

Interest Rate linked Structured Deposit

100% Principal Protection

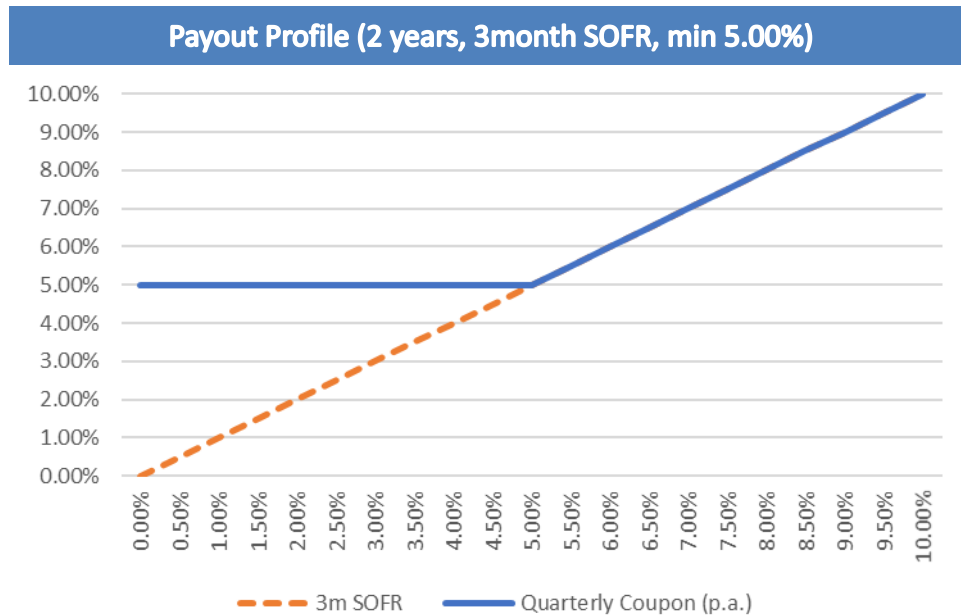
Description

- This structured deposit offers the depositor the opportunity to benefit if the interest rates keep moving up for the next 2 years.
- Given that Fed is providing clear signals for rate hikes going forward, this product will enable the client to participate in this move as the quarterly coupons are linked to floating rate.
- The 3m SOFR is derived from compounding the daily SOFR during each quarterly period and resets every quarter.
- This deposit also offers the additional benefit of a minimum guaranteed interest rate to protect the depositor in case of a drop in the 3m SOFR.

Risks

- Should the underlying market view prove incorrect, the interest rate paid out will be equal to the minimum interest rate i.e., Floor.
- The depositor is exposed to the credit risk of the deposit taker: this deposit is not eligible for protection under Central Bank of Bahrain's deposit protection scheme.
- Early redemption might incur breakage cost: this might also result in the loss of the principal amount invested.

Indicative Terms*	
Principal Protection	100%
Deposit Amount	USD 1,000,000
Tenor	2 Years
Coupon (paid Quarterly)	[3month SOFR] p.a., with quarterly coupon having a Floor
Floor	5.00% p.a.
Redemption Amount	At maturity, client will receive their Deposit Amount back, in addition to the Coupon



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