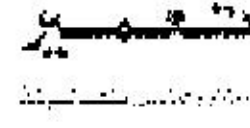




TAMEER
Microfinance Bank Ltd



15-A, Block 7 & 8, Central Commercial Area
Cooperative Housing Society
Karachi-Pakistan.
Tel:021-111-111-004
Fax:021-4325-169

Jan 8, 2015

Mr. Muhammad Ghufan
Deputy General Manager,
Karachi Stock Exchange Limited
Karachi Stock Exchange Building
Karachi

Subject: Rated, Listed & Partially Secured TFC - Tameer Sarmaya Certificate 2

Dear Mr. Ghufan,


We are pleased to inform you that our 2nd retail TFC has successfully matured as of December 28, 2014. This TFC was issued as of December 28, 2012 for a period of 24 months. Please find below other salient terms and condition of our instrument:

Issue Size – TFC	PKR 500 M
Profit Rate	12.5% p.a.
Security	40% coverage under Partial Guarantee prescribed under MCGF rules as prescribed by SBP
Instrument Rating	A (Single A) by JCR VIS Rating Agency Ltd
Listing	Karachi Stock Exchange Guarantee Ltd.
Registrar	THK Associates (Pvt.) Ltd
Trustee	IGI Investment Bank Ltd

Also, please find attached auditor's certificate as evidence for the repayment of the said TFC.

This letter is for your information and record only.

Best Regards,
For & on behalf of
Tameer Microfinance Bank Ltd


Salman Lakhani
Deputy CFO



Ans
J2

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