

**SUMMIT BANK ISLAMIC BANKING**  
**DECLARED PROFIT RATES FOR THE MONTH OF SEPTEMBER 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	Sep 2015
<b>Business Account (BA)</b>												
	1 - 9,999,999,999	Monthly	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
<b>Margin Account (Security Deposit)</b>												
	1 - 9,999,999,999	Monthly	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
<b>Bachat Savings Account (BSA)</b>												
	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%	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%	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%	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%	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%	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%	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%	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%	6.00%
<b>Daily Savings Account (DSA)</b>												
	Rs 1 to 99,999	Monthly	4.27%	4.27%	4.27%	4.27%	4.27%	4.27%	3.27%	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%	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%	3.52%
	Rs 10,000,000 to 24,999,999	Monthly	6.30%	6.00%	5.50%	5.50%	5.50%	5.50%	4.00%	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%	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%	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%	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%	5.50%
<b>Hamara Family Saving Account</b>												
	0 - 9,999,999,999	Monthly						5.50%	5.50%	5.50%	5.50%	5.50%
	100,000 and above	Six monthly						1.00%	1.00%	1.00%	1.00%	1.00%
<b>Children Saving Account- YoungBee</b>												
	0 - 9,999,999,999	Six monthly						5.00%	5.00%	5.00%	5.00%	5.00%
<b>Senior Citizen Savings Account</b>												
	0 - 9,999,999,999	Monthly						7.00%	7.00%	7.00%	7.00%	7.00%
<b>1 Month Investment</b>												
	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%	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%	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%	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%	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%	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%	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%	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%	5.60%

**SUMMIT BANK ISLAMIC BANKING**  
**DECLARED PROFIT RATES FOR THE MONTH OF SEPTEMBER 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	Sep 2015
<b>2 Months Investment</b>												
	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%	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%	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%	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%	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%	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%	5.40%
	Rs 250,000,000 to 499,999,999	At Maturity	8.40%	8.40%	7.90%	7.90%	7.90%	7.90%	5.40%	5.40%	5.40%	5.40%
	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%	5.65%
<b>3 Months Investment</b>												
	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%	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%	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%	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%	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%	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%	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%	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%	5.70%
<b>6 Months Investment</b>												
	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%	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%	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%	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%	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%	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%	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%	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%	5.80%
<b>1 Year - Investment</b>												
	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%	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%	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%	4.70%
	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%	4.95%
	Rs 50,000,000 to 99,999,999	Monthly	8.40%	8.40%	7.70%	7.70%	7.70%	7.70%	5.10%	5.10%	5.10%	5.10%
	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%	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%	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%	5.85%
<b>1 Year - Investment</b>												
	Rs 25,000 to 4,999,999	Quarterly	7.70%	7.70%	7.20%	7.20%	7.20%	7.20%	4.30%	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%	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%	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%	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%	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%	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%	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%	5.90%

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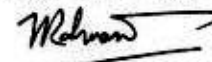
**SUMMIT BANK ISLAMIC BANKING**  
**DECLARED PROFIT RATES FOR THE MONTH OF SEPTEMBER 2015**

**LOCAL CURRENCY**

Products	Tiers	Payment Frequency	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	Aug 2015	Sep 2015
<b>1 Year - Investment</b>												
	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%	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%	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%	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%	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%	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%	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%	5.90%
	Rs 500,000,000 and above	At Half yearly	9.00%	9.00%	8.50%	8.50%	8.50%	8.50%	6.10%	6.00%	6.00%	6.00%
<b>1 Year - Investment</b>												
	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%	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%	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%	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%	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%	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%	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%	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%	6.10%
<b>3 Years - Investment</b>		Monthly	8.00%	8.00%	7.50%	7.50%	7.50%	7.50%	4.50%	4.50%	4.50%	4.50%
<b>3 Years - Investment</b>		Quarterly	8.25%	8.25%	7.75%	7.75%	7.75%	7.75%	5.25%	5.25%	5.25%	5.25%
<b>3 Years - Investment</b>		At Half yearly	8.50%	8.50%	8.00%	8.00%	8.00%	8.00%	5.50%	5.50%	5.50%	5.50%
<b>3 Years - Investment</b>		At Annually	8.75%	8.75%	8.25%	8.25%	8.25%	8.25%	5.75%	5.75%	5.75%	5.75%
<b>3 Years - Investment</b>		At Maturity	9.00%	9.00%	8.50%	8.50%	8.50%	8.50%	6.00%	6.00%	6.00%	6.00%
<b>5 Years - Investment</b>		Monthly	9.00%	9.00%	8.50%	8.50%	8.50%	8.50%	4.75%	4.75%	4.75%	4.75%
<b>5 Years - Investment</b>		Quarterly	9.25%	9.25%	8.75%	8.75%	8.75%	8.75%	5.75%	5.75%	5.75%	5.75%
<b>5 Years - Investment</b>		At Half yearly	9.50%	9.50%	9.00%	9.00%	9.00%	9.00%	6.00%	6.00%	6.00%	6.00%
<b>5 Years - Investment</b>		At Annually	9.75%	9.75%	9.25%	9.25%	9.25%	9.25%	6.25%	6.25%	6.25%	6.25%
<b>5 Years - Investment</b>		At Maturity	10.00%	10.00%	9.50%	9.50%	9.50%	9.50%	6.50%	6.50%	6.50%	6.50%

  
**Kiyas Uddin 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**

**SUMMIT BANK ISLAMIC BANKING**

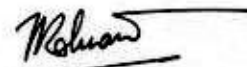
**DECLARED PROFIT RATES FOR THE MONTH OF SEPTEMBER 2015**

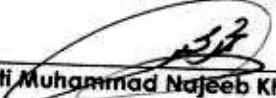
**FOREIGN CURRENCY (USD,EURO,GBP & YEN)**

Products	Tiers	Payment Frequency	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	Aug 2015	Sep 2015
<b>Bachat Savings Account (BSA)</b>	All	Six monthly	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
<b>1 Month Investment</b>	5,000 and above	At Maturity	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
<b>3 Months Investment</b>	5,000 and above	At Maturity	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
<b>6 Months Investment</b>	5,000 and above	At Maturity	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
<b>1 Year - Investment</b>	5,000 and above	At Maturity	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%

  
**Khwaja Farhan Usman**  
Pool Manager- Islamic Banking

**Muhammad Shakir Abbasi**  
Head of Islamic Banking

  
**Syed Rashid Rehman**  
Group Head Islamic Banking

  
**Mufti Muhammad Najeem Khan- Shariah Advisor**