

SUMMIT BANK ISLAMIC BANKING

WEIGHTAGES FOR THE MONTH OF JULY 2016

LOCAL CURRENCY

Products	Tiers	Payment Frequency	December 2014	Oct 2015	Nov 2015	Dec 2015	Jan 2016	Feb 2016	Mar 2016	April 2016	May 2016	June 2016	July 2016
Margin Account (Security Deposit)	1 - 9,999,999,999	Six monthly	0.00008	0.00013	0.00013	0.00013	0.00013	0.00013	0.00013	0.00013	0.00012	0.00012	0.00012
Buiness Account (BA)	1 - 9,999,999,999	Monthly	0.00014	0.00021	0.00021	0.00021	0.00021	0.00021	0.00021	0.00021	0.00021	0.00021	0.00021
Bachat Savings Account (BSA)	Rs 1 to 4,999,999	Six monthly	0.00699	0.00745	0.00745	0.00741	0.00741	0.00741	0.00741	0.00741	0.00733	0.00733	0.00733
	Rs 5,000,000 to 9,999,999	Six monthly	0.00836	0.00847	0.00847	0.00842	0.00842	0.00842	0.00842	0.00842	0.00832	0.00832	0.00832
	Rs 10,000,000 to 24,999,999	Six monthly	0.00940	0.01005	0.01005	0.01000	0.01000	0.01000	0.01000	0.01000	0.00989	0.00989	0.00989
	Rs 25,000,000 to 49,999,999	Six monthly	0.01014	0.01117	0.01117	0.01112	0.01112	0.01112	0.01112	0.01112	0.01099	0.01099	0.01099
	Rs 50,000,000 to 99,999,999	Six monthly	0.01045	0.01164	0.01164	0.01158	0.01158	0.01158	0.01158	0.01158	0.01145	0.01145	0.01145
	Rs 100,000,000 to 249,999,999	Six monthly	0.01149	0.01217	0.01217	0.01210	0.01210	0.01210	0.01210	0.01210	0.01197	0.01197	0.01197
	Rs 250,000,000 to 499,999,999	Six monthly	0.01149	0.01217	0.01217	0.01210	0.01210	0.01210	0.01210	0.01210	0.01197	0.01197	0.01197
Rs 500,000,000 and above	Six monthly	0.01219	0.01270	0.01270	0.01263	0.01263	0.01263	0.01263	0.01263	0.01249	0.01249	0.01249	
Daily Savings Account (DSA)	Rs 1 to 99,999	Monthly	0.00594	0.00691	0.00691	0.00688	0.00688	0.00688	0.00688	0.00688	0.00680	0.00680	0.00680
	Rs 100,000 to 999,999	Monthly	0.00664	0.00692	0.00692	0.00688	0.00688	0.00688	0.00688	0.00688	0.00680	0.00680	0.00680
	Rs 1,000,000 to 9,999,999	Monthly	0.00700	0.00745	0.00745	0.00742	0.00742	0.00742	0.00742	0.00742	0.00733	0.00733	0.00733
	Rs 10,000,000 to 24,999,999	Monthly	0.00836	0.00847	0.00847	0.00842	0.00842	0.00842	0.00842	0.00842	0.00832	0.00832	0.00832
	Rs 25,000,000 to 49,999,999	Monthly	0.00871	0.00952	0.00952	0.00947	0.00947	0.00947	0.00947	0.00947	0.00936	0.00936	0.00936
	Rs 50,000,000 to 99,999,999	Monthly	0.00940	0.00899	0.00899	0.00895	0.00895	0.00895	0.00895	0.00895	0.00884	0.00884	0.00884
	Rs 100,000,000 to 499,999,999	Monthly	0.01080	0.01111	0.01111	0.01105	0.01105	0.01105	0.01105	0.01105	0.01093	0.01093	0.01093
Rs 500,000,000 and above	Monthly	0.01149	0.01164	0.01164	0.01158	0.01158	0.01158	0.01158	0.01158	0.01145	0.01145	0.01145	
Hamara Family Saving Account	0 - 9,999,999,999	Monthly	-	0.00952	0.00952	0.00842	0.00842	0.00842	0.00842	0.00842	0.00832	0.00832	0.00832
Additional Bonus	100,000 and above	Six Monthly	-	0.00212	0.00212	0.00211	0.00211	0.00211	0.00211	0.00211	0.00208	0.00208	0.00208
Summit Asaan Mega Saving Account	Rs 0 - 9,999,999,999	Monthly	-	0.00952	0.00952	0.00842	0.00842	0.00842	0.00842	0.00842	0.00832	0.00832	0.00832
Children Saving Account- YoungBee	0 - 9,999,999,999	Six Monthly	-	0.00847	0.00847	0.00842	0.00842	0.00842	0.00842	0.00842	0.00832	0.00832	0.00832

