

SUMMIT BANK ISLAMIC BANKING

WEIGHTAGES FOR THE MONTH OF SEPTEMBER 2018

LOCAL CURRENCY

Products	Tiers	Payment Frequency	Jan 2018	Feb 2018	Mar 2018	Apr 2018	May 2018	June 2018	July 2018	Aug 2018	Sep 2018
Margin/Security Dep/ Adv. Recvd DM Asset	1 - 9,999,999,999	Six monthly	0.00012	0.00012	0.00012	0.00012	0.00012	0.00012	0.00012	0.00011	0.00011
Buiness Account (BA)	1 - 9,999,999,999	Monthly	0.00020	0.00020	0.00020	0.00020	0.00020	0.00020	0.00020	0.00018	0.00018
Bachat Savings Account (BSA)	Rs 1 to 4,999,999	Six monthly	0.00742	0.00742	0.00742	0.00742	0.00742	0.00742	0.00732	0.00745	0.00745
	Rs 5,000,000 to 9,999,999	Six monthly	0.00742	0.00742	0.00742	0.00742	0.00742	0.00742	0.00732	0.00745	0.00745
	Rs 10,000,000 to 24,999,999	Six monthly	0.00742	0.00742	0.00742	0.00742	0.00742	0.00742	0.00732	0.00745	0.00745
	Rs 25,000,000 to 49,999,999	Six monthly	0.00742	0.00742	0.00742	0.00742	0.00742	0.00742	0.00732	0.00745	0.00745
	Rs 50,000,000 to 99,999,999	Six monthly	0.00742	0.00742	0.00742	0.00742	0.00742	0.00742	0.00732	0.00745	0.00745
	Rs 100,000,000 to 249,999,999	Six monthly	0.00742	0.00742	0.00742	0.00742	0.00742	0.00742	0.00732	0.00745	0.00745
	Rs 250,000,000 to 499,999,999	Six monthly	0.00742	0.00742	0.00742	0.00742	0.00742	0.00742	0.00732	0.00745	0.00745
Rs 500,000,000 and above	Six monthly	0.00742	0.00742	0.00742	0.00742	0.00742	0.00742	0.00732	0.00745	0.00745	
Daily Savings Account (DSA)	Rs 1 to 99,999	Monthly	0.00742	0.00742	0.00742	0.00742	0.00742	0.00742	0.00732	0.00745	0.00745
	Rs 100,000 to 999,999	Monthly	0.00742	0.00742	0.00742	0.00742	0.00742	0.00742	0.00732	0.00745	0.00745
	Rs 1,000,000 to 9,999,999	Monthly	0.00742	0.00742	0.00742	0.00742	0.00742	0.00742	0.00732	0.00745	0.00745
	Rs 10,000,000 to 24,999,999	Monthly	0.00742	0.00742	0.00742	0.00742	0.00742	0.00742	0.00732	0.00745	0.00745
	Rs 25,000,000 to 49,999,999	Monthly	0.00742	0.00742	0.00742	0.00742	0.00742	0.00742	0.00732	0.00745	0.00745
	Rs 50,000,000 to 99,999,999	Monthly	0.00742	0.00742	0.00742	0.00742	0.00742	0.00742	0.00732	0.00745	0.00745
	Rs 100,000,000 to 499,999,999	Monthly	0.00742	0.00742	0.00742	0.00742	0.00742	0.00742	0.00781	0.00789	0.00789
Rs 500,000,000 and above	Monthly	0.00742	0.00742	0.00742	0.00742	0.00742	0.00742	0.00830	0.00833	0.00833	
Hamara Family Saving Account	0 - 9,999,999,999	Monthly	0.00742	0.00742	0.00742	0.00742	0.00742	0.00742	0.00781	0.00789	0.00789
Additional Bonus	100,000 and above	Six Monthly	0.00198	0.00198	0.00198	0.00198	0.00198	0.00198	0.00195	0.00175	0.00175
Summit Asaan Mega Saving Account	Rs 0 - 9,999,999,999	Monthly	0.00742	0.00742	0.00742	0.00742	0.00742	0.00742	0.00781	0.00789	0.00789

