

**SUMMIT BANK ISLAMIC BANKING**
**DECLARED PROFIT RATES FOR THE MONTH OF OCTOBER 2020**
**LOCAL CURRENCY**

| Products                                 | Tiers                         | Payment Frequency | Nov 2019 | Dec 2019 | Jan 2020 | Feb 2020 | March 2020 | April 2020 | May 2020 | June 2020 | July 2020 | August 2020 | Septemebr 2020 | October 2020 |
|--|-------------------------------|-------------------|----------|----------|----------|----------|------------|------------|----------|-----------|-----------|-------------|----------------|--------------|
| <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%          | <b>0.10%</b> |
| <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%          | <b>0.06%</b> |
| <b>Bachat Savings Account (BSA)</b>      |                               |                   |          |          |          |          |            |            |          |           |           |             |                |              |
|  | Rs 1 to 4,999,999             | Six monthly       | 6.00%    | 6.00%    | 6.00%    | 6.00%    | 6.00%      | 6.00%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | <b>3.75%</b> |
|  | Rs 5,000,000 to 9,999,999     | Six monthly       | 6.00%    | 6.00%    | 6.00%    | 6.00%    | 6.00%      | 6.00%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | <b>3.75%</b> |
|  | Rs 10,000,000 to 24,999,999   | Six monthly       | 6.00%    | 6.00%    | 6.00%    | 6.00%    | 6.00%      | 6.00%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | <b>3.75%</b> |
|  | Rs 25,000,000 to 49,999,999   | Six monthly       | 6.00%    | 6.00%    | 6.00%    | 6.00%    | 6.00%      | 6.00%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | <b>3.75%</b> |
|  | Rs 50,000,000 to 99,999,999   | Six monthly       | 6.00%    | 6.00%    | 6.00%    | 6.00%    | 6.00%      | 6.00%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | <b>3.75%</b> |
|  | Rs 100,000,000 to 249,999,999 | Six monthly       | 6.00%    | 6.00%    | 6.00%    | 6.00%    | 6.00%      | 6.00%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | <b>3.75%</b> |
|  | Rs 250,000,000 to 499,999,999 | Six monthly       | 6.00%    | 6.00%    | 6.00%    | 6.00%    | 6.00%      | 6.00%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | <b>3.75%</b> |
|  | Rs 500,000,000 and above      | Six monthly       | 6.00%    | 6.00%    | 6.00%    | 6.00%    | 6.00%      | 6.00%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | <b>3.75%</b> |
| <b>Daily Savings Account (DSA)</b>       |                               |                   |          |          |          |          |            |            |          |           |           |             |                |              |
|  | Rs 1 to 99,999                | Monthly           | 6.00%    | 6.00%    | 6.00%    | 6.00%    | 6.00%      | 6.00%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | <b>3.75%</b> |
|  | Rs 100,000 to 999,999         | Monthly           | 6.00%    | 6.00%    | 6.00%    | 6.00%    | 6.00%      | 6.00%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | <b>3.75%</b> |
|  | Rs 1,000,000 to 9,999,999     | Monthly           | 6.00%    | 6.00%    | 6.00%    | 6.00%    | 6.00%      | 6.00%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | <b>3.75%</b> |
|  | Rs 10,000,000 to 24,999,999   | Monthly           | 6.00%    | 6.00%    | 6.00%    | 6.00%    | 6.00%      | 6.00%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | <b>3.75%</b> |
|  | Rs 25,000,000 to 49,999,999   | Monthly           | 6.00%    | 6.00%    | 6.00%    | 6.00%    | 6.00%      | 6.00%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | <b>3.75%</b> |
|  | Rs 50,000,000 to 99,999,999   | Monthly           | 6.00%    | 6.00%    | 6.00%    | 6.00%    | 6.00%      | 6.00%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | <b>3.75%</b> |
|  | Rs 100,000,000 to 499,999,999 | Monthly           | 6.00%    | 6.00%    | 6.00%    | 6.00%    | 6.00%      | 6.00%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | <b>3.75%</b> |
|  | Rs 500,000,000 and above      | Monthly           | 6.00%    | 6.00%    | 6.00%    | 6.00%    | 6.00%      | 6.00%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | <b>3.75%</b> |
| <b>Hamara Family Saving Account</b>      |                               |                   |          |          |          |          |            |            |          |           |           |             |                |              |
|  | 0 - 9,999,999,999             | Monthly           | 6.00%    | 6.00%    | 6.00%    | 6.00%    | 6.00%      | 6.00%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | <b>3.75%</b> |
| <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%          | <b>1.00%</b> |
| <b>Children Saving Account- YoungBee</b> |                               |                   |          |          |          |          |            |            |          |           |           |             |                |              |
|  | 0 - 9,999,999,999             | Six monthly       | 6.00%    | 6.00%    | 6.00%    | 6.00%    | 6.00%      | 6.00%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | <b>3.75%</b> |
| <b>Senior Citizen Savings Account</b>    |                               |                   |          |          |          |          |            |            |          |           |           |             |                |              |
|  | 0 - 999,999                   | Monthly           | 12.00%   | 12.00%   | 12.00%   | 12.00%   | 12.00%     | 12.00%     | 8.50%    | 7.00%     | 6.00%     | 6.00%       | 6.00%          | <b>6.00%</b> |
|  | 1,000,000 - 9,999,999,999     | Monthly           | 12.50%   | 12.50%   | 12.50%   | 12.50%   | 12.50%     | 12.50%     | 9.00%    | 7.25%     | 6.50%     | 6.50%       | 6.50%          | <b>6.50%</b> |







