

SUMMIT BANK ISLAMIC BANKING

DECLARED PROFIT RATES FOR THE MONTH OF AUGUST 2015

LOCAL CURRENCY

Products	Tiers	Payment Frequency	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	Aug 2015
Business Account (BA)											
	1 - 9,999,999,999	Monthly	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%	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%	4.52%	3.52%	3.52%	3.52%
	Rs 5,000,000 to 9,999,999	Six monthly	6.00%	6.00%	5.50%	5.50%	5.50%	5.50%	4.00%	4.00%	4.00%
	Rs 10,000,000 to 24,999,999	Six monthly	6.75%	6.75%	6.25%	6.25%	6.25%	6.25%	4.75%	4.75%	4.75%
	Rs 25,000,000 to 49,999,999	Six monthly	7.28%	7.28%	6.78%	6.78%	6.78%	6.78%	5.28%	5.28%	5.28%
	Rs 50,000,000 to 99,999,999	Six monthly	7.50%	7.50%	7.00%	7.00%	7.00%	7.00%	5.50%	5.50%	5.50%
	Rs 100,000,000 to 249,999,999	Six monthly	8.25%	8.25%	7.75%	7.75%	7.75%	7.75%	5.75%	5.75%	5.75%
	Rs 250,000,000 to 499,999,999	Six monthly	8.25%	8.25%	7.75%	7.75%	7.75%	7.75%	5.75%	5.75%	5.75%
	Rs 500,000,000 and above	Six monthly	8.75%	8.75%	8.25%	8.25%	8.25%	8.25%	6.00%	6.00%	6.00%
Daily Savings Account (DSA)											
	Rs 1 to 99,999	Monthly	4.27%	4.27%	4.27%	4.27%	4.27%	4.27%	3.27%	3.27%	3.27%
	Rs 100,000 to 999,999	Monthly	4.77%	4.77%	4.77%	4.77%	4.77%	4.77%	3.27%	3.27%	3.27%
	Rs 1,000,000 to 9,999,999	Monthly	5.02%	5.02%	5.02%	5.02%	5.02%	5.02%	3.52%	3.52%	3.52%
	Rs 10,000,000 to 24,999,999	Monthly	6.00%	6.00%	5.50%	5.50%	5.50%	5.50%	4.00%	4.00%	4.00%
	Rs 25,000,000 to 49,999,999	Monthly	6.25%	6.25%	6.00%	6.00%	6.00%	6.00%	4.50%	4.50%	4.50%
	Rs 50,000,000 to 99,999,999	Monthly	6.75%	6.75%	6.25%	6.25%	6.25%	6.25%	4.25%	4.25%	4.25%
	Rs 100,000,000 to 499,999,999	Monthly	7.75%	7.75%	7.25%	7.25%	7.25%	7.25%	5.25%	5.25%	5.25%
	Rs 500,000,000 and above	Monthly	8.25%	8.25%	7.75%	7.75%	7.75%	7.75%	5.50%	5.50%	5.50%
Hamara Family Saving Account											
Additional Bonus	0 - 9,999,999,999	Monthly						5.50%	5.50%	5.50%	5.50%
	100,000 and above	Six monthly						1.00%	1.00%	1.00%	1.00%
Children Saving Account- YoungBee											
	0 - 9,999,999,999	Six monthly						5.00%	5.00%	5.00%	5.00%
Senior Citizen Savings Account											
	0 - 9,999,999,999	Monthly						7.00%	7.00%	7.00%	7.00%
1 Month Investment											
	Rs 10,000 to 4,999,999	At Maturity	6.50%	6.50%	6.00%	6.00%	6.00%	6.00%	4.00%	4.00%	4.00%
	Rs 5,000,000 to 9,999,999	At Maturity	6.75%	6.75%	6.25%	6.25%	6.25%	6.25%	4.25%	4.25%	4.25%
	Rs 10,000,000 to 24,999,999	At Maturity	7.00%	7.00%	6.50%	6.50%	6.50%	6.50%	4.50%	4.50%	4.50%
	Rs 25,000,000 to 49,999,999	At Maturity	7.25%	7.25%	6.75%	6.75%	6.75%	6.75%	4.75%	4.75%	4.75%
	Rs 50,000,000 to 99,999,999	At Maturity	7.50%	7.50%	7.00%	7.00%	7.00%	7.00%	5.00%	5.00%	5.00%
	Rs 100,000,000 to 249,999,999	At Maturity	8.35%	8.35%	7.60%	7.60%	7.60%	7.60%	5.35%	5.35%	5.35%
