

SUMMIT BANK ISLAMIC BANKING

DECLARED PROFIT RATES FOR THE MONTH OF JANUARY 2016

LOCAL CURRENCY

Products	Tiers	Payment Frequency	Dec 2014	Dec 2015	Jan 2016
Buiness Account (BA)					
	1 - 9,999,999,999	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%	3.52%	3.52%
	Rs 5,000,000 to 9,999,999	Six monthly	6.00%	4.00%	4.00%
	Rs 10,000,000 to 24,999,999	Six monthly	6.75%	4.75%	4.75%
	Rs 25,000,000 to 49,999,999	Six monthly	7.28%	5.28%	5.28%
	Rs 50,000,000 to 99,999,999	Six monthly	7.50%	5.50%	5.50%
	Rs 100,000,000 to 249,999,999	Six monthly	8.25%	5.75%	5.75%
	Rs 250,000,000 to 499,999,999	Six monthly	8.25%	5.75%	5.75%
	Rs 500,000,000 and above	Six monthly	8.75%	6.00%	6.00%
Daily Savings Account (DSA)					
	Rs 1 to 99,999	Monthly	4.27%	3.27%	3.27%
	Rs 100,000 to 999,999	Monthly	4.77%	3.27%	3.27%
	Rs 1,000,000 to 9,999,999	Monthly	5.02%	3.52%	3.52%
	Rs 10,000,000 to 24,999,999	Monthly	6.00%	4.00%	4.00%
	Rs 25,000,000 to 49,999,999	Monthly	6.25%	4.50%	4.50%
	Rs 50,000,000 to 99,999,999	Monthly	6.75%	4.25%	4.25%
	Rs 100,000,000 to 499,999,999	Monthly	7.75%	5.25%	5.25%
	Rs 500,000,000 and above	Monthly	8.25%	5.50%	5.50%
Hamara Family Saving Account					
Additional Bonus					
	0 - 9,999,999,999	Monthly		4.00%	4.00%
	100,000 and above	Six monthly		1.00%	1.00%
Children Saving Account- YoungBee					
	0 - 9,999,999,999	Six monthly		4.00%	4.00%
Senior Citizen Savings Account					
	0 - 9,999,999,999	Monthly		6.00%	6.00%
Summit Asaan Mega Saving Account					
	0 - 9,999,999,999	Monthly		4.00%	4.00%
1 Month Investment					
	Rs 10,000 to 4,999,999	At Maturity	6.50%	4.00%	4.00%
	Rs 5,000,000 to 9,999,999	At Maturity	6.75%	4.25%	4.25%
	Rs 10,000,000 to 24,999,999	At Maturity	7.00%	4.50%	4.50%
	Rs 25,000,000 to 49,999,999	At Maturity	7.25%	4.75%	4.75%
	Rs 50,000,000 to 99,999,999	At Maturity	7.50%	5.00%	5.00%
	Rs 100,000,000 to 249,999,999	At Maturity	8.35%	5.35%	5.35%
	Rs 250,000,000 to 499,999,999	At Maturity	8.35%	5.50%	5.50%
	Rs 500,000,000 and above	At Maturity	8.35%	5.60%	5.60%
2 Months Investment					
	Rs 10,000 to 4,999,999	At Maturity	6.55%	4.05%	4.05%
	Rs 5,000,000 to 9,999,999	At Maturity	6.80%	4.30%	4.30%
	Rs 10,000,000 to 24,999,999	At Maturity	7.05%	4.55%	4.55%
	Rs 25,000,000 to 49,999,999	At Maturity	7.30%	4.80%	4.80%
	Rs 50,000,000 to 99,999,999	At Maturity	7.55%	5.05%	5.05%
	Rs 100,000,000 to 249,999,999	At Maturity	8.40%	5.40%	5.40%
	Rs 250,000,000 to 499,999,999	At Maturity	8.40%	5.55%	5.55%
	Rs 500,000,000 and above	At Maturity	8.40%	5.65%	5.65%
3 Months Investment					



