

SUMMIT BANK ISLAMIC BANKING

PLS Ratio

Share of Mudarib	Rabb ul Maal
45%	55%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR AUGUST 2014

LOCAL CURRENCY

Products	Tiers	Payment Frequency	Weightages
Margin Account (Security Deposit)	1 - 9,999,999,999	Six monthly	0.00008
Buiness Account (BA)	1 - 9,999,999,999	Monthly	0.00014
Bachat Savings Account (BSA)	Rs 1 to 4,999,999	Six monthly	0.00699
	Rs 5,000,000 to 9,999,999	Six monthly	0.00836
	Rs 10,000,000 to 24,999,999	Six monthly	0.00940
	Rs 25,000,000 to 49,999,999	Six monthly	0.01014
	Rs 50,000,000 to 99,999,999	Six monthly	0.01045
	Rs 100,000,000 to 249,999,999	Six monthly	0.01149
	Rs 250,000,000 to 499,999,999	Six monthly	0.01149
	Rs 500,000,000 and above	Six monthly	0.01219
Daily Savings Account (DSA)	Rs 1 to 99,999	Monthly	0.00594
	Rs 100,000 to 999,999	Monthly	0.00664
	Rs 1,000,000 to 9,999,999	Monthly	0.00700
	Rs 10,000,000 to 24,999,999	Monthly	0.00836
	Rs 25,000,000 to 49,999,999	Monthly	0.00871
	Rs 50,000,000 to 99,999,999	Monthly	0.00940
	Rs 100,000,000 to 499,999,999	Monthly	0.01080
	Rs 500,000,000 and above	Monthly	0.01149
1 Month Investment	Rs 10,000 to 4,999,999	At Maturity	0.00905
	Rs 5,000,000 to 9,999,999	At Maturity	0.00940
	Rs 10,000,000 to 24,999,999	At Maturity	0.00975
	Rs 25,000,000 to 49,999,999	At Maturity	0.01010
	Rs 50,000,000 to 99,999,999	At Maturity	0.01045
	Rs 100,000,000 to 249,999,999	At Maturity	0.01163
	Rs 250,000,000 to 499,999,999	At Maturity	0.01163
	Rs 500,000,000 and above	At Maturity	0.01163
2 Months Investment	Rs 10,000 to 4,999,999	At Maturity	0.00912
	Rs 5,000,000 to 9,999,999	At Maturity	0.00947
	Rs 10,000,000 to 24,999,999	At Maturity	0.00982
	Rs 25,000,000 to 49,999,999	At Maturity	0.01017
	Rs 50,000,000 to 99,999,999	At Maturity	0.01052
	Rs 100,000,000 to 249,999,999	At Maturity	0.01170
	Rs 250,000,000 to 499,999,999	At Maturity	0.01170
	Rs 500,000,000 and above	At Maturity	0.01170
3 Months Investment	Rs 10,000 to 4,999,999	At Maturity	0.01017
	Rs 5,000,000 to 9,999,999	At Maturity	0.01024
	Rs 10,000,000 to 24,999,999	At Maturity	0.01045
	Rs 25,000,000 to 49,999,999	At Maturity	0.01080
	Rs 50,000,000 to 99,999,999	At Maturity	0.01114
	Rs 100,000,000 to 249,999,999	At Maturity	0.01177
	Rs 250,000,000 to 499,999,999	At Maturity	0.01191
	Rs 500,000,000 and above	At Maturity	0.01205
6 Months Investment	Rs 10,000 to 4,999,999	At Maturity	0.01031
	Rs 5,000,000 to 9,999,999	At Maturity	0.01038
	Rs 10,000,000 to 24,999,999	At Maturity	0.01052
	Rs 25,000,000 to 49,999,999	At Maturity	0.01087
	Rs 50,000,000 to 99,999,999	At Maturity	0.01149
	Rs 100,000,000 to 249,999,999	At Maturity	0.01205
	Rs 250,000,000 to 499,999,999	At Maturity	0.01219
	Rs 500,000,000 and above	At Maturity	0.01240