## SUMMIT BANK ISLAMIC BANKING

### DECLARED PROFIT RATES FOR THE MONTH OF OCTOBER 2020

#### LOCAL CURRENCY

| Products             | Tiers | Payment Frequency | Nov 2019 | Dec 2019 | Jan 2020 | Feb 2020 | March 2020 | April 2020 | May 2020 | June 2020 | July 2020 | August 2020 | Septemebr 2020 | October 2020 |
|----------------------|-------|-------------------|----------|----------|----------|----------|------------|------------|----------|-----------|-----------|-------------|----------------|--------------|
| 2 Years - Investment |       | Monthly           | 6.25%    | 6.25%    | 6.25%    | 6.25%    | 6.25%      | 6.25%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | 3.75%        |
| 2 Years - Investment |       | Quarterly         | 6.25%    | 6.25%    | 6.25%    | 6.25%    | 6.25%      | 6.25%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | 3.75%        |
| 2 Years - Investment |       | At Half yearly    | 6.25%    | 6.25%    | 6.25%    | 6.25%    | 6.25%      | 6.25%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | 3.75%        |
| 2 Years - Investment |       | At Annually       | 6.25%    | 6.25%    | 6.25%    | 6.25%    | 6.25%      | 6.25%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | 3.75%        |
| 2 Years - Investment |       | At Maturity       | 7.00%    | 7.00%    | 7.00%    | 7.00%    | 7.00%      | 7.00%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | 3.75%        |
| 3 Years - Investment |       | Monthly           | 6.50%    | 6.50%    | 6.50%    | 6.50%    | 6.50%      | 6.50%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | 3.75%        |
| 3 Years - Investment |       | Quarterly         | 6.50%    | 6.50%    | 6.50%    | 6.50%    | 6.50%      | 6.50%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | 3.75%        |
| 3 Years - Investment |       | At Half yearly    | 6.50%    | 6.50%    | 6.50%    | 6.50%    | 6.50%      | 6.50%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | 3.75%        |
| 3 Years - Investment |       | At Annually       | 6.75%    | 6.75%    | 6.75%    | 6.75%    | 6.75%      | 6.75%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | 3.75%        |
| 3 Years - Investment |       | At Maturity       | 7.00%    | 7.00%    | 7.00%    | 7.00%    | 7.00%      | 7.00%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | 3.75%        |
| 4 Years - Investment |       | Monthly           | 6.50%    | 6.50%    | 6.50%    | 6.50%    | 6.50%      | 6.50%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | 3.75%        |
| 4 Years - Investment |       | Quarterly         | 6.75%    | 6.75%    | 6.75%    | 6.75%    | 6.75%      | 6.75%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | 3.75%        |
| 4 Years - Investment |       | At Half yearly    | 7.00%    | 7.00%    | 7.00%    | 7.00%    | 7.00%      | 7.00%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | 3.75%        |
| 4 Years - Investment |       | At Annually       | 7.25%    | 7.25%    | 7.25%    | 7.25%    | 7.25%      | 7.25%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | 3.75%        |
| 4 Years - Investment |       | At Maturity       | 7.50%    | 7.50%    | 7.50%    | 7.50%    | 7.50%      | 7.50%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | 3.75%        |
| 5 Years - Investment |       | Monthly           | 7.25%    | 7.25%    | 7.25%    | 7.25%    | 7.25%      | 7.25%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | 3.75%        |
| 5 Years - Investment |       | Quarterly         | 7.50%    | 7.50%    | 7.50%    | 7.50%    | 7.50%      | 7.50%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | 3.75%        |
| 5 Years - Investment |       | At Half yearly    | 7.50%    | 7.50%    | 7.50%    | 7.50%    | 7.50%      | 7.50%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | 3.75%        |
| 5 Years - Investment |       | At Annually       | 7.75%    | 7.75%    | 7.75%    | 7.75%    | 7.75%      | 7.75%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | 3.75%        |
| 5 Years - Investment |       | At Maturity       | 8.00%    | 8.00%    | 8.00%    | 8.00%    | 8.00%      | 8.00%      | 3.75%    | 3.75%     | 3.75%     | 3.75%       | 3.75%          | 3.75%        |

