

SUMMIT BANK ISLAMIC BANKING

DECLARED PROFIT RATES FOR THE MONTH OF SEPTEMBER 2016

LOCAL CURRENCY

Products	Tiers	Payment Frequency	December 2014	December 2015	Jan 2016	Feb 2016	Mar 2016	Apr 2016	May 2016	June 2016	July 2016	Aug 2016	Sept 2016
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%	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%	0.06%	0.06%
Bachat Savings Account (BSA)	Rs 1 to 4,999,999	Six monthly	5.02%	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%	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%	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%	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%	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%	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%	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%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
Daily Savings Account (DSA)	Rs 1 to 99,999	Monthly	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%	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%	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%	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%	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%	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%	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%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
Hamara Family Saving Account	0 - 9,999,999,999	Monthly		4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
Additional Bonus	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%
Children Saving Account- YoungBee	0 - 9,999,999,999	Six monthly		4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
Senior Citizen Savings Account	0 - 1,999,999	Monthly		6.00%	6.00%	6.00%	6.00%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
	2,000,000 - 9,999,999,999	Monthly						6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
Summit Asaan Mega Saving Account	0 - 9,999,999,999	Monthly		4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
1 Month Investment	Rs 10,000 to 4,999,999	At Maturity	6.50%	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%	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%	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%	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%	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%	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%	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%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%

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LOCAL CURRENCY

Products	Tiers	Payment Frequency	December 2014	December 2015	Jan 2016	Feb 2016	Mar 2016	Apr 2016	May 2016	June 2016	July 2016	Aug 2016	Sept 2016
2 Months Investment													
	Rs 10,000 to 4,999,999	At Maturity	6.55%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%
	Rs 5,000,000 to 9,999,999	At Maturity	6.80%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%
	Rs 10,000,000 to 24,999,999	At Maturity	7.05%	4.55%	4.55%	4.55%	4.55%	4.55%	4.55%	4.55%	4.55%	4.55%	4.55%
	Rs 25,000,000 to 49,999,999	At Maturity	7.30%	4.80%	4.80%	4.80%	4.80%	4.80%	4.80%	4.80%	4.80%	4.80%	4.80%
	Rs 50,000,000 to 99,999,999	At Maturity	7.55%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%
	Rs 100,000,000 to 249,999,999	At Maturity	8.40%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%
	Rs 250,000,000 to 499,999,999	At Maturity	8.40%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%
	Rs 500,000,000 and above	At Maturity	8.40%	5.65%	5.65%	5.65%	5.65%	5.65%	5.65%	5.65%	5.65%	5.65%	5.65%
3 Months Investment													
	Rs 10,000 to 4,999,999	At Maturity	7.30%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%
	Rs 5,000,000 to 9,999,999	At Maturity	7.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%
	Rs 10,000,000 to 24,999,999	At Maturity	7.50%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%
	Rs 25,000,000 to 49,999,999	At Maturity	7.75%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%
	Rs 50,000,000 to 99,999,999	At Maturity	8.00%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%
	Rs 100,000,000 to 249,999,999	At Maturity	8.45%	5.45%	5.45%	5.45%	5.45%	5.45%	5.45%	5.45%	5.45%	5.45%	5.45%
	Rs 250,000,000 to 499,999,999	At Maturity	8.55%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%
	Rs 500,000,000 and above	At Maturity	8.65%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%
6 Months Investment													
	Rs 10,000 to 4,999,999	At Maturity	7.40%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%
	Rs 5,000,000 to 9,999,999	At Maturity	7.45%	4.45%	4.45%	4.45%	4.45%	4.45%	4.45%	4.45%	4.45%	4.45%	4.45%
	Rs 10,000,000 to 24,999,999	At Maturity	7.55%	4.65%	4.65%	4.65%	4.65%	4.65%	4.65%	4.65%	4.65%	4.65%	4.65%
	Rs 25,000,000 to 49,999,999	At Maturity	7.80%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%
	Rs 50,000,000 to 99,999,999	At Maturity	8.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%
	Rs 100,000,000 to 249,999,999	At Maturity	8.65%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
	Rs 250,000,000 to 499,999,999	At Maturity	8.75%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%
	Rs 500,000,000 and above	At Maturity	8.90%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%
1 Year - Investment													
	Rs 25,000 to 4,999,999	Monthly	7.75%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
	Rs 5,000,000 to 9,999,999	Monthly	8.00%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
	Rs 10,000,000 to 24,999,999	Monthly	8.15%	4.70%	4.70%	4.70%	4.70%	4.70%	4.70%	4.70%	4.70%	4.70%	4.70%
	Rs 25,000,000 to 49,999,999	Monthly	8.25%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%
	Rs 50,000,000 to 99,999,999	Monthly	8.40%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%
	Rs 100,000,000 to 249,999,999	Monthly	8.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%
	Rs 250,000,000 to 499,999,999	Monthly	8.75%	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	Monthly	8.95%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%
1 Year - Investment													
	Rs 25,000 to 4,999,999	Quarterly	7.76%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%
	Rs 5,000,000 to 9,999,999	Quarterly	8.01%	4.55%	4.55%	4.55%	4.55%	4.55%	4.55%	4.55%	4.55%	4.55%	4.55%
	Rs 10,000,000 to 24,999,999	Quarterly	8.16%	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	Quarterly	8.26%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
	Rs 50,000,000 to 99,999,999	Quarterly	8.46%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%
	Rs 100,000,000 to 249,999,999	Quarterly	8.56%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%
	Rs 250,000,000 to 499,999,999	Quarterly	8.76%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%
	Rs 500,000,000 and above	Quarterly	8.96%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%

