

SUMMIT BANK ISLAMIC BANKING

DECLARED PROFIT RATES FOR THE MONTH OF FEBRUARY 2017

LOCAL CURRENCY

Products	Tiers	Payment Frequency	July 2016	Aug 2016	Sept 2016	Oct 2016	Nov 2016	Dec 2016	Jan 2017	Feb 2017
Buiness Account (BA)										
	1 - 9,999,999,999	Monthly	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	Six monthly	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	3.52%	3.52%	3.52%	3.52%	3.52%	3.52%	3.75%	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%	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%	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%	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%	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%	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%	5.25%
	Rs 500,000,000 and above	Six monthly	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	5.50%	5.50%
Daily Savings Account (DSA)										
	Rs 1 to 99,999	Monthly	3.27%	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%	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%	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%	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%	4.25%
	Rs 50,000,000 to 99,999,999	Monthly	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.50%
	Rs 100,000,000 to 499,999,999	Monthly	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.00%
	Rs 500,000,000 and above	Monthly	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%	3.75%	3.75%	3.75%	3.75%	3.75%
Additional Bonus										
	100,000 and above	Six monthly	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%	3.75%	3.75%	3.75%	3.75%	3.75%
Senior Citizen Savings Account										
	0 - 1,999,999	Monthly	5.50%	5.50%	5.50%	5.25%	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%	5.75%

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Products	Tiers	Payment Frequency	July 2016	Aug 2016	Sept 2016	Oct 2016	Nov 2016	Dec 2016	Jan 2017	Feb 2017
Summit Asaan Mega Saving Account	0 - 9,999,999,999	Monthly	4.00%	4.00%	4.00%	3.75%	3.75%	3.75%	3.75%	3.75%
Summit Classic Account										
Classic (Plan A)	Rs 0 to 249,999	Monthly					0.25%	0.25%	0.10%	0.10%
	Rs 250,000 to 975,000	Monthly					1.00%	1.00%	1.00%	1.00%
	> Rs 975,001 Above	Monthly					0.25%	0.25%	0.25%	0.25%
Classic (Plan B)	Rs 0 to 99,999	Monthly					0.25%	0.25%	0.10%	0.10%
	Rs 100,000 to 580,000	Monthly					1.45%	1.45%	1.45%	1.45%
	Rs 580,001 Above	Monthly					0.25%	0.25%	0.25%	0.25%
Classic (Plan C)	Rs 0 to 49,999	Monthly					0.25%	0.25%	0.10%	0.10%
	Rs 50,000 to 410,000	Monthly					2.10%	2.10%	2.10%	2.10%
	Rs 410,001 Above	Monthly					0.25%	0.25%	0.25%	0.25%
Summit Advantage Account										
On Completion of 1 Year Tenure	100,000 - 999,999,999,999	Monthly					5.25%	5.25%	5.25%	5.25%
Disclaimer:										
Provisional profit @ 5.25% p.a will be credited in the customer's account on monthly basis, subject to final adjustment upon Redemption/Maturity of ISC.										
1 Month Investment										
	Rs 10,000 to 4,999,999	At Maturity	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.25%	3.25%
	Rs 5,000,000 to 9,999,999	At Maturity	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.00%	4.00%
	Rs 10,000,000 to 24,999,999	At Maturity	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.25%	4.25%
	Rs 25,000,000 to 49,999,999	At Maturity	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.50%	4.50%
	Rs 50,000,000 to 99,999,999	At Maturity	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	4.75%	4.75%
	Rs 100,000,000 to 249,999,999	At Maturity	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.00%	5.00%
	Rs 250,000,000 to 499,999,999	At Maturity	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.25%	5.25%
	Rs 500,000,000 and above	At Maturity	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.50%	5.50%

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Products	Tiers	Payment Frequency	July 2016	Aug 2016	Sept 2016	Oct 2016	Nov 2016	Dec 2016	Jan 2017	Feb 2017
2 Months Investment										
	Rs 10,000 to 4,999,999	At Maturity	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	3.35%	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%	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%	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%	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%	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%	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%	5.30%
	Rs 500,000,000 and above	At Maturity	5.65%	5.65%	5.65%	5.65%	5.65%	5.65%	5.55%	5.55%
3 Months Investment										
	Rs 10,000 to 4,999,999	At Maturity	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	3.50%	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%	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%	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%	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%	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%	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%	5.35%
	Rs 500,000,000 and above	At Maturity	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.60%	5.60%
3 Months Investment	0 - 999,999,999,999	Monthly					3.25%	3.25%	3.25%	3.25%
6 Months Investment										
	Rs 10,000 to 4,999,999	At Maturity	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	3.75%	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%	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%	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%	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%	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%	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%	5.40%
	Rs 500,000,000 and above	At Maturity	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.65%	5.65%
6 Months Investment	0 - 999,999,999,999	Monthly					3.35%	3.35%	3.35%	3.35%
6 Months Investment	0 - 999,999,999,999	Quarterly					3.50%	3.50%	3.50%	3.50%