Zubair Ahmed  
Pool Manager- Islamic Banking

M Zeeshan Khan/ Ghazzanfar Ahsan  
Product Manager / Head Islamic Banking

Tahir Saeed Qureshi  
Pool Officer- Islamic Banking

Syed Zubair Hussain  
RSBM / Head of Shariah Compliance

**SUMMIT BANK ISLAMIC BANKING**

**DECLARED PROFIT RATES FOR THE MONTH OF OCTOBER 2020**

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

| Products                            | Tiers           | Payment Frequency | Oct 2019 | Nov 2019 | Dec 2019 | Jan 2020 | Feb 2020 | March 2020 | April 2020 | May 2020 | June 2020 | July 2020 | August 2020 | Sep 2020 | October 2020 |
|-------------------------------------|-----------------|-------------------|----------|----------|----------|----------|----------|------------|------------|----------|-----------|-----------|-------------|----------|--------------|
| <b>Bachat Savings Account (BSA)</b> | All             | Six monthly       | 0.75%    | 0.75%    | 0.75%    | 0.75%    | 0.75%    | 0.75%      | 0.75%      | 0.50%    | 0.50%     | 0.50%     | 0.50%       | 0.50%    | 0.50%        |
| <b>1 Month Investment</b>           | 5,000 and above | At Maturity       | 0.75%    | 0.75%    | 0.75%    | 0.75%    | 0.75%    | 0.75%      | 0.75%      | 0.50%    | 0.50%     | 0.50%     | 0.50%       | 0.50%    | 0.50%        |
| <b>3 Months Investment</b>          | 5,000 and above | At Maturity       | 0.75%    | 0.75%    | 0.75%    | 0.75%    | 0.75%    | 0.75%      | 0.75%      | 0.50%    | 0.50%     | 0.50%     | 0.50%       | 0.50%    | 0.50%        |
| <b>6 Months Investment</b>          | 5,000 and above | At Maturity       | 0.75%    | 0.75%    | 0.75%    | 0.75%    | 0.75%    | 0.75%      | 0.75%      | 0.50%    | 0.50%     | 0.50%     | 0.50%       | 0.50%    | 0.50%        |
| <b>1 Year - Investment</b>          | 5,000 and above | At Maturity       | 0.75%    | 0.75%    | 0.75%    | 0.75%    | 0.75%    | 0.75%      | 0.75%      | 0.50%    | 0.50%     | 0.50%     | 0.50%       | 0.50%    | 0.50%        |

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**Zubair Ahmed**  
**Pool Manager- Islamic Banking**

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**M Zeeshan Khan / Ghazanfar Ahsan**  
**Product Manager / Head Islamic Banking**

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**Tahir Saeed Qureshi**  
**Pool Officer- Islamic Banking**

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**Syed Zubair Hussain**  
**RSBM / Head of Shariah Compliance**