

## SUMMIT BANK ISLAMIC BANKING

### WEIGHTAGES FOR THE MONTH OF MARCH 2017

#### LOCAL CURRENCY

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

Products	Tiers	Payment Frequency	Sept 2016	Oct 2016	Nov 2016	Dec 2016	Jan 2017	Feb 2017	Mar 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
	Rs 250,000 to 975,000	Monthly			0.00182	0.00182	0.00191	0.00191	0.00192
	> Rs 975,001 Above	Monthly			0.00046	0.00046	0.00048	0.00048	0.00048
	Classic (Plan B)								
	Rs 0 to 99,999	Monthly			0.00046	0.00046	0.00019	0.00019	0.00019
	Rs 100,000 to 580,000	Monthly			0.00264	0.00264	0.00276	0.00276	0.00278
	Rs 580,001 Above	Monthly			0.00046	0.00046	0.00048	0.00048	0.00048
	Classic (Plan C)								
	Rs 0 to 49,999	Monthly			0.00046	0.00046	0.00019	0.00019	0.00019
	Rs 50,000 to 410,000	Monthly			0.00382	0.00382	0.00400	0.00400	0.00403
	Rs 410,001 Above	Monthly			0.00046	0.00046	0.00048	0.00048	0.00048

<b>Children Saving Account- YoungBee</b>	0 - 9,999,999,999	Six Monthly	0.00832	0.00782	0.00683	0.00683	0.00715	0.00715	0.00720
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<b>Summit Senior Citizen Savings Account</b>	0 - 999,999	Monthly	0.01145	0.01095	0.00956	0.00956	0.01001	0.01001	0.01008
	1,000,000 - 9,999,999,999	Monthly	0.01249	0.01200	0.01047	0.01047	0.01096	0.01096	0.01104

<b>Summit Advantage Account</b>									
<b>On Completion of 1 Year Tenure</b>	100,000 - 10,000,000	Monthly			0.00956	0.00956	0.01001	0.01001	0.01008
<b>Disclaimer:</b>	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	Sept 2016	Oct 2016	Nov 2016	Dec 2016	Jan 2017	Feb 2017	Mar 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
	Rs 5,000,000 to 9,999,999	At Maturity	0.00884	0.00887	0.00774	0.00774	0.00762	0.00762	0.00768
	Rs 10,000,000 to 24,999,999	At Maturity	0.00936	0.00939	0.00819	0.00819	0.00810	0.00810	0.00816
	Rs 25,000,000 to 49,999,999	At Maturity	0.00989	0.00991	0.00865	0.00865	0.00858	0.00858	0.00864
	Rs 50,000,000 to 99,999,999	At Maturity	0.01041	0.01043	0.00910	0.00910	0.00905	0.00905	0.00912
	Rs 100,000,000 to 249,999,999	At Maturity	0.01113	0.01116	0.00974	0.00974	0.00953	0.00953	0.00960
	Rs 250,000,000 to 499,999,999	At Maturity	0.01145	0.01148	0.01002	0.01002	0.01001	0.01001	0.01008
Rs 500,000,000 and above	At Maturity	0.01165	0.01168	0.01020	0.01020	0.01048	0.01048	0.01056	

<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
	Rs 5,000,000 to 9,999,999	At Maturity	0.00895	0.00897	0.00783	0.00783	0.00772	0.00772	0.00778
	Rs 10,000,000 to 24,999,999	At Maturity	0.00947	0.00949	0.00829	0.00829	0.00820	0.00820	0.00826
	Rs 25,000,000 to 49,999,999	At Maturity	0.00999	0.01002	0.00874	0.00874	0.00867	0.00867	0.00874
	Rs 50,000,000 to 99,999,999	At Maturity	0.01051	0.01054	0.00920	0.00920	0.00915	0.00915	0.00922
	Rs 100,000,000 to 249,999,999	At Maturity	0.01124	0.01127	0.00983	0.00983	0.00963	0.00963	0.00970
	Rs 250,000,000 to 499,999,999	At Maturity	0.01155	0.01158	0.01011	0.01011	0.01010	0.01010	0.01018
Rs 500,000,000 and above	At Maturity	0.01176	0.01179	0.01029	0.01029	0.01058	0.01058	0.01066	

