



**DECLARED RATES OF PROFIT ON PLS DEPOSITS
JULY 01, 2008 TO DECEMBER 31, 2008**

Type of Account	Tiers / Tenure	Rate of Profit (p.a.) w.e.f. 01.07.2008	Rate of Profit (p.a.) w.e.f. 03.11.2008	
Current Account		00%		0.00%
Savings Accounts				
Savings Account		5.00%		Status quo
Mahana Khazana – Individuals	Up-to 25K	5.00%		
	Over 25K – 100K	5.00%	10,000 - .100,000	5.00%
	Over 100K – 500K	5.00%	Over 100K – 500K	6.00%
	Over 500K – 1M	5.00%	Over 500K – 1M	7.00%
	Over 1 M – 2 M	5.50%	Over 1 M – 2 M	8.00%
	Over 2 M – 5 M	6.00%	Over 2 M – 5 M	8.50%
	Above 5 M		Rate provided by Treasury	
Mahana Khazana - Corporate	Up-to 2.5 M	5.00%		Status quo
	Over 2.5 M – 10 M	6.00%		8.00%
	Above 10 M		Rate provided by Treasury	
*Smart Savings Classic (Individuals)	Up-to 100k	5.00%		
	Over 100k – 500 k	5.00%		
	Over 500k	5.00%		
*Smart Savings Gold (Individuals)	Up-to 1M	5.00%		
	Over 1M – 5 M	5.00%		
	Over 5M – 25 M	5.00%		
	Over 25M	5.00%		
*Smart Savings Corporate	Up-to 100k	5.00%		
	Over 100k – 1 M	5.00%		
	Over 1M – 5 M	5.00%		
	Over 5M – 10 M	5.00%		
	Over 10M – 50 M	5.00%		
	Over 50M – 100 M	5.00%		
	Over 100M	5.00%		
* All product of Smart Saving Accounts are discontinued w.e.f. June 01, 2008				
**Smart Term Deposits (Individuals)	1 Month	5.00%		
	2 Months	5.00%		
	3 Months	5.50%		
	6 Months	6.00%		
	9 Months	6.50%		
	1 Year	7.25%		
	2 Years	7.50%		
	3 Years	10.00%		
	4 Years	11.00%		
	5 Years	12.00%		
Term Deposit Account				
			w.e.f:18.08.2008	w.e.f:11.11.2008
Maheena Asaan	12 Months	10.50%	11.50%	14.50% Monthly 15.25% Maturity
	18 Months	-	12.00%	Discontinued
	24 Months	-	12.50%	Discontinued
	36 Months	10.50%	13.00%	15.50% Monthly 16.25% Maturity

ALCO / Management Discretion used in terms of SBP BPD Circular No 16 dated April 14, 2005.



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Type of Account	Tiers / Tenure	Rate of Profit (p.a.) w.e.f. 01.07.2008
**Smart Term Deposits (Corporate) 1M to 24.99M	1 Month	5.00%
	3 Months	5.00%
	6 Months	6.00%
	1 Year	6.50%
	2 Years	7.00%
	3 Years	7.50%
25M to 49.99M	1 Month	5.00%
	3 Months	5.65%
	6 Months	6.50%
	1 Year	7.00%
	2 Years	7.20%
	3 Years	8.00%
50 M to 99.99 M	1 Month	5.00%
	3 Months	6.00%
	6 Months	6.75%
	1 Year	7.35%
	2 Years	7.65%
	3 Years	8.50%
100 M to 199.99 M	1 Month	5.75%
	3 Months	6.65%
	6 Months	7.15%
	1 Year	7.50%
	2 Years	8.00%
	3 Years	9.00%
Over 200 M	1 Month	6.00%
	3 Months	7.00%
	6 Months	7.50%
	1 Year	7.75%
	2 Years	10.50%
	3 Years	12.00%
** All products of Smart Term Deposits are discontinued w.e.f. June 01, 2008. Any renewal under Smart Term Deposits Should be transferred to Maheena Asaan (TDR) Account.		
Deposit Growth Certificates 5 Years and above		5.50%
Special Notice Deposits	7 – 29 days	5.00%
Financial Institutions Deposits	Rates Provided by Treasury	

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Chief Financial Officer

Group Executive – Operations & Technology