

SUMMIT BANK ISLAMIC BANKING

PLS Ratio	
Share of Mudarib	Rabb ul Maal
31%	69%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR APRIL 2014

LOCAL CURRENCY

Products	Tiers	Payment Frequency	Weightages
Buiness Account (BA)	1,000 - 9,999,999,999	Monthly	0.00014
Bachat Savings Account (BSA)	Rs 1,000 to 4,999,999	Six monthly	0.00699
	Rs 5,000,000 to 9,999,999	Six monthly	0.00838
	Rs 10,000,000 to 24,999,999	Six monthly	0.00943
	Rs 25,000,000 to 49,999,999	Six monthly	0.01013
	Rs 50,000,000 to 99,999,999	Six monthly	0.01048
	Rs 100,000,000 to 249,999,999	Six monthly	0.01153
	Rs 250,000,000 to 499,999,999	Six monthly	0.01153
	Rs 500,000,000 and above	Six monthly	0.01223
Daily Savings Account (DSA)	Rs 1,000 to 99,999	Monthly	0.00594
	Rs 100,000 to 999,999	Monthly	0.00664
	Rs 1,000,000 to 9,999,999	Monthly	0.00699
	Rs 10,000,000 to 24,999,999	Monthly	0.00838
	Rs 25,000,000 to 49,999,999	Monthly	0.00873
	Rs 50,000,000 to 99,999,999	Monthly	0.00943
	Rs 100,000,000 to 499,999,999	Monthly	0.01083
	Rs 500,000,000 and above	Monthly	0.01153
1 Month Investment	Rs 10,000 to 4,999,999	At Maturity	0.00908
	Rs 5,000,000 to 9,999,999	At Maturity	0.00943
	Rs 10,000,000 to 24,999,999	At Maturity	0.00978
	Rs 25,000,000 to 49,999,999	At Maturity	0.01013
	Rs 50,000,000 to 99,999,999	At Maturity	0.01048
	Rs 100,000,000 to 249,999,999	At Maturity	0.01153
	Rs 250,000,000 to 499,999,999	At Maturity	0.01153
	Rs 500,000,000 and above	At Maturity	0.01153
2 Months Investment	Rs 10,000 to 4,999,999	At Maturity	0.00915
	Rs 5,000,000 to 9,999,999	At Maturity	0.00950
	Rs 10,000,000 to 24,999,999	At Maturity	0.00985
	Rs 25,000,000 to 49,999,999	At Maturity	0.01020
	Rs 50,000,000 to 99,999,999	At Maturity	0.01055
	Rs 100,000,000 to 249,999,999	At Maturity	0.01160
	Rs 250,000,000 to 499,999,999	At Maturity	0.01160
	Rs 500,000,000 and above	At Maturity	0.01160
3 Months Investment	Rs 10,000 to 4,999,999	At Maturity	0.01020
	Rs 5,000,000 to 9,999,999	At Maturity	0.01027
	Rs 10,000,000 to 24,999,999	At Maturity	0.01048
	Rs 25,000,000 to 49,999,999	At Maturity	0.01083
	Rs 50,000,000 to 99,999,999	At Maturity	0.01118
	Rs 100,000,000 to 249,999,999	At Maturity	0.01153
	Rs 250,000,000 to 499,999,999	At Maturity	0.01174
	Rs 500,000,000 and above	At Maturity	0.01188
6 Months Investment	Rs 10,000 to 4,999,999	At Maturity	0.01034
	Rs 5,000,000 to 9,999,999	At Maturity	0.01041
	Rs 10,000,000 to 24,999,999	At Maturity	0.01055
	Rs 25,000,000 to 49,999,999	At Maturity	0.01090
	Rs 50,000,000 to 99,999,999	At Maturity	0.01153
	Rs 100,000,000 to 249,999,999	At Maturity	0.01188
	Rs 250,000,000 to 499,999,999	At Maturity	0.01202
	Rs 500,000,000 and above	At Maturity	0.01223


SUMMIT BANK ISLAMIC BANKING

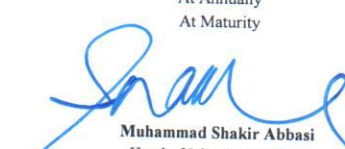
PLS Ratio	
Share of Mudarib	Rabb ul Maal
31%	69%

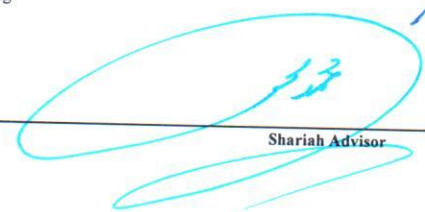
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR APRIL 2014

LOCAL CURRENCY

Products	Tiers	Payment Frequency	Weightages
1 Year - Investment	Rs 25,000 to 4,999,999	Monthly	0.01083
	Rs 5,000,000 to 9,999,999	Monthly	0.01118
	Rs 10,000,000 to 24,999,999	Monthly	0.01139
	Rs 25,000,000 to 49,999,999	Monthly	0.01153
	Rs 50,000,000 to 99,999,999	Monthly	0.01174
	Rs 100,000,000 to 249,999,999	Monthly	0.01195
	Rs 250,000,000 to 499,999,999	Monthly	0.01223
1 Year - Investment	Rs 500,000,000 and above	Monthly	0.01251
	Rs 25,000 to 4,999,999	Quarterly	0.01084
	Rs 5,000,000 to 9,999,999	Quarterly	0.01119
	Rs 10,000,000 to 24,999,999	Quarterly	0.01140
	Rs 25,000,000 to 49,999,999	Quarterly	0.01154
	Rs 50,000,000 to 99,999,999	Quarterly	0.01182
	Rs 100,000,000 to 249,999,999	Quarterly	0.01196
1 Year - Investment	Rs 250,000,000 to 499,999,999	Quarterly	0.01224
	Rs 500,000,000 and above	Quarterly	0.01252
	Rs 25,000 to 4,999,999	At Half yearly	0.01104
	Rs 5,000,000 to 9,999,999	At Half yearly	0.01132
	Rs 10,000,000 to 24,999,999	At Half yearly	0.01146
	Rs 25,000,000 to 49,999,999	At Half yearly	0.01160
	Rs 50,000,000 to 99,999,999	At Half yearly	0.01188
1 Year - Investment	Rs 100,000,000 to 249,999,999	At Half yearly	0.01202
	Rs 250,000,000 to 499,999,999	At Half yearly	0.01230
	Rs 500,000,000 and above	At Half yearly	0.01258
	Rs 10,000 to 4,999,999	At Maturity	0.01139
	Rs 5,000,000 to 9,999,999	At Maturity	0.01160
	Rs 10,000,000 to 24,999,999	At Maturity	0.01188
	Rs 25,000,000 to 49,999,999	At Maturity	0.01223
3 Years - Investment	Rs 50,000,000 to 99,999,999	At Maturity	0.01244
	Rs 100,000,000 to 249,999,999	At Maturity	0.01258
	Rs 250,000,000 to 499,999,999	At Maturity	0.01293
	Rs 500,000,000 and above	At Maturity	0.01328
		Monthly	0.01118
		Quarterly	0.01153
		At Half yearly	0.01188
3 Years - Investment		At Annually	0.01223
		At Maturity	0.01258
	5 Years - Investment	Monthly	0.01258
	5 Years - Investment	Quarterly	0.01293
5 Years - Investment		At Half yearly	0.01328
		At Annually	0.01363
		At Maturity	0.01397


 Khwaja Farhan Usman
 AVP Islamic Banking


 Muhammad Shakir Abbasi
 Head of Islamic Banking


 Shariah Advisor