

SUMMIT BANK ISLAMIC BANKING

WEIGHTAGES FOR THE MONTH OF NOVEMBER 2016

LOCAL CURRENCY

Products	Tiers	Payment Frequency	Jan 2016	Feb 2016	Mar 2016	April 2016	May 2016	June 2016	July 2016	Aug 2016	Sept 2016	Oct 2016	Nov 2016
Margin/Security Dep/ Adv. Recvd DM Asset	1 - 9,999,999,999	Six monthly	0.00013	0.00013	0.00013	0.00013	0.00012	0.00012	0.00012	0.00012	0.00012	0.00013	0.00011
Buiness Account (BA)	1 - 9,999,999,999	Monthly	0.00021	0.00021	0.00021	0.00021	0.00021	0.00021	0.00021	0.00021	0.00021	0.00021	0.00018
Bachat Savings Account (BSA)	Rs 1 to 4,999,999	Six monthly	0.00741	0.00741	0.00741	0.00741	0.00733	0.00733	0.00733	0.00733	0.00733	0.00734	0.00641
	Rs 5,000,000 to 9,999,999	Six monthly	0.00842	0.00842	0.00842	0.00842	0.00832	0.00832	0.00832	0.00832	0.00832	0.00835	0.00728
	Rs 10,000,000 to 24,999,999	Six monthly	0.01000	0.01000	0.01000	0.01000	0.00989	0.00989	0.00989	0.00989	0.00989	0.00991	0.00865
	Rs 25,000,000 to 49,999,999	Six monthly	0.01112	0.01112	0.01112	0.01112	0.01099	0.01099	0.01099	0.01099	0.01099	0.01102	0.00961
	Rs 50,000,000 to 99,999,999	Six monthly	0.01158	0.01158	0.01158	0.01158	0.01145	0.01145	0.01145	0.01145	0.01145	0.01148	0.01002
	Rs 100,000,000 to 249,999,999	Six monthly	0.01210	0.01210	0.01210	0.01210	0.01197	0.01197	0.01197	0.01197	0.01197	0.01200	0.01047
	Rs 250,000,000 to 499,999,999	Six monthly	0.01210	0.01210	0.01210	0.01210	0.01197	0.01197	0.01197	0.01197	0.01197	0.01200	0.01047
Rs 500,000,000 and above	Six monthly	0.01263	0.01263	0.01263	0.01263	0.01249	0.01249	0.01249	0.01249	0.01249	0.01252	0.01093	
Daily Savings Account (DSA)	Rs 1 to 99,999	Monthly	0.00688	0.00688	0.00688	0.00688	0.00680	0.00680	0.00680	0.00680	0.00680	0.00682	0.00595
	Rs 100,000 to 999,999	Monthly	0.00688	0.00688	0.00688	0.00688	0.00680	0.00680	0.00680	0.00680	0.00680	0.00682	0.00595
	Rs 1,000,000 to 9,999,999	Monthly	0.00742	0.00742	0.00742	0.00742	0.00733	0.00733	0.00733	0.00733	0.00733	0.00735	0.00641
	Rs 10,000,000 to 24,999,999	Monthly	0.00842	0.00842	0.00842	0.00842	0.00832	0.00832	0.00832	0.00832	0.00832	0.00835	0.00728
	Rs 25,000,000 to 49,999,999	Monthly	0.00947	0.00947	0.00947	0.00947	0.00936	0.00936	0.00936	0.00936	0.00936	0.00939	0.00819
	Rs 50,000,000 to 99,999,999	Monthly	0.00895	0.00895	0.00895	0.00895	0.00884	0.00884	0.00884	0.00884	0.00884	0.00887	0.00774
	Rs 100,000,000 to 499,999,999	Monthly	0.01105	0.01105	0.01105	0.01105	0.01093	0.01093	0.01093	0.01093	0.01093	0.01095	0.00956
Rs 500,000,000 and above	Monthly	0.01158	0.01158	0.01158	0.01158	0.01145	0.01145	0.01145	0.01145	0.01145	0.01148	0.01002	