	Rs 250,000,000 to 499,999,999	At Maturity	8.35%	8.35%	7.75%	7.75%	7.75%	7.75%	5.50%	5.50%	5.50%
	Rs 500,000,000 and above	At Maturity	8.35%	8.35%	7.85%	7.85%	7.85%	7.85%	5.60%	5.60%	5.60%
2 Months Investment											
	Rs 10,000 to 4,999,999	At Maturity	6.55%	6.55%	6.05%	6.05%	6.05%	6.05%	4.05%	4.05%	4.05%
	Rs 5,000,000 to 9,999,999	At Maturity	6.80%	6.80%	6.30%	6.30%	6.30%	6.30%	4.30%	4.30%	4.30%
	Rs 10,000,000 to 24,999,999	At Maturity	7.05%	7.05%	6.55%	6.55%	6.55%	6.55%	4.55%	4.55%	4.55%
	Rs 25,000,000 to 49,999,999	At Maturity	7.30%	7.30%	6.80%	6.80%	6.80%	6.80%	4.80%	4.80%	4.80%
	Rs 50,000,000 to 99,999,999	At Maturity	7.55%	7.55%	7.05%	7.05%	7.05%	7.05%	5.05%	5.05%	5.05%
	Rs 100,000,000 to 249,999,999	At Maturity	8.40%	8.40%	7.90%	7.90%	7.90%	7.90%	5.40%	5.40%	5.40%
	Rs 250,000,000 to 499,999,999	At Maturity	8.40%	8.40%	7.90%	7.90%	7.90%	7.90%	5.55%	5.55%	5.55%
	Rs 500,000,000 and above	At Maturity	8.40%	8.40%	7.90%	7.90%	7.90%	7.90%	5.65%	5.65%	5.65%
3 Months Investment											
	Rs 10,000 to 4,999,999	At Maturity	7.30%	7.30%	6.80%	6.80%	6.80%	6.80%	4.10%	4.10%	4.10%
	Rs 5,000,000 to 9,999,999	At Maturity	7.35%	7.35%	6.85%	6.85%	6.85%	6.85%	4.35%	4.35%	4.35%
	Rs 10,000,000 to 24,999,999	At Maturity	7.50%	7.50%	7.00%	7.00%	7.00%	7.00%	4.60%	4.60%	4.60%
	Rs 25,000,000 to 49,999,999	At Maturity	7.75%	7.75%	7.25%	7.25%	7.25%	7.25%	4.85%	4.85%	4.85%
	Rs 50,000,000 to 99,999,999	At Maturity	8.00%	8.00%	7.50%	7.50%	7.50%	7.50%	5.10%	5.10%	5.10%
	Rs 100,000,000 to 249,999,999	At Maturity	8.45%	8.45%	7.95%	7.95%	7.95%	7.95%	5.45%	5.45%	5.45%
	Rs 250,000,000 to 499,999,999	At Maturity	8.55%	8.55%	8.05%	8.05%	8.05%	8.05%	5.60%	5.60%	5.60%
	Rs 500,000,000 and above	At Maturity	8.65%	8.65%	8.15%	8.15%	8.15%	8.15%	5.70%	5.70%	5.70%
6 Months Investment											
	Rs 10,000 to 4,999,999	At Maturity	7.40%	7.40%	6.90%	6.90%	6.90%	6.90%	4.20%	4.20%	4.20%
	Rs 5,000,000 to 9,999,999	At Maturity	7.45%	7.45%	6.95%	6.95%	6.95%	6.95%	4.45%	4.45%	4.45%
	Rs 10,000,000 to 24,999,999	At Maturity	7.55%	7.55%	7.05%	7.05%	7.05%	7.05%	4.65%	4.65%	4.65%
	Rs 25,000,000 to 49,999,999	At Maturity	7.80%	7.80%	7.30%	7.30%	7.30%	7.30%	4.90%	4.90%	4.90%
	Rs 50,000,000 to 99,999,999	At Maturity	8.25%	8.25%	7.75%	7.75%	7.75%	7.75%	5.25%	5.25%	5.25%
	Rs 100,000,000 to 249,999,999	At Maturity	8.65%	8.65%	8.00%	8.00%	8.00%	8.00%	5.50%	5.50%	5.50%
	Rs 250,000,000 to 499,999,999	At Maturity	8.75%	8.75%	8.25%	8.25%	8.25%	8.25%	5.70%	5.70%	5.70%
	Rs 500,000,000 and above	At Maturity	8.90%	8.90%	8.40%	8.40%	8.40%	8.40%	5.80%	5.80%	5.80%
1 Year - Investment											
	Rs 25,000 to 4,999,999	Monthly	7.75%	7.75%	7.15%	7.15%	7.15%	7.15%	4.25%	4.25%	4.25%
	Rs 5,000,000 to 9,999,999	Monthly	8.00%	8.00%	7.40%	7.40%	7.40%	7.40%	4.50%	4.50%	4.50%
	Rs 10,000,000 to 24,999,999	Monthly	8.15%	8.15%	7.55%	7.55%	7.55%	7.55%	4.70%	4.70%	4.70%

