

SUMMIT BANK ISLAMIC BANKING
WEIGHTAGES FOR THE MONTH OF DECEMBER 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	Dec 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	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	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	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	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	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	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	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	0.01197	0.01200	0.01047	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	0.01197	0.01200	0.01047	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	0.01249	0.01252	0.01093	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	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	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	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	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	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	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	0.01093	0.01095	0.00956	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	0.01145	0.01148	0.01002	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	Dec 2016
Hamara Family Saving Account	0 - 9,999,999,999	Monthly	0.00842	0.00842	0.00842	0.00842	0.00832	0.00832	0.00832	0.00832	0.00832	0.00782	0.00683	0.00683
	Additional Bonus	100,000 and above	Six Monthly	0.00211	0.00211	0.00211	0.00211	0.00208	0.00208	0.00208	0.00208	0.00208	0.00209	0.00182

Summit Asaan Mega Saving Account	Rs 0 - 9,999,999,999	Monthly	0.00842	0.00842	0.00842	0.00842	0.00832	0.00832	0.00832	0.00832	0.00832	0.00782	0.00683	0.00683
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Summit Classic Account	Classic (Plan A)														
	Rs 0 to 249,999	Monthly												0.00046	0.00046
	Rs 250,000 to 975,000	Monthly												0.00182	0.00182
	> Rs 975,001 Above	Monthly												0.00046	0.00046
Classic (Plan B)															
	Rs 0 to 99,999	Monthly												0.00046	0.00046
	Rs 100,000 to 580,000	Monthly												0.00264	0.00264
	Rs 580,001 Above	Monthly												0.00046	0.00046
Classic (Plan C)															
	Rs 0 to 49,999	Monthly												0.00046	0.00046
	Rs 50,000 to 410,000	Monthly												0.00382	0.00382
	Rs 410,001 Above	Monthly												0.00046	0.00046

Children Saving Account- YoungBee	0 - 9,999,999,999	Six Monthly	0.00842	0.00842	0.00842	0.00842	0.00832	0.00832	0.00832	0.00832	0.00832	0.00782	0.00683	0.00683
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Summit Senior Citizen Savings Account	0 - 1,999,999	Monthly	-	-	-	-	0.01145	0.01145	0.01145	0.01145	0.01145	0.01095	0.00956	0.00956
	2,000,000 - 9,999,999,999	Monthly	0.01263	0.01263	0.01263	0.01263	0.01249	0.01249	0.01249	0.01249	0.01249	0.01200	0.01047	0.01047

Summit Advantage Account	0 - 9,999,999,999	Monthly												0.00956	0.00956
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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	Dec 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	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	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	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	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	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	0.01113	0.01116	0.00974	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	0.01145	0.01148	0.01002	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	0.01165	0.01168	0.01020	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	0.00843	0.00845	0.00737	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	0.00895	0.00897	0.00783	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	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	0.00999	0.01002	0.00874	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	0.01051	0.01054	0.00920	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	0.01124	0.01127	0.00983	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	0.01155	0.01158	0.01011	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	0.01176	0.01179	0.01029	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	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	0.00905	0.00908	0.00792	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	0.00957	0.00960	0.00838	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	0.01009	0.01012	0.00883	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	0.01061	0.01064	0.00929	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	0.01134	0.01137	0.00992	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	0.01165	0.01168	0.01020	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	0.01186	0.01189	0.01038	0.01038
3 Months	0 - 9,999,999,999	Monthly											0.00592	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	0.00874	0.00876	0.00765	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	0.00926	0.00928	0.00810	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	0.00968	0.00970	0.00847	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	0.01020	0.01022	0.00892	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	0.01093	0.01095	0.00956	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	0.01145	0.01148	0.01002	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	0.01186	0.01189	0.01038	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	0.01207	0.01210	0.01056	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	Dec 2016	
6 Months	0 - 9,999,999,999	Monthly												0.00610	0.00610
6 Months	0 - 9,999,999,999	Quarterly												0.00637	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	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	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	0.00978	0.00981	0.00856	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	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	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	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	0.01197	0.01200	0.01047	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	0.01217	0.01221	0.01065	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	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	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	0.00989	0.00991	0.00865	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	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	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	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	0.01207	0.01210	0.01056	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	0.01228	0.01231	0.01074	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	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	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	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	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	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	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	0.01228	0.01231	0.01074	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	0.01249	0.01252	0.01093	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	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	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	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	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	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	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	0.01249	0.01252	0.01093	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	0.01269	0.01273	0.01111	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	Dec 2016
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2 Year - Islamic Savings Certificate	0 - 9,999,999,999	Monthly											0.00683	0.00683
	0 - 9,999,999,999	Quarterly											0.00774	0.00774
	0 - 9,999,999,999	At Half yearly											0.00819	0.00819
	0 - 9,999,999,999	At Annually											0.00865	0.00865
	0 - 9,999,999,999	At Maturity											0.00910	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	0.00819
	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	0.00956
	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	0.01002
	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	0.01047
	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	0.01093

4 Year - Islamic Savings Certificate	0 - 9,999,999,999	Monthly											0.00865	0.00865
	0 - 9,999,999,999	Quarterly											0.00910	0.00910
	0 - 9,999,999,999	At Half yearly											0.00956	0.00956
	0 - 9,999,999,999	At Annually											0.01002	0.01002
	0 - 9,999,999,999	At Maturity											0.01047	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	0.00865
	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	0.01047
	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	0.01093
	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	0.01138
	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	0.01184

PROFIT SHARING RATIO

Rabbul Maal (Depositor)	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	60%	60%	50%
Mudarib (Bank)	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	40%	40%	50%

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 DECEMBER 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	Dec 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
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
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
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
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

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	Dec 2016
Rabbul Maal (Depositor)	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%

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