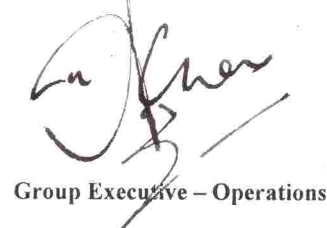




DECLARED RATES OF PROFIT ON PLS DEPOSITS JULY 01, 2010 TO DECEMBER 31, 2010

| Type of Account | Tiers / Tenure | Rate of Profit (p.a.) w.e.f. 01.07.2010 | Rate of Profit (p.a.) w.e.f. 01.11.2010 | |
|--|--|--|--|-----------------|
| Current Account | | 00% | | |
| Savings Accounts | | | | |
| Savings Account | | 5.00% | | |
| Mahana Khazana – Individuals | Up-to 100,000 | 5.00% | | |
| | Over 100 K – 1 M | 7.00% | | |
| | Over 1 M – 2 M | 8.00% | | |
| | Over 2 M – 3 M | 8.50% | | |
| | Above 3 M | 8.75% | | |
| Mahana Khazana – Corporate | Up-to 2.5 M | 5.00% | | |
| | Above 2.5 M | 8.00% | | |
| * Smart Savings Classic – Individuals | Up-to 100k | 5.00% | | |
| | Over 100k – 500k | 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% | | |
| Samar Savings Account | Below Rs.100,000 | - | 5.00% | |
| | Over Rs.100,000 - 999,999.99 | - | 9.25% | |
| | Rs.1,000,000 - 2,999,999.99 | - | 9.75% | |
| | Rs.3,000,000 & Above | - | 10.00% | |
| * All products 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 | | | | |
| Deposit | 7 days – 29 days | 1 Month | 3 Months | 6 Months |
| 100,000 – 1 M | 5.00% | 7.00% | 9.00% | 9.75% |
| Over 1 M – 10 M | 6.00% | 8.00% | 9.25% | 10.00% |
| Over 10 M – 50 M | 7.00% | 9.00% | 9.50% | 10.25% |
| Over 50 M | Rates provided by Group Executive – CB | | | |
| Maheena Asaan | 12 Months | 11.50% Monthly 12.25% Maturity | | |
| Maheena Asaan (Plus) | 12 Months | 12.00 % Monthly | | |


Chief Financial Officer


Group Executive – Operations



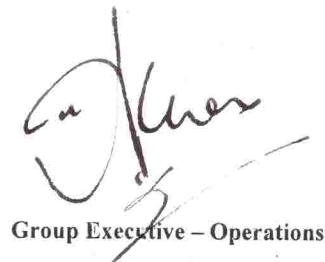
**DECLARED RATES OF PROFIT ON PLS DEPOSITS
JULY 01, 2010 TO DECEMBER 31, 2010**

| Type of Account | Tiers / Tenure | Rate of Profit (p.a.) w.e.f. 01.07.2010 | Rate of Profit (p.a.) w.e.f. 01.11.2010 |
|--|----------------------------------|--|--|
| ** Smart Term Deposits – Corporate 1M to 24.99 M | 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 49.99 M | 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% | |
| Samar Term Deposit Account | Below Rs.1,000,000 | - | 12.50% |
| | Over Rs.1,000,000 – 2,999,999.99 | - | 12.75% |
| | Rs.3,000,000 & Above | - | 13.00% |
| ** 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 | | |

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



Chief Financial Officer



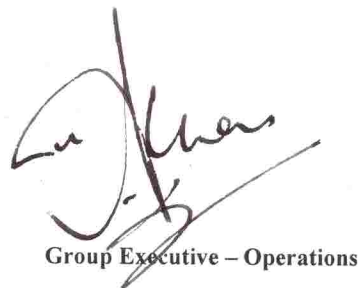
Group Executive – Operations



**DECLARED RATES OF PROFIT ON FCY DEPOSITS
FOR THE PERIOD FROM JULY 01, 2010 TO DECEMBER 31, 2010**

| KASB BANK | | | | |
|---------------------------|----------------------------------|-------|-------|-----|
| NORMAL SAVINGS ACCOUNT | USD | GBP | EURO | JPY |
| upto 100000 | 0.25% | 0.25% | 0.25% | 0% |
| 7 days | | | | |
| upto 25000 | 0.40% | 0.25% | 0.25% | 0% |
| 25001-50000 | 0.65% | 0.50% | 0.50% | 0% |
| 50001-100000 | 0.75% | 0.75% | 0.75% | 0% |
| Above 100000 | Refer to Treasury | | | |
| 1 Month | | | | |
| upto 25000 | 0.50% | 0.50% | 0.50% | 0% |
| 25001-50000 | 0.75% | 0.75% | 0.75% | 0% |
| 50001-100000 | 1.00% | 1.00% | 1.00% | 0% |
| Above 100000 | Refer to Treasury | | | |
| 3 Months | | | | |
| upto 25000 | 0.75% | 0.75% | 0.75% | 0% |
| 25001-50000 | 1.00% | 1.00% | 1.00% | 0% |
| 50001-100000 | 1.25% | 1.25% | 1.00% | 0% |
| Above 100000 | Refer to Treasury | | | |
| 6 Months | | | | |
| upto 25000 | 0.75% | 0.75% | 0.75% | 0% |
| 25001-50000 | 1.00% | 1.00% | 1.00% | 0% |
| 50001-100000 | 1.25% | 1.25% | 1.00% | 0% |
| Above 100000 | Refer to Treasury | | | |
| 1 Year & above | | | | |
| upto 25000 | Refer to Treasury for all | | | |
| 25001-50000 | | | | |
| 50001-100000 | | | | |
| Above 100000 | | | | |


Chief Financial Officer


Group Executive – Operations

