

SUMMIT BANK ISLAMIC BANKING
DECLARED PROFIT RATES FOR THE MONTH OF DECEMBER 2018
LOCAL CURRENCY

Products	Tiers	Payment Frequency	Mar 2018	Apr 2018	May 2018	June 2018	July 2018	Aug 2018	Sep 2018	Oct 2018	Nov 2018	Dec 2018
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%	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%	0.06%	0.06%
Bachat Savings Account (BSA)												
	Rs 1 to 4,999,999	Six monthly	3.75%	3.75%	3.75%	3.75%	3.75%	4.25%	4.25%	4.25%	6.00%	6.00%
	Rs 5,000,000 to 9,999,999	Six monthly	3.75%	3.75%	3.75%	3.75%	3.75%	4.25%	4.25%	4.25%	6.00%	6.00%
	Rs 10,000,000 to 24,999,999	Six monthly	3.75%	3.75%	3.75%	3.75%	3.75%	4.25%	4.25%	4.25%	6.00%	6.00%
	Rs 25,000,000 to 49,999,999	Six monthly	3.75%	3.75%	3.75%	3.75%	3.75%	4.25%	4.25%	4.25%	6.00%	6.00%
	Rs 50,000,000 to 99,999,999	Six monthly	3.75%	3.75%	3.75%	3.75%	3.75%	4.25%	4.25%	4.25%	6.00%	6.00%
	Rs 100,000,000 to 249,999,999	Six monthly	3.75%	3.75%	3.75%	3.75%	3.75%	4.25%	4.25%	4.25%	6.00%	6.00%
	Rs 250,000,000 to 499,999,999	Six monthly	3.75%	3.75%	3.75%	3.75%	3.75%	4.25%	4.25%	4.25%	6.00%	6.00%
	Rs 500,000,000 and above	Six monthly	3.75%	3.75%	3.75%	3.75%	3.75%	4.25%	4.25%	4.25%	6.00%	6.00%
Daily Savings Account (DSA)												
	Rs 1 to 99,999	Monthly	3.75%	3.75%	3.75%	3.75%	3.75%	4.25%	4.25%	4.25%	6.00%	6.00%
	Rs 100,000 to 999,999	Monthly	3.75%	3.75%	3.75%	3.75%	3.75%	4.25%	4.25%	4.25%	6.00%	6.00%
	Rs 1,000,000 to 9,999,999	Monthly	3.75%	3.75%	3.75%	3.75%	3.75%	4.25%	4.25%	4.25%	6.00%	6.00%
	Rs 10,000,000 to 24,999,999	Monthly	3.75%	3.75%	3.75%	3.75%	3.75%	4.25%	4.25%	4.25%	6.00%	6.00%
	Rs 25,000,000 to 49,999,999	Monthly	3.75%	3.75%	3.75%	3.75%	3.75%	4.25%	4.25%	4.25%	6.00%	6.00%
	Rs 50,000,000 to 99,999,999	Monthly	3.75%	3.75%	3.75%	3.75%	3.75%	4.25%	4.25%	4.25%	6.00%	6.00%
	Rs 100,000,000 to 499,999,999	Monthly	3.75%	3.75%	3.75%	3.75%	4.00%	4.50%	4.50%	4.50%	6.00%	6.00%
	Rs 500,000,000 and above	Monthly	3.75%	3.75%	3.75%	3.75%	4.25%	4.75%	4.75%	4.75%	6.00%	6.00%
Hamara Family Saving Account												
	0 - 9,999,999,999	Monthly	3.75%	3.75%	3.75%	3.75%	4.00%	4.50%	4.50%	4.50%	6.00%	6.00%
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	3.75%	3.75%	3.75%	3.75%	4.00%	4.50%	4.50%	4.50%	6.00%	6.00%
Senior Citizen Savings Account												
	0 - 999,999	Monthly	5.25%	5.25%	5.25%	5.25%	5.25%	5.75%	5.75%	5.75%	8.00%	8.00%
	1,000,000 - 9,999,999,999	Monthly	5.75%	5.75%	5.75%	5.75%	5.75%	6.25%	6.25%	6.25%	8.50%	8.50%

