

## SUMMIT BANK ISLAMIC BANKING

### WEIGHTAGES FOR THE MONTH OF NOVEMBER 2018

#### LOCAL CURRENCY

| Products                                    | Tiers                         | Payment Frequency | Feb 2018 | Mar 2018 | Apr 2018 | May 2018 | June 2018 | July 2018 | Aug 2018 | Sep 2018 | Oct 2018 | Nov 2018 |
|---|-------------------------------|-------------------|----------|----------|----------|----------|-----------|-----------|----------|----------|----------|----------|
| Margin/Security Dep/<br>Adv. Recvd DM Asset | 1 - 9,999,999,999             | Six monthly       | 0.00012  | 0.00012  | 0.00012  | 0.00012  | 0.00012   | 0.00012   | 0.00011  | 0.00011  | 0.00011  | 0.00009  |
| Buiness Account (BA)                        | 1 - 9,999,999,999             | Monthly           | 0.00020  | 0.00020  | 0.00020  | 0.00020  | 0.00020   | 0.00020   | 0.00018  | 0.00018  | 0.00018  | 0.00015  |
| Bachat Savings<br>Account (BSA)             | Rs 1 to 4,999,999             | Six monthly       | 0.00742  | 0.00742  | 0.00742  | 0.00742  | 0.00742   | 0.00732   | 0.00745  | 0.00745  | 0.00745  | 0.00911  |
|   | Rs 5,000,000 to 9,999,999     | Six monthly       | 0.00742  | 0.00742  | 0.00742  | 0.00742  | 0.00742   | 0.00732   | 0.00745  | 0.00745  | 0.00745  | 0.00911  |
|   | Rs 10,000,000 to 24,999,999   | Six monthly       | 0.00742  | 0.00742  | 0.00742  | 0.00742  | 0.00742   | 0.00732   | 0.00745  | 0.00745  | 0.00745  | 0.00911  |
|   | Rs 25,000,000 to 49,999,999   | Six monthly       | 0.00742  | 0.00742  | 0.00742  | 0.00742  | 0.00742   | 0.00732   | 0.00745  | 0.00745  | 0.00745  | 0.00911  |
|   | Rs 50,000,000 to 99,999,999   | Six monthly       | 0.00742  | 0.00742  | 0.00742  | 0.00742  | 0.00742   | 0.00732   | 0.00745  | 0.00745  | 0.00745  | 0.00911  |
|   | Rs 100,000,000 to 249,999,999 | Six monthly       | 0.00742  | 0.00742  | 0.00742  | 0.00742  | 0.00742   | 0.00732   | 0.00745  | 0.00745  | 0.00745  | 0.00911  |
|   | Rs 250,000,000 to 499,999,999 | Six monthly       | 0.00742  | 0.00742  | 0.00742  | 0.00742  | 0.00742   | 0.00732   | 0.00745  | 0.00745  | 0.00745  | 0.00911  |
