

**SUMMIT BANK ISLAMIC BANKING**

DATE: 28-12-2015

**WEIGHTAGES FOR THE MONTH OF JANUARY 2016**

**LOCAL CURRENCY**

Products	Tiers	Payment Frequency	December 2014	April 2015	May 2015	June 2015	July 2015	Aug 2015	Sept 2015	Oct 2015	Nov 2015	Dec 2015	Jan 2016
<b>Margin Account (Security Deposit)</b>	1 - 9,999,999,999	Six monthly	0.00008	0.00009	0.00008	0.00011	0.00011	0.00011	0.00011	0.00013	0.00013	0.00013	0.00013
<b>Business Account (BA)</b>	1 - 9,999,999,999	Monthly	0.00014	0.00015	0.00013	0.00018	0.00018	0.00018	0.00018	0.00021	0.00021	0.00021	0.00021
<b>Bachat Savings Account (BSA)</b>	Rs 1 to 4,999,999	Six monthly	0.00699	0.00673	0.00573	0.00617	0.00617	0.00617	0.00617	0.00745	0.00745	0.00741	0.00741
	Rs 5,000,000 to 9,999,999	Six monthly	0.00836	0.00819	0.00697	0.00701	0.00701	0.00701	0.00701	0.00847	0.00847	0.00842	0.00842
	Rs 10,000,000 to 24,999,999	Six monthly	0.00940	0.00931	0.00792	0.00833	0.00833	0.00833	0.00833	0.01005	0.01005	0.01000	0.01000
	Rs 25,000,000 to 49,999,999	Six monthly	0.01014	0.01010	0.00859	0.00925	0.00925	0.00925	0.00925	0.01117	0.01117	0.01112	0.01112
	Rs 50,000,000 to 99,999,999	Six monthly	0.01045	0.01043	0.00887	0.00964	0.00964	0.00964	0.00964	0.01164	0.01164	0.01158	0.01158
	Rs 100,000,000 to 249,999,999	Six monthly	0.01149	0.01154	0.00982	0.01008	0.01008	0.01008	0.01008	0.01217	0.01217	0.01210	0.01210
	Rs 250,000,000 to 499,999,999	Six monthly	0.01149	0.01154	0.00982	0.01008	0.01008	0.01008	0.01008	0.01217	0.01217	0.01210	0.01210
Rs 500,000,000 and above	Six monthly	0.01219	0.01229	0.01046	0.01052	0.01052	0.01052	0.01052	0.01270	0.01270	0.01263	0.01263	
<b>Daily Savings Account (DSA)</b>	Rs 1 to 99,999	Monthly	0.00594	0.00636	0.00541	0.00573	0.00573	0.00573	0.00573	0.00691	0.00691	0.00688	0.00688
	Rs 100,000 to 999,999	Monthly	0.00664	0.00710	0.00604	0.00573	0.00573	0.00573	0.00573	0.00692	0.00692	0.00688	0.00688
	Rs 1,000,000 to 9,999,999	Monthly	0.00700	0.00748	0.00637	0.00617	0.00617	0.00617	0.00617	0.00745	0.00745	0.00742	0.00742
	Rs 10,000,000 to 24,999,999	Monthly	0.00836	0.00819	0.00697	0.00701	0.00701	0.00701	0.00701	0.00847	0.00847	0.00842	0.00842
	Rs 25,000,000 to 49,999,999	Monthly	0.00871	0.00894	0.00761	0.00789	0.00789	0.00789	0.00789	0.00952	0.00952	0.00947	0.00947
	Rs 50,000,000 to 99,999,999	Monthly	0.00940	0.00931	0.00792	0.00745	0.00745	0.00745	0.00745	0.00899	0.00899	0.00895	0.00895
	Rs 100,000,000 to 499,999,999	Monthly	0.01080	0.01080	0.00919	0.00920	0.00920	0.00920	0.00920	0.01111	0.01111	0.01105	0.01105
	Rs 500,000,000 and above	Monthly	0.01149	0.01154	0.00982	0.00964	0.00964	0.00964	0.00964	0.01164	0.01164	0.01158	0.01158
<b>Hamara Family Saving Account</b>	0 - 9,999,999,999	Monthly	-	-	0.00697	0.00789	0.00789	0.00789	0.00789	0.00952	0.00952	0.00842	0.00842
	100,000 and above	Six Monthly	-	-	0.12675	0.17528	0.17528	0.17528	0.17528	0.00212	0.00212	0.00211	0.00211
<b>Summit Asoan Mega Saving Account</b>	Rs 0 - 9,999,999,999	Monthly	-	-	-	-	-	-	-	0.00952	0.00952	0.00842	0.00842
<b>Children Saving Account- YoungBee</b>	0 - 9,999,999,999	Six Monthly	-	-	0.00634	0.00701	0.00701	0.00701	0.00701	0.00847	0.00847	0.00842	0.00842