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Products	Tiers	Payment Frequency	Mar 2018	Apr 2018	May 2018	June 2018	July 2018	Aug 2018	Sep 2018	Oct 2018	Nov 2018	Dec 2018
Summit Asaan Mega Saving Account	0 - 9,999,999,999	Monthly	3.75%	3.75%	3.75%	3.75%	4.00%	4.50%	4.50%	4.50%	6.00%	6.00%
Summit Classic Account												
Classic (Plan A)	Rs 0 to 249,999	Monthly	0.10%	0.10%	0.10%	0.10%	0.10%	0.60%	0.60%	0.60%	0.10%	0.10%
	Rs 250,000 to 975,000	Monthly	1.00%	1.00%	1.00%	1.00%	1.00%	1.50%	1.50%	1.50%	1.00%	1.00%
	> Rs 975,001 Above	Monthly	0.25%	0.25%	0.25%	0.25%	0.25%	0.75%	0.75%	0.75%	0.25%	0.25%
Classic (Plan B)	Rs 0 to 99,999	Monthly	0.10%	0.10%	0.10%	0.10%	0.10%	0.60%	0.60%	0.60%	0.10%	0.10%
	Rs 100,000 to 580,000	Monthly	1.45%	1.45%	1.45%	1.45%	1.45%	1.95%	1.95%	1.95%	1.45%	1.45%
	Rs 580,001 Above	Monthly	0.25%	0.25%	0.25%	0.25%	0.25%	0.75%	0.75%	0.75%	0.25%	0.25%
Classic (Plan C)	Rs 0 to 49,999	Monthly	0.10%	0.10%	0.10%	0.10%	0.10%	0.60%	0.60%	0.60%	0.10%	0.10%
	Rs 50,000 to 410,000	Monthly	2.10%	2.10%	2.10%	2.10%	2.10%	2.60%	2.60%	2.60%	2.10%	2.10%
	Rs 410,001 Above	Monthly	0.25%	0.25%	0.25%	0.25%	0.25%	0.75%	0.75%	0.75%	0.25%	0.25%
1 Month Investment												
	Rs 10,000 to 4,999,999	At Maturity	3.25%	3.25%	3.25%	3.25%	3.25%	3.75%	3.75%	3.75%	5.50%	5.50%
	Rs 5,000,000 to 9,999,999	At Maturity	4.00%	4.00%	4.00%	4.00%	4.00%	4.50%	4.50%	4.50%	5.50%	5.50%
	Rs 10,000,000 to 24,999,999	At Maturity	4.25%	4.25%	4.25%	4.25%	4.25%	4.75%	4.75%	4.75%	5.50%	5.50%
	Rs 25,000,000 to 49,999,999	At Maturity	4.50%	4.50%	4.50%	4.50%	4.50%	5.00%	5.00%	5.00%	5.50%	5.50%
	Rs 50,000,000 to 99,999,999	At Maturity	4.75%	4.75%	4.75%	4.75%	4.75%	5.25%	5.25%	5.25%	5.50%	5.50%
	Rs 100,000,000 to 249,999,999	At Maturity	5.00%	5.00%	5.00%	5.00%	5.00%	5.50%	5.50%	5.50%	5.50%	5.50%
	Rs 250,000,000 to 499,999,999	At Maturity	5.25%	5.25%	5.25%	5.25%	5.25%	5.75%	5.75%	5.75%	5.50%	5.50%
	Rs 500,000,000 and above	At Maturity	5.50%	5.50%	5.50%	5.50%	5.50%	6.00%	6.00%	6.00%	5.50%	5.50%

