

Half Yearly Profit Rates on Deposits as on 31 December 2006

PLS Savings Bank (Monthly Product Basis)	1.95% p.a.
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Special Deposits Account (Daily Product Basis)	Rates
Upto Rs.1.000 Million	1.45% p.a.
Rs.1.000 Million to Rs.5.000 Million	1.95% p.a.
Rs.5.000 Million to Rs.10.000 Million	2.25% p.a.
Rs.10.000 Million to Rs.25.000 Million	2.75% p.a.
Above Rs.25.000 Million	3.25% p.a.
PLS 7 Days Notice Deposits	1.50% p.a.
PLS 30 Days Notice Deposits	1.75% p.a.

Term Deposits	Rates
Three Months	2.50% p.a.
Six Months	3.00% p.a.
One Year	3.50% p.a.
Two Years	4.00% p.a.
Three Years	4.50% p.a.
Four Years	4.75% p.a.
Five Years	5.00% p.a.
Khyber Monthly Scheme	4.00% p.a.
Regular Amdani Scheme (5 Years)	7.25% to 11.30% p.a.
Zabardast Amdani Scheme	10.60% p.a.

Deposits From Financial Institutions	Rate
Special Deposits	1.50% p.a.

THE BANK OF KYBER
LENDING RATES

Product's Name	Type	Markup/ Profit	Floating Rates
Consumer Finance			
• Consumer Durable Finance	DF	16% p.a	No
• Car Financing	DF	14% p.a	No
• Suhana Ghar	DF	Floor rate 14.50%	Yes Linked with 6 months KIBOR
• 50 Running Basics under NWFP Provincial Govt. Scheme (House, Auto, Cycle loans)	DF	200(bps) + One Year KIBOR	Yes Linked with one Year KIBOR
• Student Loans	DF	Floor rate 14%	Yes Linked with One Year KIBOR
• 15 Take Home Salary Loans (Govt. Emp)	DF	14.5% p.a	No
Agriculture			
• Sada Bahar Zarai Loan Scheme.	RF	Floor rate 15%	Yes Linked with One Year KIBOR
• Khyber Tractor Loans Scheme.	DF	Floor rate 15%	Yes Linked with Three Year KIBOR
• Tube Well & Farm Machinery Loan Scheme.	DF	Floor rate 15%	Yes Linked with Three Year KIBOR
• Chief Minister NWFP Zarai Loan Scheme.	DF	6.5% p.a	No
Micro Finance			
• Micro Enterprise Loans.	DF	18% p.a	No
• Micro Domestic Consumption Loans.	DF	16% p.a	No
• Khyber Motorcycle Finance Scheme.	DF	16% p.a	No
• Khyber Rickshaw Finance Scheme.	DF	16% p.a	No
• Khyber CNG Kits Finance Scheme.	DF	16% p.a	No
Islamic Banking			
• Car/ Motorcyle (Ijara Scheme).	Ijara	13% to 18%	No
• Diminishing Musharaka Facility (House Finance)	Murabaha	13% to 18%	No
Commercial			
• SME & Corporate Sectors	RF DF	On case to case basis	Yes Linked with KIBOR