

HALF YEARLY PROFIT RATES ON PLS DEPOSITS

We hereby authorize all branches to disburse profit on various types of PLS deposits for the half-year ended June 30, 2009 at the following rates:

	<u>01.01.2009 upto 30.06.2009</u>
<u>NOTICE DEPOSITS</u>	
7 to 29 DAYS	1.25%
30 DAYS	1.50%
<u>SPECIAL DEPOSITS</u>	
SPECIAL DEPOSIT ACCOUNT (SDA)	5.00%
<u>SAVING ACCOUNT</u>	
PLS SAVING ACCOUNT	5.00%
<u>TERM DEPOSITS</u>	
THREE MONTHS TDR	2.00%
SIX MONTHS TDR	2.50%
ONE YEAR TDR	3.00%
TWO YEARS TDR	3.45%
THREE YEARS TDR	4.00%
FOUR YEARS TDR	4.25%
FIVE YEARS TDR	4.50%
<u>KHYBER MONTHLY SCHEME</u>	
KHYBER MONTHLY SCHEME	3.50%
<u>REGULAR AMDANI SCHEME</u>	
REGULAR AMDANI SCHEME (5 years)	7.25% to 11.30%
<u>ZABARDAST AMDANI SCHEME</u>	
ZABARDAST AMDANI SCHEME	10.60%
<u>MAALA MAAL MUNAFA SCHEME</u>	
MAALA MAAL MUNAFA SCHEME	1 st Year 12.00%
	2 nd Year 13.00%
<u>DEPOSITS FROM BANKS/FINANCIAL INSTITUTIONS</u>	
DEPOSITS	1.50%