Products	Tiers	Payment Frequency	Jan 2018	Feb 2018	Mar 2018	Apr 2018	May 2018	June 2018	July 2018	Aug 2018	Sep 2018
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Summit Classic Account	Classic (Plan A)										
	Rs 0 to 249,999	Monthly	0.00020	0.00020	0.00020	0.00020	0.00020	0.00020	0.00020	0.00105	0.00105
	Rs 250,000 to 975,000	Monthly	0.00198	0.00198	0.00198	0.00198	0.00198	0.00198	0.00195	0.00263	0.00263
	> Rs 975,001 Above	Monthly	0.00049	0.00049	0.00049	0.00049	0.00049	0.00049	0.00049	0.00131	0.00131
	Classic (Plan B)										
	Rs 0 to 99,999	Monthly	0.00020	0.00020	0.00020	0.00020	0.00020	0.00020	0.00020	0.00105	0.00105
	Rs 100,000 to 580,000	Monthly	0.00287	0.00287	0.00287	0.00287	0.00287	0.00287	0.00283	0.00342	0.00342
	Rs 580,001 Above	Monthly	0.00049	0.00049	0.00049	0.00049	0.00049	0.00049	0.00049	0.00131	0.00131
	Classic (Plan C)										
	Rs 0 to 49,999	Monthly	0.00020	0.00020	0.00020	0.00020	0.00020	0.00020	0.00020	0.00105	0.00105
	Rs 50,000 to 410,000	Monthly	0.00416	0.00416	0.00416	0.00416	0.00416	0.00416	0.00410	0.00456	0.00456
	Rs 410,001 Above	Monthly	0.00049	0.00049	0.00049	0.00049	0.00049	0.00049	0.00049	0.00131	0.00131

Children Saving Account- YoungBee											
	0 - 9,999,999,999	Six Monthly	0.00742	0.00742	0.00742	0.00742	0.00742	0.00742	0.00742	0.00781	0.00789

Summit Senior Citizen Savings Account											
	0 - 999,999	Monthly	0.01039	0.01039	0.01039	0.01039	0.01039	0.01039	0.01025	0.01008	0.01008
	1,000,000 - 9,999,999,999	Monthly	0.01138	0.01138	0.01138	0.01138	0.01138	0.01138	0.01123	0.01096	0.01096

Products	Tiers	Payment Frequency	Jan 2018	Feb 2018	Mar 2018	Apr 2018	May 2018	June 2018	July 2018	Aug 2018	Sep 2018
1 Month Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.00643	0.00643	0.00643	0.00643	0.00643	0.00643	0.00635	0.00657	0.00657
	Rs 5,000,000 to 9,999,999	At Maturity	0.00792	0.00792	0.00792	0.00792	0.00792	0.00792	0.00781	0.00789	0.00789
	Rs 10,000,000 to 24,999,999	At Maturity	0.00841	0.00841	0.00841	0.00841	0.00841	0.00841	0.00830	0.00833	0.00833
	Rs 25,000,000 to 49,999,999	At Maturity	0.00891	0.00891	0.00891	0.00891	0.00891	0.00891	0.00879	0.00876	0.00876
	Rs 50,000,000 to 99,999,999	At Maturity	0.00940	0.00940	0.00940	0.00940	0.00940	0.00940	0.00928	0.00920	0.00920
	Rs 100,000,000 to 249,999,999	At Maturity	0.00990	0.00990	0.00990	0.00990	0.00990	0.00990	0.00977	0.00964	0.00964
	Rs 250,000,000 to 499,999,999	At Maturity	0.01039	0.01039	0.01039	0.01039	0.01039	0.01039	0.01025	0.01008	0.01008
	Rs 500,000,000 and above	At Maturity	0.01089	0.01089	0.01089	0.01089	0.01089	0.01089	0.01074	0.01052	0.01052

2 Months Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.00663	0.00663	0.00663	0.00663	0.00663	0.00663	0.00654	0.00675	0.00675
	Rs 5,000,000 to 9,999,999	At Maturity	0.00802	0.00802	0.00802	0.00802	0.00802	0.00802	0.00791	0.00798	0.00798
	Rs 10,000,000 to 24,999,999	At Maturity	0.00851	0.00851	0.00851	0.00851	0.00851	0.00851	0.00840	0.00841	0.00841
	Rs 25,000,000 to 49,999,999	At Maturity	0.00901	0.00901	0.00901	0.00901	0.00901	0.00901	0.00889	0.00885	0.00885
	Rs 50,000,000 to 99,999,999	At Maturity	0.00950	0.00950	0.00950	0.00950	0.00950	0.00950	0.00938	0.00929	0.00929
	Rs 100,000,000 to 249,999,999	At Maturity	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999	0.00986	0.00973	0.00973
	Rs 250,000,000 to 499,999,999	At Maturity	0.01049	0.01049	0.01049	0.01049	0.01049	0.01049	0.01035	0.01017	0.01017
	Rs 500,000,000 and above	At Maturity	0.01098	0.01098	0.01098	0.01098	0.01098	0.01098	0.01084	0.01061	0.01061

