

SUMMIT BANK ISLAMIC BANKING

DECLARED PROFIT RATES FOR THE MONTH OF FEBRUARY 2015

LOCAL CURRENCY

Products	Tiers	Payment Frequency	December 2014	January 2015	February 2015
Buiness Account (BA)					
	1 - 9,999,999,999	Six monthly	0.10%	0.10%	0.10%
Margin Account (Security Deposit)					
	1 - 9,999,999,999	Monthly	0.06%	0.06%	0.06%
Bachat Savings Account (BSA)					
	Rs 1 to 4,999,999	Six monthly	5.02%	5.02%	4.52%
	Rs 5,000,000 to 9,999,999	Six monthly	6.00%	6.00%	5.50%
	Rs 10,000,000 to 24,999,999	Six monthly	6.75%	6.75%	6.25%
	Rs 25,000,000 to 49,999,999	Six monthly	7.28%	7.28%	6.78%
	Rs 50,000,000 to 99,999,999	Six monthly	7.50%	7.50%	7.00%
	Rs 100,000,000 to 249,999,999	Six monthly	8.25%	8.25%	7.75%
	Rs 250,000,000 to 499,999,999	Six monthly	8.25%	8.25%	7.75%
	Rs 500,000,000 and above	Six monthly	8.75%	8.75%	8.25%
Daily Savings Account (DSA)					
	Rs 1 to 99,999	Monthly	4.27%	4.27%	4.27%
	Rs 100,000 to 999,999	Monthly	4.77%	4.77%	4.77%
	Rs 1,000,000 to 9,999,999	Monthly	5.02%	5.02%	5.02%
	Rs 10,000,000 to 24,999,999	Monthly	6.00%	6.00%	5.50%
	Rs 25,000,000 to 49,999,999	Monthly	6.25%	6.25%	6.00%
	Rs 50,000,000 to 99,999,999	Monthly	6.75%	6.75%	6.25%
	Rs 100,000,000 to 499,999,999	Monthly	7.75%	7.75%	7.25%
	Rs 500,000,000 and above	Monthly	8.25%	8.25%	7.75%
1 Month Investment					
	Rs 10,000 to 4,999,999	At Maturity	6.50%	6.50%	6.00%
	Rs 5,000,000 to 9,999,999	At Maturity	6.75%	6.75%	6.25%
	Rs 10,000,000 to 24,999,999	At Maturity	7.00%	7.00%	6.50%
	Rs 25,000,000 to 49,999,999	At Maturity	7.25%	7.25%	6.75%
	Rs 50,000,000 to 99,999,999	At Maturity	7.50%	7.50%	7.00%
	Rs 100,000,000 to 249,999,999	At Maturity	8.35%	8.35%	7.60%
	Rs 250,000,000 to 499,999,999	At Maturity	8.35%	8.35%	7.75%
	Rs 500,000,000 and above	At Maturity	8.35%	8.35%	7.85%
2 Months Investment					
	Rs 10,000 to 4,999,999	At Maturity	6.55%	6.55%	6.05%
	Rs 5,000,000 to 9,999,999	At Maturity	6.80%	6.80%	6.30%
	Rs 10,000,000 to 24,999,999	At Maturity	7.05%	7.05%	6.55%
	Rs 25,000,000 to 49,999,999	At Maturity	7.30%	7.30%	6.80%
	Rs 50,000,000 to 99,999,999	At Maturity	7.55%	7.55%	7.05%
	Rs 100,000,000 to 249,999,999	At Maturity	8.40%	8.40%	7.90%
	Rs 250,000,000 to 499,999,999	At Maturity	8.40%	8.40%	7.90%
	Rs 500,000,000 and above	At Maturity	8.40%	8.40%	7.90%
3 Months Investment					
	Rs 10,000 to 4,999,999	At Maturity	7.30%	7.30%	6.80%
	Rs 5,000,000 to 9,999,999	At Maturity	7.35%	7.35%	6.85%
	Rs 10,000,000 to 24,999,999	At Maturity	7.50%	7.50%	7.00%
	Rs 25,000,000 to 49,999,999	At Maturity	7.75%	7.75%	7.25%
	Rs 50,000,000 to 99,999,999	At Maturity	8.00%	8.00%	7.50%
	Rs 100,000,000 to 249,999,999	At Maturity	8.45%	8.45%	7.95%
	Rs 250,000,000 to 499,999,999	At Maturity	8.55%	8.55%	8.05%
	Rs 500,000,000 and above	At Maturity	8.65%	8.65%	8.15%
6 Months Investment					
	Rs 10,000 to 4,999,999	At Maturity	7.40%	7.40%	6.90%
	Rs 5,000,000 to 9,999,999	At Maturity	7.45%	7.45%	6.95%
	Rs 10,000,000 to 24,999,999	At Maturity	7.55%	7.55%	7.05%
	Rs 25,000,000 to 49,999,999	At Maturity	7.80%	7.80%	7.30%
	Rs 50,000,000 to 99,999,999	At Maturity	8.25%	8.25%	7.75%
	Rs 100,000,000 to 249,999,999	At Maturity	8.65%	8.65%	8.00%
	Rs 250,000,000 to 499,999,999	At Maturity	8.75%	8.75%	8.25%
	Rs 500,000,000 and above	At Maturity	8.90%	8.90%	8.40%
1 Year - Investment					
	Rs 25,000 to 4,999,999	Monthly	7.75%	7.75%	7.15%
	Rs 5,000,000 to 9,999,999	Monthly	8.00%	8.00%	7.40%