| Rs 500,000,000 and above                    | Six monthly                   | 0.00742           | 0.00742  | 0.00742  | 0.00742  | 0.00742  | 0.00732   | 0.00745   | 0.00745  | 0.00745  | 0.00911  |          |
| Daily Savings Account<br>(DSA)              | Rs 1 to 99,999                | Monthly           | 0.00742  | 0.00742  | 0.00742  | 0.00742  | 0.00742   | 0.00732   | 0.00745  | 0.00745  | 0.00745  | 0.00911  |
|   | Rs 100,000 to 999,999         | Monthly           | 0.00742  | 0.00742  | 0.00742  | 0.00742  | 0.00742   | 0.00732   | 0.00745  | 0.00745  | 0.00745  | 0.00911  |
|   | Rs 1,000,000 to 9,999,999     | Monthly           | 0.00742  | 0.00742  | 0.00742  | 0.00742  | 0.00742   | 0.00732   | 0.00745  | 0.00745  | 0.00745  | 0.00911  |
|   | Rs 10,000,000 to 24,999,999   | Monthly           | 0.00742  | 0.00742  | 0.00742  | 0.00742  | 0.00742   | 0.00732   | 0.00745  | 0.00745  | 0.00745  | 0.00911  |
|   | Rs 25,000,000 to 49,999,999   | Monthly           | 0.00742  | 0.00742  | 0.00742  | 0.00742  | 0.00742   | 0.00732   | 0.00745  | 0.00745  | 0.00745  | 0.00911  |
|   | Rs 50,000,000 to 99,999,999   | Monthly           | 0.00742  | 0.00742  | 0.00742  | 0.00742  | 0.00742   | 0.00732   | 0.00745  | 0.00745  | 0.00745  | 0.00911  |
|   | Rs 100,000,000 to 499,999,999 | Monthly           | 0.00742  | 0.00742  | 0.00742  | 0.00742  | 0.00742   | 0.00781   | 0.00789  | 0.00789  | 0.00789  | 0.00911  |
| Rs 500,000,000 and above                    | Monthly                       | 0.00742           | 0.00742  | 0.00742  | 0.00742  | 0.00742  | 0.00830   | 0.00833   | 0.00833  | 0.00833  | 0.00911  |          |
| Hamara Family Saving<br>Account             | 0 - 9,999,999,999             | Monthly           | 0.00742  | 0.00742  | 0.00742  | 0.00742  | 0.00742   | 0.00781   | 0.00789  | 0.00789  | 0.00789  | 0.00911  |
| Additional Bonus                            | 100,000 and above             | Six Monthly       | 0.00198  | 0.00198  | 0.00198  | 0.00198  | 0.00198   | 0.00195   | 0.00175  | 0.00175  | 0.00175  | 0.00152  |
| Summit Asaan Mega<br>Saving Account         | Rs 0 - 9,999,999,999          | Monthly           | 0.00742  | 0.00742  | 0.00742  | 0.00742  | 0.00742   | 0.00781   | 0.00789  | 0.00789  | 0.00789  | 0.00911  |

