

SUMMIT BANK ISLAMIC BANKING

DECLARED PROFIT RATES FOR THE MONTH OF JANUARY 2015

LOCAL CURRENCY

Products	Tiers	Payment Frequency	December 2014	January 2015
Buiness Account (BA)				
	1 - 9,999,999,999	Six monthly	0.10%	0.10%
Margin Account (Security Deposit)				
	1 - 9,999,999,999	Monthly	0.06%	0.06%
Bachat Savings Account (BSA)				
	Rs 1 to 4,999,999	Six monthly	5.02%	5.02%
	Rs 5,000,000 to 9,999,999	Six monthly	6.00%	6.00%
	Rs 10,000,000 to 24,999,999	Six monthly	6.75%	6.75%
	Rs 25,000,000 to 49,999,999	Six monthly	7.28%	7.28%
	Rs 50,000,000 to 99,999,999	Six monthly	7.50%	7.50%
	Rs 100,000,000 to 249,999,999	Six monthly	8.25%	8.25%
	Rs 250,000,000 to 499,999,999	Six monthly	8.25%	8.25%
	Rs 500,000,000 and above	Six monthly	8.75%	8.75%
Daily Savings Account (DSA)				
	Rs 1 to 99,999	Monthly	4.27%	4.27%
	Rs 100,000 to 999,999	Monthly	4.77%	4.77%
	Rs 1,000,000 to 9,999,999	Monthly	5.02%	5.02%
	Rs 10,000,000 to 24,999,999	Monthly	6.00%	6.00%
	Rs 25,000,000 to 49,999,999	Monthly	6.25%	6.25%
	Rs 50,000,000 to 99,999,999	Monthly	6.75%	6.75%
	Rs 100,000,000 to 499,999,999	Monthly	7.75%	7.75%
	Rs 500,000,000 and above	Monthly	8.25%	8.25%
1 Month Investment				
	Rs 10,000 to 4,999,999	At Maturity	6.50%	6.50%
	Rs 5,000,000 to 9,999,999	At Maturity	6.75%	6.75%
	Rs 10,000,000 to 24,999,999	At Maturity	7.00%	7.00%
	Rs 25,000,000 to 49,999,999	At Maturity	7.25%	7.25%
	Rs 50,000,000 to 99,999,999	At Maturity	7.50%	7.50%
	Rs 100,000,000 to 249,999,999	At Maturity	8.35%	8.35%
	Rs 250,000,000 to 499,999,999	At Maturity	8.35%	8.35%
	Rs 500,000,000 and above	At Maturity	8.35%	8.35%
2 Months Investment				
	Rs 10,000 to 4,999,999	At Maturity	6.55%	6.55%
	Rs 5,000,000 to 9,999,999	At Maturity	6.80%	6.80%
	Rs 10,000,000 to 24,999,999	At Maturity	7.05%	7.05%
	Rs 25,000,000 to 49,999,999	At Maturity	7.30%	7.30%
	Rs 50,000,000 to 99,999,999	At Maturity	7.55%	7.55%
	Rs 100,000,000 to 249,999,999	At Maturity	8.40%	8.40%
	Rs 250,000,000 to 499,999,999	At Maturity	8.40%	8.40%
	Rs 500,000,000 and above	At Maturity	8.40%	8.40%
3 Months Investment				
	Rs 10,000 to 4,999,999	At Maturity	7.30%	7.30%
	Rs 5,000,000 to 9,999,999	At Maturity	7.35%	7.35%
	Rs 10,000,000 to 24,999,999	At Maturity	7.50%	7.50%
	Rs 25,000,000 to 49,999,999	At Maturity	7.75%	7.75%
	Rs 50,000,000 to 99,999,999	At Maturity	8.00%	8.00%
	Rs 100,000,000 to 249,999,999	At Maturity	8.45%	8.45%
	Rs 250,000,000 to 499,999,999	At Maturity	8.55%	8.55%
	Rs 500,000,000 and above	At Maturity	8.65%	8.65%
6 Months Investment				
	Rs 10,000 to 4,999,999	At Maturity	7.40%	7.40%
	Rs 5,000,000 to 9,999,999	At Maturity	7.45%	7.45%
	Rs 10,000,000 to 24,999,999	At Maturity	7.55%	7.55%
	Rs 25,000,000 to 49,999,999	At Maturity	7.80%	7.80%
	Rs 50,000,000 to 99,999,999	At Maturity	8.25%	8.25%
	Rs 100,000,000 to 249,999,999	At Maturity	8.65%	8.65%
	Rs 250,000,000 to 499,999,999	At Maturity	8.75%	8.75%
	Rs 500,000,000 and above	At Maturity	8.90%	8.90%
1 Year - Investment				
	Rs 25,000 to 4,999,999	Monthly	7.75%	7.75%
	Rs 5,000,000 to 9,999,999	Monthly	8.00%	8.00%