Products	Tiers	Payment Frequency	December 2014	Oct 2015	Nov 2015	Dec 2015	Jan 2016	Feb 2016	Mar 2016	April 2016	May 2016	June 2016	July 2016
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Summit Senior Citizen Savings Account	0 - 1,999,999	Monthly	-	-	-	-	-	-	-	-	0.01145	0.01145	0.01145
	2,000,000 - 9,999,999,999	Monthly	-	0.01481	0.01481	0.01263	0.01263	0.01263	0.01263	0.01263	0.01249	0.01249	0.01249

1 Month Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.00905	0.00847	0.00847	0.00842	0.00842	0.00842	0.00842	0.00842	0.00832	0.00832	0.00832
	Rs 5,000,000 to 9,999,999	At Maturity	0.00940	0.00899	0.00899	0.00895	0.00895	0.00895	0.00895	0.00895	0.00884	0.00884	0.00884
	Rs 10,000,000 to 24,999,999	At Maturity	0.00975	0.00952	0.00952	0.00947	0.00947	0.00947	0.00947	0.00947	0.00936	0.00936	0.00936
	Rs 25,000,000 to 49,999,999	At Maturity	0.01010	0.01005	0.01005	0.01000	0.01000	0.01000	0.01000	0.01000	0.00989	0.00989	0.00989
	Rs 50,000,000 to 99,999,999	At Maturity	0.01045	0.01058	0.01058	0.01053	0.01053	0.01053	0.01053	0.01053	0.01041	0.01041	0.01041
	Rs 100,000,000 to 249,999,999	At Maturity	0.01163	0.01132	0.01132	0.01126	0.01126	0.01126	0.01126	0.01126	0.01113	0.01113	0.01113
	Rs 250,000,000 to 499,999,999	At Maturity	0.01163	0.01164	0.01164	0.01158	0.01158	0.01158	0.01158	0.01158	0.01145	0.01145	0.01145
Rs 500,000,000 and above	At Maturity	0.01163	0.01185	0.01185	0.01179	0.01179	0.01179	0.01179	0.01179	0.01165	0.01165	0.01165	

2 Months Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.00912	0.00857	0.00857	0.00853	0.00853	0.00853	0.00853	0.00853	0.00843	0.00843	0.00843
	Rs 5,000,000 to 9,999,999	At Maturity	0.00947	0.00910	0.00910	0.00905	0.00905	0.00905	0.00905	0.00905	0.00895	0.00895	0.00895
	Rs 10,000,000 to 24,999,999	At Maturity	0.00982	0.00963	0.00963	0.00958	0.00958	0.00958	0.00958	0.00958	0.00947	0.00947	0.00947
	Rs 25,000,000 to 49,999,999	At Maturity	0.01017	0.01016	0.01016	0.01010	0.01010	0.01010	0.01010	0.01010	0.00999	0.00999	0.00999
	Rs 50,000,000 to 99,999,999	At Maturity	0.01052	0.01069	0.01069	0.01063	0.01063	0.01063	0.01063	0.01063	0.01051	0.01051	0.01051
	Rs 100,000,000 to 249,999,999	At Maturity	0.01170	0.01143	0.01143	0.01137	0.01137	0.01137	0.01137	0.01137	0.01124	0.01124	0.01124
	Rs 250,000,000 to 499,999,999	At Maturity	0.01170	0.01175	0.01175	0.01168	0.01168	0.01168	0.01168	0.01168	0.01155	0.01155	0.01155
Rs 500,000,000 and above	At Maturity	0.01170	0.01196	0.01196	0.01189	0.01189	0.01189	0.01189	0.01189	0.01176	0.01176	0.01176	

