

**SUMMIT BANK ISLAMIC BANKING**
**WEIGHTAGES FOR THE MONTH OF FEBRUARY 2017**
**LOCAL CURRENCY**

Products	Tiers	Payment Frequency	June 2016	July 2016	Aug 2016	Sept 2016	Oct 2016	Nov 2016	Dec 2016	Jan 2017	Feb 2017
Margin/Security Dep/ Adv. Recvd DM Asset	1 - 9,999,999,999	Six monthly	0.00012	0.00012	0.00012	0.00012	0.00013	0.00011	0.00011	0.00011	0.00011
<b>Buiness Account (BA)</b>	1 - 9,999,999,999	Monthly	0.00021	0.00021	0.00021	0.00021	0.00021	0.00018	0.00018	0.00019	0.00019
<b>Bachat Savings Account (BSA)</b>	Rs 1 to 4,999,999	Six monthly	0.00733	0.00733	0.00733	0.00733	0.00734	0.00641	0.00641	0.00715	0.00715
	Rs 5,000,000 to 9,999,999	Six monthly	0.00832	0.00832	0.00832	0.00832	0.00835	0.00728	0.00728	0.00762	0.00762
	Rs 10,000,000 to 24,999,999	Six monthly	0.00989	0.00989	0.00989	0.00989	0.00991	0.00865	0.00865	0.00810	0.00810
	Rs 25,000,000 to 49,999,999	Six monthly	0.01099	0.01099	0.01099	0.01099	0.01102	0.00961	0.00961	0.00858	0.00858
	Rs 50,000,000 to 99,999,999	Six monthly	0.01145	0.01145	0.01145	0.01145	0.01148	0.01002	0.01002	0.00905	0.00905
	Rs 100,000,000 to 249,999,999	Six monthly	0.01197	0.01197	0.01197	0.01197	0.01200	0.01047	0.01047	0.00953	0.00953
	Rs 250,000,000 to 499,999,999	Six monthly	0.01197	0.01197	0.01197	0.01197	0.01200	0.01047	0.01047	0.01001	0.01001
	Rs 500,000,000 and above	Six monthly	0.01249	0.01249	0.01249	0.01249	0.01252	0.01093	0.01093	0.01048	0.01048
<b>Daily Savings Account (DSA)</b>	Rs 1 to 99,999	Monthly	0.00680	0.00680	0.00680	0.00680	0.00682	0.00595	0.00595	0.00623	0.00623
	Rs 100,000 to 999,999	Monthly	0.00680	0.00680	0.00680	0.00680	0.00682	0.00595	0.00595	0.00623	0.00623
	Rs 1,000,000 to 9,999,999	Monthly	0.00733	0.00733	0.00733	0.00733	0.00735	0.00641	0.00641	0.00671	0.00671
	Rs 10,000,000 to 24,999,999	Monthly	0.00832	0.00832	0.00832	0.00832	0.00835	0.00728	0.00728	0.00762	0.00762
	Rs 25,000,000 to 49,999,999	Monthly	0.00936	0.00936	0.00936	0.00936	0.00939	0.00819	0.00819	0.00810	0.00810
	Rs 50,000,000 to 99,999,999	Monthly	0.00884	0.00884	0.00884	0.00884	0.00887	0.00774	0.00774	0.00858	0.00858
	Rs 100,000,000 to 499,999,999	Monthly	0.01093	0.01093	0.01093	0.01093	0.01095	0.00956	0.00956	0.00953	0.00953
	Rs 500,000,000 and above	Monthly	0.01145	0.01145	0.01145	0.01145	0.01148	0.01002	0.01002	0.01048	0.01048
<b>Hamara Family Saving Account</b>	0 - 9,999,999,999	Monthly	0.00832	0.00832	0.00832	0.00832	0.00782	0.00683	0.00683	0.00715	0.00715
<b>Additional Bonus</b>	100,000 and above	Six Monthly	0.00208	0.00208	0.00208	0.00208	0.00209	0.00182	0.00182	0.00191	0.00191
<b>Summit Asaan Mega Saving Account</b>	Rs 0 - 9,999,999,999	Monthly	0.00832	0.00832	0.00832	0.00832	0.00782	0.00683	0.00683	0.00715	0.00715

Products	Tiers	Payment Frequency	June 2016	July 2016	Aug 2016	Sept 2016	Oct 2016	Nov 2016	Dec 2016	Jan 2017	Feb 2017
----------	-------	-------------------	-----------	-----------	----------	-----------	----------	----------	----------	----------	----------