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2 Months Investment												
	Rs 10,000 to 4,999,999	At Maturity	3.35%	3.35%	3.35%	3.35%	3.35%	3.85%	3.85%	3.85%	5.50%	5.50%
	Rs 5,000,000 to 9,999,999	At Maturity	4.05%	4.05%	4.05%	4.05%	4.05%	4.55%	4.55%	4.55%	5.50%	5.50%
	Rs 10,000,000 to 24,999,999	At Maturity	4.30%	4.30%	4.30%	4.30%	4.30%	4.80%	4.80%	4.80%	5.50%	5.50%
	Rs 25,000,000 to 49,999,999	At Maturity	4.55%	4.55%	4.55%	4.55%	4.55%	5.05%	5.05%	5.05%	5.50%	5.50%
	Rs 50,000,000 to 99,999,999	At Maturity	4.80%	4.80%	4.80%	4.80%	4.80%	5.30%	5.30%	5.30%	5.50%	5.50%
	Rs 100,000,000 to 249,999,999	At Maturity	5.05%	5.05%	5.05%	5.05%	5.05%	5.55%	5.55%	5.55%	5.50%	5.50%
	Rs 250,000,000 to 499,999,999	At Maturity	5.30%	5.30%	5.30%	5.30%	5.30%	5.80%	5.80%	5.80%	5.50%	5.50%
	Rs 500,000,000 and above	At Maturity	5.55%	5.55%	5.55%	5.55%	5.55%	6.05%	6.05%	6.05%	5.50%	5.50%
3 Months Investment												
	Rs 10,000 to 4,999,999	At Maturity	3.50%	3.50%	3.50%	3.50%	3.50%	4.00%	4.00%	4.00%	5.75%	5.75%
	Rs 5,000,000 to 9,999,999	At Maturity	4.10%	4.10%	4.10%	4.10%	4.10%	4.60%	4.60%	4.60%	5.75%	5.75%
	Rs 10,000,000 to 24,999,999	At Maturity	4.35%	4.35%	4.35%	4.35%	4.35%	4.85%	4.85%	4.85%	5.75%	5.75%
	Rs 25,000,000 to 49,999,999	At Maturity	4.60%	4.60%	4.60%	4.60%	4.60%	5.10%	5.10%	5.10%	5.75%	5.75%
	Rs 50,000,000 to 99,999,999	At Maturity	4.85%	4.85%	4.85%	4.85%	4.85%	5.35%	5.35%	5.35%	5.75%	5.75%
	Rs 100,000,000 to 249,999,999	At Maturity	5.10%	5.10%	5.10%	5.10%	5.10%	5.60%	5.60%	5.60%	5.75%	5.75%
	Rs 250,000,000 to 499,999,999	At Maturity	5.35%	5.35%	5.35%	5.35%	5.35%	5.85%	5.85%	5.85%	5.75%	5.75%
	Rs 500,000,000 and above	At Maturity	5.60%	5.60%	5.60%	5.60%	5.60%	6.10%	6.10%	6.10%	5.75%	5.75%
3 Months Investment	0 - 999,999,999,999	Monthly	3.25%	3.25%	3.25%	3.25%	3.25%	3.75%	3.75%	3.75%	5.50%	5.50%
6 Months Investment												
	Rs 10,000 to 4,999,999	At Maturity	3.75%	3.75%	3.75%	3.75%	3.75%	4.25%	4.25%	4.25%	5.75%	5.75%
	Rs 5,000,000 to 9,999,999	At Maturity	4.15%	4.15%	4.15%	4.15%	4.15%	4.65%	4.65%	4.65%	5.75%	5.75%
	Rs 10,000,000 to 24,999,999	At Maturity	4.40%	4.40%	4.40%	4.40%	4.40%	4.90%	4.90%	4.90%	5.75%	5.75%
	Rs 25,000,000 to 49,999,999	At Maturity	4.65%	4.65%	4.65%	4.65%	4.65%	5.15%	5.15%	5.15%	5.75%	5.75%
	Rs 50,000,000 to 99,999,999	At Maturity	4.90%	4.90%	4.90%	4.90%	4.90%	5.40%	5.40%	5.40%	5.75%	5.75%
	Rs 100,000,000 to 249,999,999	At Maturity	5.15%	5.15%	5.15%	5.15%	5.15%	5.65%	5.65%	5.65%	5.75%	5.75%
	Rs 250,000,000 to 499,999,999	At Maturity	5.40%	5.40%	5.40%	5.40%	5.40%	5.90%	5.90%	5.90%	5.75%	5.75%
	Rs 500,000,000 and above	At Maturity	5.65%	5.65%	5.65%	5.65%	5.65%	6.15%	6.15%	6.15%	5.75%	5.75%
6 Months Investment	0 - 999,999,999,999	Monthly	3.35%	3.35%	3.35%	3.35%	3.35%	3.85%	3.85%	3.85%	5.75%	5.75%
6 Months Investment	0 - 999,999,999,999	Quarterly	3.50%	3.50%	3.50%	3.50%	3.50%	4.00%	4.00%	4.00%	5.75%	5.75%