3 Months Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.01017	0.00868	0.00868	0.00863	0.00863	0.00863	0.00863	0.00863	0.00853	0.00853	0.00853
	Rs 5,000,000 to 9,999,999	At Maturity	0.01024	0.00921	0.00921	0.00916	0.00916	0.00916	0.00916	0.00916	0.00905	0.00905	0.00905
	Rs 10,000,000 to 24,999,999	At Maturity	0.01045	0.00974	0.00974	0.00968	0.00968	0.00968	0.00968	0.00968	0.00957	0.00957	0.00957
	Rs 25,000,000 to 49,999,999	At Maturity	0.01080	0.01026	0.01026	0.01021	0.01021	0.01021	0.01021	0.01021	0.01009	0.01009	0.01009
	Rs 50,000,000 to 99,999,999	At Maturity	0.01114	0.01079	0.01079	0.01074	0.01074	0.01074	0.01074	0.01074	0.01061	0.01061	0.01061
	Rs 100,000,000 to 249,999,999	At Maturity	0.01177	0.01153	0.01153	0.01147	0.01147	0.01147	0.01147	0.01147	0.01134	0.01134	0.01134
	Rs 250,000,000 to 499,999,999	At Maturity	0.01191	0.01185	0.01185	0.01179	0.01179	0.01179	0.01179	0.01179	0.01165	0.01165	0.01165
Rs 500,000,000 and above	At Maturity	0.01205	0.01206	0.01206	0.01200	0.01200	0.01200	0.01200	0.01200	0.01186	0.01186	0.01186	

6 Months Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.01031	0.00889	0.00889	0.00884	0.00884	0.00884	0.00884	0.00884	0.00874	0.00874	0.00874
	Rs 5,000,000 to 9,999,999	At Maturity	0.01038	0.00942	0.00942	0.00937	0.00937	0.00937	0.00937	0.00937	0.00926	0.00926	0.00926
	Rs 10,000,000 to 24,999,999	At Maturity	0.01052	0.00984	0.00984	0.00979	0.00979	0.00979	0.00979	0.00979	0.00968	0.00968	0.00968
	Rs 25,000,000 to 49,999,999	At Maturity	0.01087	0.01037	0.01037	0.01032	0.01032	0.01032	0.01032	0.01032	0.01020	0.01020	0.01020
	Rs 50,000,000 to 99,999,999	At Maturity	0.01149	0.01111	0.01111	0.01105	0.01105	0.01105	0.01105	0.01105	0.01093	0.01093	0.01093
	Rs 100,000,000 to 249,999,999	At Maturity	0.01205	0.01164	0.01164	0.01158	0.01158	0.01158	0.01158	0.01158	0.01145	0.01145	0.01145
	Rs 250,000,000 to 499,999,999	At Maturity	0.01219	0.01206	0.01206	0.01200	0.01200	0.01200	0.01200	0.01200	0.01186	0.01186	0.01186
Rs 500,000,000 and above	At Maturity	0.01240	0.01227	0.01227	0.01221	0.01221	0.01221	0.01221	0.01221	0.01207	0.01207	0.01207	

Products	Tiers	Payment Frequency	December 2014	Oct 2015	Nov 2015	Dec 2015	Jan 2016	Feb 2016	Mar 2016	April 2016	May 2016	June 2016	July 2016
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1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	Monthly	0.01080	0.00899	0.00899	0.00895	0.00895	0.00895	0.00895	0.00895	0.00884	0.00884	0.00884
	Rs 5,000,000 to 9,999,999	Monthly	0.01114	0.00952	0.00952	0.00947	0.00947	0.00947	0.00947	0.00947	0.00936	0.00936	0.00936
	Rs 10,000,000 to 24,999,999	Monthly	0.01135	0.00995	0.00995	0.00989	0.00989	0.00989	0.00989	0.00989	0.00978	0.00978	0.00978
	Rs 25,000,000 to 49,999,999	Monthly	0.01149	0.01048	0.01048	0.01042	0.01042	0.01042	0.01042	0.01042	0.01030	0.01030	0.01030
	Rs 50,000,000 to 99,999,999	Monthly	0.01170	0.01122	0.01122	0.01116	0.01116	0.01116	0.01116	0.01116	0.01103	0.01103	0.01103
	Rs 100,000,000 to 249,999,999	Monthly	0.01191	0.01175	0.01175	0.01168	0.01168	0.01168	0.01168	0.01168	0.01155	0.01155	0.01155
	Rs 250,000,000 to 499,999,999	Monthly	0.01219	0.01217	0.01217	0.01210	0.01210	0.01210	0.01210	0.01210	0.01197	0.01197	0.01197
	Rs 500,000,000 and above	Monthly	0.01247	0.01238	0.01238	0.01232	0.01232	0.01232	0.01232	0.01232	0.01217	0.01217	0.01217