Products	Tiers	Payment Frequency	Jan 2016	Feb 2016	Mar 2016	April 2016	May 2016	June 2016	July 2016	Aug 2016	Sept 2016	Oct 2016	Nov 2016
1 Month Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.00842	0.00842	0.00842	0.00842	0.00832	0.00832	0.00832	0.00832	0.00832	0.00835	0.00728
	Rs 5,000,000 to 9,999,999	At Maturity	0.00895	0.00895	0.00895	0.00895	0.00884	0.00884	0.00884	0.00884	0.00884	0.00887	0.00774
	Rs 10,000,000 to 24,999,999	At Maturity	0.00947	0.00947	0.00947	0.00947	0.00936	0.00936	0.00936	0.00936	0.00936	0.00939	0.00819
	Rs 25,000,000 to 49,999,999	At Maturity	0.01000	0.01000	0.01000	0.01000	0.00989	0.00989	0.00989	0.00989	0.00989	0.00991	0.00865
	Rs 50,000,000 to 99,999,999	At Maturity	0.01053	0.01053	0.01053	0.01053	0.01041	0.01041	0.01041	0.01041	0.01041	0.01043	0.00910
	Rs 100,000,000 to 249,999,999	At Maturity	0.01126	0.01126	0.01126	0.01126	0.01113	0.01113	0.01113	0.01113	0.01113	0.01116	0.00974
	Rs 250,000,000 to 499,999,999	At Maturity	0.01158	0.01158	0.01158	0.01158	0.01145	0.01145	0.01145	0.01145	0.01145	0.01148	0.01002
	Rs 500,000,000 and above	At Maturity	0.01179	0.01179	0.01179	0.01179	0.01165	0.01165	0.01165	0.01165	0.01165	0.01168	0.01020
2 Months Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.00853	0.00853	0.00853	0.00853	0.00843	0.00843	0.00843	0.00843	0.00843	0.00845	0.00737
	Rs 5,000,000 to 9,999,999	At Maturity	0.00905	0.00905	0.00905	0.00905	0.00895	0.00895	0.00895	0.00895	0.00895	0.00897	0.00783
	Rs 10,000,000 to 24,999,999	At Maturity	0.00958	0.00958	0.00958	0.00958	0.00947	0.00947	0.00947	0.00947	0.00947	0.00949	0.00829
	Rs 25,000,000 to 49,999,999	At Maturity	0.01010	0.01010	0.01010	0.01010	0.00999	0.00999	0.00999	0.00999	0.00999	0.01002	0.00874
	Rs 50,000,000 to 99,999,999	At Maturity	0.01063	0.01063	0.01063	0.01063	0.01051	0.01051	0.01051	0.01051	0.01051	0.01054	0.00920
	Rs 100,000,000 to 249,999,999	At Maturity	0.01137	0.01137	0.01137	0.01137	0.01124	0.01124	0.01124	0.01124	0.01124	0.01127	0.00983
	Rs 250,000,000 to 499,999,999	At Maturity	0.01168	0.01168	0.01168	0.01168	0.01155	0.01155	0.01155	0.01155	0.01155	0.01158	0.01011
	Rs 500,000,000 and above	At Maturity	0.01189	0.01189	0.01189	0.01189	0.01176	0.01176	0.01176	0.01176	0.01176	0.01179	0.01029
3 Months Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.00863	0.00863	0.00863	0.00863	0.00853	0.00853	0.00853	0.00853	0.00853	0.00855	0.00747
	Rs 5,000,000 to 9,999,999	At Maturity	0.00916	0.00916	0.00916	0.00916	0.00905	0.00905	0.00905	0.00905	0.00905	0.00908	0.00792
	Rs 10,000,000 to 24,999,999	At Maturity	0.00968	0.00968	0.00968	0.00968	0.00957	0.00957	0.00957	0.00957	0.00957	0.00960	0.00838
	Rs 25,000,000 to 49,999,999	At Maturity	0.01021	0.01021	0.01021	0.01021	0.01009	0.01009	0.01009	0.01009	0.01009	0.01012	0.00883
	Rs 50,000,000 to 99,999,999	At Maturity	0.01074	0.01074	0.01074	0.01074	0.01061	0.01061	0.01061	0.01061	0.01061	0.01064	0.00929
	Rs 100,000,000 to 249,999,999	At Maturity	0.01147	0.01147	0.01147	0.01147	0.01134	0.01134	0.01134	0.01134	0.01134	0.01137	0.00992
	Rs 250,000,000 to 499,999,999	At Maturity	0.01179	0.01179	0.01179	0.01179	0.01165	0.01165	0.01165	0.01165	0.01165	0.01168	0.01020
	Rs 500,000,000 and above	At Maturity	0.01200	0.01200	0.01200	0.01200	0.01186	0.01186	0.01186	0.01186	0.01186	0.01189	0.01038
3 Months	0 - 9,999,999,999	Monthly											0.00592
6 Months Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.00884	0.00884	0.00884	0.00884	0.00874	0.00874	0.00874	0.00874	0.00874	0.00876	0.00765
	Rs 5,000,000 to 9,999,999	At Maturity	0.00937	0.00937	0.00937	0.00937	0.00926	0.00926	0.00926	0.00926	0.00926	0.00928	0.00810
	Rs 10,000,000 to 24,999,999	At Maturity	0.00979	0.00979	0.00979	0.00979	0.00968	0.00968	0.00968	0.00968	0.00968	0.00970	0.00847
	Rs 25,000,000 to 49,999,999	At Maturity	0.01032	0.01032	0.01032	0.01032	0.01020	0.01020	0.01020	0.01020	0.01020	0.01022	0.00892
	Rs 50,000,000 to 99,999,999	At Maturity	0.01105	0.01105	0.01105	0.01105	0.01093	0.01093	0.01093	0.01093	0.01093	0.01095	0.00956
	Rs 100,000,000 to 249,999,999	At Maturity	0.01158	0.01158	0.01158	0.01158	0.01145	0.01145	0.01145	0.01145	0.01145	0.01148	0.01002
	Rs 250,000,000 to 499,999,999	At Maturity	0.01200	0.01200	0.01200	0.01200	0.01186	0.01186	0.01186	0.01186	0.01186	0.01189	0.01038
	Rs 500,000,000 and above	At Maturity	0.01221	0.01221	0.01221	0.01221	0.01207	0.01207	0.01207	0.01207	0.01207	0.01210	0.01056

