

SUMMIT BANK ISLAMIC BANKING

DECLARED PROFIT RATES FOR THE MONTH OF DECEMBER 2014

LOCAL CURRENCY

Products	Tiers	Payment Frequency	March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014	October 2014	November 2014	December 2014
Business Account (BA)	1 - 9,999,999.999	Six monthly	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
Margin Account (Security Deposit)	1 - 9,999,999.999	Monthly					0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
Bachat Savings Account (BSA)	Rs 1 to 4,999.999	Six monthly	5.02%	5.02%	5.02%	5.02%	5.02%	5.02%	5.02%	5.02%	5.02%	5.02%
	Rs 5,000,000 to 9,999.999	Six monthly	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
	Rs 10,000,000 to 24,999.999	Six monthly	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%
	Rs 25,000,000 to 49,999.999	Six monthly	7.28%	7.28%	7.28%	7.28%	7.28%	7.28%	7.28%	7.28%	7.28%	7.28%
	Rs 50,000,000 to 99,999.999	Six monthly	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
	Rs 100,000,000 to 249,999.999	Six monthly	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%
	Rs 250,000,000 to 499,999.999	Six monthly	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%
	Rs 500,000,000 and above	Six monthly	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%
Daily Savings Account (DSA)	Rs 1 to 99.999	Monthly	4.27%	4.26%	4.27%	4.27%	4.27%	4.27%	4.27%	4.27%	4.27%	4.27%
	Rs 100,000 to 999.999	Monthly	4.77%	4.77%	4.77%	4.77%	4.77%	4.77%	4.77%	4.77%	4.77%	4.77%
	Rs 1,000,000 to 9,999.999	Monthly	5.02%	5.02%	5.02%	5.02%	5.02%	5.02%	5.02%	5.02%	5.02%	5.02%
	Rs 10,000,000 to 24,999.999	Monthly	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
	Rs 25,000,000 to 49,999.999	Monthly	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
	Rs 50,000,000 to 99,999.999	Monthly	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%
	Rs 100,000,000 to 499,999.999	Monthly	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%
	Rs 500,000,000 and above	Monthly	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%
1 Month Investment	Rs 10,000 to 4,999.999	At Maturity	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
	Rs 5,000,000 to 9,999.999	At Maturity	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%
	Rs 10,000,000 to 24,999.999	At Maturity	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
	Rs 25,000,000 to 49,999.999	At Maturity	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
	Rs 50,000,000 to 99,999.999	At Maturity	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
	Rs 100,000,000 to 249,999.999	At Maturity	8.25%	8.25%	8.25%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%
	Rs 250,000,000 to 499,999.999	At Maturity	8.25%	8.25%	8.25%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%
	Rs 500,000,000 and above	At Maturity	8.25%	8.25%	8.25%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%
2 Months Investment	Rs 10,000 to 4,999.999	At Maturity	6.55%	6.55%	6.55%	6.55%	6.55%	6.55%	6.55%	6.55%	6.55%	6.55%
	Rs 5,000,000 to 9,999.999	At Maturity	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%
	Rs 10,000,000 to 24,999.999	At Maturity	7.05%	7.05%	7.05%	7.05%	7.05%	7.05%	7.05%	7.05%	7.05%	7.05%
	Rs 25,000,000 to 49,999.999	At Maturity	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%
	Rs 50,000,000 to 99,999.999	At Maturity	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%
	Rs 100,000,000 to 249,999.999	At Maturity	8.30%	8.30%	8.30%	8.40%	8.40%	8.40%	8.40%	8.40%	8.40%	8.40%
	Rs 250,000,000 to 499,999.999	At Maturity	8.30%	8.30%	8.30%	8.40%	8.40%	8.40%	8.40%	8.40%	8.40%	8.40%

