

## SUMMIT BANK ISLAMIC BANKING

### WEIGHTAGES FOR THE MONTH OF MAY 2017

#### LOCAL CURRENCY

Products	Tiers	Payment Frequency	Sept 2016	Oct 2016	Nov 2016	Dec 2016	Jan 2017	Feb 2017	Mar 2017	April 2017	May 2017
Margin/Security Dep/ Adv. Recvd DM Asset	1 - 9,999,999,999	Six monthly	0.00012	0.00013	0.00011	0.00011	0.00011	0.00011	0.00012	0.00012	0.00012
Buiness Account (BA)	1 - 9,999,999,999	Monthly	0.00021	0.00021	0.00018	0.00018	0.00019	0.00019	0.00019	0.00019	0.00020
Bachat Savings Account (BSA)	Rs 1 to 4,999,999	Six monthly	0.00733	0.00734	0.00641	0.00641	0.00715	0.00715	0.00720	0.00729	0.00742
	Rs 5,000,000 to 9,999,999	Six monthly	0.00832	0.00835	0.00728	0.00728	0.00762	0.00762	0.00768	0.00729	0.00742
	Rs 10,000,000 to 24,999,999	Six monthly	0.00989	0.00991	0.00865	0.00865	0.00810	0.00810	0.00816	0.00729	0.00742
	Rs 25,000,000 to 49,999,999	Six monthly	0.01099	0.01102	0.00961	0.00961	0.00858	0.00858	0.00864	0.00875	0.00742
	Rs 50,000,000 to 99,999,999	Six monthly	0.01145	0.01148	0.01002	0.01002	0.00905	0.00905	0.00912	0.00923	0.00742
	Rs 100,000,000 to 249,999,999	Six monthly	0.01197	0.01200	0.01047	0.01047	0.00953	0.00953	0.00960	0.00972	0.00742
	Rs 250,000,000 to 499,999,999	Six monthly	0.01197	0.01200	0.01047	0.01047	0.01001	0.01001	0.01008	0.01020	0.00742
	Rs 500,000,000 and above	Six monthly	0.01249	0.01252	0.01093	0.01093	0.01048	0.01048	0.01056	0.01069	0.00742
Daily Savings Account (DSA)	Rs 1 to 99,999	Monthly	0.00680	0.00682	0.00595	0.00595	0.00623	0.00623	0.00627	0.00635	0.00742
	Rs 100,000 to 999,999	Monthly	0.00680	0.00682	0.00595	0.00595	0.00623	0.00623	0.00628	0.00635	0.00742
	Rs 1,000,000 to 9,999,999	Monthly	0.00733	0.00735	0.00641	0.00641	0.00671	0.00671	0.00676	0.00685	0.00742
	Rs 10,000,000 to 24,999,999	Monthly	0.00832	0.00835	0.00728	0.00728	0.00762	0.00762	0.00768	0.00729	0.00742
	Rs 25,000,000 to 49,999,999	Monthly	0.00936	0.00939	0.00819	0.00819	0.00810	0.00810	0.00816	0.00826	0.00742
	Rs 50,000,000 to 99,999,999	Monthly	0.00884	0.00887	0.00774	0.00774	0.00858	0.00858	0.00864	0.00875	0.00742
	Rs 100,000,000 to 499,999,999	Monthly	0.01093	0.01095	0.00956	0.00956	0.00953	0.00953	0.00960	0.00972	0.00742
	Rs 500,000,000 and above	Monthly	0.01145	0.01148	0.01002	0.01002	0.01048	0.01048	0.01056	0.01069	0.00742
Hamara Family Saving Account	0 - 9,999,999,999	Monthly	0.00832	0.00782	0.00683	0.00683	0.00715	0.00715	0.00720	0.00729	0.00742
Additional Bonus	100,000 and above	Six Monthly	0.00208	0.00209	0.00182	0.00182	0.00191	0.00191	0.00192	0.00194	0.00198
Summit Asaan Mega Saving Account	Rs 0 - 9,999,999,999	Monthly	0.00832	0.00782	0.00683	0.00683	0.00715	0.00715	0.00720	0.00729	0.00742