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Products	Tiers	Payment Frequency	Mar 2018	Apr 2018	May 2018	June 2018	July 2018	Aug 2018	Sep 2018	Oct 2018	Nov 2018	Dec 2018
1 Year - Investment												
	Rs 10,000 to 4,999,999	Monthly	3.50%	3.50%	3.50%	3.50%	3.60%	4.10%	4.10%	4.10%	5.75%	5.75%
	Rs 5,000,000 to 9,999,999	Monthly	4.20%	4.20%	4.20%	4.20%	4.30%	4.80%	4.80%	4.80%	5.75%	5.75%
	Rs 10,000,000 to 24,999,999	Monthly	4.45%	4.45%	4.45%	4.45%	4.55%	5.05%	5.05%	5.05%	5.75%	5.75%
	Rs 25,000,000 to 49,999,999	Monthly	4.70%	4.70%	4.70%	4.70%	4.80%	5.30%	5.30%	5.30%	5.75%	5.75%
	Rs 50,000,000 to 99,999,999	Monthly	4.95%	4.95%	4.95%	4.95%	5.05%	5.55%	5.55%	5.55%	5.75%	5.75%
	Rs 100,000,000 to 249,999,999	Monthly	5.20%	5.20%	5.20%	5.20%	5.30%	5.80%	5.80%	5.80%	5.75%	5.75%
	Rs 250,000,000 to 499,999,999	Monthly	5.45%	5.45%	5.45%	5.45%	5.55%	6.05%	6.05%	6.05%	5.75%	5.75%
	Rs 500,000,000 and above	Monthly	5.70%	5.70%	5.70%	5.70%	5.80%	6.30%	6.30%	6.30%	5.75%	5.75%
1 Year - Investment												
	Rs 10,000 to 4,999,999	Quarterly	3.75%	3.75%	3.75%	3.75%	3.85%	4.35%	4.35%	4.35%	5.75%	5.75%
	Rs 5,000,000 to 9,999,999	Quarterly	4.25%	4.25%	4.25%	4.25%	4.35%	4.85%	4.85%	4.85%	5.75%	5.75%
	Rs 10,000,000 to 24,999,999	Quarterly	4.50%	4.50%	4.50%	4.50%	4.60%	5.10%	5.10%	5.10%	5.75%	5.75%
	Rs 25,000,000 to 49,999,999	Quarterly	4.75%	4.75%	4.75%	4.75%	4.85%	5.35%	5.35%	5.35%	5.75%	5.75%
	Rs 50,000,000 to 99,999,999	Quarterly	5.00%	5.00%	5.00%	5.00%	5.10%	5.60%	5.60%	5.60%	5.75%	5.75%
	Rs 100,000,000 to 249,999,999	Quarterly	5.25%	5.25%	5.25%	5.25%	5.35%	5.85%	5.85%	5.85%	5.75%	5.75%
	Rs 250,000,000 to 499,999,999	Quarterly	5.50%	5.50%	5.50%	5.50%	5.60%	6.10%	6.10%	6.10%	5.75%	5.75%
	Rs 500,000,000 and above	Quarterly	5.75%	5.75%	5.75%	5.75%	5.85%	6.35%	6.35%	6.35%	5.75%	5.75%
1 Year - Investment												
	Rs 10,000 to 4,999,999	At Half yearly	4.00%	4.00%	4.00%	4.00%	4.10%	4.60%	4.60%	4.60%	5.75%	5.75%
	Rs 5,000,000 to 9,999,999	At Half yearly	4.30%	4.30%	4.30%	4.30%	4.40%	4.90%	4.90%	4.90%	5.75%	5.75%
	Rs 10,000,000 to 24,999,999	At Half yearly	4.55%	4.55%	4.55%	4.55%	4.65%	5.15%	5.15%	5.15%	5.75%	5.75%
	Rs 25,000,000 to 49,999,999	At Half yearly	4.80%	4.80%	4.80%	4.80%	4.90%	5.40%	5.40%	5.40%	5.75%	5.75%
	Rs 50,000,000 to 99,999,999	At Half yearly	5.05%	5.05%	5.05%	5.05%	5.15%	5.65%	5.65%	5.65%	5.75%	5.75%
	Rs 100,000,000 to 249,999,999	At Half yearly	5.30%	5.30%	5.30%	5.30%	5.40%	5.90%	5.90%	5.90%	5.75%	5.75%
	Rs 250,000,000 to 499,999,999	At Half yearly	5.55%	5.55%	5.55%	5.55%	5.65%	6.15%	6.15%	6.15%	5.75%	5.75%
	Rs 500,000,000 and above	At Half yearly	5.80%	5.80%	5.80%	5.80%	5.90%	6.40%	6.40%	6.40%	5.75%	5.75%
1 Year - Investment												
	Rs 10,000 to 4,999,999	At Maturity	4.25%	4.25%	4.25%	4.25%	4.35%	4.85%	4.85%	4.85%	6.00%	6.00%
	Rs 5,000,000 to 9,999,999	At Maturity	4.35%	4.35%	4.35%	4.35%	4.45%	4.95%	4.95%	4.95%	6.00%	6.00%
	Rs 10,000,000 to 24,999,999	At Maturity	4.60%	4.60%	4.60%	4.60%	4.70%	5.20%	5.20%	5.20%	6.00%	6.00%
	Rs 25,000,000 to 49,999,999	At Maturity	4.85%	4.85%	4.85%	4.85%	4.95%	5.45%	5.45%	5.45%	6.00%	6.00%
	Rs 50,000,000 to 99,999,999	At Maturity	5.10%	5.10%	5.10%	5.10%	5.20%	5.70%	5.70%	5.70%	6.00%	6.00%
	Rs 100,000,000 to 249,999,999	At Maturity	5.35%	5.35%	5.35%	5.35%	5.45%	5.95%	5.95%	5.95%	6.00%	6.00%
	Rs 250,000,000 to 499,999,999	At Maturity	5.60%	5.60%	5.60%	5.60%	5.70%	6.20%	6.20%	6.20%	6.00%	6.00%
	Rs 500,000,000 and above	At Maturity	5.85%	5.85%	5.85%	5.85%	5.95%	6.45%	6.45%	6.45%	6.00%	6.00%