<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
	Rs 5,000,000 to 9,999,999	At Maturity	0.00905	0.00908	0.00792	0.00792	0.00781	0.00781	0.00787
	Rs 10,000,000 to 24,999,999	At Maturity	0.00957	0.00960	0.00838	0.00838	0.00829	0.00829	0.00835
	Rs 25,000,000 to 49,999,999	At Maturity	0.01009	0.01012	0.00883	0.00883	0.00877	0.00877	0.00883
	Rs 50,000,000 to 99,999,999	At Maturity	0.01061	0.01064	0.00929	0.00929	0.00924	0.00924	0.00931
	Rs 100,000,000 to 249,999,999	At Maturity	0.01134	0.01137	0.00992	0.00992	0.00972	0.00972	0.00979
	Rs 250,000,000 to 499,999,999	At Maturity	0.01165	0.01168	0.01020	0.01020	0.01020	0.01020	0.01027
Rs 500,000,000 and above	At Maturity	0.01186	0.01189	0.01038	0.01038	0.01067	0.01067	0.01075	

<b>3 Months</b>	0 - 9,999,999,999	Monthly			0.00592	0.00592	0.00619	0.00619	0.00624
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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
	Rs 5,000,000 to 9,999,999	At Maturity	0.00926	0.00928	0.00810	0.00810	0.00791	0.00791	0.00797
	Rs 10,000,000 to 24,999,999	At Maturity	0.00968	0.00970	0.00847	0.00847	0.00839	0.00839	0.00845
	Rs 25,000,000 to 49,999,999	At Maturity	0.01020	0.01022	0.00892	0.00892	0.00886	0.00886	0.00893
	Rs 50,000,000 to 99,999,999	At Maturity	0.01093	0.01095	0.00956	0.00956	0.00934	0.00934	0.00941
	Rs 100,000,000 to 249,999,999	At Maturity	0.01145	0.01148	0.01002	0.01002	0.00982	0.00982	0.00989
	Rs 250,000,000 to 499,999,999	At Maturity	0.01186	0.01189	0.01038	0.01038	0.01029	0.01029	0.01037
Rs 500,000,000 and above	At Maturity	0.01207	0.01210	0.01056	0.01056	0.01077	0.01077	0.01085	

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

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
	Rs 5,000,000 to 9,999,999	Monthly	0.00936	0.00939	0.00819	0.00819	0.00801	0.00801	0.00806
	Rs 10,000,000 to 24,999,999	Monthly	0.00978	0.00981	0.00856	0.00856	0.00848	0.00848	0.00854
	Rs 25,000,000 to 49,999,999	Monthly	0.01030	0.01033	0.00901	0.00901	0.00896	0.00896	0.00902
	Rs 50,000,000 to 99,999,999	Monthly	0.01103	0.01106	0.00965	0.00965	0.00943	0.00943	0.00950
	Rs 100,000,000 to 249,999,999	Monthly	0.01155	0.01158	0.01011	0.01011	0.00991	0.00991	0.00998
	Rs 250,000,000 to 499,999,999	Monthly	0.01197	0.01200	0.01047	0.01047	0.01039	0.01039	0.01046
	Rs 500,000,000 and above	Monthly	0.01217	0.01221	0.01065	0.01065	0.01086	0.01086	0.01094

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
	Rs 5,000,000 to 9,999,999	Quarterly	0.00947	0.00949	0.00829	0.00829	0.00810	0.00810	0.00816
	Rs 10,000,000 to 24,999,999	Quarterly	0.00989	0.00991	0.00865	0.00865	0.00858	0.00858	0.00864
	Rs 25,000,000 to 49,999,999	Quarterly	0.01041	0.01043	0.00910	0.00910	0.00905	0.00905	0.00912
	Rs 50,000,000 to 99,999,999	Quarterly	0.01113	0.01116	0.00974	0.00974	0.00953	0.00953	0.00960
	Rs 100,000,000 to 249,999,999	Quarterly	0.01165	0.01168	0.01020	0.01020	0.01001	0.01001	0.01008
	Rs 250,000,000 to 499,999,999	Quarterly	0.01207	0.01210	0.01056	0.01056	0.01048	0.01048	0.01056
	Rs 500,000,000 and above	Quarterly	0.01228	0.01231	0.01074	0.01074	0.01096	0.01096	0.01104