3 Months Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.00693	0.00693	0.00693	0.00693	0.00693	0.00693	0.00684	0.00701	0.00701
	Rs 5,000,000 to 9,999,999	At Maturity	0.00811	0.00811	0.00811	0.00811	0.00811	0.00811	0.00801	0.00806	0.00806
	Rs 10,000,000 to 24,999,999	At Maturity	0.00861	0.00861	0.00861	0.00861	0.00861	0.00861	0.00850	0.00850	0.00850
	Rs 25,000,000 to 49,999,999	At Maturity	0.00910	0.00910	0.00910	0.00910	0.00910	0.00910	0.00899	0.00894	0.00894
	Rs 50,000,000 to 99,999,999	At Maturity	0.00960	0.00960	0.00960	0.00960	0.00960	0.00960	0.00947	0.00938	0.00938
	Rs 100,000,000 to 249,999,999	At Maturity	0.01009	0.01009	0.01009	0.01009	0.01009	0.01009	0.00996	0.00982	0.00982
	Rs 250,000,000 to 499,999,999	At Maturity	0.01059	0.01059	0.01059	0.01059	0.01059	0.01059	0.01045	0.01025	0.01025
	Rs 500,000,000 and above	At Maturity	0.01108	0.01108	0.01108	0.01108	0.01108	0.01108	0.01094	0.01069	0.01069

3 Months	0 - 9,999,999,999	Monthly	0.00643	0.00643	0.00643	0.00643	0.00643	0.00643	0.00635	0.00657	0.00657
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6 Months Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.00742	0.00742	0.00742	0.00742	0.00742	0.00742	0.00732	0.00745	0.00745
	Rs 5,000,000 to 9,999,999	At Maturity	0.00821	0.00821	0.00821	0.00821	0.00821	0.00821	0.00811	0.00815	0.00815
	Rs 10,000,000 to 24,999,999	At Maturity	0.00871	0.00871	0.00871	0.00871	0.00871	0.00871	0.00859	0.00859	0.00859
	Rs 25,000,000 to 49,999,999	At Maturity	0.00920	0.00920	0.00920	0.00920	0.00920	0.00920	0.00908	0.00903	0.00903
	Rs 50,000,000 to 99,999,999	At Maturity	0.00970	0.00970	0.00970	0.00970	0.00970	0.00970	0.00957	0.00947	0.00947
	Rs 100,000,000 to 249,999,999	At Maturity	0.01019	0.01019	0.01019	0.01019	0.01019	0.01019	0.01006	0.00990	0.00990
	Rs 250,000,000 to 499,999,999	At Maturity	0.01069	0.01069	0.01069	0.01069	0.01069	0.01069	0.01055	0.01034	0.01034
	Rs 500,000,000 and above	At Maturity	0.01118	0.01118	0.01118	0.01118	0.01118	0.01118	0.01104	0.01078	0.01078

Products	Tiers	Payment Frequency	Payment									
			Jan 2018	Feb 2018	Mar 2018	Apr 2018	May 2018	June 2018	July 2018	Aug 2018	Sep 2018	
6 Months	0 - 9,999,999,999	Monthly	0.00663	0.00663	0.00663	0.00663	0.00663	0.00663	0.00663	0.00654	0.00675	0.00675
6 Months	0 - 9,999,999,999	Quarterly	0.00693	0.00693	0.00693	0.00693	0.00693	0.00693	0.00693	0.00684	0.00701	0.00701

1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	Monthly	0.00693	0.00693	0.00693	0.00693	0.00693	0.00693	0.00703	0.00719	0.00719
	Rs 5,000,000 to 9,999,999	Monthly	0.00831	0.00831	0.00831	0.00831	0.00831	0.00831	0.00840	0.00841	0.00841
	Rs 10,000,000 to 24,999,999	Monthly	0.00881	0.00881	0.00881	0.00881	0.00881	0.00881	0.00889	0.00885	0.00885
	Rs 25,000,000 to 49,999,999	Monthly	0.00930	0.00930	0.00930	0.00930	0.00930	0.00930	0.00938	0.00929	0.00929
	Rs 50,000,000 to 99,999,999	Monthly	0.00980	0.00980	0.00980	0.00980	0.00980	0.00980	0.00986	0.00973	0.00973
	Rs 100,000,000 to 249,999,999	Monthly	0.01029	0.01029	0.01029	0.01029	0.01029	0.01029	0.01035	0.01017	0.01017
	Rs 250,000,000 to 499,999,999	Monthly	0.01079	0.01079	0.01079	0.01079	0.01079	0.01079	0.01084	0.01061	0.01061
	Rs 500,000,000 and above	Monthly	0.01128	0.01128	0.01128	0.01128	0.01128	0.01128	0.01133	0.01104	0.01104