Products	Tiers	Payment Frequency	Sept 2016	Oct 2016	Nov 2016	Dec 2016	Jan 2017	Feb 2017	Mar 2017	April 2017	May 2017
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Summit Classic Account	Classic (Plan A)										
	Rs 0 to 249,999	Monthly			0.00046	0.00046	0.00019	0.00019	0.00019	0.00019	0.00020
	Rs 250,000 to 975,000	Monthly			0.00182	0.00182	0.00191	0.00191	0.00192	0.00194	0.00198
	> Rs 975,001 Above	Monthly			0.00046	0.00046	0.00048	0.00048	0.00048	0.00049	0.00049
	Classic (Plan B)										
	Rs 0 to 99,999	Monthly			0.00046	0.00046	0.00019	0.00019	0.00019	0.00019	0.00020
	Rs 100,000 to 580,000	Monthly			0.00264	0.00264	0.00276	0.00276	0.00278	0.00282	0.00287
	Rs 580,001 Above	Monthly			0.00046	0.00046	0.00048	0.00048	0.00048	0.00049	0.00049
	Classic (Plan C)										
	Rs 0 to 49,999	Monthly			0.00046	0.00046	0.00019	0.00019	0.00019	0.00019	0.00020
	Rs 50,000 to 410,000	Monthly			0.00382	0.00382	0.00400	0.00400	0.00403	0.00408	0.00416
	Rs 410,001 Above	Monthly			0.00046	0.00046	0.00048	0.00048	0.00048	0.00049	0.00049

Children Saving Account- YoungBee	0 - 9,999,999,999	Six Monthly	0.00832	0.00782	0.00683	0.00683	0.00715	0.00715	0.00720	0.00729	0.00742
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Summit Senior Citizen Savings Account	0 - 999,999	Monthly	0.01145	0.01095	0.00956	0.00956	0.01001	0.01001	0.01008	0.01020	0.01039
	1,000,000 - 9,999,999,999	Monthly	0.01249	0.01200	0.01047	0.01047	0.01096	0.01096	0.01104	0.01117	0.01138

Products	Tiers	Payment Frequency	Sept 2016	Oct 2016	Nov 2016	Dec 2016	Jan 2017	Feb 2017	Mar 2017	April 2017	May 2017
<b>1 Month Islamic Savings Certificate</b>	Rs 10,000 to 4,999,999	At Maturity	0.00832	0.00835	0.00728	0.00728	0.00619	0.00619	0.00624	0.00632	0.00643
	Rs 5,000,000 to 9,999,999	At Maturity	0.00884	0.00887	0.00774	0.00774	0.00762	0.00762	0.00768	0.00777	0.00792
	Rs 10,000,000 to 24,999,999	At Maturity	0.00936	0.00939	0.00819	0.00819	0.00810	0.00810	0.00816	0.00826	0.00841
	Rs 25,000,000 to 49,999,999	At Maturity	0.00989	0.00991	0.00865	0.00865	0.00858	0.00858	0.00864	0.00875	0.00891
	Rs 50,000,000 to 99,999,999	At Maturity	0.01041	0.01043	0.00910	0.00910	0.00905	0.00905	0.00912	0.00923	0.00940
	Rs 100,000,000 to 249,999,999	At Maturity	0.01113	0.01116	0.00974	0.00974	0.00953	0.00953	0.00960	0.00972	0.00990
	Rs 250,000,000 to 499,999,999	At Maturity	0.01145	0.01148	0.01002	0.01002	0.01001	0.01001	0.01008	0.01020	0.01039
Rs 500,000,000 and above	At Maturity	0.01165	0.01168	0.01020	0.01020	0.01048	0.01048	0.01056	0.01069	0.01089	

<b>2 Months Islamic Savings Certificate</b>	Rs 10,000 to 4,999,999	At Maturity	0.00843	0.00845	0.00737	0.00737	0.00638	0.00638	0.00643	0.00651	0.00663
	Rs 5,000,000 to 9,999,999	At Maturity	0.00895	0.00897	0.00783	0.00783	0.00772	0.00772	0.00778	0.00787	0.00802
	Rs 10,000,000 to 24,999,999	At Maturity	0.00947	0.00949	0.00829	0.00829	0.00820	0.00820	0.00826	0.00836	0.00851
	Rs 25,000,000 to 49,999,999	At Maturity	0.00999	0.01002	0.00874	0.00874	0.00867	0.00867	0.00874	0.00884	0.00901
	Rs 50,000,000 to 99,999,999	At Maturity	0.01051	0.01054	0.00920	0.00920	0.00915	0.00915	0.00922	0.00933	0.00950
	Rs 100,000,000 to 249,999,999	At Maturity	0.01124	0.01127	0.00983	0.00983	0.00963	0.00963	0.00970	0.00981	0.00999
	Rs 250,000,000 to 499,999,999	At Maturity	0.01155	0.01158	0.01011	0.01011	0.01010	0.01010	0.01018	0.01030	0.01049
Rs 500,000,000 and above	At Maturity	0.01176	0.01179	0.01029	0.01029	0.01058	0.01058	0.01066	0.01079	0.01098	