1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	Quarterly	0.01081	0.00910	0.00910	0.00905	0.00905	0.00905	0.00905	0.00905	0.00895	0.00895	0.00895
	Rs 5,000,000 to 9,999,999	Quarterly	0.01116	0.00963	0.00963	0.00958	0.00958	0.00958	0.00958	0.00958	0.00947	0.00947	0.00947
	Rs 10,000,000 to 24,999,999	Quarterly	0.01137	0.01005	0.01005	0.01000	0.01000	0.01000	0.01000	0.01000	0.00989	0.00989	0.00989
	Rs 25,000,000 to 49,999,999	Quarterly	0.01151	0.01058	0.01058	0.01053	0.01053	0.01053	0.01053	0.01053	0.01041	0.01041	0.01041
	Rs 50,000,000 to 99,999,999	Quarterly	0.01178	0.01132	0.01132	0.01126	0.01126	0.01126	0.01126	0.01126	0.01113	0.01113	0.01113
	Rs 100,000,000 to 249,999,999	Quarterly	0.01192	0.01185	0.01185	0.01179	0.01179	0.01179	0.01179	0.01179	0.01165	0.01165	0.01165
	Rs 250,000,000 to 499,999,999	Quarterly	0.01220	0.01227	0.01227	0.01221	0.01221	0.01221	0.01221	0.01221	0.01207	0.01207	0.01207
	Rs 500,000,000 and above	Quarterly	0.01248	0.01249	0.01249	0.01242	0.01242	0.01242	0.01242	0.01242	0.01228	0.01228	0.01228

1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	At Half yearly	0.01100	0.00931	0.00931	0.00926	0.00926	0.00926	0.00926	0.00926	0.00916	0.00916	0.00916
	Rs 5,000,000 to 9,999,999	At Half yearly	0.01128	0.00984	0.00984	0.00979	0.00979	0.00979	0.00979	0.00979	0.00968	0.00968	0.00968
	Rs 10,000,000 to 24,999,999	At Half yearly	0.01142	0.01026	0.01026	0.01021	0.01021	0.01021	0.01021	0.01021	0.01009	0.01009	0.01009
	Rs 25,000,000 to 49,999,999	At Half yearly	0.01156	0.01079	0.01079	0.01074	0.01074	0.01074	0.01074	0.01074	0.01061	0.01061	0.01061
	Rs 50,000,000 to 99,999,999	At Half yearly	0.01184	0.01153	0.01153	0.01147	0.01147	0.01147	0.01147	0.01147	0.01134	0.01134	0.01134
	Rs 100,000,000 to 249,999,999	At Half yearly	0.01198	0.01206	0.01206	0.01200	0.01200	0.01200	0.01200	0.01200	0.01186	0.01186	0.01186
	Rs 250,000,000 to 499,999,999	At Half yearly	0.01226	0.01249	0.01249	0.01242	0.01242	0.01242	0.01242	0.01242	0.01228	0.01228	0.01228
	Rs 500,000,000 and above	At Half yearly	0.01254	0.01270	0.01270	0.01263	0.01263	0.01263	0.01263	0.01263	0.01249	0.01249	0.01249

1 Year - Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.01135	0.00952	0.00952	0.00947	0.00947	0.00947	0.00947	0.00947	0.00936	0.00936	0.00936
	Rs 5,000,000 to 9,999,999	At Maturity	0.01156	0.01005	0.01005	0.01000	0.01000	0.01000	0.01000	0.01000	0.00989	0.00989	0.00989
	Rs 10,000,000 to 24,999,999	At Maturity	0.01184	0.01048	0.01048	0.01042	0.01042	0.01042	0.01042	0.01042	0.01030	0.01030	0.01030
	Rs 25,000,000 to 49,999,999	At Maturity	0.01219	0.01100	0.01100	0.01095	0.01095	0.01095	0.01095	0.01095	0.01082	0.01082	0.01082
	Rs 50,000,000 to 99,999,999	At Maturity	0.01261	0.01175	0.01175	0.01168	0.01168	0.01168	0.01168	0.01168	0.01155	0.01155	0.01155
	Rs 100,000,000 to 249,999,999	At Maturity	0.01275	0.01227	0.01227	0.01221	0.01221	0.01221	0.01221	0.01221	0.01207	0.01207	0.01207
	Rs 250,000,000 to 499,999,999	At Maturity	0.01309	0.01270	0.01270	0.01263	0.01263	0.01263	0.01263	0.01263	0.01249	0.01249	0.01249
	Rs 500,000,000 and above	At Maturity	0.01344	0.01291	0.01291	0.01284	0.01284	0.01284	0.01284	0.01284	0.01269	0.01269	0.01269