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Products	Tiers	Payment Frequency	July 2016	Aug 2016	Sept 2016	Oct 2016	Nov 2016	Dec 2016	Jan 2017	Feb 2017
1 Year - Investment										
	Rs 10,000 to 4,999,999	Monthly	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	3.50%	3.50%
	Rs 5,000,000 to 9,999,999	Monthly	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.20%	4.20%
	Rs 10,000,000 to 24,999,999	Monthly	4.70%	4.70%	4.70%	4.70%	4.70%	4.70%	4.45%	4.45%
	Rs 25,000,000 to 49,999,999	Monthly	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.70%	4.70%
	Rs 50,000,000 to 99,999,999	Monthly	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	4.95%	4.95%
	Rs 100,000,000 to 249,999,999	Monthly	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.20%	5.20%
	Rs 250,000,000 to 499,999,999	Monthly	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.45%	5.45%
	Rs 500,000,000 and above	Monthly	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	5.70%	5.70%
1 Year - Investment										
	Rs 10,000 to 4,999,999	Quarterly	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%	3.75%	3.75%
	Rs 5,000,000 to 9,999,999	Quarterly	4.55%	4.55%	4.55%	4.55%	4.55%	4.55%	4.25%	4.25%
	Rs 10,000,000 to 24,999,999	Quarterly	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.50%	4.50%
	Rs 25,000,000 to 49,999,999	Quarterly	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	4.75%	4.75%
	Rs 50,000,000 to 99,999,999	Quarterly	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.00%	5.00%
	Rs 100,000,000 to 249,999,999	Quarterly	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.25%	5.25%
	Rs 250,000,000 to 499,999,999	Quarterly	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.50%	5.50%
	Rs 500,000,000 and above	Quarterly	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.75%	5.75%
1 Year - Investment										
	Rs 10,000 to 4,999,999	At Half yearly	4.40%	4.40%	4.40%	4.40%	4.40%	4.40%	4.00%	4.00%
	Rs 5,000,000 to 9,999,999	At Half yearly	4.65%	4.65%	4.65%	4.65%	4.65%	4.65%	4.30%	4.30%
	Rs 10,000,000 to 24,999,999	At Half yearly	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.55%	4.55%
	Rs 25,000,000 to 49,999,999	At Half yearly	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	4.80%	4.80%
	Rs 50,000,000 to 99,999,999	At Half yearly	5.45%	5.45%	5.45%	5.45%	5.45%	5.45%	5.05%	5.05%
	Rs 100,000,000 to 249,999,999	At Half yearly	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.30%	5.30%
	Rs 250,000,000 to 499,999,999	At Half yearly	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.55%	5.55%
	Rs 500,000,000 and above	At Half yearly	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	5.80%	5.80%
1 Year - Investment										
	Rs 10,000 to 4,999,999	At Maturity	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.25%	4.25%
	Rs 5,000,000 to 9,999,999	At Maturity	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.35%	4.35%
	Rs 10,000,000 to 24,999,999	At Maturity	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.60%	4.60%
	Rs 25,000,000 to 49,999,999	At Maturity	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	4.85%	4.85%
	Rs 50,000,000 to 99,999,999	At Maturity	5.55%	5.55%	5.55%	5.55%	5.55%	5.55%	5.10%	5.10%
	Rs 100,000,000 to 249,999,999	At Maturity	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.35%	5.35%
	Rs 250,000,000 to 499,999,999	At Maturity	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	5.60%	5.60%
	Rs 500,000,000 and above	At Maturity	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	5.85%	5.85%

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

Khwaja Farhan Usman
Pool Manager- Islamic Banking

Muhammad Shakir Abbasi
Head of Islamic Banking

Mufti Muhammad Najeeb Khan- RSBM

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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	Feb 2017
Bachat Savings Account (BSA)	All	Six monthly	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	0.50%	0.50%
1 Month Investment	5,000 and above	At Maturity	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	0.75%	0.75%
3 Months Investment	5,000 and above	At Maturity	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	0.75%	0.75%
6 Months Investment	5,000 and above	At Maturity	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	0.75%	0.75%
1 Year - Investment	5,000 and above	At Maturity	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	0.75%	0.75%

Khwaja Farhan Usman
Pool Manager- Islamic Banking

Muhammad Shakir Abbasi
Head of Islamic Banking

Mufi Muhammad Najeeb Khan- RSBM