

## SUMMIT BANK ISLAMIC BANKING

### DECLARED PROFIT RATES FOR THE MONTH OF JANUARY 2017

#### LOCAL CURRENCY

Products	Tiers	Payment Frequency	July 2016	Aug 2016	Sept 2016	Oct 2016	Nov 2016	Dec 2016	Jan 2017
<b>Buiness Account (BA)</b>	1 - 9,999,999,999	Monthly	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	Six monthly	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	3.52%	3.52%	3.52%	3.52%	3.52%	3.52%	3.75%
	Rs 5,000,000 to 9,999,999	Six monthly	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
	Rs 10,000,000 to 24,999,999	Six monthly	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.25%
	Rs 25,000,000 to 49,999,999	Six monthly	5.28%	5.28%	5.28%	5.28%	5.28%	5.28%	4.50%
	Rs 50,000,000 to 99,999,999	Six monthly	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	4.75%
	Rs 100,000,000 to 249,999,999	Six monthly	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.00%
	Rs 250,000,000 to 499,999,999	Six monthly	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.25%
	Rs 500,000,000 and above	Six monthly	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	5.50%
<b>Daily Savings Account (DSA)</b>	Rs 1 to 99,999	Monthly	3.27%	3.27%	3.27%	3.27%	3.27%	3.27%	3.27%
	Rs 100,000 to 999,999	Monthly	3.27%	3.27%	3.27%	3.27%	3.27%	3.27%	3.27%
	Rs 1,000,000 to 9,999,999	Monthly	3.52%	3.52%	3.52%	3.52%	3.52%	3.52%	3.52%
	Rs 10,000,000 to 24,999,999	Monthly	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
	Rs 25,000,000 to 49,999,999	Monthly	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
	Rs 50,000,000 to 99,999,999	Monthly	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%
	Rs 100,000,000 to 499,999,999	Monthly	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%
	Rs 500,000,000 and above	Monthly	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
<b>Hamara Family Saving Account</b>	0 - 9,999,999,999	Monthly	4.00%	4.00%	4.00%	3.75%	3.75%	3.75%	3.75%
<b>Additional Bonus</b>	100,000 and above	Six monthly	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	4.00%	4.00%	4.00%	3.75%	3.75%	3.75%	3.75%
<b>Senior Citizen Savings Account</b>	0 - 1,999,999	Monthly	5.50%	5.50%	5.50%	5.25%	5.25%	5.25%	5.25%
	2,000,000 - 9,999,999,999	Monthly	6.00%	6.00%	6.00%	5.75%	5.75%	5.75%	5.75%