<b>3 Months Islamic Savings Certificate</b>	Rs 10,000 to 4,999,999	At Maturity	0.00853	0.00855	0.00747	0.00747	0.00667	0.00667	0.00672	0.00680	0.00693
	Rs 5,000,000 to 9,999,999	At Maturity	0.00905	0.00908	0.00792	0.00792	0.00781	0.00781	0.00787	0.00797	0.00811
	Rs 10,000,000 to 24,999,999	At Maturity	0.00957	0.00960	0.00838	0.00838	0.00829	0.00829	0.00835	0.00845	0.00861
	Rs 25,000,000 to 49,999,999	At Maturity	0.01009	0.01012	0.00883	0.00883	0.00877	0.00877	0.00883	0.00894	0.00910
	Rs 50,000,000 to 99,999,999	At Maturity	0.01061	0.01064	0.00929	0.00929	0.00924	0.00924	0.00931	0.00943	0.00960
	Rs 100,000,000 to 249,999,999	At Maturity	0.01134	0.01137	0.00992	0.00992	0.00972	0.00972	0.00979	0.00991	0.01009
	Rs 250,000,000 to 499,999,999	At Maturity	0.01165	0.01168	0.01020	0.01020	0.01020	0.01020	0.01027	0.01040	0.01059
Rs 500,000,000 and above	At Maturity	0.01186	0.01189	0.01038	0.01038	0.01067	0.01067	0.01075	0.01088	0.01108	

<b>3 Months</b>	0 - 9,999,999,999	Monthly			0.00592	0.00592	0.00619	0.00619	0.00624	0.00632	0.00643
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<b>6 Months Islamic Savings Certificate</b>	Rs 10,000 to 4,999,999	At Maturity	0.00874	0.00876	0.00765	0.00765	0.00715	0.00715	0.00720	0.00729	0.00742
	Rs 5,000,000 to 9,999,999	At Maturity	0.00926	0.00928	0.00810	0.00810	0.00791	0.00791	0.00797	0.00807	0.00821
	Rs 10,000,000 to 24,999,999	At Maturity	0.00968	0.00970	0.00847	0.00847	0.00839	0.00839	0.00845	0.00855	0.00871
	Rs 25,000,000 to 49,999,999	At Maturity	0.01020	0.01022	0.00892	0.00892	0.00886	0.00886	0.00893	0.00904	0.00920
	Rs 50,000,000 to 99,999,999	At Maturity	0.01093	0.01095	0.00956	0.00956	0.00934	0.00934	0.00941	0.00952	0.00970
	Rs 100,000,000 to 249,999,999	At Maturity	0.01145	0.01148	0.01002	0.01002	0.00982	0.00982	0.00989	0.01001	0.01019
	Rs 250,000,000 to 499,999,999	At Maturity	0.01186	0.01189	0.01038	0.01038	0.01029	0.01029	0.01037	0.01049	0.01069
Rs 500,000,000 and above	At Maturity	0.01207	0.01210	0.01056	0.01056	0.01077	0.01077	0.01085	0.01098	0.01118	

Products	Tiers	Payment Frequency	Sept 2016	Oct 2016	Nov 2016	Dec 2016	Jan 2017	Feb 2017	Mar 2017	April 2017	May 2017
6 Months	0 - 9,999,999,999	Monthly			0.00610	0.00610	0.00638	0.00638	0.00643	0.00651	0.00663
6 Months	0 - 9,999,999,999	Quarterly			0.00637	0.00637	0.00667	0.00667	0.00672	0.00680	0.00693

1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	Monthly	0.00884	0.00887	0.00774	0.00774	0.00667	0.00667	0.00672	0.00680	0.00693
	Rs 5,000,000 to 9,999,999	Monthly	0.00936	0.00939	0.00819	0.00819	0.00801	0.00801	0.00806	0.00816	0.00831
	Rs 10,000,000 to 24,999,999	Monthly	0.00978	0.00981	0.00856	0.00856	0.00848	0.00848	0.00854	0.00865	0.00881
	Rs 25,000,000 to 49,999,999	Monthly	0.01030	0.01033	0.00901	0.00901	0.00896	0.00896	0.00902	0.00913	0.00930
	Rs 50,000,000 to 99,999,999	Monthly	0.01103	0.01106	0.00965	0.00965	0.00943	0.00943	0.00950	0.00962	0.00980
	Rs 100,000,000 to 249,999,999	Monthly	0.01155	0.01158	0.01011	0.01011	0.00991	0.00991	0.00998	0.01011	0.01029
	Rs 250,000,000 to 499,999,999	Monthly	0.01197	0.01200	0.01047	0.01047	0.01039	0.01039	0.01046	0.01059	0.01079
	Rs 500,000,000 and above	Monthly	0.01217	0.01221	0.01065	0.01065	0.01086	0.01086	0.01094	0.01108	0.01128