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	Rs 10,000 to 4,999,999	At Maturity	7.30%	4.10%	4.10%
	Rs 5,000,000 to 9,999,999	At Maturity	7.35%	4.35%	4.35%
	Rs 10,000,000 to 24,999,999	At Maturity	7.50%	4.60%	4.60%
	Rs 25,000,000 to 49,999,999	At Maturity	7.75%	4.85%	4.85%
	Rs 50,000,000 to 99,999,999	At Maturity	8.00%	5.10%	5.10%
	Rs 100,000,000 to 249,999,999	At Maturity	8.45%	5.45%	5.45%
	Rs 250,000,000 to 499,999,999	At Maturity	8.55%	5.60%	5.60%
	Rs 500,000,000 and above	At Maturity	8.65%	5.70%	5.70%
6 Months Investment					
	Rs 10,000 to 4,999,999	At Maturity	7.40%	4.20%	4.20%
	Rs 5,000,000 to 9,999,999	At Maturity	7.45%	4.45%	4.45%
	Rs 10,000,000 to 24,999,999	At Maturity	7.55%	4.65%	4.65%
	Rs 25,000,000 to 49,999,999	At Maturity	7.80%	4.90%	4.90%
	Rs 50,000,000 to 99,999,999	At Maturity	8.25%	5.25%	5.25%
	Rs 100,000,000 to 249,999,999	At Maturity	8.65%	5.50%	5.50%
	Rs 250,000,000 to 499,999,999	At Maturity	8.75%	5.70%	5.70%
	Rs 500,000,000 and above	At Maturity	8.90%	5.80%	5.80%
1 Year - Investment					
	Rs 25,000 to 4,999,999	Monthly	7.75%	4.25%	4.25%
	Rs 5,000,000 to 9,999,999	Monthly	8.00%	4.50%	4.50%
	Rs 10,000,000 to 24,999,999	Monthly	8.15%	4.70%	4.70%
	Rs 25,000,000 to 49,999,999	Monthly	8.25%	4.95%	4.95%
	Rs 50,000,000 to 99,999,999	Monthly	8.40%	5.30%	5.30%
	Rs 100,000,000 to 249,999,999	Monthly	8.55%	5.55%	5.55%
	Rs 250,000,000 to 499,999,999	Monthly	8.75%	5.75%	5.75%
	Rs 500,000,000 and above	Monthly	8.95%	5.85%	5.85%
1 Year - Investment					
	Rs 25,000 to 4,999,999	Quarterly	7.76%	4.30%	4.30%
	Rs 5,000,000 to 9,999,999	Quarterly	8.01%	4.55%	4.55%
	Rs 10,000,000 to 24,999,999	Quarterly	8.16%	4.75%	4.75%
	Rs 25,000,000 to 49,999,999	Quarterly	8.26%	5.00%	5.00%
	Rs 50,000,000 to 99,999,999	Quarterly	8.46%	5.35%	5.35%
	Rs 100,000,000 to 249,999,999	Quarterly	8.56%	5.60%	5.60%
	Rs 250,000,000 to 499,999,999	Quarterly	8.76%	5.80%	5.80%
	Rs 500,000,000 and above	Quarterly	8.96%	5.90%	5.90%
1 Year - Investment					
	Rs 25,000 to 4,999,999	At Half yearly	7.90%	4.40%	4.40%
	Rs 5,000,000 to 9,999,999	At Half yearly	8.10%	4.65%	4.65%
	Rs 10,000,000 to 24,999,999	At Half yearly	8.20%	4.85%	4.85%
	Rs 25,000,000 to 49,999,999	At Half yearly	8.30%	5.10%	5.10%
	Rs 50,000,000 to 99,999,999	At Half yearly	8.50%	5.45%	5.45%
	Rs 100,000,000 to 249,999,999	At Half yearly	8.60%	5.70%	5.70%
	Rs 250,000,000 to 499,999,999	At Half yearly	8.80%	5.90%	5.90%
	Rs 500,000,000 and above	At Half yearly	9.00%	6.00%	6.00%
1 Year - Investment					
	Rs 10,000 to 4,999,999	At Maturity	8.15%	4.50%	4.50%
	Rs 5,000,000 to 9,999,999	At Maturity	8.30%	4.75%	4.75%
	Rs 10,000,000 to 24,999,999	At Maturity	8.50%	4.95%	4.95%
	Rs 25,000,000 to 49,999,999	At Maturity	8.75%	5.20%	5.20%
	Rs 50,000,000 to 99,999,999	At Maturity	9.05%	5.55%	5.55%
	Rs 100,000,000 to 249,999,999	At Maturity	9.15%	5.80%	5.80%
	Rs 250,000,000 to 499,999,999	At Maturity	9.40%	6.00%	6.00%
	Rs 500,000,000 and above	At Maturity	9.65%	6.10%	6.10%

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Products	Tiers	Payment Frequency	Dec 2014	Dec 2015	Jan 2016
3 Years - Investment		Monthly	8.00%	4.50%	4.50%
3 Years - Investment		Quarterly	8.25%	5.25%	5.25%
3 Years - Investment		At Half yearly	8.50%	5.50%	5.50%
3 Years - Investment		At Annually	8.75%	5.75%	5.75%
3 Years - Investment		At Maturity	9.00%	6.00%	6.00%
5 Years - Investment		Monthly	9.00%	4.75%	4.75%
5 Years - Investment		Quarterly	9.25%	5.75%	5.75%
5 Years - Investment		At Half yearly	9.50%	6.00%	6.00%
5 Years - Investment		At Annually	9.75%	6.25%	6.25%
5 Years - Investment		At Maturity	10.00%	6.50%	6.50%


Khwaja Farhan Usman
 Pool Manager- Islamic Banking

Muhammad Shakir Abbasi
 Head of Islamic Banking


Syed Rashid Rehman
 Group Head Islamic banking

Mufi Muhammad Najeeb Khan- Shariah Advisor
 Resident Shariah Board Member

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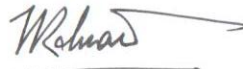
DECLARED PROFIT RATES FOR THE MONTH OF JANUARY 2016

FOREIGN CURRENCY (USD,EURO,GBP & YEN)

Products	Tiers	Payment Frequency	December 2014	December 2015	January 2016
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


Syed Rashid Rehman
Group Head Islamic Banking

Mufti Muhammad Najeeb Khan- Shariah Advisor
Resident Shariah Board Member