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### DECLARED PROFIT RATES FOR THE MONTH OF JANUARY 2017

#### LOCAL CURRENCY

Products	Tiers	Payment Frequency	July 2016	Aug 2016	Sept 2016	Oct 2016	Nov 2016	Dec 2016	Jan 2017	
<b>2 Months Investment</b>										
	Rs 10,000 to 4,999,999	At Maturity	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	3.35%	
	Rs 5,000,000 to 9,999,999	At Maturity	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	4.05%	
	Rs 10,000,000 to 24,999,999	At Maturity	4.55%	4.55%	4.55%	4.55%	4.55%	4.55%	4.30%	
	Rs 25,000,000 to 49,999,999	At Maturity	4.80%	4.80%	4.80%	4.80%	4.80%	4.80%	4.55%	
	Rs 50,000,000 to 99,999,999	At Maturity	5.05%	5.05%	5.05%	5.05%	5.05%	5.05%	4.80%	
	Rs 100,000,000 to 249,999,999	At Maturity	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%	5.05%	
	Rs 250,000,000 to 499,999,999	At Maturity	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.30%	
	Rs 500,000,000 and above	At Maturity	5.65%	5.65%	5.65%	5.65%	5.65%	5.65%	5.55%	
<b>3 Months Investment</b>										
	Rs 10,000 to 4,999,999	At Maturity	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	3.50%	
	Rs 5,000,000 to 9,999,999	At Maturity	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.10%	
	Rs 10,000,000 to 24,999,999	At Maturity	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.35%	
	Rs 25,000,000 to 49,999,999	At Maturity	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.60%	
	Rs 50,000,000 to 99,999,999	At Maturity	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	4.85%	
	Rs 100,000,000 to 249,999,999	At Maturity	5.45%	5.45%	5.45%	5.45%	5.45%	5.45%	5.10%	
	Rs 250,000,000 to 499,999,999	At Maturity	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.35%	
	Rs 500,000,000 and above	At Maturity	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.60%	
<b>3 Months Investment</b>										
	0 - 999,999,999,999	Monthly						3.25%	3.25%	3.25%
<b>6 Months Investment</b>										
	Rs 10,000 to 4,999,999	At Maturity	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	3.75%	
	Rs 5,000,000 to 9,999,999	At Maturity	4.45%	4.45%	4.45%	4.45%	4.45%	4.45%	4.15%	
	Rs 10,000,000 to 24,999,999	At Maturity	4.65%	4.65%	4.65%	4.65%	4.65%	4.65%	4.40%	
	Rs 25,000,000 to 49,999,999	At Maturity	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4.65%	
	Rs 50,000,000 to 99,999,999	At Maturity	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	4.90%	
	Rs 100,000,000 to 249,999,999	At Maturity	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.15%	
	Rs 250,000,000 to 499,999,999	At Maturity	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.40%	
	Rs 500,000,000 and above	At Maturity	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.65%	
<b>6 Months Investment</b>										
	0 - 999,999,999,999	Monthly						3.35%	3.35%	3.35%
<b>6 Months Investment</b>										
	0 - 999,999,999,999	Quarterly						3.50%	3.50%	3.50%



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### DECLARED PROFIT RATES FOR THE MONTH OF JANUARY 2017

#### LOCAL CURRENCY

Products	Tiers	Payment Frequency	July 2016	Aug 2016	Sept 2016	Oct 2016	Nov 2016	Dec 2016	Jan 2017
2 Years - Investment		Monthly					3.75%	3.75%	3.75%
2 Years - Investment		Quarterly					4.25%	4.25%	4.25%
2 Years - Investment		At Half yearly					4.50%	4.50%	4.50%
2 Years - Investment		At Annually					4.75%	4.75%	4.75%
2 Years - Investment		At Maturity					5.00%	5.00%	5.00%
3 Years - Investment		Monthly	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.25%
3 Years - Investment		Quarterly	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	4.50%
3 Years - Investment		At Half yearly	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	4.75%
3 Years - Investment		At Annually	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.00%
3 Years - Investment		At Maturity	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	5.25%
4 Years - Investment		Monthly					4.75%	4.75%	4.75%
4 Years - Investment		Quarterly					5.00%	5.00%	5.00%
4 Years - Investment		At Half yearly					5.25%	5.25%	5.25%
4 Years - Investment		At Annually					5.50%	5.50%	5.50%
4 Years - Investment		At Maturity					5.75%	5.75%	5.75%
5 Years - Investment		Monthly	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
5 Years - Investment		Quarterly	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
5 Years - Investment		At Half yearly	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
5 Years - Investment		At Annually	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
5 Years - Investment		At Maturity	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%

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

**Muhammad Shakir Abbasi**  
Head of Islamic Banking

**Mufi Muhammad Najeeb Khan- RSBM**

## SUMMIT BANK ISLAMIC BANKING

### DECLARED PROFIT RATES FOR THE MONTH OF JANUARY 2017

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

Products	Tiers	Payment Frequency	December 2014	December 2015	Aug 2016	Sept 2016	Oct 2016	Nov 2016	Dec 2016	Jan 2017
<b>Bachat Savings Account (BSA)</b>	All	Six monthly	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	0.50%
<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%	0.75%
<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%	0.75%
<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%	0.75%
<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%	0.75%

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

**Muhammad Shakir Abbasi**  
Head of Islamic Banking

**Mufti Muhammad Najeeb Khan- RSBM**