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2 Years - Investment		Monthly	3.75%	3.75%	3.75%	3.75%	3.85%	4.35%	4.35%	4.35%	6.25%	6.25%
2 Years - Investment		Quarterly	4.25%	4.25%	4.25%	4.25%	4.35%	4.85%	4.85%	4.85%	6.25%	6.25%
2 Years - Investment		At Half yearly	4.50%	4.50%	4.50%	4.50%	4.60%	5.10%	5.10%	5.10%	6.25%	6.25%
2 Years - Investment		At Annually	4.75%	4.75%	4.75%	4.75%	4.85%	5.35%	5.35%	5.35%	6.25%	6.25%
2 Years - Investment		At Maturity	5.00%	5.00%	5.00%	5.00%	5.10%	5.60%	5.60%	5.60%	7.00%	7.00%
3 Years - Investment		Monthly	4.25%	4.25%	4.25%	4.25%	4.35%	4.85%	4.85%	4.85%	6.50%	6.50%
3 Years - Investment		Quarterly	4.50%	4.50%	4.50%	4.50%	4.60%	5.10%	5.10%	5.10%	6.50%	6.50%
3 Years - Investment		At Half yearly	4.75%	4.75%	4.75%	4.75%	4.85%	5.35%	5.35%	5.35%	6.50%	6.50%
3 Years - Investment		At Annually	5.00%	5.00%	5.00%	5.00%	5.10%	5.60%	5.60%	5.60%	6.75%	6.75%
3 Years - Investment		At Maturity	5.25%	5.25%	5.25%	5.25%	5.35%	5.85%	5.85%	5.85%	7.00%	7.00%
4 Years - Investment		Monthly	4.75%	4.75%	4.75%	4.75%	4.85%	5.35%	5.35%	5.35%	6.50%	6.50%
4 Years - Investment		Quarterly	5.00%	5.00%	5.00%	5.00%	5.10%	5.60%	5.60%	5.60%	6.75%	6.75%
4 Years - Investment		At Half yearly	5.25%	5.25%	5.25%	5.25%	5.35%	5.85%	5.85%	5.85%	7.00%	7.00%
4 Years - Investment		At Annually	5.50%	5.50%	5.50%	5.50%	5.60%	6.10%	6.10%	6.10%	7.25%	7.25%
4 Years - Investment		At Maturity	5.75%	5.75%	5.75%	5.75%	5.85%	6.35%	6.35%	6.35%	7.50%	7.50%
5 Years - Investment		Monthly	5.25%	5.25%	5.25%	5.25%	5.35%	5.85%	5.85%	5.85%	7.25%	7.25%
5 Years - Investment		Quarterly	5.50%	5.50%	5.50%	5.50%	5.60%	6.10%	6.10%	6.10%	7.50%	7.50%
5 Years - Investment		At Half yearly	5.75%	5.75%	5.75%	5.75%	5.85%	6.35%	6.35%	6.35%	7.50%	7.50%
5 Years - Investment		At Annually	6.00%	6.00%	6.00%	6.00%	6.10%	6.60%	6.60%	6.60%	7.75%	7.75%
5 Years - Investment		At Maturity	6.25%	6.25%	6.25%	6.25%	6.35%	6.85%	6.85%	6.85%	8.00%	8.00%