SUMMIT BANK ISLAMIC BANKING

DECLARED PROFIT RATES FOR THE MONTH OF AUGUST 2015

LOCAL CURRENCY

Products	Tiers	Payment Frequency	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	Aug 2015
	Rs 25,000,000 to 49,999,999	Monthly	8.25%	8.25%	7.65%	7.65%	7.65%	7.65%	4.95%	4.95%	4.95%
	Rs 50,000,000 to 99,999,999	Monthly	8.40%	8.40%	7.70%	7.70%	7.70%	7.70%	5.30%	5.30%	5.30%
	Rs 100,000,000 to 249,999,999	Monthly	8.55%	8.55%	7.80%	7.80%	7.80%	7.80%	5.55%	5.55%	5.55%
	Rs 250,000,000 to 499,999,999	Monthly	8.75%	8.75%	8.00%	8.00%	8.00%	8.00%	5.75%	5.75%	5.75%
	Rs 500,000,000 and above	Monthly	8.95%	8.95%	8.20%	8.20%	8.20%	8.20%	5.85%	5.85%	5.85%
1 Year - Investment											
	Rs 25,000 to 4,999,999	Quarterly	7.76%	7.76%	7.26%	7.26%	7.26%	7.26%	4.30%	4.30%	4.30%
	Rs 5,000,000 to 9,999,999	Quarterly	8.01%	8.01%	7.51%	7.51%	7.51%	7.51%	4.55%	4.55%	4.55%
	Rs 10,000,000 to 24,999,999	Quarterly	8.16%	8.16%	7.66%	7.66%	7.66%	7.66%	4.75%	4.75%	4.75%
	Rs 25,000,000 to 49,999,999	Quarterly	8.26%	8.26%	7.76%	7.76%	7.76%	7.76%	5.00%	5.00%	5.00%
	Rs 50,000,000 to 99,999,999	Quarterly	8.46%	8.46%	7.96%	7.96%	7.96%	7.96%	5.35%	5.35%	5.35%
	Rs 100,000,000 to 249,999,999	Quarterly	8.56%	8.56%	8.06%	8.06%	8.06%	8.06%	5.60%	5.60%	5.60%
	Rs 250,000,000 to 499,999,999	Quarterly	8.76%	8.76%	8.26%	8.26%	8.26%	8.26%	5.80%	5.80%	5.80%
	Rs 500,000,000 and above	Quarterly	8.96%	8.96%	8.46%	8.46%	8.46%	8.46%	5.90%	5.90%	5.90%
1 Year - Investment											
	Rs 25,000 to 4,999,999	At Half yearly	7.90%	7.90%	7.40%	7.40%	7.40%	7.40%	4.40%	4.40%	4.40%
	Rs 5,000,000 to 9,999,999	At Half yearly	8.10%	8.10%	7.60%	7.60%	7.60%	7.60%	4.65%	4.65%	4.65%
	Rs 10,000,000 to 24,999,999	At Half yearly	8.20%	8.20%	7.70%	7.70%	7.70%	7.70%	4.85%	4.85%	4.85%
	Rs 25,000,000 to 49,999,999	At Half yearly	8.30%	8.30%	7.80%	7.80%	7.80%	7.80%	5.10%	5.10%	5.10%
	Rs 50,000,000 to 99,999,999	At Half yearly	8.50%	8.50%	8.05%	8.05%	8.05%	8.05%	5.45%	5.45%	5.45%
	Rs 100,000,000 to 249,999,999	At Half yearly	8.60%	8.60%	8.15%	8.15%	8.15%	8.15%	5.70%	5.70%	5.70%
	Rs 250,000,000 to 499,999,999	At Half yearly	8.80%	8.80%	8.35%	8.35%	8.35%	8.35%	5.90%	5.90%	5.90%
	Rs 500,000,000 and above	At Half yearly	9.00%	9.00%	8.50%	8.50%	8.50%	8.50%	6.00%	6.00%	6.00%
1 Year - Investment											
	Rs 10,000 to 4,999,999	At Maturity	8.15%	8.15%	7.65%	7.65%	7.65%	7.65%	4.50%	4.50%	4.50%
