

SUMMIT BANK ISLAMIC BANKING

DECLARED PROFIT RATES FOR THE MONTH OF APRIL 2015

LOCAL CURRENCY

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

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DECLARED PROFIT RATES FOR THE MONTH OF APRIL 2015

LOCAL CURRENCY

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


 Khwaja Farhan Usman
 Pool Manager- Islamic Banking


 Muhammad Shakir Abbasi
 Head of Islamic Banking

Mufli Muhammad Najeeb Khan- Shariah Advisor

SUMMIT BANK ISLAMIC BANKING

DECLARED PROFIT RATES FOR THE MONTH OF APRIL 2015

FOREIGN CURRENCY (USD,EURO,GBP & YEN)

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