1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	Quarterly	0.00742	0.00742	0.00742	0.00742	0.00742	0.00742	0.00752	0.00763	0.00763
	Rs 5,000,000 to 9,999,999	Quarterly	0.00841	0.00841	0.00841	0.00841	0.00841	0.00841	0.00850	0.00850	0.00850
	Rs 10,000,000 to 24,999,999	Quarterly	0.00891	0.00891	0.00891	0.00891	0.00891	0.00891	0.00899	0.00894	0.00894
	Rs 25,000,000 to 49,999,999	Quarterly	0.00940	0.00940	0.00940	0.00940	0.00940	0.00940	0.00947	0.00938	0.00938
	Rs 50,000,000 to 99,999,999	Quarterly	0.00990	0.00990	0.00990	0.00990	0.00990	0.00990	0.00996	0.00982	0.00982
	Rs 100,000,000 to 249,999,999	Quarterly	0.01039	0.01039	0.01039	0.01039	0.01039	0.01039	0.01045	0.01025	0.01025
	Rs 250,000,000 to 499,999,999	Quarterly	0.01089	0.01089	0.01089	0.01089	0.01089	0.01089	0.01094	0.01069	0.01069
	Rs 500,000,000 and above	Quarterly	0.01138	0.01138	0.01138	0.01138	0.01138	0.01138	0.01143	0.01113	0.01113

1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	At Half yearly	0.00792	0.00792	0.00792	0.00792	0.00792	0.00792	0.00801	0.00806	0.00806
	Rs 5,000,000 to 9,999,999	At Half yearly	0.00851	0.00851	0.00851	0.00851	0.00851	0.00851	0.00859	0.00859	0.00859
	Rs 10,000,000 to 24,999,999	At Half yearly	0.00901	0.00901	0.00901	0.00901	0.00901	0.00901	0.00908	0.00903	0.00903
	Rs 25,000,000 to 49,999,999	At Half yearly	0.00950	0.00950	0.00950	0.00950	0.00950	0.00950	0.00957	0.00947	0.00947
	Rs 50,000,000 to 99,999,999	At Half yearly	0.00999	0.00999	0.00999	0.00999	0.00999	0.00999	0.01006	0.00990	0.00990
	Rs 100,000,000 to 249,999,999	At Half yearly	0.01049	0.01049	0.01049	0.01049	0.01049	0.01049	0.01055	0.01034	0.01034
	Rs 250,000,000 to 499,999,999	At Half yearly	0.01098	0.01098	0.01098	0.01098	0.01098	0.01098	0.01104	0.01078	0.01078
	Rs 500,000,000 and above	At Half yearly	0.01148	0.01148	0.01148	0.01148	0.01148	0.01148	0.01152	0.01122	0.01122

1 Year - Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.00841	0.00841	0.00841	0.00841	0.00841	0.00841	0.00850	0.00850	0.00850
	Rs 5,000,000 to 9,999,999	At Maturity	0.00861	0.00861	0.00861	0.00861	0.00861	0.00861	0.00869	0.00868	0.00868
	Rs 10,000,000 to 24,999,999	At Maturity	0.00910	0.00910	0.00910	0.00910	0.00910	0.00910	0.00918	0.00912	0.00912
	Rs 25,000,000 to 49,999,999	At Maturity	0.00960	0.00960	0.00960	0.00960	0.00960	0.00960	0.00967	0.00955	0.00955
	Rs 50,000,000 to 99,999,999	At Maturity	0.01009	0.01009	0.01009	0.01009	0.01009	0.01009	0.01016	0.00999	0.00999
	Rs 100,000,000 to 249,999,999	At Maturity	0.01059	0.01059	0.01059	0.01059	0.01059	0.01059	0.01065	0.01043	0.01043
	Rs 250,000,000 to 499,999,999	At Maturity	0.01108	0.01108	0.01108	0.01108	0.01108	0.01108	0.01113	0.01087	0.01087
	Rs 500,000,000 and above	At Maturity	0.01158	0.01158	0.01158	0.01158	0.01158	0.01158	0.01162	0.01131	0.01131