Summit Classic Account	Classic (Plan A)											
	Rs 0 to 249,999	Monthly							0.00046	0.00046	0.00019	0.00019
	Rs 250,000 to 975,000	Monthly							0.00182	0.00182	0.00191	0.00191
	> Rs 975,001 Above	Monthly							0.00046	0.00046	0.00048	0.00048
Classic (Plan B)												
	Rs 0 to 99,999	Monthly							0.00046	0.00046	0.00019	0.00019
	Rs 100,000 to 580,000	Monthly							0.00264	0.00264	0.00276	0.00276
	Rs 580,001 Above	Monthly							0.00046	0.00046	0.00048	0.00048
Classic (Plan C)												
	Rs 0 to 49,999	Monthly							0.00046	0.00046	0.00019	0.00019
	Rs 50,000 to 410,000	Monthly							0.00382	0.00382	0.00400	0.00400
	Rs 410,001 Above	Monthly							0.00046	0.00046	0.00048	0.00048

Children Saving Account- YoungBee	0 - 9,999,999,999	Six Monthly	0.00832	0.00832	0.00832	0.00832	0.00782	0.00683	0.00683	0.00715	0.00715
-----------------------------------	-------------------	-------------	---------	---------	---------	---------	---------	---------	---------	---------	---------

Summit Senior Citizen Savings Account	0 - 999,999	Monthly	0.01145	0.01145	0.01145	0.01145	0.01095	0.00956	0.00956	0.01001	0.01001
	1,000,000 - 9,999,999,999	Monthly	0.01249	0.01249	0.01249	0.01249	0.01200	0.01047	0.01047	0.01096	0.01096

Summit Advantage Account												
Applicable for maturity before 6 months	100,000 - 10,000,000	Monthly							0.00956	0.00956	0.00019	0.00019
after 6 months but before 12 Months	100,000 - 10,000,000	Monthly							0.00956	0.00956	0.00715	0.00715
On Completion of 1 Year Tenure	100,000 - 10,000,000	Monthly							0.00956	0.00956	0.01001	0.01001

**Disclaimer:** Provisional profit @ 5.25% p.a will be credited in the customer's account on monthly basis, subject to final adjustment upon Redemption/Maturity of ISC(Advantage A/c.)

Products	Tiers	Payment Frequency	June 2016	July 2016	Aug 2016	Sept 2016	Oct 2016	Nov 2016	Dec 2016	Jan 2017	Feb 2017
<b>1 Month Islamic Savings Certificate</b>	Rs 10,000 to 4,999,999	At Maturity	0.00832	0.00832	0.00832	0.00832	0.00835	0.00728	0.00728	0.00619	0.00619
	Rs 5,000,000 to 9,999,999	At Maturity	0.00884	0.00884	0.00884	0.00884	0.00887	0.00774	0.00774	0.00762	0.00762
	Rs 10,000,000 to 24,999,999	At Maturity	0.00936	0.00936	0.00936	0.00936	0.00939	0.00819	0.00819	0.00810	0.00810
	Rs 25,000,000 to 49,999,999	At Maturity	0.00989	0.00989	0.00989	0.00989	0.00991	0.00865	0.00865	0.00858	0.00858
	Rs 50,000,000 to 99,999,999	At Maturity	0.01041	0.01041	0.01041	0.01041	0.01043	0.00910	0.00910	0.00905	0.00905
	Rs 100,000,000 to 249,999,999	At Maturity	0.01113	0.01113	0.01113	0.01113	0.01116	0.00974	0.00974	0.00953	0.00953
	Rs 250,000,000 to 499,999,999	At Maturity	0.01145	0.01145	0.01145	0.01145	0.01148	0.01002	0.01002	0.01001	0.01001
Rs 500,000,000 and above	At Maturity	0.01165	0.01165	0.01165	0.01165	0.01168	0.01020	0.01020	0.01048	0.01048	