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
	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
	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
	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
	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
	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
	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
	Rs 500,000,000 and above	At Half yearly	0.01249	0.01252	0.01093	0.01093	0.01105	0.01105	0.01114

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
	Rs 5,000,000 to 9,999,999	At Maturity	0.00989	0.00991	0.00865	0.00865	0.00829	0.00829	0.00835
	Rs 10,000,000 to 24,999,999	At Maturity	0.01030	0.01033	0.00901	0.00901	0.00877	0.00877	0.00883
	Rs 25,000,000 to 49,999,999	At Maturity	0.01082	0.01085	0.00947	0.00947	0.00924	0.00924	0.00931
	Rs 50,000,000 to 99,999,999	At Maturity	0.01155	0.01158	0.01011	0.01011	0.00972	0.00972	0.00979
	Rs 100,000,000 to 249,999,999	At Maturity	0.01207	0.01210	0.01056	0.01056	0.01020	0.01020	0.01027
	Rs 250,000,000 to 499,999,999	At Maturity	0.01249	0.01252	0.01093	0.01093	0.01067	0.01067	0.01075
	Rs 500,000,000 and above	At Maturity	0.01269	0.01273	0.01111	0.01111	0.01115	0.01115	0.01123

Products	Tiers	Payment Frequency	Sept 2016	Oct 2016	Nov 2016	Dec 2016	Jan 2017	Feb 2017	Mar 2017
2 Year - Islamic Savings Certificate	0 - 9,999,999,999	Monthly			0.00683	0.00683	0.00715	0.00715	0.00720
	0 - 9,999,999,999	Quarterly			0.00774	0.00774	0.00810	0.00810	0.00816
	0 - 9,999,999,999	At Half yearly			0.00819	0.00819	0.00858	0.00858	0.00864
	0 - 9,999,999,999	At Annually			0.00865	0.00865	0.00905	0.00905	0.00912
	0 - 9,999,999,999	At Maturity			0.00910	0.00910	0.00953	0.00953	0.00960
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 - 9,999,999,999	Quarterly	0.01093	0.01095	0.00956	0.00956	0.00858	0.00858	0.00864
	0 - 9,999,999,999	At Half yearly	0.01145	0.01148	0.01002	0.01002	0.00905	0.00905	0.00912
	0 - 9,999,999,999	At Annually	0.01197	0.01200	0.01047	0.01047	0.00953	0.00953	0.00960
	0 - 9,999,999,999	At Maturity	0.01249	0.01252	0.01093	0.01093	0.01001	0.01001	0.01008
4 Year - Islamic Savings Certificate	0 - 9,999,999,999	Monthly			0.00865	0.00865	0.00905	0.00905	0.00912
	0 - 9,999,999,999	Quarterly			0.00910	0.00910	0.00953	0.00953	0.00960
	0 - 9,999,999,999	At Half yearly			0.00956	0.00956	0.01001	0.01001	0.01008
	0 - 9,999,999,999	At Annually			0.01002	0.01002	0.01048	0.01048	0.01056
	0 - 9,999,999,999	At Maturity			0.01047	0.01047	0.01096	0.01096	0.01104
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 - 9,999,999,999	Quarterly	0.01197	0.01200	0.01047	0.01047	0.01048	0.01048	0.01056
	0 - 9,999,999,999	At Half yearly	0.01249	0.01252	0.01093	0.01093	0.01096	0.01096	0.01104
	0 - 9,999,999,999	At Annually	0.01301	0.01304	0.01138	0.01138	0.01144	0.01144	0.01152
	0 - 9,999,999,999	At Maturity	0.01353	0.01356	0.01184	0.01184	0.01191	0.01191	0.01200

### PROFIT SHARING RATIO

Rabbul Maal (Depositor)	50%	60%	60%	50%	50%	50%	50%
Mudarib (Bank)	50%	40%	40%	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 MARCH 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
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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
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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
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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
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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
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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
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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
<b>Rabbul Maal (Depositor)</b>	50%	50%	50%	50%	50%	50%	50%	50%	50%
<b>Mudarib (Bank)</b>	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**