

SUMMIT BANK ISLAMIC BANKING

DECLARED PROFIT RATES FOR MAY 2014

LOCAL CURRENCY

Products	Tier	Payment Frequency	Profit Rates
Business Account (BA)	Rs 1 to 9,999,999,999	Monthly	0.10%
Bachat Savings Account (BSA)	Rs 1 to 4,999,999	Six monthly	5.02%
	Rs 5,000,000 to 9,999,999	Six monthly	6.00%
	Rs 10,000,000 to 24,999,999	Six monthly	6.75%
	Rs 25,000,000 to 49,999,999	Six monthly	7.28%
	Rs 50,000,000 to 99,999,999	Six monthly	7.50%
	Rs 100,000,000 to 249,999,999	Six monthly	8.25%
	Rs 250,000,000 to 499,999,999	Six monthly	8.25%
	Rs 500,000,000 and above	Six monthly	8.75%
Daily Savings Account (DSA)	Rs 1 to 99,999	Monthly	4.27%
	Rs 100,000 to 999,999	Monthly	4.77%
	Rs 1,000,000 to 9,999,999	Monthly	5.02%
	Rs 10,000,000 to 24,999,999	Monthly	6.00%
	Rs 25,000,000 to 49,999,999	Monthly	6.25%
	Rs 50,000,000 to 99,999,999	Monthly	6.75%
	Rs 100,000,000 to 499,999,999	Monthly	7.75%
	Rs 500,000,000 and above	Monthly	8.25%
1 Month Investment	Rs 10,000 to 4,999,999	At Maturity	6.50%
	Rs 5,000,000 to 9,999,999	At Maturity	6.75%
	Rs 10,000,000 to 24,999,999	At Maturity	7.00%
	Rs 25,000,000 to 49,999,999	At Maturity	7.25%
	Rs 50,000,000 to 99,999,999	At Maturity	7.50%
	Rs 100,000,000 to 249,999,999	At Maturity	8.25%
	Rs 250,000,000 to 499,999,999	At Maturity	8.25%
	Rs 500,000,000 and above	At Maturity	8.25%
2 Months Investment	Rs 10,000 to 4,999,999	At Maturity	6.55%
	Rs 5,000,000 to 9,999,999	At Maturity	6.80%
	Rs 10,000,000 to 24,999,999	At Maturity	7.05%
	Rs 25,000,000 to 49,999,999	At Maturity	7.30%
	Rs 50,000,000 to 99,999,999	At Maturity	7.55%
	Rs 100,000,000 to 249,999,999	At Maturity	8.30%
	Rs 250,000,000 to 499,999,999	At Maturity	8.30%
	Rs 500,000,000 and above	At Maturity	8.30%
3 Months Investment	Rs 10,000 to 4,999,999	At Maturity	7.30%
	Rs 5,000,000 to 9,999,999	At Maturity	7.35%
	Rs 10,000,000 to 24,999,999	At Maturity	7.50%
	Rs 25,000,000 to 49,999,999	At Maturity	7.75%
	Rs 50,000,000 to 99,999,999	At Maturity	8.00%
	Rs 100,000,000 to 249,999,999	At Maturity	8.25%
	Rs 250,000,000 to 499,999,999	At Maturity	8.40%
	Rs 500,000,000 and above	At Maturity	8.50%
6 Months Investment	Rs 10,000 to 4,999,999	At Maturity	7.40%
	Rs 5,000,000 to 9,999,999	At Maturity	7.45%
	Rs 10,000,000 to 24,999,999	At Maturity	7.55%
	Rs 25,000,000 to 49,999,999	At Maturity	7.80%
	Rs 50,000,000 to 99,999,999	At Maturity	8.25%
	Rs 100,000,000 to 249,999,999	At Maturity	8.50%
	Rs 250,000,000 to 499,999,999	At Maturity	8.60%
	Rs 500,000,000 and above	At Maturity	8.75%