| Products | Tiers | Payment Frequency | Feb 2018 | Mar 2018 | Apr 2018 | May 2018 | June 2018 | July 2018 | Aug 2018 | Sep 2018 | Oct 2018 | Nov 2018 |
|----------|-------|-------------------|----------|----------|----------|----------|-----------|-----------|----------|----------|----------|----------|
|----------|-------|-------------------|----------|----------|----------|----------|-----------|-----------|----------|----------|----------|----------|

| Summit Classic Account | Classic (Plan A)      |         |         |         |         |         |         |         |         |         |         |         |
|------------------------|-----------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                        | Rs 0 to 249,999       | Monthly | 0.00020 | 0.00020 | 0.00020 | 0.00020 | 0.00020 | 0.00020 | 0.00105 | 0.00105 | 0.00105 | 0.00015 |
|                        | Rs 250,000 to 975,000 | Monthly | 0.00198 | 0.00198 | 0.00198 | 0.00198 | 0.00198 | 0.00195 | 0.00263 | 0.00263 | 0.00263 | 0.00152 |
|                        | > Rs 975,001 Above    | Monthly | 0.00049 | 0.00049 | 0.00049 | 0.00049 | 0.00049 | 0.00049 | 0.00131 | 0.00131 | 0.00131 | 0.00038 |
|                        | Classic (Plan B)      |         |         |         |         |         |         |         |         |         |         |         |
|                        | Rs 0 to 99,999        | Monthly | 0.00020 | 0.00020 | 0.00020 | 0.00020 | 0.00020 | 0.00020 | 0.00105 | 0.00105 | 0.00105 | 0.00015 |
|                        | Rs 100,000 to 580,000 | Monthly | 0.00287 | 0.00287 | 0.00287 | 0.00287 | 0.00287 | 0.00283 | 0.00342 | 0.00342 | 0.00342 | 0.00220 |
|                        | Rs 580,001 Above      | Monthly | 0.00049 | 0.00049 | 0.00049 | 0.00049 | 0.00049 | 0.00049 | 0.00131 | 0.00131 | 0.00131 | 0.00038 |
|                        | Classic (Plan C)      |         |         |         |         |         |         |         |         |         |         |         |
|                        | Rs 0 to 49,999        | Monthly | 0.00020 | 0.00020 | 0.00020 | 0.00020 | 0.00020 | 0.00020 | 0.00105 | 0.00105 | 0.00105 | 0.00015 |
|                        | Rs 50,000 to 410,000  | Monthly | 0.00416 | 0.00416 | 0.00416 | 0.00416 | 0.00416 | 0.00410 | 0.00456 | 0.00456 | 0.00456 | 0.00319 |
|                        | Rs 410,001 Above      | Monthly | 0.00049 | 0.00049 | 0.00049 | 0.00049 | 0.00049 | 0.00049 | 0.00131 | 0.00131 | 0.00131 | 0.00038 |