SUMMIT BANK ISLAMIC BANKING

DECLARED PROFIT RATES FOR THE MONTH OF DECEMBER 2014

LOCAL CURRENCY

Products	Tiers	Payment Frequency	March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014	October 2014	November 2014	December 2014
	Rs 500,000,000 and above	At Maturity	8.30%	8.30%	8.30%	8.40%	8.40%	8.40%	8.40%	8.40%	8.40%	8.40%
3 Months Investment												
	Rs 10,000 to 4,999,999	At Maturity	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%
	Rs 5,000,000 to 9,999,999	At Maturity	7.35%	7.35%	7.35%	7.35%	7.35%	7.35%	7.35%	7.35%	7.35%	7.35%
	Rs 10,000,000 to 24,999,999	At Maturity	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
	Rs 25,000,000 to 49,999,999	At Maturity	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%
	Rs 50,000,000 to 99,999,999	At Maturity	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
	Rs 100,000,000 to 249,999,999	At Maturity	8.25%	8.25%	8.25%	8.45%	8.45%	8.45%	8.45%	8.45%	8.45%	8.45%
	Rs 250,000,000 to 499,999,999	At Maturity	8.40%	8.40%	8.40%	8.55%	8.55%	8.55%	8.55%	8.55%	8.55%	8.55%
	Rs 500,000,000 and above	At Maturity	8.50%	8.50%	8.50%	8.65%	8.65%	8.65%	8.65%	8.65%	8.65%	8.65%
6 Months Investment												
	Rs 10,000 to 4,999,999	At Maturity	7.40%	7.40%	7.40%	7.40%	7.40%	7.40%	7.40%	7.40%	7.40%	7.40%
	Rs 5,000,000 to 9,999,999	At Maturity	7.45%	7.45%	7.45%	7.45%	7.45%	7.45%	7.45%	7.45%	7.45%	7.45%
	Rs 10,000,000 to 24,999,999	At Maturity	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%
	Rs 25,000,000 to 49,999,999	At Maturity	7.80%	7.80%	7.80%	7.80%	7.80%	7.80%	7.80%	7.80%	7.80%	7.80%
	Rs 50,000,000 to 99,999,999	At Maturity	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%
	Rs 100,000,000 to 249,999,999	At Maturity	8.50%	8.50%	8.50%	8.65%	8.65%	8.65%	8.65%	8.65%	8.65%	8.65%
	Rs 250,000,000 to 499,999,999	At Maturity	8.60%	8.60%	8.60%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%
	Rs 500,000,000 and above	At Maturity	8.75%	8.75%	8.75%	8.90%	8.90%	8.90%	8.90%	8.90%	8.90%	8.90%
1 Year - Investment												
	Rs 25,000 to 4,999,999	Monthly	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%
	Rs 5,000,000 to 9,999,999	Monthly	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
	Rs 10,000,000 to 24,999,999	Monthly	8.15%	8.15%	8.15%	8.15%	8.15%	8.15%	8.15%	8.15%	8.15%	8.15%
	Rs 25,000,000 to 49,999,999	Monthly	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%
	Rs 50,000,000 to 99,999,999	Monthly	8.40%	8.40%	8.40%	8.40%	8.40%	8.40%	8.40%	8.40%	8.40%	8.40%
	Rs 100,000,000 to 249,999,999	Monthly	8.55%	8.55%	8.55%	8.55%	8.55%	8.55%	8.55%	8.55%	8.55%	8.55%
	Rs 250,000,000 to 499,999,999	Monthly	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%
	Rs 500,000,000 and above	Monthly	8.95%	8.95%	8.95%	8.95%	8.95%	8.95%	8.95%	8.95%	8.95%	8.95%
1 Year - Investment												
	Rs 25,000 to 4,999,999	Quarterly	7.76%	7.76%	7.76%	7.76%	7.76%	7.76%	7.76%	7.76%	7.76%	7.76%
	Rs 5,000,000 to 9,999,999	Quarterly	8.01%	8.01%	8.01%	8.01%	8.01%	8.01%	8.01%	8.01%	8.01%	8.01%
	Rs 10,000,000 to 24,999,999	Quarterly	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%
	Rs 25,000,000 to 49,999,999	Quarterly	8.26%	8.26%	8.26%	8.26%	8.26%	8.26%	8.26%	8.26%	8.26%	8.26%
	Rs 50,000,000 to 99,999,999	Quarterly	8.46%	8.46%	8.46%	8.46%	8.46%	8.46%	8.46%	8.46%	8.46%	8.46%
	Rs 100,000,000 to 249,999,999	Quarterly	8.56%	8.56%	8.56%	8.56%	8.56%	8.56%	8.56%	8.56%	8.56%	8.56%