Zubair Ahmed

Pool Manager- Islamic Banking

Imran Ahmed

Group Head of Islamic Banking

Muffi Muhammad Najeeb Khan

Shariah Board Member

Syed Zubair Hussain

RSBM / Head of Shariah Compliance

SUMMIT BANK ISLAMIC BANKING

DECLARED PROFIT RATES FOR THE MONTH OF DECEMBER 2018

FOREIGN CURRENCY (USD,EURO,GBP & YEN)

Products	Tiers	Payment Frequency	Mar 2018	Apr 2018	May 2018	June 2018	July 2018	July 2018	Aug 2018	Sep 2018	Oct 2018	Nov 2018	Dec 2018
Bachat Savings Account (BSA)	All	Six monthly	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	1.00%	1.00%	1.00%	0.75%	0.75%
1 Month Investment	5,000 and above	At Maturity	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	1.00%	1.00%	1.00%	0.75%	0.75%
3 Months Investment	5,000 and above	At Maturity	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	1.00%	1.00%	1.00%	0.75%	0.75%
6 Months Investment	5,000 and above	At Maturity	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	1.00%	1.00%	1.00%	0.75%	0.75%
1 Year - Investment	5,000 and above	At Maturity	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	1.00%	1.00%	1.00%	0.75%	0.75%

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