

## SUMMIT BANK ISLAMIC BANKING

### WEIGHTAGES FOR THE MONTH OF APRIL 2017

#### LOCAL CURRENCY

Products	Tiers	Payment Frequency	Sept 2016	Oct 2016	Nov 2016	Dec 2016	Jan 2017	Feb 2017	Mar 2017	April 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
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
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
	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
	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
	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
	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
	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
	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
	Rs 500,000,000 and above	Six monthly	0.01249	0.01252	0.01093	0.01093	0.01048	0.01048	0.01056	0.01069
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
	Rs 100,000 to 999,999	Monthly	0.00680	0.00682	0.00595	0.00595	0.00623	0.00623	0.00628	0.00635
	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
	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
	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
	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
	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
	Rs 500,000,000 and above	Monthly	0.01145	0.01148	0.01002	0.01002	0.01048	0.01048	0.01056	0.01069
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
Additional Bonus	100,000 and above	Six Monthly	0.00208	0.00209	0.00182	0.00182	0.00191	0.00191	0.00192	0.00194
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

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

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	
	1,000,000 - 9,999,999,999									
	Monthly	0.01249	0.01200	0.01047	0.01047	0.01096	0.01096	0.01104	0.01117	

Products	Tiers	Payment Frequency	Sept 2016	Oct 2016	Nov 2016	Dec 2016	Jan 2017	Feb 2017	Mar 2017	April 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
	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
	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
	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
	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
	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
	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
Rs 500,000,000 and above	At Maturity	0.01165	0.01168	0.01020	0.01020	0.01048	0.01048	0.01056	0.01069	

<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
	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
	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
	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
	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
	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
	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
Rs 500,000,000 and above	At Maturity	0.01176	0.01179	0.01029	0.01029	0.01058	0.01058	0.01066	0.01079	

<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
	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
	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
	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
	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
	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
	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
Rs 500,000,000 and above	At Maturity	0.01186	0.01189	0.01038	0.01038	0.01067	0.01067	0.01075	0.01088	

<b>3 Months</b>	0 - 9,999,999,999	Monthly			0.00592	0.00592	0.00619	0.00619	0.00624	0.00632
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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
	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
	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
	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
	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
	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
	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
Rs 500,000,000 and above	At Maturity	0.01207	0.01210	0.01056	0.01056	0.01077	0.01077	0.01085	0.01098	

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

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
	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
	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
	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
	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
	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
	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
	Rs 500,000,000 and above	Monthly	0.01217	0.01221	0.01065	0.01065	0.01086	0.01086	0.01094	0.01108

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
	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
	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
	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
	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
	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
	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
	Rs 500,000,000 and above	Quarterly	0.01228	0.01231	0.01074	0.01074	0.01096	0.01096	0.01104	0.01117

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
	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
	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
	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
	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
	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
	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
	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

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
	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
	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
	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
	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
	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
	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
	Rs 500,000,000 and above	At Maturity	0.01269	0.01273	0.01111	0.01111	0.01115	0.01115	0.01123	0.01137

Products	Tiers	Payment Frequency	Sept 2016	Oct 2016	Nov 2016	Dec 2016	Jan 2017	Feb 2017	Mar 2017	April 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 - 9,999,999,999	Quarterly			0.00774	0.00774	0.00810	0.00810	0.00816	0.00826
	0 - 9,999,999,999	At Half yearly			0.00819	0.00819	0.00858	0.00858	0.00864	0.00875
	0 - 9,999,999,999	At Annually			0.00865	0.00865	0.00905	0.00905	0.00912	0.00923
	0 - 9,999,999,999	At Maturity			0.00910	0.00910	0.00953	0.00953	0.00960	0.00972
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 - 9,999,999,999	Quarterly	0.01093	0.01095	0.00956	0.00956	0.00858	0.00858	0.00864	0.00875
	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 - 9,999,999,999	At Annually	0.01197	0.01200	0.01047	0.01047	0.00953	0.00953	0.00960	0.00972
	0 - 9,999,999,999	At Maturity	0.01249	0.01252	0.01093	0.01093	0.01001	0.01001	0.01008	0.01020
4 Year - Islamic Savings Certificate	0 - 9,999,999,999	Monthly			0.00865	0.00865	0.00905	0.00905	0.00912	0.00923
	0 - 9,999,999,999	Quarterly			0.00910	0.00910	0.00953	0.00953	0.00960	0.00972
	0 - 9,999,999,999	At Half yearly			0.00956	0.00956	0.01001	0.01001	0.01008	0.01020
	0 - 9,999,999,999	At Annually			0.01002	0.01002	0.01048	0.01048	0.01056	0.01069
	0 - 9,999,999,999	At Maturity			0.01047	0.01047	0.01096	0.01096	0.01104	0.01117
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 - 9,999,999,999	Quarterly	0.01197	0.01200	0.01047	0.01047	0.01048	0.01048	0.01056	0.01069
	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 - 9,999,999,999	At Annually	0.01301	0.01304	0.01138	0.01138	0.01144	0.01144	0.01152	0.01166
	0 - 9,999,999,999	At Maturity	0.01353	0.01356	0.01184	0.01184	0.01191	0.01191	0.01200	0.01215

### PROFIT SHARING RATIO

Rabbul Maal (Depositor)	50%	60%	60%	50%	50%	50%	50%	50%
Mudarib (Bank)	50%	40%	40%	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 APRIL 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
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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
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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
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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
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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
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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
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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	Mar 2017
<b>Rabbul Maal (Depositor)</b>	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
<b>Mudarib (Bank)</b>	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%

**Khwaja Farhan Usman**  
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