Products	Tier	Payment Frequency	Profit Rates
1 Year - Investment	Rs 25,000 to 4,999,999	Monthly	7.75%
	Rs 5,000,000 to 9,999,999	Monthly	8.00%
	Rs 10,000,000 to 24,999,999	Monthly	8.15%
	Rs 25,000,000 to 49,999,999	Monthly	8.25%
	Rs 50,000,000 to 99,999,999	Monthly	8.40%
	Rs 100,000,000 to 249,999,999	Monthly	8.55%
	Rs 250,000,000 to 499,999,999	Monthly	8.75%
	Rs 500,000,000 and above	Monthly	8.95%
1 Year - Investment	Rs 25,000 to 4,999,999	Quarterly	7.76%
	Rs 5,000,000 to 9,999,999	Quarterly	8.01%
	Rs 10,000,000 to 24,999,999	Quarterly	8.16%
	Rs 25,000,000 to 49,999,999	Quarterly	8.26%
	Rs 50,000,000 to 99,999,999	Quarterly	8.46%
	Rs 100,000,000 to 249,999,999	Quarterly	8.56%
	Rs 250,000,000 to 499,999,999	Quarterly	8.76%
	Rs 500,000,000 and above	Quarterly	8.96%
1 Year - Investment	Rs 25,000 to 4,999,999	At Half yearly	7.90%
	Rs 5,000,000 to 9,999,999	At Half yearly	8.10%
	Rs 10,000,000 to 24,999,999	At Half yearly	8.20%
	Rs 25,000,000 to 49,999,999	At Half yearly	8.30%
	Rs 50,000,000 to 99,999,999	At Half yearly	8.50%
	Rs 100,000,000 to 249,999,999	At Half yearly	8.60%
	Rs 250,000,000 to 499,999,999	At Half yearly	8.80%
	Rs 500,000,000 and above	At Half yearly	9.00%
1 Year - Investment	Rs 10,000 to 4,999,999	At Maturity	8.15%
	Rs 5,000,000 to 9,999,999	At Maturity	8.30%
	Rs 10,000,000 to 24,999,999	At Maturity	8.50%
	Rs 25,000,000 to 49,999,999	At Maturity	8.75%
	Rs 50,000,000 to 99,999,999	At Maturity	8.90%
	Rs 100,000,000 to 249,999,999	At Maturity	9.00%
	Rs 250,000,000 to 499,999,999	At Maturity	9.25%
	Rs 500,000,000 and above	At Maturity	9.50%
3 Years - Investment		Monthly	8.00%
3 Years - Investment		Quarterly	8.25%
3 Years - Investment		At Half yearly	8.50%
3 Years - Investment		At Annually	8.75%
3 Years - Investment		At Maturity	9.00%
5 Years - Investment		Monthly	9.00%
5 Years - Investment		Quarterly	9.25%
5 Years - Investment		At Half yearly	9.50%
5 Years - Investment		At Annually	9.75%
5 Years - Investment		At Maturity	10.00%



Khwaja Farhan Usman
Pool Manager- Islamic Banking



Faisal Shaikha
Head of Treasury



Muhammad Shakir Abbasi
Head of Islamic Banking



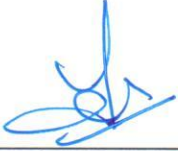
Mufi Muhammad Najeeb Khan
Shariah Advisor

SUMMIT BANK ISLAMIC BANKING

DECLARED PROFIT RATES FOR MAY 2014

FOREIGN CURRENCY (USD,EURO,GBP & YEN)

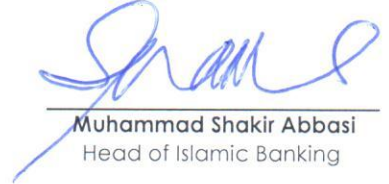
Products	Tier	Payment Frequency	Profit Rates
Bachat Savings Account (BSA)	All	Monthly	1.00%
1 Month Investment	5,000 and above	At Maturity	1.00%
3 Months Investment	5,000 and above	At Maturity	1.00%
6 Months Investment	5,000 and above	At Maturity	1.00%
1 Year - Investment	5,000 and above	At Maturity	1.00%



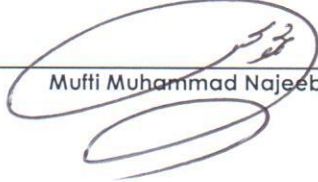
Khwaja Farhan Usman
Pool Manager- Islamic Banking



Faisal Shaikha
Head of Treasury



Muhammad Shakir Abbasi
Head of Islamic Banking



Mufti Muhammad Najeeb Khan- Shariah Advisor