| Children Saving Account- YoungBee | 0 - 9,999,999,999 | Six Monthly | 0.00742 | 0.00742 | 0.00742 | 0.00742 | 0.00742 | 0.00781 | 0.00789 | 0.00789 | 0.00789 | 0.00911 |
|-----------------------------------|-------------------|-------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|-----------------------------------|-------------------|-------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|

| Summit Senior Citizen Savings Account | 0 - 999,999               | Monthly | 0.01039 | 0.01039 | 0.01039 | 0.01039 | 0.01039 | 0.01025 | 0.01008 | 0.01008 | 0.01008 | 0.01215 |
|---------------------------------------|---------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                       | 1,000,000 - 9,999,999,999 | Monthly | 0.01138 | 0.01138 | 0.01138 | 0.01138 | 0.01138 | 0.01123 | 0.01096 | 0.01096 | 0.01096 | 0.01291 |

| Products                                    | Tiers                         | Payment Frequency | Feb 2018 | Mar 2018 | Apr 2018 | May 2018 | June 2018 | July 2018 | Aug 2018 | Sep 2018 | Oct 2018 | Nov 2018 |
|---|-------------------------------|-------------------|----------|----------|----------|----------|-----------|-----------|----------|----------|----------|----------|
| <b>1 Month Islamic Savings Certificate</b>  | Rs 10,000 to 4,999,999        | At Maturity       | 0.00643  | 0.00643  | 0.00643  | 0.00643  | 0.00643   | 0.00635   | 0.00657  | 0.00657  | 0.00657  | 0.00835  |
|   | Rs 5,000,000 to 9,999,999     | At Maturity       | 0.00792  | 0.00792  | 0.00792  | 0.00792  | 0.00792   | 0.00781   | 0.00789  | 0.00789  | 0.00789  | 0.00835  |
|   | Rs 10,000,000 to 24,999,999   | At Maturity       | 0.00841  | 0.00841  | 0.00841  | 0.00841  | 0.00841   | 0.00830   | 0.00833  | 0.00833  | 0.00833  | 0.00835  |
|   | Rs 25,000,000 to 49,999,999   | At Maturity       | 0.00891  | 0.00891  | 0.00891  | 0.00891  | 0.00891   | 0.00879   | 0.00876  | 0.00876  | 0.00876  | 0.00835  |
|   | Rs 50,000,000 to 99,999,999   | At Maturity       | 0.00940  | 0.00940  | 0.00940  | 0.00940  | 0.00940   | 0.00928   | 0.00920  | 0.00920  | 0.00920  | 0.00835  |
|   | Rs 100,000,000 to 249,999,999 | At Maturity       | 0.00990  | 0.00990  | 0.00990  | 0.00990  | 0.00990   | 0.00977   | 0.00964  | 0.00964  | 0.00964  | 0.00835  |
|   | Rs 250,000,000 to 499,999,999 | At Maturity       | 0.01039  | 0.01039  | 0.01039  | 0.01039  | 0.01039   | 0.01025   | 0.01008  | 0.01008  | 0.01008  | 0.00835  |
| Rs 500,000,000 and above                    | At Maturity                   | 0.01089           | 0.01089  | 0.01089  | 0.01089  | 0.01089  | 0.01074   | 0.01052   | 0.01052  | 0.01052  | 0.00835  |          |
| <b>2 Months Islamic Savings Certificate</b> | Rs 10,000 to 4,999,999        | At Maturity       | 0.00663  | 0.00663  | 0.00663  | 0.00663  | 0.00663   | 0.00654   | 0.00675  | 0.00675  | 0.00675  | 0.00835  |
|   | Rs 5,000,000 to 9,999,999     | At Maturity       | 0.00802  | 0.00802  | 0.00802  | 0.00802  | 0.00802   | 0.00791   | 0.00798  | 0.00798  | 0.00798  | 0.00835  |
|   | Rs 10,000,000 to 24,999,999   | At Maturity       | 0.00851  | 0.00851  | 0.00851  | 0.00851  | 0.00851   | 0.00840   | 0.00841  | 0.00841  | 0.00841  | 0.00835  |
|   | Rs 25,000,000 to 49,999,999   | At Maturity       | 0.00901  | 0.00901  | 0.00901  | 0.00901  | 0.00901   | 0.00889   | 0.00885  | 0.00885  | 0.00885  | 0.00835  |
|   | Rs 50,000,000 to 99,999,999   | At Maturity       | 0.00950  | 0.00950  | 0.00950  | 0.00950  | 0.00950   | 0.00938   | 0.00929  | 0.00929  | 0.00929  | 0.00835  |
