

## SUMMIT BANK ISLAMIC BANKING

### DECLARED PROFIT RATES FOR THE MONTH OF SEPTEMBER 2019

#### LOCAL CURRENCY

Products	Tiers	Payment Frequency	Oct 2018	Nov 2018	Dec 2018	Jan 2019	Feb 2019	March 2019	April 2019	May 2019	June 2019	July 2019	Aug 2019	Sep 2019
<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%	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%	0.06%	0.06%	0.06%	0.06%	0.06%
<b>Bachat Savings Account (BSA)</b>														
	Rs 1 to 4,999,999	Six monthly	4.25%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
	Rs 5,000,000 to 9,999,999	Six monthly	4.25%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
	Rs 10,000,000 to 24,999,999	Six monthly	4.25%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
	Rs 25,000,000 to 49,999,999	Six monthly	4.25%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
	Rs 50,000,000 to 99,999,999	Six monthly	4.25%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
	Rs 100,000,000 to 249,999,999	Six monthly	4.25%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
	Rs 250,000,000 to 499,999,999	Six monthly	4.25%	6.00%	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	Six monthly	4.25%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
<b>Daily Savings Account (DSA)</b>														
	Rs 1 to 99,999	Monthly	4.25%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
	Rs 100,000 to 999,999	Monthly	4.25%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
	Rs 1,000,000 to 9,999,999	Monthly	4.25%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
	Rs 10,000,000 to 24,999,999	Monthly	4.25%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
	Rs 25,000,000 to 49,999,999	Monthly	4.25%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
	Rs 50,000,000 to 99,999,999	Monthly	4.25%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
	Rs 100,000,000 to 499,999,999	Monthly	4.50%	6.00%	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	Monthly	4.75%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
<b>Hamara Family Saving Account</b>														
	0 - 9,999,999,999	Monthly	4.50%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
<b>Additional Bonus</b>														
	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%	1.00%	1.00%
<b>Children Saving Account- YoungBee</b>														
	0 - 9,999,999,999	Six monthly	4.50%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
<b>Senior Citizen Savings Account</b>														
	0 - 999,999	Monthly	5.75%	8.00%	8.00%	8.00%	8.00%	9.50%	9.50%	9.50%	9.50%	11.50%	11.50%	11.50%
	1,000,000 - 9,999,999,999	Monthly	6.25%	8.50%	8.50%	8.50%	8.50%	10.00%	10.00%	10.00%	10.00%	12.00%	12.00%	12.00%







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### DECLARED PROFIT RATES FOR THE MONTH OF SEPTEMBER 2019

#### LOCAL CURRENCY

Products	Tiers	Payment Frequency	Oct 2018	Nov 2018	Dec 2018	Jan 2019	Feb 2019	March 2019	April 2019	May 2019	June 2019	July 2019	Aug 2019	Sep 2019
<b>2 Years - Investment</b>		Monthly	4.35%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	<b>6.25%</b>	<b>6.25%</b>	<b>6.25%</b>
<b>2 Years - Investment</b>		Quarterly	4.85%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	<b>6.25%</b>	<b>6.25%</b>	<b>6.25%</b>
<b>2 Years - Investment</b>		At Half yearly	5.10%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	<b>6.25%</b>	<b>6.25%</b>	<b>6.25%</b>
<b>2 Years - Investment</b>		At Annually	5.35%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	<b>6.25%</b>	<b>6.25%</b>	<b>6.25%</b>
<b>2 Years - Investment</b>		At Maturity	5.60%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	<b>7.00%</b>	<b>7.00%</b>	<b>7.00%</b>
<b>3 Years - Investment</b>		Monthly	4.85%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	<b>6.50%</b>	<b>6.50%</b>	<b>6.50%</b>
<b>3 Years - Investment</b>		Quarterly	5.10%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	<b>6.50%</b>	<b>6.50%</b>	<b>6.50%</b>
<b>3 Years - Investment</b>		At Half yearly	5.35%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	<b>6.50%</b>	<b>6.50%</b>	<b>6.50%</b>
<b>3 Years - Investment</b>		At Annually	5.60%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	<b>6.75%</b>	<b>6.75%</b>	<b>6.75%</b>
<b>3 Years - Investment</b>		At Maturity	5.85%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	<b>7.00%</b>	<b>7.00%</b>	<b>7.00%</b>
<b>4 Years - Investment</b>		Monthly	5.35%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	<b>6.50%</b>	<b>6.50%</b>	<b>6.50%</b>
<b>4 Years - Investment</b>		Quarterly	5.60%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	<b>6.75%</b>	<b>6.75%</b>	<b>6.75%</b>
<b>4 Years - Investment</b>		At Half yearly	5.85%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	<b>7.00%</b>	<b>7.00%</b>	<b>7.00%</b>
<b>4 Years - Investment</b>		At Annually	6.10%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	<b>7.25%</b>	<b>7.25%</b>	<b>7.25%</b>
<b>4 Years - Investment</b>		At Maturity	6.35%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	<b>7.50%</b>	<b>7.50%</b>	<b>7.50%</b>
<b>5 Years - Investment</b>		Monthly	5.85%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	<b>7.25%</b>	<b>7.25%</b>	<b>7.25%</b>
<b>5 Years - Investment</b>		Quarterly	6.10%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	<b>7.50%</b>	<b>7.50%</b>	<b>7.50%</b>
<b>5 Years - Investment</b>		At Half yearly	6.35%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	<b>7.50%</b>	<b>7.50%</b>	<b>7.50%</b>
<b>5 Years - Investment</b>		At Annually	6.60%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	<b>7.75%</b>	<b>7.75%</b>	<b>7.75%</b>
<b>5 Years - Investment</b>		At Maturity	6.85%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	<b>8.00%</b>	<b>8.00%</b>	<b>8.00%</b>

**Zubair Ahmed**  
Pool Manager- Islamic Banking

**Syed Rehan Jilani / Ghazzanfar Ahsan**  
Product Manager / Head Islamic Banking

**Mufi 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 SEPTEMBER 2019**

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

Products	Tiers	Payment Frequency	Oct 2018	Nov 2018	Dec 2018	Jan 2019	Feb 2019	March 2019	April 2019	May 2019	June 2019	July 2019	Aug 2019	Sep 2019
<b>Bachat Savings Account (BSA)</b>	All	Six monthly	1.00%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
<b>1 Month Investment</b>	5,000 and above	At Maturity	1.00%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
<b>3 Months Investment</b>	5,000 and above	At Maturity	1.00%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
<b>6 Months Investment</b>	5,000 and above	At Maturity	1.00%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
<b>1 Year - Investment</b>	5,000 and above	At Maturity	1.00%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%

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