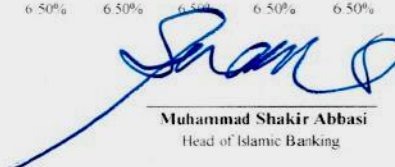
SUMMIT BANK ISLAMIC BANKING

DECLARED PROFIT RATES FOR THE MONTH OF SEPTEMBER 2016

LOCAL CURRENCY

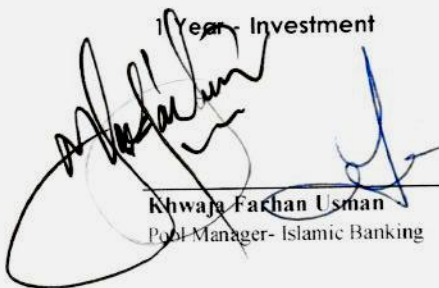
Products	Tiers	Payment Frequency	December 2014	December 2015	Jan 2016	Feb 2016	Mar 2016	Apr 2016	May 2016	June 2016	July 2016	Aug 2016	Sept 2016
1 Year - Investment													
	Rs 25,000 to 4,999,999	At Half yearly	7.90%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%
	Rs 5,000,000 to 9,999,999	At Half yearly	8.10%	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%	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%	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%	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%	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%	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%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
1 Year - Investment													
	Rs 10,000 to 4,999,999	At Maturity	8.15%	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%	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%	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%	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%	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%	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%	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%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%
3 Years - Investment													
		Monthly	8.00%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
3 Years - Investment													
		Quarterly	8.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%
3 Years - Investment													
		At Half yearly	8.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
3 Years - Investment													
		At Annually	8.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
3 Years - Investment													
		At Maturity	9.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
5 Years - Investment													
		Monthly	9.00%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
5 Years - Investment													
		Quarterly	9.25%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
5 Years - Investment													
		At Half yearly	9.50%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
5 Years - Investment													
		At Annually	9.75%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
5 Years - Investment													
		At Maturity	10.00%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%


 Farhan Usman
 Head Manager - Islamic Banking


 Muhammad Shakir Abbasi
 Head of Islamic Banking

SUMMIT BANK ISLAMIC BANKING
DECLARED PROFIT RATES FOR THE MONTH OF SEPTEMBER 2016
FOREIGN CURRENCY (USD,EURO,GBP & YEN)

Products	Tiers	Payment Frequency	December 2014	December 2015	Jan 2016	Feb 2016	Mar 2016	Apr 2016	May 2016	June 2016	July 2016	Aug 2016	Sept 2016
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%	1.00%	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%	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%	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%	1.00%	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%	1.00%	1.00%



Khwaja Fachan Usman
Pool Manager- Islamic Banking

Muhammad Shakir Abbasi
Head of Islamic Banking

Mufi Muhammad Najeeb Khan- RSBM