|   | Rs 100,000,000 to 249,999,999 | At Maturity       | 0.00999  | 0.00999  | 0.00999  | 0.00999  | 0.00999   | 0.00986   | 0.00973  | 0.00973  | 0.00973  | 0.00835  |
|   | Rs 250,000,000 to 499,999,999 | At Maturity       | 0.01049  | 0.01049  | 0.01049  | 0.01049  | 0.01049   | 0.01035   | 0.01017  | 0.01017  | 0.01017  | 0.00835  |
| Rs 500,000,000 and above                    | At Maturity                   | 0.01098           | 0.01098  | 0.01098  | 0.01098  | 0.01098  | 0.01084   | 0.01061   | 0.01061  | 0.01061  | 0.00835  |          |
| <b>3 Months Islamic Savings Certificate</b> | Rs 10,000 to 4,999,999        | At Maturity       | 0.00693  | 0.00693  | 0.00693  | 0.00693  | 0.00693   | 0.00684   | 0.00701  | 0.00701  | 0.00701  | 0.00873  |
|   | Rs 5,000,000 to 9,999,999     | At Maturity       | 0.00811  | 0.00811  | 0.00811  | 0.00811  | 0.00811   | 0.00801   | 0.00806  | 0.00806  | 0.00806  | 0.00873  |
|   | Rs 10,000,000 to 24,999,999   | At Maturity       | 0.00861  | 0.00861  | 0.00861  | 0.00861  | 0.00861   | 0.00850   | 0.00850  | 0.00850  | 0.00850  | 0.00873  |
|   | Rs 25,000,000 to 49,999,999   | At Maturity       | 0.00910  | 0.00910  | 0.00910  | 0.00910  | 0.00910   | 0.00899   | 0.00894  | 0.00894  | 0.00894  | 0.00873  |
|   | Rs 50,000,000 to 99,999,999   | At Maturity       | 0.00960  | 0.00960  | 0.00960  | 0.00960  | 0.00960   | 0.00947   | 0.00938  | 0.00938  | 0.00938  | 0.00873  |
|   | Rs 100,000,000 to 249,999,999 | At Maturity       | 0.01009  | 0.01009  | 0.01009  | 0.01009  | 0.01009   | 0.00996   | 0.00982  | 0.00982  | 0.00982  | 0.00873  |
|   | Rs 250,000,000 to 499,999,999 | At Maturity       | 0.01059  | 0.01059  | 0.01059  | 0.01059  | 0.01059   | 0.01045   | 0.01025  | 0.01025  | 0.01025  | 0.00873  |
| Rs 500,000,000 and above                    | At Maturity                   | 0.01108           | 0.01108  | 0.01108  | 0.01108  | 0.01108  | 0.01094   | 0.01069   | 0.01069  | 0.01069  | 0.00873  |          |
| <b>3 Months</b>                             | 0 - 9,999,999,999             | Monthly           | 0.00643  | 0.00643  | 0.00643  | 0.00643  | 0.00643   | 0.00635   | 0.00657  | 0.00657  | 0.00657  | 0.00835  |
| <b>6 Months Islamic Savings Certificate</b> | Rs 10,000 to 4,999,999        | At Maturity       | 0.00742  | 0.00742  | 0.00742  | 0.00742  | 0.00742   | 0.00732   | 0.00745  | 0.00745  | 0.00745  | 0.00873  |
|   | Rs 5,000,000 to 9,999,999     | At Maturity       | 0.00821  | 0.00821  | 0.00821  | 0.00821  | 0.00821   | 0.00811   | 0.00815  | 0.00815  | 0.00815  | 0.00873  |
|   | Rs 10,000,000 to 24,999,999   | At Maturity       | 0.00871  | 0.00871  | 0.00871  | 0.00871  | 0.00871   | 0.00859   | 0.00859  | 0.00859  | 0.00859  | 0.00873  |
|   | Rs 25,000,000 to 49,999,999   | At Maturity       | 0.00920  | 0.00920  | 0.00920  | 0.00920  | 0.00920   | 0.00908   | 0.00903  | 0.00903  | 0.00903  | 0.00873  |
|   | Rs 50,000,000 to 99,999,999   | At Maturity       | 0.00970  | 0.00970  | 0.00970  | 0.00970  | 0.00970   | 0.00957   | 0.00947  | 0.00947  | 0.00947  | 0.00873  |
|   | Rs 100,000,000 to 249,999,999 | At Maturity       | 0.01019  | 0.01019  | 0.01019  | 0.01019  | 0.01019   | 0.01006   | 0.00990  | 0.00990  | 0.00990  | 0.00873  |
|   | Rs 250,000,000 to 499,999,999 | At Maturity       | 0.01069  | 0.01069  | 0.01069  | 0.01069  | 0.01069   | 0.01055   | 0.01034  | 0.01034  | 0.01034  | 0.00873  |
| Rs 500,000,000 and above                    | At Maturity                   | 0.01118           | 0.01118  | 0.01118  | 0.01118  | 0.01118  | 0.01104   | 0.01078   | 0.01078  | 0.01078  | 0.00873  |          |