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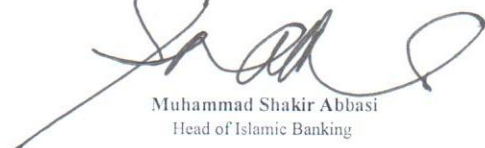
DECLARED PROFIT RATES FOR THE MONTH OF FEBRUARY 2015

LOCAL CURRENCY

Products	Tiers	Payment Frequency	December 2014	January 2015	February 2015
	Rs 10,000,000 to 24,999,999	Monthly	8.15%	8.15%	7.55%
	Rs 25,000,000 to 49,999,999	Monthly	8.25%	8.25%	7.65%
	Rs 50,000,000 to 99,999,999	Monthly	8.40%	8.40%	7.70%
	Rs 100,000,000 to 249,999,999	Monthly	8.55%	8.55%	7.80%
	Rs 250,000,000 to 499,999,999	Monthly	8.75%	8.75%	8.00%
	Rs 500,000,000 and above	Monthly	8.95%	8.95%	8.20%
1 Year - Investment					
	Rs 25,000 to 4,999,999	Quarterly	7.76%	7.76%	7.26%
	Rs 5,000,000 to 9,999,999	Quarterly	8.01%	8.01%	7.51%
	Rs 10,000,000 to 24,999,999	Quarterly	8.16%	8.16%	7.66%
	Rs 25,000,000 to 49,999,999	Quarterly	8.26%	8.26%	7.76%
	Rs 50,000,000 to 99,999,999	Quarterly	8.46%	8.46%	7.96%
	Rs 100,000,000 to 249,999,999	Quarterly	8.56%	8.56%	8.06%
	Rs 250,000,000 to 499,999,999	Quarterly	8.76%	8.76%	8.26%
	Rs 500,000,000 and above	Quarterly	8.96%	8.96%	8.46%
1 Year - Investment					
	Rs 25,000 to 4,999,999	At Half yearly	7.90%	7.90%	7.40%
	Rs 5,000,000 to 9,999,999	At Half yearly	8.10%	8.10%	7.60%
	Rs 10,000,000 to 24,999,999	At Half yearly	8.20%	8.20%	7.70%
	Rs 25,000,000 to 49,999,999	At Half yearly	8.30%	8.30%	7.80%
	Rs 50,000,000 to 99,999,999	At Half yearly	8.50%	8.50%	8.05%
	Rs 100,000,000 to 249,999,999	At Half yearly	8.60%	8.60%	8.15%
	Rs 250,000,000 to 499,999,999	At Half yearly	8.80%	8.80%	8.35%
	Rs 500,000,000 and above	At Half yearly	9.00%	9.00%	8.50%
1 Year - Investment					
	Rs 10,000 to 4,999,999	At Maturity	8.15%	8.15%	7.65%
	Rs 5,000,000 to 9,999,999	At Maturity	8.30%	8.30%	7.80%
	Rs 10,000,000 to 24,999,999	At Maturity	8.50%	8.50%	8.00%
	Rs 25,000,000 to 49,999,999	At Maturity	8.75%	8.75%	8.10%
	Rs 50,000,000 to 99,999,999	At Maturity	9.05%	9.05%	8.25%
	Rs 100,000,000 to 249,999,999	At Maturity	9.15%	9.15%	8.40%
	Rs 250,000,000 to 499,999,999	At Maturity	9.40%	9.40%	8.50%
	Rs 500,000,000 and above	At Maturity	9.65%	9.65%	8.75%
3 Years - Investment					
		Monthly	8.00%	8.00%	7.50%
3 Years - Investment					
		Quarterly	8.25%	8.25%	7.75%
3 Years - Investment					
		At Half yearly	8.50%	8.50%	8.00%
3 Years - Investment					
		At Annually	8.75%	8.75%	8.25%
3 Years - Investment					
		At Maturity	9.00%	9.00%	8.50%
5 Years - Investment					
		Monthly	9.00%	9.00%	8.50%
5 Years - Investment					
		Quarterly	9.25%	9.25%	8.75%
5 Years - Investment					
		At Half yearly	9.50%	9.50%	9.00%
5 Years - Investment					
		At Annually	9.75%	9.75%	9.25%
5 Years - Investment					
		At Maturity	10.00%	10.00%	9.50%



Khwaja Farhan Usman
Pool Manager- Islamic Banking



Muhammad Shakir Abbasi
Head of Islamic Banking

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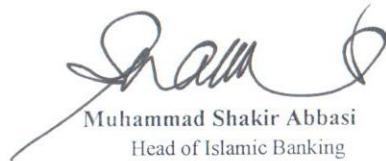
DECLARED PROFIT RATES FOR THE MONTH OF FEBRUARY 2015

FOREIGN CURRENCY (USD,EURO,GBP & YEN)

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



Khwaja Farhan Usman
Pool Manager- Islamic Banking



Muhammad Shakir Abbasi
Head of Islamic Banking