<b>2 Months Islamic Savings Certificate</b>	Rs 10,000 to 4,999,999	At Maturity	0.00843	0.00843	0.00843	0.00843	0.00845	0.00737	0.00737	0.00638	0.00638
	Rs 5,000,000 to 9,999,999	At Maturity	0.00895	0.00895	0.00895	0.00895	0.00897	0.00783	0.00783	0.00772	0.00772
	Rs 10,000,000 to 24,999,999	At Maturity	0.00947	0.00947	0.00947	0.00947	0.00949	0.00829	0.00829	0.00820	0.00820
	Rs 25,000,000 to 49,999,999	At Maturity	0.00999	0.00999	0.00999	0.00999	0.01002	0.00874	0.00874	0.00867	0.00867
	Rs 50,000,000 to 99,999,999	At Maturity	0.01051	0.01051	0.01051	0.01051	0.01054	0.00920	0.00920	0.00915	0.00915
	Rs 100,000,000 to 249,999,999	At Maturity	0.01124	0.01124	0.01124	0.01124	0.01127	0.00983	0.00983	0.00963	0.00963
	Rs 250,000,000 to 499,999,999	At Maturity	0.01155	0.01155	0.01155	0.01155	0.01158	0.01011	0.01011	0.01010	0.01010
Rs 500,000,000 and above	At Maturity	0.01176	0.01176	0.01176	0.01176	0.01179	0.01029	0.01029	0.01058	0.01058	

<b>3 Months Islamic Savings Certificate</b>	Rs 10,000 to 4,999,999	At Maturity	0.00853	0.00853	0.00853	0.00853	0.00855	0.00747	0.00747	0.00667	0.00667
	Rs 5,000,000 to 9,999,999	At Maturity	0.00905	0.00905	0.00905	0.00905	0.00908	0.00792	0.00792	0.00781	0.00781
	Rs 10,000,000 to 24,999,999	At Maturity	0.00957	0.00957	0.00957	0.00957	0.00960	0.00838	0.00838	0.00829	0.00829
	Rs 25,000,000 to 49,999,999	At Maturity	0.01009	0.01009	0.01009	0.01009	0.01012	0.00883	0.00883	0.00877	0.00877
	Rs 50,000,000 to 99,999,999	At Maturity	0.01061	0.01061	0.01061	0.01061	0.01064	0.00929	0.00929	0.00924	0.00924
	Rs 100,000,000 to 249,999,999	At Maturity	0.01134	0.01134	0.01134	0.01134	0.01137	0.00992	0.00992	0.00972	0.00972
	Rs 250,000,000 to 499,999,999	At Maturity	0.01165	0.01165	0.01165	0.01165	0.01168	0.01020	0.01020	0.01020	0.01020
Rs 500,000,000 and above	At Maturity	0.01186	0.01186	0.01186	0.01186	0.01189	0.01038	0.01038	0.01067	0.01067	

<b>3 Months</b>	0 - 9,999,999,999	Monthly						0.00592	0.00592	0.00619	0.00619
-----------------	-------------------	---------	--	--	--	--	--	---------	---------	---------	---------

<b>6 Months Islamic Savings Certificate</b>	Rs 10,000 to 4,999,999	At Maturity	0.00874	0.00874	0.00874	0.00874	0.00876	0.00765	0.00765	0.00715	0.00715
	Rs 5,000,000 to 9,999,999	At Maturity	0.00926	0.00926	0.00926	0.00926	0.00928	0.00810	0.00810	0.00791	0.00791
	Rs 10,000,000 to 24,999,999	At Maturity	0.00968	0.00968	0.00968	0.00968	0.00970	0.00847	0.00847	0.00839	0.00839
	Rs 25,000,000 to 49,999,999	At Maturity	0.01020	0.01020	0.01020	0.01020	0.01022	0.00892	0.00892	0.00886	0.00886
	Rs 50,000,000 to 99,999,999	At Maturity	0.01093	0.01093	0.01093	0.01093	0.01095	0.00956	0.00956	0.00934	0.00934
	Rs 100,000,000 to 249,999,999	At Maturity	0.01145	0.01145	0.01145	0.01145	0.01148	0.01002	0.01002	0.00982	0.00982
	Rs 250,000,000 to 499,999,999	At Maturity	0.01186	0.01186	0.01186	0.01186	0.01189	0.01038	0.01038	0.01029	0.01029
Rs 500,000,000 and above	At Maturity	0.01207	0.01207	0.01207	0.01207	0.01210	0.01056	0.01056	0.01077	0.01077	

Products	Tiers	Payment Frequency	June 2016	July 2016	Aug 2016	Sept 2016	Oct 2016	Nov 2016	Dec 2016	Jan 2017	Feb 2017
6 Months	0 - 9,999,999,999	Monthly						0.00610	0.00610	0.00638	0.00638
6 Months	0 - 9,999,999,999	Quarterly						0.00637	0.00637	0.00667	0.00667

