

## SUMMIT BANK ISLAMIC BANKING

### DECLARED PROFIT RATES FOR THE MONTH OF MARCH 2016

#### LOCAL CURRENCY

Products	Tiers	Payment Frequency	December 2014	May 2015	June 2015	July 2015	Aug 2015	Sept 2015	Oct 2015	Nov 2015	Dec 2015	Jan 2016	Feb 2016	Mar 2016
<b>Business Account (BA)</b>														
Margin Account (Security Deposit)	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%	0.10%	0.10%
<b>Bachat Savings Account (BSA)</b>														
	Rs 1 to 4,999,999	Six monthly	5.02%	4.52%	3.52%	3.52%	3.52%	3.52%	3.52%	3.52%	3.52%	3.52%	3.52%	3.52%
	Rs 5,000,000 to 9,999,999	Six monthly	6.00%	5.50%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
	Rs 10,000,000 to 24,999,999	Six monthly	6.75%	6.25%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
	Rs 25,000,000 to 49,999,999	Six monthly	7.28%	6.78%	5.28%	5.28%	5.28%	5.28%	5.28%	5.28%	5.28%	5.28%	5.28%	5.28%
	Rs 50,000,000 to 99,999,999	Six monthly	7.50%	7.00%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
	Rs 100,000,000 to 249,999,999	Six monthly	8.25%	7.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
	Rs 250,000,000 to 499,999,999	Six monthly	8.25%	7.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
	Rs 500,000,000 and above	Six monthly	8.75%	8.25%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
<b>Daily Savings Account (DSA)</b>														
	Rs 1 to 99,999	Monthly	4.27%	4.27%	3.27%	3.27%	3.27%	3.27%	3.27%	3.27%	3.27%	3.27%	3.27%	3.27%
	Rs 100,000 to 999,999	Monthly	4.77%	4.77%	3.27%	3.27%	3.27%	3.27%	3.27%	3.27%	3.27%	3.27%	3.27%	3.27%
	Rs 1,000,000 to 9,999,999	Monthly	5.02%	5.02%	3.52%	3.52%	3.52%	3.52%	3.52%	3.52%	3.52%	3.52%	3.52%	3.52%
	Rs 10,000,000 to 24,999,999	Monthly	6.00%	5.50%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
	Rs 25,000,000 to 49,999,999	Monthly	6.25%	6.00%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
	Rs 50,000,000 to 99,999,999	Monthly	6.75%	6.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
	Rs 100,000,000 to 499,999,999	Monthly	7.75%	7.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%
	Rs 500,000,000 and above	Monthly	8.25%	7.75%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
<b>Hamara Family Saving Account</b>														
Additional Bonus	0 - 9,999,999,999	Monthly		5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	4.00%	4.00%	4.00%	4.00%
	100,000 and above	Six monthly		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	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%	5.00%	5.00%	4.00%	4.00%	4.00%	4.00%
<b>Senior Citizen Savings Account</b>														
	0 - 9,999,999,999	Monthly		7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	6.00%	6.00%	6.00%	6.00%
<b>Summit Asaan Mega Saving Account</b>														
	0 - 9,999,999,999	Monthly							4.50%	4.50%	4.00%	4.00%	4.00%	4.00%
<b>1 Month Investment</b>														
	Rs 10,000 to 4,999,999	At Maturity	6.50%	6.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
	Rs 5,000,000 to 9,999,999	At Maturity	6.75%	6.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
	Rs 10,000,000 to 24,999,999	At Maturity	7.00%	6.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
	Rs 25,000,000 to 49,999,999	At Maturity	7.25%	6.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
	Rs 50,000,000 to 99,999,999	At Maturity	7.50%	7.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
	Rs 100,000,000 to 249,999,999	At Maturity	8.35%	7.60%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%
	Rs 250,000,000 to 499,999,999	At Maturity	8.35%	7.75%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
	Rs 500,000,000 and above	At Maturity	8.35%	7.85%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%






**SUMMIT BANK ISLAMIC BANKING**

**DECLARED PROFIT RATES FOR THE MONTH OF MARCH 2016**

**LOCAL CURRENCY**

Products	Tiers	Payment Frequency	December 2014	May 2015	June 2015	July 2015	Aug 2015	Sept 2015	Oct 2015	Nov 2015	Dec 2015	Jan 2016	Feb 2016	Mar 2016
<b>1 Year - Investment</b>	Rs 25,000 to 4,999,999	At Half yearly	7.90%	7.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%
	Rs 5,000,000 to 9,999,999	At Half yearly	8.10%	7.60%	4.65%	4.65%	4.65%	4.65%	4.65%	4.65%	4.65%	4.65%	4.65%	4.65%
	Rs 10,000,000 to 24,999,999	At Half yearly	8.20%	7.70%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%
	Rs 25,000,000 to 49,999,999	At Half yearly	8.30%	7.80%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%
	Rs 50,000,000 to 99,999,999	At Half yearly	8.50%	8.05%	5.45%	5.45%	5.45%	5.45%	5.45%	5.45%	5.45%	5.45%	5.45%	5.45%
	Rs 100,000,000 to 249,999,999	At Half yearly	8.60%	8.15%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%
	Rs 250,000,000 to 499,999,999	At Half yearly	8.80%	8.35%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%
	Rs 500,000,000 and above	At Half yearly	9.00%	8.50%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
<b>1 Year - Investment</b>	Rs 10,000 to 4,999,999	At Maturity	8.15%	7.65%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
	Rs 5,000,000 to 9,999,999	At Maturity	8.30%	7.80%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
	Rs 10,000,000 to 24,999,999	At Maturity	8.50%	8.00%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%
	Rs 25,000,000 to 49,999,999	At Maturity	8.75%	8.10%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%
	Rs 50,000,000 to 99,999,999	At Maturity	9.05%	8.25%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%
	Rs 100,000,000 to 249,999,999	At Maturity	9.15%	8.40%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%
	Rs 250,000,000 to 499,999,999	At Maturity	9.40%	8.50%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
	Rs 500,000,000 and above	At Maturity	9.65%	8.75%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%
<b>3 Years - Investment</b>		Monthly	8.00%	7.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
		Quarterly	8.25%	7.75%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%
		At Half yearly	8.50%	8.00%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
		At Annually	8.75%	8.25%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
		At Maturity	9.00%	8.50%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
<b>5 Years - Investment</b>		Monthly	9.00%	8.50%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
		Quarterly	9.25%	8.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
		At Half yearly	9.50%	9.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
		At Annually	9.75%	9.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
		At Maturity	10.00%	9.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%



Khwaja Farhan Usman  
Pool Manager - Islamic Banking

Mufti Muhammad Najeeb Khan - Shariah Advisor



Muhammad Shakir Abbasi  
Head of Islamic Banking

**SUMMIT BANK ISLAMIC BANKING**

**DECLARED PROFIT RATES FOR THE MONTH OF MARCH 2016**

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

Products	Tiers	Payment Frequency	December 2014	May 2015	June 2015	July 2015	Aug 2015	Sept 2015	Oct 2015	Nov 2015	Dec 2015	Jan 2016	Feb 2016	Mar 2016
<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%	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%	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%	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%	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%	1.00%	1.00%

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

  
**Mufti Muhammad Najeeb Khan - Shariah Advisor**

  
**Muhammad Shakir Abbasi**  
Head of Islamic Banking