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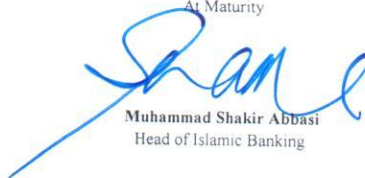
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR AUGUST 2014

LOCAL CURRENCY

Products	Tiers	Payment Frequency	Weightages
1 Year - Investment	Rs 25,000 to 4,999,999	Monthly	0.01080
	Rs 5,000,000 to 9,999,999	Monthly	0.01114
	Rs 10,000,000 to 24,999,999	Monthly	0.01135
	Rs 25,000,000 to 49,999,999	Monthly	0.01149
	Rs 50,000,000 to 99,999,999	Monthly	0.01170
	Rs 100,000,000 to 249,999,999	Monthly	0.01191
	Rs 250,000,000 to 499,999,999	Monthly	0.01219
	Rs 500,000,000 and above	Monthly	0.01247
1 Year - Investment	Rs 25,000 to 4,999,999	Quarterly	0.01081
	Rs 5,000,000 to 9,999,999	Quarterly	0.01116
	Rs 10,000,000 to 24,999,999	Quarterly	0.01137
	Rs 25,000,000 to 49,999,999	Quarterly	0.01151
	Rs 50,000,000 to 99,999,999	Quarterly	0.01178
	Rs 100,000,000 to 249,999,999	Quarterly	0.01192
	Rs 250,000,000 to 499,999,999	Quarterly	0.01220
	Rs 500,000,000 and above	Quarterly	0.01248
1 Year - Investment	Rs 25,000 to 4,999,999	At Half yearly	0.01100
	Rs 5,000,000 to 9,999,999	At Half yearly	0.01128
	Rs 10,000,000 to 24,999,999	At Half yearly	0.01142
	Rs 25,000,000 to 49,999,999	At Half yearly	0.01156
	Rs 50,000,000 to 99,999,999	At Half yearly	0.01184
	Rs 100,000,000 to 249,999,999	At Half yearly	0.01198
	Rs 250,000,000 to 499,999,999	At Half yearly	0.01226
	Rs 500,000,000 and above	At Half yearly	0.01254
1 Year - Investment	Rs 10,000 to 4,999,999	At Maturity	0.01135
	Rs 5,000,000 to 9,999,999	At Maturity	0.01156
	Rs 10,000,000 to 24,999,999	At Maturity	0.01184
	Rs 25,000,000 to 49,999,999	At Maturity	0.01219
	Rs 50,000,000 to 99,999,999	At Maturity	0.01261
	Rs 100,000,000 to 249,999,999	At Maturity	0.01275
	Rs 250,000,000 to 499,999,999	At Maturity	0.01309
	Rs 500,000,000 and above	At Maturity	0.01344
3 Years - Investment		Monthly	0.01114
3 Years - Investment		Quarterly	0.01149
3 Years - Investment		At Half yearly	0.01184
3 Years - Investment		At Annually	0.01219
3 Years - Investment		At Maturity	0.01254
5 Years - Investment		Monthly	0.01254
5 Years - Investment		Quarterly	0.01288
5 Years - Investment		At Half yearly	0.01323
5 Years - Investment		At Annually	0.01358
5 Years - Investment		At Maturity	0.01393



Khwaja Farhan Usman
Pool Manager- Islamic Banking



Muhammad Shakir Abbasi
Head of Islamic Banking

SUMMIT BANK ISLAMIC BANKING

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

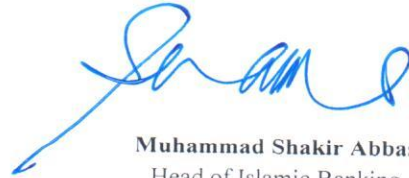
PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR AUGUST 2014

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



Khwaja Farhan Usman
Pool Manager- Islamic Banking



Muhammad Shakir Abbasi
Head of Islamic Banking

Mufti Muhammad Najeeb Khan- Shariah Advisor