

SUMMIT BANK ISLAMIC BANKING

DECLARED PROFIT RATES FOR JULY 2014

LOCAL CURRENCY

Products	Tier	Payment Frequency	Profit Rates
Margin Account (Security Deposit)	Rs 1 to 9,999,999,999	Six monthly	0.06%
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	8.35%
	Rs 250,000,000 to 499,999,999	At Maturity	8.35%
	Rs 500,000,000 and above	At Maturity	8.35%
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	8.40%
	Rs 250,000,000 to 499,999,999	At Maturity	8.40%
	Rs 500,000,000 and above	At Maturity	8.40%
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	8.45%
	Rs 250,000,000 to 499,999,999	At Maturity	8.55%
	Rs 500,000,000 and above	At Maturity	8.65%
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	8.65%
	Rs 250,000,000 to 499,999,999	At Maturity	8.75%
	Rs 500,000,000 and above	At Maturity	8.90%

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	9.05%
	Rs 100,000,000 to 249,999,999	At Maturity	9.15%
	Rs 250,000,000 to 499,999,999	At Maturity	9.40%
	Rs 500,000,000 and above	At Maturity	9.65%
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



Mufti Muhammad Najeeb Khan
Shariah Advisor

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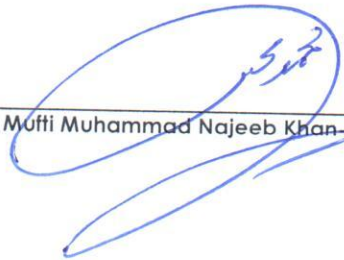
FOREIGN CURRENCY (USD,EURO,GBP & YEN)

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%


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