1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	Monthly	0.00884	0.00884	0.00884	0.00884	0.00887	0.00774	0.00774	0.00667	0.00667
	Rs 5,000,000 to 9,999,999	Monthly	0.00936	0.00936	0.00936	0.00936	0.00939	0.00819	0.00819	0.00801	0.00801
	Rs 10,000,000 to 24,999,999	Monthly	0.00978	0.00978	0.00978	0.00978	0.00981	0.00856	0.00856	0.00848	0.00848
	Rs 25,000,000 to 49,999,999	Monthly	0.01030	0.01030	0.01030	0.01030	0.01033	0.00901	0.00901	0.00896	0.00896
	Rs 50,000,000 to 99,999,999	Monthly	0.01103	0.01103	0.01103	0.01103	0.01106	0.00965	0.00965	0.00943	0.00943
	Rs 100,000,000 to 249,999,999	Monthly	0.01155	0.01155	0.01155	0.01155	0.01158	0.01011	0.01011	0.00991	0.00991
	Rs 250,000,000 to 499,999,999	Monthly	0.01197	0.01197	0.01197	0.01197	0.01200	0.01047	0.01047	0.01039	0.01039
	Rs 500,000,000 and above	Monthly	0.01217	0.01217	0.01217	0.01217	0.01221	0.01065	0.01065	0.01086	0.01086

1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	Quarterly	0.00895	0.00895	0.00895	0.00895	0.00897	0.00783	0.00783	0.00715	0.00715
	Rs 5,000,000 to 9,999,999	Quarterly	0.00947	0.00947	0.00947	0.00947	0.00949	0.00829	0.00829	0.00810	0.00810
	Rs 10,000,000 to 24,999,999	Quarterly	0.00989	0.00989	0.00989	0.00989	0.00991	0.00865	0.00865	0.00858	0.00858
	Rs 25,000,000 to 49,999,999	Quarterly	0.01041	0.01041	0.01041	0.01041	0.01043	0.00910	0.00910	0.00905	0.00905
	Rs 50,000,000 to 99,999,999	Quarterly	0.01113	0.01113	0.01113	0.01113	0.01116	0.00974	0.00974	0.00953	0.00953
	Rs 100,000,000 to 249,999,999	Quarterly	0.01165	0.01165	0.01165	0.01165	0.01168	0.01020	0.01020	0.01001	0.01001
	Rs 250,000,000 to 499,999,999	Quarterly	0.01207	0.01207	0.01207	0.01207	0.01210	0.01056	0.01056	0.01048	0.01048
	Rs 500,000,000 and above	Quarterly	0.01228	0.01228	0.01228	0.01228	0.01231	0.01074	0.01074	0.01096	0.01096

1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	At Half yearly	0.00916	0.00916	0.00916	0.00916	0.00918	0.00801	0.00801	0.00762	0.00762
	Rs 5,000,000 to 9,999,999	At Half yearly	0.00968	0.00968	0.00968	0.00968	0.00970	0.00847	0.00847	0.00820	0.00820
	Rs 10,000,000 to 24,999,999	At Half yearly	0.01009	0.01009	0.01009	0.01009	0.01012	0.00883	0.00883	0.00867	0.00867
	Rs 25,000,000 to 49,999,999	At Half yearly	0.01061	0.01061	0.01061	0.01061	0.01064	0.00929	0.00929	0.00915	0.00915
	Rs 50,000,000 to 99,999,999	At Half yearly	0.01134	0.01134	0.01134	0.01134	0.01137	0.00992	0.00992	0.00963	0.00963
	Rs 100,000,000 to 249,999,999	At Half yearly	0.01186	0.01186	0.01186	0.01186	0.01189	0.01038	0.01038	0.01010	0.01010
	Rs 250,000,000 to 499,999,999	At Half yearly	0.01228	0.01228	0.01228	0.01228	0.01231	0.01074	0.01074	0.01058	0.01058
	Rs 500,000,000 and above	At Half yearly	0.01249	0.01249	0.01249	0.01249	0.01252	0.01093	0.01093	0.01105	0.01105