## SUMMIT BANK ISLAMIC BANKING

### WEIGHTAGES FOR THE MONTH OF JANUARY 2016

#### LOCAL CURRENCY

Products	Tiers	Payment Frequency	December 2014	April 2015	May 2015	June 2015	July 2015	Aug 2015	Sept 2015	Oct 2015	Nov 2015	Dec 2015	Jan 2016
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Summit Senior Citizen Savings Account	0 - 9,999,999,999	Monthly	-	-	0.00887	0.01052	0.01052	0.01052	0.01052	0.01481	0.01481	0.01263	0.01263
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1 Month Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.00905	0.00894	0.00761	0.00701	0.00701	0.00701	0.00701	0.00847	0.00847	0.00842	0.00842
	Rs 5,000,000 to 9,999,999	At Maturity	0.00940	0.00931	0.00792	0.00745	0.00745	0.00745	0.00745	0.00899	0.00899	0.00895	0.00895
	Rs 10,000,000 to 24,999,999	At Maturity	0.00975	0.00968	0.00824	0.00789	0.00789	0.00789	0.00789	0.00952	0.00952	0.00947	0.00947
	Rs 25,000,000 to 49,999,999	At Maturity	0.01010	0.01005	0.00856	0.00833	0.00833	0.00833	0.00833	0.01005	0.01005	0.01000	0.01000
	Rs 50,000,000 to 99,999,999	At Maturity	0.01045	0.01043	0.00887	0.00876	0.00876	0.00876	0.00876	0.01058	0.01058	0.01053	0.01053
	Rs 100,000,000 to 249,999,999	At Maturity	0.01163	0.01132	0.00963	0.00938	0.00938	0.00938	0.00938	0.01132	0.01132	0.01126	0.01126
	Rs 250,000,000 to 499,999,999	At Maturity	0.01163	0.01154	0.00982	0.00964	0.00964	0.00964	0.00964	0.01164	0.01164	0.01158	0.01158
Rs 500,000,000 and above	At Maturity	0.01163	0.01169	0.00995	0.00982	0.00982	0.00982	0.00982	0.01185	0.01185	0.01179	0.01179	

2 Months Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.00912	0.00901	0.00767	0.00710	0.00710	0.00710	0.00710	0.00857	0.00857	0.00853	0.00853
	Rs 5,000,000 to 9,999,999	At Maturity	0.00947	0.00938	0.00799	0.00754	0.00754	0.00754	0.00754	0.00910	0.00910	0.00905	0.00905
	Rs 10,000,000 to 24,999,999	At Maturity	0.00982	0.00976	0.00830	0.00798	0.00798	0.00798	0.00798	0.00963	0.00963	0.00958	0.00958
	Rs 25,000,000 to 49,999,999	At Maturity	0.01017	0.01013	0.00862	0.00841	0.00841	0.00841	0.00841	0.01016	0.01016	0.01010	0.01010
	Rs 50,000,000 to 99,999,999	At Maturity	0.01052	0.01050	0.00894	0.00885	0.00885	0.00885	0.00885	0.01069	0.01069	0.01063	0.01063
	Rs 100,000,000 to 249,999,999	At Maturity	0.01170	0.01177	0.01001	0.00947	0.00947	0.00947	0.00947	0.01143	0.01143	0.01137	0.01137
	Rs 250,000,000 to 499,999,999	At Maturity	0.01170	0.01177	0.01001	0.00973	0.00973	0.00973	0.00973	0.01175	0.01175	0.01168	0.01168
Rs 500,000,000 and above	At Maturity	0.01170	0.01177	0.01001	0.00990	0.00990	0.00990	0.00990	0.01196	0.01196	0.01189	0.01189	

