

SUMMIT BANK ISLAMIC BANKING
DECLARED PROFIT RATES FOR THE MONTH OF DECEMBER 2019
LOCAL CURRENCY

Products	Tiers	Payment Frequency	Feb 2019	March 2019	April 2019	May 2019	June 2019	July 2019	Aug 2019	Sep 2019	Oct 2019	Nov 2019	Dec 2019
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%	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%	0.06%
Bachat Savings Account (BSA)													
	Rs 1 to 4,999,999	Six monthly	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	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	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	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	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	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	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	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
Daily Savings Account (DSA)													
	Rs 1 to 99,999	Monthly	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	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	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	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	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	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	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	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
Hamara Family Saving Account													
	0 - 9,999,999,999	Monthly	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	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%	1.00%
Children Saving Account- YoungBee													
	0 - 9,999,999,999	Six monthly	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
Senior Citizen Savings Account													
	0 - 999,999	Monthly	8.00%	9.50%	9.50%	9.50%	9.50%	11.50%	11.50%	11.50%	12.00%	12.00%	12.00%
	1,000,000 - 9,999,999,999	Monthly	8.50%	10.00%	10.00%	10.00%	10.00%	12.00%	12.00%	12.00%	12.50%	12.50%	12.50%

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LOCAL CURRENCY

Products	Tiers	Payment Frequency	Feb 2019	March 2019	April 2019	May 2019	June 2019	July 2019	Aug 2019	Sep 2019	Oct 2019	Nov 2019	Dec 2019
2 Years - Investment		Monthly	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
2 Years - Investment		Quarterly	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
2 Years - Investment		At Half yearly	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
2 Years - Investment		At Annually	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
2 Years - Investment		At Maturity	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
3 Years - Investment		Monthly	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
3 Years - Investment		Quarterly	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
3 Years - Investment		At Half yearly	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
3 Years - Investment		At Annually	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%
3 Years - Investment		At Maturity	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
4 Years - Investment		Monthly	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
4 Years - Investment		Quarterly	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%
4 Years - Investment		At Half yearly	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
4 Years - Investment		At Annually	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
4 Years - Investment		At Maturity	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
5 Years - Investment		Monthly	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
5 Years - Investment		Quarterly	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
5 Years - Investment		At Half yearly	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
5 Years - Investment		At Annually	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%
5 Years - Investment		At Maturity	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%

Zubair Ahmed
Pool Manager- Islamic Banking

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

Mufti Muhammad Najeeb Khan
Shariah Board Member

Syed Zubair Hussain
RSBM / Head of Shariah Compliance

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DECLARED PROFIT RATES FOR THE MONTH OF DECEMBER 2019

FOREIGN CURRENCY (USD,EURO,GBP & YEN)

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

Zubair Ahmed
 Pool Manager- Islamic Banking

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

Mufti Muhammad Najeeb Khan
 Shariah Board Member

Syed Zubair Hussain
 RSBM / Head of Shariah Compliance