| Products        | Tiers             | Payment Frequency | Feb 2018 | Mar 2018 | Apr 2018 | May 2018 | June 2018 | July 2018 | Aug 2018 | Sep 2018 | Oct 2018 | Nov 2018 |
|-----------------|-------------------|-------------------|----------|----------|----------|----------|-----------|-----------|----------|----------|----------|----------|
| <b>6 Months</b> | 0 - 9,999,999,999 | Monthly           | 0.00663  | 0.00663  | 0.00663  | 0.00663  | 0.00663   | 0.00654   | 0.00675  | 0.00675  | 0.00675  | 0.00873  |
| <b>6 Months</b> | 0 - 9,999,999,999 | Quarterly         | 0.00693  | 0.00693  | 0.00693  | 0.00693  | 0.00693   | 0.00684   | 0.00701  | 0.00701  | 0.00701  | 0.00873  |

|   |                               |         |         |         |         |         |         |         |         |         |         |         |
|---|-------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| <b>1 Year - Islamic Savings Certificate</b> | Rs 25,000 to 4,999,999        | Monthly | 0.00693 | 0.00693 | 0.00693 | 0.00693 | 0.00693 | 0.00703 | 0.00719 | 0.00719 | 0.00719 | 0.00873 |
|   | Rs 5,000,000 to 9,999,999     | Monthly | 0.00831 | 0.00831 | 0.00831 | 0.00831 | 0.00831 | 0.00840 | 0.00841 | 0.00841 | 0.00841 | 0.00873 |
|   | Rs 10,000,000 to 24,999,999   | Monthly | 0.00881 | 0.00881 | 0.00881 | 0.00881 | 0.00881 | 0.00889 | 0.00885 | 0.00885 | 0.00885 | 0.00873 |
|   | Rs 25,000,000 to 49,999,999   | Monthly | 0.00930 | 0.00930 | 0.00930 | 0.00930 | 0.00930 | 0.00938 | 0.00929 | 0.00929 | 0.00929 | 0.00873 |
|   | Rs 50,000,000 to 99,999,999   | Monthly | 0.00980 | 0.00980 | 0.00980 | 0.00980 | 0.00980 | 0.00986 | 0.00973 | 0.00973 | 0.00973 | 0.00873 |
|   | Rs 100,000,000 to 249,999,999 | Monthly | 0.01029 | 0.01029 | 0.01029 | 0.01029 | 0.01029 | 0.01035 | 0.01017 | 0.01017 | 0.01017 | 0.00873 |
|   | Rs 250,000,000 to 499,999,999 | Monthly | 0.01079 | 0.01079 | 0.01079 | 0.01079 | 0.01079 | 0.01084 | 0.01061 | 0.01061 | 0.01061 | 0.00873 |
| Rs 500,000,000 and above                    | Monthly                       | 0.01128 | 0.01128 | 0.01128 | 0.01128 | 0.01128 | 0.01133 | 0.01104 | 0.01104 | 0.01104 | 0.00873 |         |

|   |                               |           |         |         |         |         |         |         |         |         |         |         |
|---|-------------------------------|-----------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| <b>1 Year - Islamic Savings Certificate</b> | Rs 25,000 to 4,999,999        | Quarterly | 0.00742 | 0.00742 | 0.00742 | 0.00742 | 0.00742 | 0.00752 | 0.00763 | 0.00763 | 0.00763 | 0.00873 |
|   | Rs 5,000,000 to 9,999,999     | Quarterly | 0.00841 | 0.00841 | 0.00841 | 0.00841 | 0.00841 | 0.00850 | 0.00850 | 0.00850 | 0.00850 | 0.00873 |
|   | Rs 10,000,000 to 24,999,999   | Quarterly | 0.00891 | 0.00891 | 0.00891 | 0.00891 | 0.00891 | 0.00899 | 0.00894 | 0.00894 | 0.00894 | 0.00873 |
|   | Rs 25,000,000 to 49,999,999   | Quarterly | 0.00940 | 0.00940 | 0.00940 | 0.00940 | 0.00940 | 0.00947 | 0.00938 | 0.00938 | 0.00938 | 0.00873 |
|   | Rs 50,000,000 to 99,999,999   | Quarterly | 0.00990 | 0.00990 | 0.00990 | 0.00990 | 0.00990 | 0.00996 | 0.00982 | 0.00982 | 0.00982 | 0.00873 |
|   | Rs 100,000,000 to 249,999,999 | Quarterly | 0.01039 | 0.01039 | 0.01039 | 0.01039 | 0.01039 | 0.01045 | 0.01025 | 0.01025 | 0.01025 | 0.00873 |
|   | Rs 250,000,000 to 499,999,999 | Quarterly | 0.01089 | 0.01089 | 0.01089 | 0.01089 | 0.01089 | 0.01094 | 0.01069 | 0.01069 | 0.01069 | 0.00873 |
| Rs 500,000,000 and above                    | Quarterly                     | 0.01138   | 0.01138 | 0.01138 | 0.01138 | 0.01138 | 0.01143 | 0.01113 | 0.01113 | 0.01113 | 0.00873 |         |