Products	Tiers	Payment Frequency	Payment											
			Jan 2016	Feb 2016	Mar 2016	April 2016	May 2016	June 2016	July 2016	Aug 2016	Sept 2016	Oct 2016	Nov 2016	
6 Months	0 - 9,999,999,999	Monthly												0.00610
6 Months	0 - 9,999,999,999	Quarterly												0.00637

1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	Monthly	0.00895	0.00895	0.00895	0.00895	0.00884	0.00884	0.00884	0.00884	0.00884	0.00887	0.00774
	Rs 5,000,000 to 9,999,999	Monthly	0.00947	0.00947	0.00947	0.00947	0.00936	0.00936	0.00936	0.00936	0.00936	0.00939	0.00819
	Rs 10,000,000 to 24,999,999	Monthly	0.00989	0.00989	0.00989	0.00989	0.00978	0.00978	0.00978	0.00978	0.00978	0.00981	0.00856
	Rs 25,000,000 to 49,999,999	Monthly	0.01042	0.01042	0.01042	0.01042	0.01030	0.01030	0.01030	0.01030	0.01030	0.01033	0.00901
	Rs 50,000,000 to 99,999,999	Monthly	0.01116	0.01116	0.01116	0.01116	0.01103	0.01103	0.01103	0.01103	0.01103	0.01106	0.00965
	Rs 100,000,000 to 249,999,999	Monthly	0.01168	0.01168	0.01168	0.01168	0.01155	0.01155	0.01155	0.01155	0.01155	0.01158	0.01011
	Rs 250,000,000 to 499,999,999	Monthly	0.01210	0.01210	0.01210	0.01210	0.01197	0.01197	0.01197	0.01197	0.01197	0.01200	0.01047
Rs 500,000,000 and above	Monthly	0.01232	0.01232	0.01232	0.01232	0.01217	0.01217	0.01217	0.01217	0.01217	0.01221	0.01065	