3 Months Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.01017	0.01013	0.00862	0.00719	0.00719	0.00719	0.00719	0.00868	0.00868	0.00863	0.00863
	Rs 5,000,000 to 9,999,999	At Maturity	0.01024	0.01020	0.00868	0.00762	0.00762	0.00762	0.00762	0.00921	0.00921	0.00916	0.00916
	Rs 10,000,000 to 24,999,999	At Maturity	0.01045	0.01043	0.00887	0.00806	0.00806	0.00806	0.00806	0.00974	0.00974	0.00968	0.00968
	Rs 25,000,000 to 49,999,999	At Maturity	0.01080	0.01080	0.00919	0.00850	0.00850	0.00850	0.00850	0.01026	0.01026	0.01021	0.01021
	Rs 50,000,000 to 99,999,999	At Maturity	0.01114	0.01117	0.00951	0.00894	0.00894	0.00894	0.00894	0.01079	0.01079	0.01074	0.01074
	Rs 100,000,000 to 249,999,999	At Maturity	0.01177	0.01184	0.01008	0.00955	0.00955	0.00955	0.00955	0.01153	0.01153	0.01147	0.01147
	Rs 250,000,000 to 499,999,999	At Maturity	0.01191	0.01199	0.01020	0.00982	0.00982	0.00982	0.00982	0.01185	0.01185	0.01179	0.01179
Rs 500,000,000 and above	At Maturity	0.01205	0.01214	0.01033	0.00999	0.00999	0.00999	0.00999	0.01206	0.01206	0.01200	0.01200	

6 Months Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.01031	0.01028	0.00875	0.00736	0.00736	0.00736	0.00736	0.00889	0.00889	0.00884	0.00884
	Rs 5,000,000 to 9,999,999	At Maturity	0.01038	0.01035	0.00881	0.00780	0.00780	0.00780	0.00780	0.00942	0.00942	0.00937	0.00937
	Rs 10,000,000 to 24,999,999	At Maturity	0.01052	0.01050	0.00894	0.00815	0.00815	0.00815	0.00815	0.00984	0.00984	0.00979	0.00979
	Rs 25,000,000 to 49,999,999	At Maturity	0.01087	0.01087	0.00925	0.00859	0.00859	0.00859	0.00859	0.01037	0.01037	0.01032	0.01032
	Rs 50,000,000 to 99,999,999	At Maturity	0.01149	0.01154	0.00982	0.00920	0.00920	0.00920	0.00920	0.01111	0.01111	0.01105	0.01105
	Rs 100,000,000 to 249,999,999	At Maturity	0.01205	0.01191	0.01014	0.00964	0.00964	0.00964	0.00964	0.01164	0.01164	0.01158	0.01158
	Rs 250,000,000 to 499,999,999	At Maturity	0.01219	0.01229	0.01046	0.00999	0.00999	0.00999	0.00999	0.01206	0.01206	0.01200	0.01200
Rs 500,000,000 and above	At Maturity	0.01240	0.01251	0.01065	0.01017	0.01017	0.01017	0.01017	0.01227	0.01227	0.01221	0.01221	

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1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	Monthly	0.01080	0.01065	0.00906	0.00745	0.00745	0.00745	0.00745	0.00899	0.00899	0.00895	0.00895
	Rs 5,000,000 to 9,999,999	Monthly	0.01114	0.01102	0.00938	0.00789	0.00789	0.00789	0.00789	0.00952	0.00952	0.00947	0.00947
	Rs 10,000,000 to 24,999,999	Monthly	0.01135	0.01124	0.00957	0.00824	0.00824	0.00824	0.00824	0.00995	0.00995	0.00989	0.00989
	Rs 25,000,000 to 49,999,999	Monthly	0.01149	0.01139	0.00970	0.00868	0.00868	0.00868	0.00868	0.01048	0.01048	0.01042	0.01042
	Rs 50,000,000 to 99,999,999	Monthly	0.01170	0.01147	0.00976	0.00929	0.00929	0.00929	0.00929	0.01122	0.01122	0.01116	0.01116
	Rs 100,000,000 to 249,999,999	Monthly	0.01191	0.01162	0.00989	0.00973	0.00973	0.00973	0.00973	0.01175	0.01175	0.01168	0.01168
	Rs 250,000,000 to 499,999,999	Monthly	0.01219	0.01191	0.01014	0.01008	0.01008	0.01008	0.01008	0.01217	0.01217	0.01210	0.01210
Rs 500,000,000 and above	Monthly	0.01247	0.01221	0.01039	0.01025	0.01025	0.01025	0.01025	0.01238	0.01238	0.01232	0.01232	