1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	Quarterly	0.00895	0.00897	0.00783	0.00783	0.00715	0.00715	0.00720	0.00729	0.00742
	Rs 5,000,000 to 9,999,999	Quarterly	0.00947	0.00949	0.00829	0.00829	0.00810	0.00810	0.00816	0.00826	0.00841
	Rs 10,000,000 to 24,999,999	Quarterly	0.00989	0.00991	0.00865	0.00865	0.00858	0.00858	0.00864	0.00875	0.00891
	Rs 25,000,000 to 49,999,999	Quarterly	0.01041	0.01043	0.00910	0.00910	0.00905	0.00905	0.00912	0.00923	0.00940
	Rs 50,000,000 to 99,999,999	Quarterly	0.01113	0.01116	0.00974	0.00974	0.00953	0.00953	0.00960	0.00972	0.00990
	Rs 100,000,000 to 249,999,999	Quarterly	0.01165	0.01168	0.01020	0.01020	0.01001	0.01001	0.01008	0.01020	0.01039
	Rs 250,000,000 to 499,999,999	Quarterly	0.01207	0.01210	0.01056	0.01056	0.01048	0.01048	0.01056	0.01069	0.01089
	Rs 500,000,000 and above	Quarterly	0.01228	0.01231	0.01074	0.01074	0.01096	0.01096	0.01104	0.01117	0.01138

1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	At Half yearly	0.00916	0.00918	0.00801	0.00801	0.00762	0.00762	0.00768	0.00777	0.00792
	Rs 5,000,000 to 9,999,999	At Half yearly	0.00968	0.00970	0.00847	0.00847	0.00820	0.00820	0.00826	0.00836	0.00851
	Rs 10,000,000 to 24,999,999	At Half yearly	0.01009	0.01012	0.00883	0.00883	0.00867	0.00867	0.00874	0.00884	0.00901
	Rs 25,000,000 to 49,999,999	At Half yearly	0.01061	0.01064	0.00929	0.00929	0.00915	0.00915	0.00922	0.00933	0.00950
	Rs 50,000,000 to 99,999,999	At Half yearly	0.01134	0.01137	0.00992	0.00992	0.00963	0.00963	0.00970	0.00981	0.00999
	Rs 100,000,000 to 249,999,999	At Half yearly	0.01186	0.01189	0.01038	0.01038	0.01010	0.01010	0.01018	0.01030	0.01049
	Rs 250,000,000 to 499,999,999	At Half yearly	0.01228	0.01231	0.01074	0.01074	0.01058	0.01058	0.01066	0.01079	0.01098
	Rs 500,000,000 and above	At Half yearly	0.01249	0.01252	0.01093	0.01093	0.01105	0.01105	0.01114	0.01127	0.01148

1 Year - Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.00936	0.00939	0.00819	0.00819	0.00810	0.00810	0.00816	0.00826	0.00841
	Rs 5,000,000 to 9,999,999	At Maturity	0.00989	0.00991	0.00865	0.00865	0.00829	0.00829	0.00835	0.00845	0.00861
	Rs 10,000,000 to 24,999,999	At Maturity	0.01030	0.01033	0.00901	0.00901	0.00877	0.00877	0.00883	0.00894	0.00910
	Rs 25,000,000 to 49,999,999	At Maturity	0.01082	0.01085	0.00947	0.00947	0.00924	0.00924	0.00931	0.00943	0.00960
	Rs 50,000,000 to 99,999,999	At Maturity	0.01155	0.01158	0.01011	0.01011	0.00972	0.00972	0.00979	0.00991	0.01009
	Rs 100,000,000 to 249,999,999	At Maturity	0.01207	0.01210	0.01056	0.01056	0.01020	0.01020	0.01027	0.01040	0.01059
	Rs 250,000,000 to 499,999,999	At Maturity	0.01249	0.01252	0.01093	0.01093	0.01067	0.01067	0.01075	0.01088	0.01108
	Rs 500,000,000 and above	At Maturity	0.01269	0.01273	0.01111	0.01111	0.01115	0.01115	0.01123	0.01137	0.01158

