

**SUMMIT BANK ISLAMIC BANKING**

PLS Ratio	
Share of Mudarib	Rabb ul Maal
37%	63%

**PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR MAY 2014**

**LOCAL CURRENCY**

Products	Tiers	Payment Frequency	Weightages
<b>Buiness Account (BA)</b>			
	1 - 9,999,999,999	Monthly	0.00014
<b>Bachat Savings Account (BSA)</b>			
	Rs 1 to 4,999,999	Six monthly	0.00701
	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	0.01017
	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
<b>Daily Savings Account (DSA)</b>			
	Rs 1 to 99,999	Monthly	0.00597
	Rs 100,000 to 999,999	Monthly	0.00666
	Rs 1,000,000 to 9,999,999	Monthly	0.00701
	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
<b>1 Month Investment</b>			
	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
<b>2 Months Investment</b>			
	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
<b>3 Months Investment</b>			
	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
<b>6 Months Investment</b>			
	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

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PLS Ratio	
Share of Mudarib	Rabb ul Maal
37%	63%

**PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR MAY 2014**

**LOCAL CURRENCY**

Products	Tiers	Payment Frequency	Weightages
<b>1 Year - Investment</b>	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
	Rs 500,000,000 and above	Monthly	0.01251
<b>1 Year - Investment</b>	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
	Rs 250,000,000 to 499,999,999	Quarterly	0.01224
	Rs 500,000,000 and above	Quarterly	0.01252
<b>1 Year - Investment</b>	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
	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
<b>1 Year - Investment</b>	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
	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	0.01292
	Rs 500,000,000 and above	At Maturity	0.01327
<b>3 Years - Investment</b>		Monthly	0.01118
<b>3 Years - Investment</b>		Quarterly	0.01153
<b>3 Years - Investment</b>		At Half yearly	0.01188
<b>3 Years - Investment</b>		At Annually	0.01223
<b>3 Years - Investment</b>		At Maturity	0.01258
<b>5 Years - Investment</b>		Monthly	0.01258
<b>5 Years - Investment</b>		Quarterly	0.01292
<b>5 Years - Investment</b>		At Half yearly	0.01327
<b>5 Years - Investment</b>		At Annually	0.01362
<b>5 Years - Investment</b>		At Maturity	0.01397



**Khwaja Farhan Usman**  
Pool Manager- Islamic Banking



**Muhammad Shakir Abbasi**  
Head of Islamic Banking



**Shariah Advisor**

**SUMMIT BANK ISLAMIC BANKING**

PLS Ratio	
Share of Mudarib	Rabb ul Maal
65%	35%

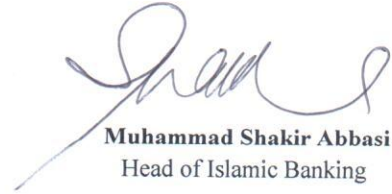
**PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR MAY 2014**

**FOREIGN CURRENCY (USD,EURO,GBP & YEN)**

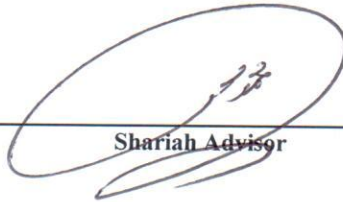
Products	Tiers	Payment Frequency	Weightages
Bachat Savings Account (BSA)	All	Six monthly	0.20000
1 Month Investment	5,000 and above	At Maturity	0.20000
3 Months Investment	5,000 and above	At Maturity	0.20000
6 Months Investment	5,000 and above	At Maturity	0.20000
1 Year - Investment	5,000 and above	At Maturity	0.20000



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