	Rs 5,000,000 to 9,999,999	At Maturity	8.30%	8.30%	7.80%	7.80%	7.80%	7.80%	4.75%	4.75%	4.75%
	Rs 10,000,000 to 24,999,999	At Maturity	8.50%	8.50%	8.00%	8.00%	8.00%	8.00%	4.95%	4.95%	4.95%
	Rs 25,000,000 to 49,999,999	At Maturity	8.75%	8.75%	8.10%	8.10%	8.10%	8.10%	5.20%	5.20%	5.20%
	Rs 50,000,000 to 99,999,999	At Maturity	9.05%	9.05%	8.25%	8.25%	8.25%	8.25%	5.55%	5.55%	5.55%
	Rs 100,000,000 to 249,999,999	At Maturity	9.15%	9.15%	8.40%	8.40%	8.40%	8.40%	5.80%	5.80%	5.80%
	Rs 250,000,000 to 499,999,999	At Maturity	9.40%	9.40%	8.50%	8.50%	8.50%	8.50%	6.00%	6.00%	6.00%
	Rs 500,000,000 and above	At Maturity	9.65%	9.65%	8.75%	8.75%	8.75%	8.75%	6.10%	6.10%	6.10%
3 Years - Investment		Monthly	8.00%	8.00%	7.50%	7.50%	7.50%	7.50%	4.50%	4.50%	4.50%
3 Years - Investment		Quarterly	8.25%	8.25%	7.75%	7.75%	7.75%	7.75%	5.25%	5.25%	5.25%
3 Years - Investment		At Half yearly	8.50%	8.50%	8.00%	8.00%	8.00%	8.00%	5.50%	5.50%	5.50%
3 Years - Investment		At Annually	8.75%	8.75%	8.25%	8.25%	8.25%	8.25%	5.75%	5.75%	5.75%
3 Years - Investment		At Maturity	9.00%	9.00%	8.50%	8.50%	8.50%	8.50%	6.00%	6.00%	6.00%
5 Years - Investment		Monthly	9.00%	9.00%	8.50%	8.50%	8.50%	8.50%	4.75%	4.75%	4.75%
5 Years - Investment		Quarterly	9.25%	9.25%	8.75%	8.75%	8.75%	8.75%	5.75%	5.75%	5.75%
5 Years - Investment		At Half yearly	9.50%	9.50%	9.00%	9.00%	9.00%	9.00%	6.00%	6.00%	6.00%
5 Years - Investment		At Annually	9.75%	9.75%	9.25%	9.25%	9.25%	9.25%	6.25%	6.25%	6.25%
5 Years - Investment		At Maturity	10.00%	10.00%	9.50%	9.50%	9.50%	9.50%	6.50%	6.50%	6.50%

Khawaja Farhan Usman
 Post Manager Islamic Banking

Muhammad Sharif Abbasi
 Head of Islamic Banking

Syed Rashid Rehman
 Group Head Islamic Banking

Mufti Muhammad Najeeb Khan - Shariah Advisor

SUMMIT BANK ISLAMIC BANKING

DECLARED PROFIT RATES FOR THE MONTH OF AUGUST 2015

FOREIGN CURRENCY (USD,EURO,GBP & YEN)

Products	Tiers	Payment Frequency	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	Aug 2015
Bachat Savings Account (BSA)	All	Six monthly	1.00%	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%	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%	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%	1.00%
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%	1.00%



Khwaja Farhan Usman
Pool Manager- Islamic Banking

Muhammad Shakir Abbasi
Head of Islamic Banking



Syed Rashid Rehman
Group Head Islamic Banking


Mufti Muhammad Najeeb Khan - Shariah Advisor