|   |                               |                |         |         |         |         |         |         |         |         |         |         |
|---|-------------------------------|----------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| <b>1 Year - Islamic Savings Certificate</b> | Rs 25,000 to 4,999,999        | At Half yearly | 0.00792 | 0.00792 | 0.00792 | 0.00792 | 0.00792 | 0.00801 | 0.00806 | 0.00806 | 0.00806 | 0.00873 |
|   | Rs 5,000,000 to 9,999,999     | At Half yearly | 0.00851 | 0.00851 | 0.00851 | 0.00851 | 0.00851 | 0.00859 | 0.00859 | 0.00859 | 0.00859 | 0.00873 |
|   | Rs 10,000,000 to 24,999,999   | At Half yearly | 0.00901 | 0.00901 | 0.00901 | 0.00901 | 0.00901 | 0.00908 | 0.00903 | 0.00903 | 0.00903 | 0.00873 |
|   | Rs 25,000,000 to 49,999,999   | At Half yearly | 0.00950 | 0.00950 | 0.00950 | 0.00950 | 0.00950 | 0.00957 | 0.00947 | 0.00947 | 0.00947 | 0.00873 |
|   | Rs 50,000,000 to 99,999,999   | At Half yearly | 0.00999 | 0.00999 | 0.00999 | 0.00999 | 0.00999 | 0.01006 | 0.00990 | 0.00990 | 0.00990 | 0.00873 |
|   | Rs 100,000,000 to 249,999,999 | At Half yearly | 0.01049 | 0.01049 | 0.01049 | 0.01049 | 0.01049 | 0.01055 | 0.01034 | 0.01034 | 0.01034 | 0.00873 |
|   | Rs 250,000,000 to 499,999,999 | At Half yearly | 0.01098 | 0.01098 | 0.01098 | 0.01098 | 0.01098 | 0.01104 | 0.01078 | 0.01078 | 0.01078 | 0.00873 |
| Rs 500,000,000 and above                    | At Half yearly                | 0.01148        | 0.01148 | 0.01148 | 0.01148 | 0.01148 | 0.01152 | 0.01122 | 0.01122 | 0.01122 | 0.00873 |         |

|   |                               |             |         |         |         |         |         |         |         |         |         |         |
|---|-------------------------------|-------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| <b>1 Year - Islamic Savings Certificate</b> | Rs 10,000 to 4,999,999        | At Maturity | 0.00841 | 0.00841 | 0.00841 | 0.00841 | 0.00841 | 0.00850 | 0.00850 | 0.00850 | 0.00850 | 0.00911 |
|   | Rs 5,000,000 to 9,999,999     | At Maturity | 0.00861 | 0.00861 | 0.00861 | 0.00861 | 0.00861 | 0.00869 | 0.00868 | 0.00868 | 0.00868 | 0.00911 |
|   | Rs 10,000,000 to 24,999,999   | At Maturity | 0.00910 | 0.00910 | 0.00910 | 0.00910 | 0.00910 | 0.00918 | 0.00912 | 0.00912 | 0.00912 | 0.00911 |
|   | Rs 25,000,000 to 49,999,999   | At Maturity | 0.00960 | 0.00960 | 0.00960 | 0.00960 | 0.00960 | 0.00967 | 0.00955 | 0.00955 | 0.00955 | 0.00911 |
|   | Rs 50,000,000 to 99,999,999   | At Maturity | 0.01009 | 0.01009 | 0.01009 | 0.01009 | 0.01009 | 0.01016 | 0.00999 | 0.00999 | 0.00999 | 0.00911 |
|   | Rs 100,000,000 to 249,999,999 | At Maturity | 0.01059 | 0.01059 | 0.01059 | 0.01059 | 0.01059 | 0.01065 | 0.01043 | 0.01043 | 0.01043 | 0.00911 |
|   | Rs 250,000,000 to 499,999,999 | At Maturity | 0.01108 | 0.01108 | 0.01108 | 0.01108 | 0.01108 | 0.01113 | 0.01087 | 0.01087 | 0.01087 | 0.00911 |
| Rs 500,000,000 and above                    | At Maturity                   | 0.01158     | 0.01158 | 0.01158 | 0.01158 | 0.01158 | 0.01162 | 0.01131 | 0.01131 | 0.01131 | 0.00911 |         |