Products	Tiers	Payment Frequency	December 2014	Oct 2015	Nov 2015	Dec 2015	Jan 2016	Feb 2016	Mar 2016	April 2016	May 2016	June 2016	July 2016
Savings Certificate	0 - 9,999,999,999	Monthly	0.01114	0.00952	0.00952	0.00947	0.00947	0.00947	0.00947	0.00947	0.00936	0.00936	0.00936
Savings Certificate	0 - 9,999,999,999	Quarterly	0.01149	0.01111	0.01111	0.01105	0.01105	0.01105	0.01105	0.01105	0.01093	0.01093	0.01093
Savings Certificate	0 - 9,999,999,999	At Half yearly	0.01184	0.01164	0.01164	0.01158	0.01158	0.01158	0.01158	0.01158	0.01145	0.01145	0.01145
Savings Certificate	0 - 9,999,999,999	At Annually	0.01219	0.01217	0.01217	0.01210	0.01210	0.01210	0.01210	0.01210	0.01197	0.01197	0.01197
Savings Certificate	0 - 9,999,999,999	At Maturity	0.01254	0.01270	0.01270	0.01263	0.01263	0.01263	0.01263	0.01263	0.01249	0.01249	0.01249

5 Years - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.01254	0.01005	0.01005	0.01000	0.01000	0.01000	0.01000	0.01000	0.00989	0.00989	0.00989
5 Years - Islamic Savings Certificate	0 - 9,999,999,999	Quarterly	0.01288	0.01217	0.01217	0.01210	0.01210	0.01210	0.01210	0.01210	0.01197	0.01197	0.01197
5 Years - Islamic Savings Certificate	0 - 9,999,999,999	At Half yearly	0.01323	0.01270	0.01270	0.01263	0.01263	0.01263	0.01263	0.01263	0.01249	0.01249	0.01249
5 Years - Islamic Savings Certificate	0 - 9,999,999,999	At Annually	0.01358	0.01323	0.01323	0.01316	0.01316	0.01316	0.01316	0.01316	0.01301	0.01301	0.01301
5 Years - Islamic Savings Certificate	0 - 9,999,999,999	At Maturity	0.01393	0.01376	0.01376	0.01368	0.01368	0.01368	0.01368	0.01368	0.01353	0.01353	0.01353

PROFIT SHARING RATIO

Rabbul Maal (Depositor)	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
Mudarib (Bank)	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%

Khwaja Farhan Usman
Head of MIS & Pool Management

Muhammad Shakir Abbasi
Head of Islamic Banking

Muffi Muhammad Najeeb Khan- Shariah Advisor

SUMMIT BANK ISLAMIC BANKING

WEIGHTAGES FOR THE MONTH OF JULY 2016

FOREIGN CURRENCY (USD,EURO,GBP & YEN)

Products	Tiers	Payment Frequency	December 2014	June 2015	July 2015	Aug 2015	Sept 2015	Oct 2015	Nov 2015	Dec 2015	Jan 2016	Feb 2016	Mar 2016	April 2016	May 2016	June 2016	July 2016
Bachat Savings Account (BSA)	All	Six monthly	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000
1 Month Investment	5,000 and above	At Maturity	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000
3 Months Investment	5,000 and above	At Maturity	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000
6 Months Investment	5,000 and above	At Maturity	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000
1 Year - Investment	5,000 and above	At Maturity	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000

PROFIT SHARING RATIO

	December 2014	June 2015	July 2015	Aug 2015	Sept 2015	Oct 2015	Nov 2015	Dec 2015	Jan 2016	Feb 2016	Mar 2016	April 2016	May 2016	June 2016	July 2016
Rabbul Maal (Depositor)	25%	30%	30%	40%	40%	40%	50%	50%	50%	50%	50%	50%	50%	50%	50%
Mudarib (Bank)	75%	70%	70%	60%	60%	60%	50%	50%	50%	50%	50%	50%	50%	50%	50%

Khwaja Farhan Usman

Head of MIS & Pool Management

Muhammad Shakir Abbasi

Head of Islamic Banking

Mufi Muhammad Najeeb Khan- Shariah Advisor