Products	Tiers	Payment Frequency	Jan 2018	Feb 2018	Mar 2018	Apr 2018	May 2018	June 2018	July 2018	Aug 2018	Sep 2018
2 Year - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.00742	0.00742	0.00742	0.00742	0.00742	0.00742	0.00752	0.00763	0.00763
	0 - 9,999,999,999	Quarterly	0.00841	0.00841	0.00841	0.00841	0.00841	0.00841	0.00850	0.00850	0.00850
	0 - 9,999,999,999	At Half yearly	0.00891	0.00891	0.00891	0.00891	0.00891	0.00891	0.00899	0.00894	0.00894
	0 - 9,999,999,999	At Annually	0.00940	0.00940	0.00940	0.00940	0.00940	0.00940	0.00947	0.00938	0.00938
	0 - 9,999,999,999	At Maturity	0.00990	0.00990	0.00990	0.00990	0.00990	0.00990	0.00996	0.00982	0.00982
3 Years - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.00841	0.00841	0.00841	0.00841	0.00841	0.00841	0.00850	0.00850	0.00850
	0 - 9,999,999,999	Quarterly	0.00891	0.00891	0.00891	0.00891	0.00891	0.00891	0.00899	0.00894	0.00894
	0 - 9,999,999,999	At Half yearly	0.00940	0.00940	0.00940	0.00940	0.00940	0.00940	0.00947	0.00938	0.00938
	0 - 9,999,999,999	At Annually	0.00990	0.00990	0.00990	0.00990	0.00990	0.00990	0.00996	0.00982	0.00982
	0 - 9,999,999,999	At Maturity	0.01039	0.01039	0.01039	0.01039	0.01039	0.01039	0.01045	0.01025	0.01025
4 Year - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.00940	0.00940	0.00940	0.00940	0.00940	0.00940	0.00947	0.00938	0.00938
	0 - 9,999,999,999	Quarterly	0.00990	0.00990	0.00990	0.00990	0.00990	0.00990	0.00996	0.00982	0.00982
	0 - 9,999,999,999	At Half yearly	0.01039	0.01039	0.01039	0.01039	0.01039	0.01039	0.01045	0.01025	0.01025
	0 - 9,999,999,999	At Annually	0.01089	0.01089	0.01089	0.01089	0.01089	0.01089	0.01094	0.01069	0.01069
	0 - 9,999,999,999	At Maturity	0.01138	0.01138	0.01138	0.01138	0.01138	0.01138	0.01143	0.01113	0.01113
5 Years - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.01039	0.01039	0.01039	0.01039	0.01039	0.01039	0.01045	0.01025	0.01025
	0 - 9,999,999,999	Quarterly	0.01089	0.01089	0.01089	0.01089	0.01089	0.01089	0.01094	0.01069	0.01069
	0 - 9,999,999,999	At Half yearly	0.01138	0.01138	0.01138	0.01138	0.01138	0.01138	0.01143	0.01113	0.01113
	0 - 9,999,999,999	At Annually	0.01188	0.01188	0.01188	0.01188	0.01188	0.01188	0.01191	0.01157	0.01157
	0 - 9,999,999,999	At Maturity	0.01237	0.01237	0.01237	0.01237	0.01237	0.01237	0.01240	0.01201	0.01201

PROFIT SHARING RATIO

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

Zubair Ahmed

Manager MIS & Pool Management

Imran Ahmed

Group Head Islamic Banking

Mufi Muhammad Najeeb Khan

Shariah Board Member

Syed Zubair Hussain

RSBM / Head of Shariah Compliance

SUMMIT BANK ISLAMIC BANKING

WEIGHTAGES FOR THE MONTH OF SEPTEMBER 2018

FOREIGN CURRENCY (USD,EURO,GBP & YEN)

Products	Tiers	Payment Frequency	Jan 2018	Feb 2018	Mar 2018	Apr 2018	May 2018	June 2018	July 2018	Aug 2018	Sep 2018
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Bachat Savings Account (BSA)	All	Six monthly	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000
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1 Month Investment	5,000 and above	At Maturity	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000
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3 Months Investment	5,000 and above	At Maturity	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000
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6 Months Investment	5,000 and above	At Maturity	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000
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1 Year - Investment	5,000 and above	At Maturity	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000	0.20000
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PROFIT SHARING RATIO

	Jan 2018	Feb 2018	Mar 2018	Apr 2018	May 2018	June 2018	July 2018	Aug 2018	Sep 2018
Rabbul Maal (Depositor)	50%	50%	50%	50%	50%	50%	50%	50%	50%
Mudarib (Bank)	50%	50%	50%	50%	50%	50%	50%	50%	50%

Zubair Ahmed
Manager MIS & Pool Management

Imran Ahmed
Group Head Islamic Banking

Mufti Muhammad Najeeb Khan
Shariah Board Member

Syed Zubair Hussain
RSBM / Head of Shariah Compliance