SUMMIT BANK ISLAMIC BANKING

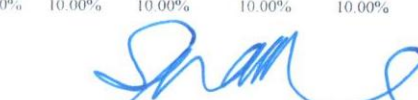
DECLARED PROFIT RATES FOR THE MONTH OF DECEMBER 2014

LOCAL CURRENCY

Products	Tiers	Payment Frequency	March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014	October 2014	November 2014	December 2014
	Rs 250,000,000 to 499,999,999	Quarterly	8.76%	8.76%	8.76%	8.76%	8.76%	8.76%	8.76%	8.76%	8.76%	8.76%
	Rs 500,000,000 and above	Quarterly	8.96%	8.96%	8.96%	8.96%	8.96%	8.96%	8.96%	8.96%	8.96%	8.96%
1 Year - Investment												
	Rs 25,000 to 4,999,999	At Half yearly	7.90%	7.90%	7.90%	7.90%	7.90%	7.90%	7.90%	7.90%	7.90%	7.90%
	Rs 5,000,000 to 9,999,999	At Half yearly	8.10%	8.10%	8.10%	8.10%	8.10%	8.10%	8.10%	8.10%	8.10%	8.10%
	Rs 10,000,000 to 24,999,999	At Half yearly	8.20%	8.20%	8.20%	8.20%	8.20%	8.20%	8.20%	8.20%	8.20%	8.20%
	Rs 25,000,000 to 49,999,999	At Half yearly	8.30%	8.30%	8.30%	8.30%	8.30%	8.30%	8.30%	8.30%	8.30%	8.30%
	Rs 50,000,000 to 99,999,999	At Half yearly	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%
	Rs 100,000,000 to 249,999,999	At Half yearly	8.60%	8.60%	8.60%	8.60%	8.60%	8.60%	8.60%	8.60%	8.60%	8.60%
	Rs 250,000,000 to 499,999,999	At Half yearly	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%
	Rs 500,000,000 and above	At Half yearly	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%
1 Year - Investment												
	Rs 10,000 to 4,999,999	At Maturity	8.15%	8.15%	8.15%	8.15%	8.15%	8.15%	8.15%	8.15%	8.15%	8.15%
	Rs 5,000,000 to 9,999,999	At Maturity	8.30%	8.30%	8.30%	8.30%	8.30%	8.30%	8.30%	8.30%	8.30%	8.30%
	Rs 10,000,000 to 24,999,999	At Maturity	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%
	Rs 25,000,000 to 49,999,999	At Maturity	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%
	Rs 50,000,000 to 99,999,999	At Maturity	8.90%	8.90%	8.90%	9.05%	9.05%	9.05%	9.05%	9.05%	9.05%	9.05%
	Rs 100,000,000 to 249,999,999	At Maturity	9.00%	9.00%	9.00%	9.15%	9.15%	9.15%	9.15%	9.15%	9.15%	9.15%
	Rs 250,000,000 to 499,999,999	At Maturity	9.25%	9.25%	9.25%	9.40%	9.40%	9.40%	9.40%	9.40%	9.40%	9.40%
	Rs 500,000,000 and above	At Maturity	9.50%	9.50%	9.50%	9.65%	9.65%	9.65%	9.65%	9.65%	9.65%	9.65%
3 Years - Investment		Monthly	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
3 Years - Investment		Quarterly	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%
3 Years - Investment		At Half yearly	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%
3 Years - Investment		At Annually	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%
3 Years - Investment		At Maturity	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%
5 Years - Investment		Monthly	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%
5 Years - Investment		Quarterly	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%
5 Years - Investment		At Half yearly	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
5 Years - Investment		At Annually	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%
5 Years - Investment		At Maturity	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%



Khwaja Farhan Usman
Pool Manager- Islamic Banking



Muhammad Shakir Abbasi
Head of Islamic Banking



Mufti Muhammad Najeeb Khan- Shariah Advisor

SUMMIT BANK ISLAMIC BANKING

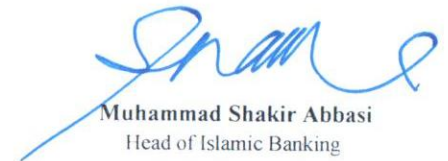
DECLARED PROFIT RATES FOR THE MONTH OF DECEMBER 2014

FOREIGN CURRENCY (USD,EURO,GBP & YEN)

Products	Tiers	Payment Frequency	March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014	October 2014	November 2014	December 2014
Bachat Savings Account (BSA)	All	Six monthly			1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
1 Month Investment	5,000 and above	At Maturity			1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
3 Months Investment	5,000 and above	At Maturity			1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
6 Months Investment	5,000 and above	At Maturity			1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
1 Year - Investment	5,000 and above	At Maturity			1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%



Khwaja Farhan Usman
Pool Manager- Islamic Banking



Muhammad Shakir Abbasi
Head of Islamic Banking


Mufti Muhammad Najeeb Khan- Shariah Advisor