







Products	Tiers	Payment Frequency	Dec 2015	Jan 2016	Feb 2016	Mar 2016	April 2016	May 2016	June 2016	July 2016	Aug 2016	Sept 2016	Oct 2016
Savings Certificate	0 - 9,999,999,999	Monthly	0.00947	0.00947	0.00947	0.00947	0.00947	0.00936	0.00936	0.00936	0.00936	0.00936	0.00939
Savings Certificate	0 - 9,999,999,999	Quarterly	0.01105	0.01105	0.01105	0.01105	0.01105	0.01093	0.01093	0.01093	0.01093	0.01093	0.01095
Savings Certificate	0 - 9,999,999,999	At Half yearly	0.01158	0.01158	0.01158	0.01158	0.01158	0.01145	0.01145	0.01145	0.01145	0.01145	0.01148
Savings Certificate	0 - 9,999,999,999	At Annually	0.01210	0.01210	0.01210	0.01210	0.01210	0.01197	0.01197	0.01197	0.01197	0.01197	0.01200
Savings Certificate	0 - 9,999,999,999	At Maturity	0.01263	0.01263	0.01263	0.01263	0.01263	0.01249	0.01249	0.01249	0.01249	0.01249	0.01252

5 Years - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.01000	0.01000	0.01000	0.01000	0.01000	0.00989	0.00989	0.00989	0.00989	0.00989	0.00991
5 Years - Islamic Savings Certificate	0 - 9,999,999,999	Quarterly	0.01210	0.01210	0.01210	0.01210	0.01210	0.01197	0.01197	0.01197	0.01197	0.01197	0.01200
5 Years - Islamic Savings Certificate	0 - 9,999,999,999	At Half yearly	0.01263	0.01263	0.01263	0.01263	0.01263	0.01249	0.01249	0.01249	0.01249	0.01249	0.01252
5 Years - Islamic Savings Certificate	0 - 9,999,999,999	At Annually	0.01316	0.01316	0.01316	0.01316	0.01316	0.01301	0.01301	0.01301	0.01301	0.01301	0.01304
5 Years - Islamic Savings Certificate	0 - 9,999,999,999	At Maturity	0.01368	0.01368	0.01368	0.01368	0.01368	0.01353	0.01353	0.01353	0.01353	0.01353	0.01356

### PROFIT SHARING RATIO

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

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

**Muhammad Shakir Abbasi**  
Head of Islamic Banking

**Mufi Muhammad Najeeb Khan- Shariah Advisor**

**SUMMIT BANK ISLAMIC BANKING**

**WEIGHTAGES FOR THE MONTH OF OCTOBER 2016**

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

Products	Tiers	Payment Frequency	Dec 2015	Jan 2016	Feb 2016	Mar 2016	April 2016	May 2016	June 2016	July 2016	Aug 2016	Sept 2016	Oct 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**

	Dec 2015	Jan 2016	Feb 2016	Mar 2016	April 2016	May 2016	June 2016	July 2016	Aug 2016	Sept 2016	Oct 2016
<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%

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

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**Muhammad Shakir Abbasi**  
Head of Islamic Banking

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**Mufti Muhammad Najeeb Khan- Shariah Advisor**