1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	Quarterly	0.01081	0.01081	0.00920	0.00754	0.00754	0.00754	0.00754	0.00910	0.00910	0.00905	0.00905
	Rs 5,000,000 to 9,999,999	Quarterly	0.01116	0.01118	0.00952	0.00798	0.00798	0.00798	0.00798	0.00963	0.00963	0.00958	0.00958
	Rs 10,000,000 to 24,999,999	Quarterly	0.01137	0.01141	0.00971	0.00833	0.00833	0.00833	0.00833	0.01005	0.01005	0.01000	0.01000
	Rs 25,000,000 to 49,999,999	Quarterly	0.01151	0.01156	0.00984	0.00876	0.00876	0.00876	0.00876	0.01058	0.01058	0.01053	0.01053
	Rs 50,000,000 to 99,999,999	Quarterly	0.01178	0.01185	0.01009	0.00938	0.00938	0.00938	0.00938	0.01132	0.01132	0.01126	0.01126
	Rs 100,000,000 to 249,999,999	Quarterly	0.01192	0.01200	0.01022	0.00982	0.00982	0.00982	0.00982	0.01185	0.01185	0.01179	0.01179
	Rs 250,000,000 to 499,999,999	Quarterly	0.01220	0.01230	0.01047	0.01017	0.01017	0.01017	0.01017	0.01227	0.01227	0.01221	0.01221
Rs 500,000,000 and above	Quarterly	0.01248	0.01260	0.01072	0.01034	0.01034	0.01034	0.01034	0.01249	0.01249	0.01242	0.01242	

1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	At Half yearly	0.01100	0.01102	0.00938	0.00771	0.00771	0.00771	0.00771	0.00931	0.00931	0.00926	0.00926
	Rs 5,000,000 to 9,999,999	At Half yearly	0.01128	0.01132	0.00963	0.00815	0.00815	0.00815	0.00815	0.00984	0.00984	0.00979	0.00979
	Rs 10,000,000 to 24,999,999	At Half yearly	0.01142	0.01147	0.00976	0.00850	0.00850	0.00850	0.00850	0.01026	0.01026	0.01021	0.01021
	Rs 25,000,000 to 49,999,999	At Half yearly	0.01156	0.01162	0.00989	0.00894	0.00894	0.00894	0.00894	0.01079	0.01079	0.01074	0.01074
	Rs 50,000,000 to 99,999,999	At Half yearly	0.01184	0.01199	0.01020	0.00955	0.00955	0.00955	0.00955	0.01153	0.01153	0.01147	0.01147
	Rs 100,000,000 to 249,999,999	At Half yearly	0.01198	0.01214	0.01033	0.00999	0.00999	0.00999	0.00999	0.01206	0.01206	0.01200	0.01200
	Rs 250,000,000 to 499,999,999	At Half yearly	0.01226	0.01244	0.01058	0.01034	0.01034	0.01034	0.01034	0.01249	0.01249	0.01242	0.01242
Rs 500,000,000 and above	At Half yearly	0.01254	0.01266	0.01077	0.01052	0.01052	0.01052	0.01052	0.01270	0.01270	0.01263	0.01263	