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LOCAL CURRENCY

Products	Tiers	Payment Frequency	December 2014	January 2015
	Rs 10,000,000 to 24,999,999	Monthly	8.15%	8.15%
	Rs 25,000,000 to 49,999,999	Monthly	8.25%	8.25%
	Rs 50,000,000 to 99,999,999	Monthly	8.40%	8.40%
	Rs 100,000,000 to 249,999,999	Monthly	8.55%	8.55%
	Rs 250,000,000 to 499,999,999	Monthly	8.75%	8.75%
	Rs 500,000,000 and above	Monthly	8.95%	8.95%

1 Year - Investment

Rs 25,000 to 4,999,999	Quarterly	7.76%	7.76%
Rs 5,000,000 to 9,999,999	Quarterly	8.01%	8.01%
Rs 10,000,000 to 24,999,999	Quarterly	8.16%	8.16%
Rs 25,000,000 to 49,999,999	Quarterly	8.26%	8.26%
Rs 50,000,000 to 99,999,999	Quarterly	8.46%	8.46%
Rs 100,000,000 to 249,999,999	Quarterly	8.56%	8.56%
Rs 250,000,000 to 499,999,999	Quarterly	8.76%	8.76%
Rs 500,000,000 and above	Quarterly	8.96%	8.96%

1 Year - Investment

Rs 25,000 to 4,999,999	At Half yearly	7.90%	7.90%
Rs 5,000,000 to 9,999,999	At Half yearly	8.10%	8.10%
Rs 10,000,000 to 24,999,999	At Half yearly	8.20%	8.20%
Rs 25,000,000 to 49,999,999	At Half yearly	8.30%	8.30%
Rs 50,000,000 to 99,999,999	At Half yearly	8.50%	8.50%
Rs 100,000,000 to 249,999,999	At Half yearly	8.60%	8.60%
Rs 250,000,000 to 499,999,999	At Half yearly	8.80%	8.80%
Rs 500,000,000 and above	At Half yearly	9.00%	9.00%

1 Year - Investment

Rs 10,000 to 4,999,999	At Maturity	8.15%	8.15%
Rs 5,000,000 to 9,999,999	At Maturity	8.30%	8.30%
Rs 10,000,000 to 24,999,999	At Maturity	8.50%	8.50%
Rs 25,000,000 to 49,999,999	At Maturity	8.75%	8.75%
Rs 50,000,000 to 99,999,999	At Maturity	9.05%	9.05%
Rs 100,000,000 to 249,999,999	At Maturity	9.15%	9.15%
Rs 250,000,000 to 499,999,999	At Maturity	9.40%	9.40%
Rs 500,000,000 and above	At Maturity	9.65%	9.65%

3 Years - Investment

Monthly 8.00% 8.00%

3 Years - Investment

Quarterly 8.25% 8.25%

3 Years - Investment

At Half yearly 8.50% 8.50%

3 Years - Investment

At Annually 8.75% 8.75%

3 Years - Investment

At Maturity 9.00% 9.00%

5 Years - Investment

Monthly 9.00% 9.00%

5 Years - Investment

Quarterly 9.25% 9.25%

5 Years - Investment

At Half yearly 9.50% 9.50%

5 Years - Investment

At Annually 9.75% 9.75%

5 Years - Investment

At Maturity 10.00% 10.00%


 Khwaja Farhan Usman
 Pool Manager- Islamic Banking


 Muhammad Shakir Abbasi
 Head of Islamic Banking


 Mufti Muhammad Najeef Khan- Shariah Advisor

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DECLARED PROFIT RATES FOR THE MONTH OF JANUARY 2015

FOREIGN CURRENCY (USD,EURO,GBP & YEN)

Products	Tiers	Payment Frequency	December 2014	January 2015
Bachat Savings Account (BSA)	All	Six monthly	1.00%	1.00%
1 Month Investment	5,000 and above	At Maturity	1.00%	1.00%
3 Months Investment	5,000 and above	At Maturity	1.00%	1.00%
6 Months Investment	5,000 and above	At Maturity	1.00%	1.00%
1 Year - Investment	5,000 and above	At Maturity	1.00%	1.00%



Khwaja Farhan Usman
Pool Manager- Islamic Banking



Muhammad Shakir Abbasi
Head of Islamic Banking


Mufti Muhammad Najeeb Khan- Shariah Advisor