1 Year - Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.00936	0.00936	0.00936	0.00936	0.00939	0.00819	0.00819	0.00810	0.00810
	Rs 5,000,000 to 9,999,999	At Maturity	0.00989	0.00989	0.00989	0.00989	0.00991	0.00865	0.00865	0.00829	0.00829
	Rs 10,000,000 to 24,999,999	At Maturity	0.01030	0.01030	0.01030	0.01030	0.01033	0.00901	0.00901	0.00877	0.00877
	Rs 25,000,000 to 49,999,999	At Maturity	0.01082	0.01082	0.01082	0.01082	0.01085	0.00947	0.00947	0.00924	0.00924
	Rs 50,000,000 to 99,999,999	At Maturity	0.01155	0.01155	0.01155	0.01155	0.01158	0.01011	0.01011	0.00972	0.00972
	Rs 100,000,000 to 249,999,999	At Maturity	0.01207	0.01207	0.01207	0.01207	0.01210	0.01056	0.01056	0.01020	0.01020
	Rs 250,000,000 to 499,999,999	At Maturity	0.01249	0.01249	0.01249	0.01249	0.01252	0.01093	0.01093	0.01067	0.01067
	Rs 500,000,000 and above	At Maturity	0.01269	0.01269	0.01269	0.01269	0.01273	0.01111	0.01111	0.01115	0.01115

Products	Tiers	Payment Frequency	June 2016	July 2016	Aug 2016	Sept 2016	Oct 2016	Nov 2016	Dec 2016	Jan 2017	Feb 2017
2 Year - Islamic Savings Certificate	0 - 9,999,999,999	Monthly						0.00683	0.00683	0.00715	0.00715
	0 - 9,999,999,999	Quarterly						0.00774	0.00774	0.00810	0.00810
	0 - 9,999,999,999	At Half yearly						0.00819	0.00819	0.00858	0.00858
	0 - 9,999,999,999	At Annually						0.00865	0.00865	0.00905	0.00905
	0 - 9,999,999,999	At Maturity						0.00910	0.00910	0.00953	0.00953
3 Years - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.00936	0.00936	0.00936	0.00936	0.00939	0.00819	0.00819	0.00810	0.00810
	0 - 9,999,999,999	Quarterly	0.01093	0.01093	0.01093	0.01093	0.01095	0.00956	0.00956	0.00858	0.00858
	0 - 9,999,999,999	At Half yearly	0.01145	0.01145	0.01145	0.01145	0.01148	0.01002	0.01002	0.00905	0.00905
	0 - 9,999,999,999	At Annually	0.01197	0.01197	0.01197	0.01197	0.01200	0.01047	0.01047	0.00953	0.00953
	0 - 9,999,999,999	At Maturity	0.01249	0.01249	0.01249	0.01249	0.01252	0.01093	0.01093	0.01001	0.01001
4 Year - Islamic Savings Certificate	0 - 9,999,999,999	Monthly						0.00865	0.00865	0.00905	0.00905
	0 - 9,999,999,999	Quarterly						0.00910	0.00910	0.00953	0.00953
	0 - 9,999,999,999	At Half yearly						0.00956	0.00956	0.01001	0.01001
	0 - 9,999,999,999	At Annually						0.01002	0.01002	0.01048	0.01048
	0 - 9,999,999,999	At Maturity						0.01047	0.01047	0.01096	0.01096
5 Years - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.00989	0.00989	0.00989	0.00989	0.00991	0.00865	0.00865	0.01001	0.01001
	0 - 9,999,999,999	Quarterly	0.01197	0.01197	0.01197	0.01197	0.01200	0.01047	0.01047	0.01048	0.01048
	0 - 9,999,999,999	At Half yearly	0.01249	0.01249	0.01249	0.01249	0.01252	0.01093	0.01093	0.01096	0.01096
	0 - 9,999,999,999	At Annually	0.01301	0.01301	0.01301	0.01301	0.01304	0.01138	0.01138	0.01144	0.01144
	0 - 9,999,999,999	At Maturity	0.01353	0.01353	0.01353	0.01353	0.01356	0.01184	0.01184	0.01191	0.01191

### PROFIT SHARING RATIO

Rabbul Maal (Depositor)	50%	50%	50%	50%	60%	60%	50%	50%	50%
Mudarib (Bank)	50%	50%	50%	50%	40%	40%	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 FEBRUARY 2017**

**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	Jan 2017	Feb 2017
<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	0.20000	0.14286	0.14286
<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	0.20000	0.21429	0.21429
<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	0.20000	0.21429	0.21429
<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	0.20000	0.21429	0.21429
<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	0.20000	0.21429	0.21429

**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	Jan 2017	Feb 2017
<b>Rabbul Maal (Depositor)</b>	50%	50%	50%	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%	50%	50%	50%

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

**Muhammad Shakir Abbasi**  
Head of Islamic Banking

**Mufi Muhammad Najeeb Khan- RSBM**