1 Year - Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.01135	0.01139	0.00970	0.00789	0.00789	0.00789	0.00789	0.00952	0.00952	0.00947	0.00947
	Rs 5,000,000 to 9,999,999	At Maturity	0.01156	0.01162	0.00989	0.00833	0.00833	0.00833	0.00833	0.01005	0.01005	0.01000	0.01000
	Rs 10,000,000 to 24,999,999	At Maturity	0.01184	0.01191	0.01014	0.00868	0.00868	0.00868	0.00868	0.01048	0.01048	0.01042	0.01042
	Rs 25,000,000 to 49,999,999	At Maturity	0.01219	0.01206	0.01027	0.00911	0.00911	0.00911	0.00911	0.01100	0.01100	0.01095	0.01095
	Rs 50,000,000 to 99,999,999	At Maturity	0.01261	0.01229	0.01046	0.00973	0.00973	0.00973	0.00973	0.01175	0.01175	0.01168	0.01168
	Rs 100,000,000 to 249,999,999	At Maturity	0.01275	0.01251	0.01065	0.01017	0.01017	0.01017	0.01017	0.01227	0.01227	0.01221	0.01221
	Rs 250,000,000 to 499,999,999	At Maturity	0.01309	0.01266	0.01077	0.01052	0.01052	0.01052	0.01052	0.01270	0.01270	0.01263	0.01263
Rs 500,000,000 and above	At Maturity	0.01344	0.01303	0.01109	0.01069	0.01069	0.01069	0.01069	0.01291	0.01291	0.01284	0.01284	

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### LOCAL CURRENCY

Products	Tiers	Payment Frequency	December 2014	April 2015	May 2015	June 2015	July 2015	Aug 2015	Sept 2015	Oct 2015	Nov 2015	Dec 2015	Jan 2016
Savings Certificate	0 - 9,999,999,999	Monthly	0.01114	0.01117	0.00951	0.00789	0.00789	0.00789	0.00789	0.00952	0.00952	0.00947	0.00947
Savings Certificate	0 - 9,999,999,999	Quarterly	0.01149	0.01154	0.00982	0.00920	0.00920	0.00920	0.00920	0.01111	0.01111	0.01105	0.01105
Savings Certificate	0 - 9,999,999,999	At Half yearly	0.01184	0.01191	0.01014	0.00964	0.00964	0.00964	0.00964	0.01164	0.01164	0.01158	0.01158
Savings Certificate	0 - 9,999,999,999	At Annually	0.01219	0.01229	0.01046	0.01008	0.01008	0.01008	0.01008	0.01217	0.01217	0.01210	0.01210
Savings Certificate	0 - 9,999,999,999	At Maturity	0.01254	0.01266	0.01077	0.01052	0.01052	0.01052	0.01052	0.01270	0.01270	0.01263	0.01263
5 Years - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.01254	0.01266	0.01077	0.00833	0.00833	0.00833	0.00833	0.01005	0.01005	0.01000	0.01000
5 Years - Islamic Savings Certificate	0 - 9,999,999,999	Quarterly	0.01288	0.01303	0.01109	0.01008	0.01008	0.01008	0.01008	0.01217	0.01217	0.01210	0.01210
5 Years - Islamic Savings Certificate	0 - 9,999,999,999	At Half yearly	0.01323	0.01340	0.01141	0.01052	0.01052	0.01052	0.01052	0.01270	0.01270	0.01263	0.01263
5 Years - Islamic Savings Certificate	0 - 9,999,999,999	At Annually	0.01358	0.01378	0.01172	0.01095	0.01095	0.01095	0.01095	0.01323	0.01323	0.01316	0.01316
5 Years - Islamic Savings Certificate	0 - 9,999,999,999	At Maturity	0.01393	0.01415	0.01204	0.01139	0.01139	0.01139	0.01139	0.01376	0.01376	0.01368	0.01368

### 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

**Syed Rashid Rehman**

Group Head Islamic Banking

Mufti Muhammad Najeeb Khan- Shariah Advisor

**WEIGHTAGES FOR THE MONTH OF JANUARY 2016**


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

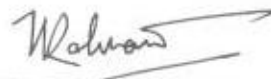
Products	Tiers	Payment Frequency	December 2014	April 2015	May 2015	June 2015	July 2015	Aug 2015	Sept 2015	Oct 2015	Nov 2015	Dec 2015	Jan 2016
<b>Bachat Savings Account (BSA)</b>	All	Six monthly	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000
<b>1 Month Investment</b>	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
<b>3 Months Investment</b>	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
<b>6 Months Investment</b>	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
<b>1 Year - Investment</b>	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

**PROFIT SHARING RATIO**

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

  
**Khwaja Farhan Usman**  
Head of MIS & Pool Management

  
**Muhammad Shakir Abbasi**  
Head of Islamic Banking

  
**Syed Rashid Rehman**  
Group Head Islamic Banking