Products	Tiers	Payment Frequency	Sept 2016	Oct 2016	Nov 2016	Dec 2016	Jan 2017	Feb 2017	Mar 2017	April 2017	May 2017
2 Year - Islamic Savings Certificate	0 - 9,999,999,999	Monthly			0.00683	0.00683	0.00715	0.00715	0.00720	0.00729	0.00742
	0 - 9,999,999,999	Quarterly			0.00774	0.00774	0.00810	0.00810	0.00816	0.00826	0.00841
	0 - 9,999,999,999	At Half yearly			0.00819	0.00819	0.00858	0.00858	0.00864	0.00875	0.00891
	0 - 9,999,999,999	At Annually			0.00865	0.00865	0.00905	0.00905	0.00912	0.00923	0.00940
	0 - 9,999,999,999	At Maturity			0.00910	0.00910	0.00953	0.00953	0.00960	0.00972	0.00990
3 Years - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.00936	0.00939	0.00819	0.00819	0.00810	0.00810	0.00816	0.00826	0.00841
	0 - 9,999,999,999	Quarterly	0.01093	0.01095	0.00956	0.00956	0.00858	0.00858	0.00864	0.00875	0.00891
	0 - 9,999,999,999	At Half yearly	0.01145	0.01148	0.01002	0.01002	0.00905	0.00905	0.00912	0.00923	0.00940
	0 - 9,999,999,999	At Annually	0.01197	0.01200	0.01047	0.01047	0.00953	0.00953	0.00960	0.00972	0.00990
	0 - 9,999,999,999	At Maturity	0.01249	0.01252	0.01093	0.01093	0.01001	0.01001	0.01008	0.01020	0.01039
4 Year - Islamic Savings Certificate	0 - 9,999,999,999	Monthly			0.00865	0.00865	0.00905	0.00905	0.00912	0.00923	0.00940
	0 - 9,999,999,999	Quarterly			0.00910	0.00910	0.00953	0.00953	0.00960	0.00972	0.00990
	0 - 9,999,999,999	At Half yearly			0.00956	0.00956	0.01001	0.01001	0.01008	0.01020	0.01039
	0 - 9,999,999,999	At Annually			0.01002	0.01002	0.01048	0.01048	0.01056	0.01069	0.01089
	0 - 9,999,999,999	At Maturity			0.01047	0.01047	0.01096	0.01096	0.01104	0.01117	0.01138
5 Years - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.00989	0.00991	0.00865	0.00865	0.01001	0.01001	0.01008	0.01020	0.01039
	0 - 9,999,999,999	Quarterly	0.01197	0.01200	0.01047	0.01047	0.01048	0.01048	0.01056	0.01069	0.01089
	0 - 9,999,999,999	At Half yearly	0.01249	0.01252	0.01093	0.01093	0.01096	0.01096	0.01104	0.01117	0.01138
	0 - 9,999,999,999	At Annually	0.01301	0.01304	0.01138	0.01138	0.01144	0.01144	0.01152	0.01166	0.01188
	0 - 9,999,999,999	At Maturity	0.01353	0.01356	0.01184	0.01184	0.01191	0.01191	0.01200	0.01215	0.01237

### PROFIT SHARING RATIO

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

**SUMMIT BANK ISLAMIC BANKING**

**WEIGHTAGES FOR THE MONTH OF MAY 2017**

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

Products	Tiers	Payment Frequency	July 2016	Aug 2016	Sept 2016	Oct 2016	Nov 2016	Dec 2016	Jan 2017	Feb 2017	Mar 2017	Apr 2017	May 2017
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<b>Bachat Savings Account (BSA)</b>	All	Six monthly	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.14286	0.14286	0.14286	0.14286	0.14286
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<b>1 Month Investment</b>	5,000 and above	At Maturity	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.21429	0.21429	0.21429	0.21429	0.21429
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<b>3 Months Investment</b>	5,000 and above	At Maturity	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.21429	0.21429	0.21429	0.21429	0.21429
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<b>6 Months Investment</b>	5,000 and above	At Maturity	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.21429	0.21429	0.21429	0.21429	0.21429
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<b>1 Year - Investment</b>	5,000 and above	At Maturity	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.21429	0.21429	0.21429	0.21429	0.21429
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**PROFIT SHARING RATIO**

	July 2016	Aug 2016	Sept 2016	Oct 2016	Nov 2016	Dec 2016	Jan 2017	Feb 2017	Mar 2017	April 2017	May 2017
<b>Rabbul Maal (Depositor)</b>	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
<b>Mudarib (Bank)</b>	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- RSBM**