



**ANNUALIZED RATES OF EXPECTED RETURN ON PLS DEPOSITS
EFFECTIVE JANUARY 01, 2012 TO JUNE 30, 2012**

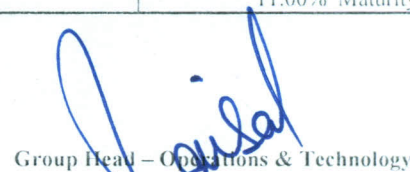
Type of Account	Tiers / Tenure	Expected Rates of Profit (p.a.) Effective 01.01.2012		
Current Account		00%		
Savings Accounts				
Savings Account		5.00%		
Mahana Khazana – Individuals	Up-to 100,000	5.00%		
	Over 100 K – 1 M	7.00%		
	Over 1 M – 2 M	8.00%		
	Over 2 M – 3 M	8.50%		
	Over 3 M – 10 M	8.75%		
	Above 10 M	10.00%		
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 product is discontinued with immediate effect i.e. 23-01-2012.**

Any renewal/fresh booking will be made in Maheena Asaan Plus instead of Maheena Asaan.

***Maheena Asaan	12 Months	10.50% Monthly 11.00% Maturity
Maheena Asaan (Plus)	12 Months	10.75 % Monthly 11.00% Maturity


Chief Financial Officer


Group Head – Operations & Technology



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Type of Account	Tiers / Tenure	Expected Rates of Profit (p.a.) Effective 01.01.2012
** 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	11.00%
	Over Rs.1,000,000 – 2,999,999.99	11.00%
	Rs.3,000,000 & Above	11.00%
** 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

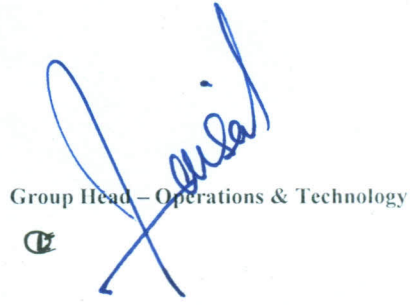

Group Head – Operations & Technology



**ANNUALIZED RATES OF EXPECTED RETURN ON FCY DEPOSITS
EFFECTIVE JANUARY 01, 2012 TO JUNE 30, 2012**

KASB BANK				
NORMAL SAVINGS ACCOUNT	USD	GBP	EURO	JPY
Below 100,000	0.10%	0.10%	0.10%	0%
Above 100,000	Refer to Treasury			
1 Month				
Below 100,000	0.15%	0.15%	0.10%	0%
Above 100,000	0.20%	0.20%	0.15%	0%
3 Months				
Below 100,000	0.25%	0.25%	0.20%	0%
Above 100,000	0.40%	0.40%	0.30%	0%
6 Months				
Below 100,000	0.50%	0.50%	0.40%	0%
Above 100,000	0.65%	0.65%	0.50%	0%
1 Year & above				
Below 100,000	Refer to Treasury for all			
Above 100,000				


Chief Financial Officer


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