1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	Quarterly	0.00905	0.00905	0.00905	0.00905	0.00895	0.00895	0.00895	0.00895	0.00895	0.00897	0.00783
	Rs 5,000,000 to 9,999,999	Quarterly	0.00958	0.00958	0.00958	0.00958	0.00947	0.00947	0.00947	0.00947	0.00947	0.00949	0.00829
	Rs 10,000,000 to 24,999,999	Quarterly	0.01000	0.01000	0.01000	0.01000	0.00989	0.00989	0.00989	0.00989	0.00989	0.00991	0.00865
	Rs 25,000,000 to 49,999,999	Quarterly	0.01053	0.01053	0.01053	0.01053	0.01041	0.01041	0.01041	0.01041	0.01041	0.01043	0.00910
	Rs 50,000,000 to 99,999,999	Quarterly	0.01126	0.01126	0.01126	0.01126	0.01113	0.01113	0.01113	0.01113	0.01113	0.01116	0.00974
	Rs 100,000,000 to 249,999,999	Quarterly	0.01179	0.01179	0.01179	0.01179	0.01165	0.01165	0.01165	0.01165	0.01165	0.01168	0.01020
	Rs 250,000,000 to 499,999,999	Quarterly	0.01221	0.01221	0.01221	0.01221	0.01207	0.01207	0.01207	0.01207	0.01207	0.01210	0.01056
Rs 500,000,000 and above	Quarterly	0.01242	0.01242	0.01242	0.01242	0.01228	0.01228	0.01228	0.01228	0.01228	0.01231	0.01074	

1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	At Half yearly	0.00926	0.00926	0.00926	0.00926	0.00916	0.00916	0.00916	0.00916	0.00916	0.00918	0.00801
	Rs 5,000,000 to 9,999,999	At Half yearly	0.00979	0.00979	0.00979	0.00979	0.00968	0.00968	0.00968	0.00968	0.00968	0.00970	0.00847
	Rs 10,000,000 to 24,999,999	At Half yearly	0.01021	0.01021	0.01021	0.01021	0.01009	0.01009	0.01009	0.01009	0.01009	0.01012	0.00883
	Rs 25,000,000 to 49,999,999	At Half yearly	0.01074	0.01074	0.01074	0.01074	0.01061	0.01061	0.01061	0.01061	0.01061	0.01064	0.00929
	Rs 50,000,000 to 99,999,999	At Half yearly	0.01147	0.01147	0.01147	0.01147	0.01134	0.01134	0.01134	0.01134	0.01134	0.01137	0.00992
	Rs 100,000,000 to 249,999,999	At Half yearly	0.01200	0.01200	0.01200	0.01200	0.01186	0.01186	0.01186	0.01186	0.01186	0.01189	0.01038
	Rs 250,000,000 to 499,999,999	At Half yearly	0.01242	0.01242	0.01242	0.01242	0.01228	0.01228	0.01228	0.01228	0.01228	0.01231	0.01074
Rs 500,000,000 and above	At Half yearly	0.01263	0.01263	0.01263	0.01263	0.01249	0.01249	0.01249	0.01249	0.01249	0.01252	0.01093	

1 Year - Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.00947	0.00947	0.00947	0.00947	0.00936	0.00936	0.00936	0.00936	0.00936	0.00939	0.00819
	Rs 5,000,000 to 9,999,999	At Maturity	0.01000	0.01000	0.01000	0.01000	0.00989	0.00989	0.00989	0.00989	0.00989	0.00991	0.00865
	Rs 10,000,000 to 24,999,999	At Maturity	0.01042	0.01042	0.01042	0.01042	0.01030	0.01030	0.01030	0.01030	0.01030	0.01033	0.00901
	Rs 25,000,000 to 49,999,999	At Maturity	0.01095	0.01095	0.01095	0.01095	0.01082	0.01082	0.01082	0.01082	0.01082	0.01085	0.00947
	Rs 50,000,000 to 99,999,999	At Maturity	0.01168	0.01168	0.01168	0.01168	0.01155	0.01155	0.01155	0.01155	0.01155	0.01158	0.01011
	Rs 100,000,000 to 249,999,999	At Maturity	0.01221	0.01221	0.01221	0.01221	0.01207	0.01207	0.01207	0.01207	0.01207	0.01210	0.01056
	Rs 250,000,000 to 499,999,999	At Maturity	0.01263	0.01263	0.01263	0.01263	0.01249	0.01249	0.01249	0.01249	0.01249	0.01252	0.01093
Rs 500,000,000 and above	At Maturity	0.01284	0.01284	0.01284	0.01284	0.01269	0.01269	0.01269	0.01269	0.01269	0.01273	0.01111	

