

SUMMIT BANK ISLAMIC BANKING
DECLARED PROFIT RATES FOR THE MONTH OF FEBRUARY 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
1 Year - Investment													
	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%
	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%
	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%
	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%
	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%
	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%
	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%
	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%
1 Year - Investment													
	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%
	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%
	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%
	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%
	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%
	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%
	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%
	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%
3 Years - Investment		Monthly	8.00%	7.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
3 Years - Investment		Quarterly	8.25%	7.75%	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%	8.00%	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%	8.25%	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%	8.50%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
5 Years - Investment		Monthly	9.00%	8.50%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
5 Years - Investment		Quarterly	9.25%	8.75%	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%	9.00%	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%	9.25%	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%	9.50%	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

 Muhammad Shakir Abbasi
 Head of Islamic Banking

 Syed Rashid Rehman
 Group Head Islamic Banking

Mufi Muhammad Najeeb Khan- Shariah Advisor

SUMMIT BANK ISLAMIC BANKING

DECLARED PROFIT RATES FOR THE MONTH OF FEBRUARY 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
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 Farhan Usman
Pool Manager- Islamic Banking

Muhammad Shakir Abbasi
Head of Islamic Banking

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Group Head Islamic Banking

Mufi Muhammad Najeeb Khan- Shariah Advisor