Products	Tiers	Payment Frequency	Jan 2016	Feb 2016	Mar 2016	April 2016	May 2016	June 2016	July 2016	Aug 2016	Sept 2016	Oct 2016	Nov 2016
2 Year - Islamic Savings Certificate	0 - 9,999,999,999	Monthly											0.00683
	0 - 9,999,999,999	Quarterly											0.00774
	0 - 9,999,999,999	At Half yearly											0.00819
	0 - 9,999,999,999	At Annually											0.00865
	0 - 9,999,999,999	At Maturity											0.00910
3 Years - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.00947	0.00947	0.00947	0.00947	0.00936	0.00936	0.00936	0.00936	0.00936	0.00939	0.00819
	0 - 9,999,999,999	Quarterly	0.01105	0.01105	0.01105	0.01105	0.01093	0.01093	0.01093	0.01093	0.01093	0.01095	0.00956
	0 - 9,999,999,999	At Half yearly	0.01158	0.01158	0.01158	0.01158	0.01145	0.01145	0.01145	0.01145	0.01145	0.01148	0.01002
	0 - 9,999,999,999	At Annually	0.01210	0.01210	0.01210	0.01210	0.01197	0.01197	0.01197	0.01197	0.01197	0.01200	0.01047
	0 - 9,999,999,999	At Maturity	0.01263	0.01263	0.01263	0.01263	0.01249	0.01249	0.01249	0.01249	0.01249	0.01252	0.01093
4 Year - Islamic Savings Certificate	0 - 9,999,999,999	Monthly											0.00865
	0 - 9,999,999,999	Quarterly											0.00910
	0 - 9,999,999,999	At Half yearly											0.00956
	0 - 9,999,999,999	At Annually											0.01002
	0 - 9,999,999,999	At Maturity											0.01047
5 Years - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.01000	0.01000	0.01000	0.01000	0.00989	0.00989	0.00989	0.00989	0.00989	0.00991	0.00865
	0 - 9,999,999,999	Quarterly	0.01210	0.01210	0.01210	0.01210	0.01197	0.01197	0.01197	0.01197	0.01197	0.01200	0.01047
	0 - 9,999,999,999	At Half yearly	0.01263	0.01263	0.01263	0.01263	0.01249	0.01249	0.01249	0.01249	0.01249	0.01252	0.01093
	0 - 9,999,999,999	At Annually	0.01316	0.01316	0.01316	0.01316	0.01301	0.01301	0.01301	0.01301	0.01301	0.01304	0.01138
	0 - 9,999,999,999	At Maturity	0.01368	0.01368	0.01368	0.01368	0.01353	0.01353	0.01353	0.01353	0.01353	0.01356	0.01184
PROFIT SHARING RATIO													
Rabbul Maal (Depositor)			50%	50%	50%	50%	50%	50%	50%	50%	50%	60%	60%
Mudarib (Bank)			50%	50%	50%	50%	50%	50%	50%	50%	50%	40%	40%

Khwaja Farhan Usman
Head of MIS & Pool Management

Muhammad Shakir Abbasi
Head of Islamic Banking

Mufti Muhammad Najeeb Khan- Shariah Advisor

SUMMIT BANK ISLAMIC BANKING

WEIGHTAGES FOR THE MONTH OF NOVEMBER 2016

FOREIGN CURRENCY (USD,EURO,GBP & YEN)

Products	Tiers	Payment Frequency	Jan 2016	Feb 2016	Mar 2016	April 2016	May 2016	June 2016	July 2016	Aug 2016	Sept 2016	Oct 2016	Nov 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	1.00000	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	1.00000	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	1.00000	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	1.00000	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	1.00000	0.20000
----------------------------	-----------------	-------------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------	---------

PROFIT SHARING RATIO

	Jan 2016	Feb 2016	Mar 2016	April 2016	May 2016	June 2016	July 2016	Aug 2016	Sept 2016	Oct 2016	Nov 2016
Rabbul Maal (Depositor)	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
Mudarib (Bank)	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

Mufti Muhammad Najeeb Khan- Shariah Advisor