| Products                              | Tiers             | Payment Frequency | Feb 2018 | Mar 2018 | Apr 2018 | May 2018 | June 2018 | July 2018 | Aug 2018 | Sep 2018 | Oct 2018 | Nov 2018 |
|---------------------------------------|-------------------|-------------------|----------|----------|----------|----------|-----------|-----------|----------|----------|----------|----------|
| 2 Year - Islamic Savings Certificate  | 0 - 9,999,999,999 | Monthly           | 0.00742  | 0.00742  | 0.00742  | 0.00742  | 0.00742   | 0.00752   | 0.00763  | 0.00763  | 0.00763  | 0.00949  |
|                                       | 0 - 9,999,999,999 | Quarterly         | 0.00841  | 0.00841  | 0.00841  | 0.00841  | 0.00841   | 0.00850   | 0.00850  | 0.00850  | 0.00850  | 0.00949  |
|                                       | 0 - 9,999,999,999 | At Half yearly    | 0.00891  | 0.00891  | 0.00891  | 0.00891  | 0.00891   | 0.00899   | 0.00894  | 0.00894  | 0.00894  | 0.00949  |
|                                       | 0 - 9,999,999,999 | At Annually       | 0.00940  | 0.00940  | 0.00940  | 0.00940  | 0.00940   | 0.00947   | 0.00938  | 0.00938  | 0.00938  | 0.00949  |
|                                       | 0 - 9,999,999,999 | At Maturity       | 0.00990  | 0.00990  | 0.00990  | 0.00990  | 0.00990   | 0.00996   | 0.00982  | 0.00982  | 0.00982  | 0.01063  |
| 3 Years - Islamic Savings Certificate | 0 - 9,999,999,999 | Monthly           | 0.00841  | 0.00841  | 0.00841  | 0.00841  | 0.00841   | 0.00850   | 0.00850  | 0.00850  | 0.00850  | 0.00987  |
|                                       | 0 - 9,999,999,999 | Quarterly         | 0.00891  | 0.00891  | 0.00891  | 0.00891  | 0.00891   | 0.00899   | 0.00894  | 0.00894  | 0.00894  | 0.00987  |
|                                       | 0 - 9,999,999,999 | At Half yearly    | 0.00940  | 0.00940  | 0.00940  | 0.00940  | 0.00940   | 0.00947   | 0.00938  | 0.00938  | 0.00938  | 0.00987  |
|                                       | 0 - 9,999,999,999 | At Annually       | 0.00990  | 0.00990  | 0.00990  | 0.00990  | 0.00990   | 0.00996   | 0.00982  | 0.00982  | 0.00982  | 0.01025  |
|                                       | 0 - 9,999,999,999 | At Maturity       | 0.01039  | 0.01039  | 0.01039  | 0.01039  | 0.01039   | 0.01045   | 0.01025  | 0.01025  | 0.01025  | 0.01063  |
| 4 Year - Islamic Savings Certificate  | 0 - 9,999,999,999 | Monthly           | 0.00940  | 0.00940  | 0.00940  | 0.00940  | 0.00940   | 0.00947   | 0.00938  | 0.00938  | 0.00938  | 0.00987  |
|                                       | 0 - 9,999,999,999 | Quarterly         | 0.00990  | 0.00990  | 0.00990  | 0.00990  | 0.00990   | 0.00996   | 0.00982  | 0.00982  | 0.00982  | 0.01025  |
|                                       | 0 - 9,999,999,999 | At Half yearly    | 0.01039  | 0.01039  | 0.01039  | 0.01039  | 0.01039   | 0.01045   | 0.01025  | 0.01025  | 0.01025  | 0.01063  |
|                                       | 0 - 9,999,999,999 | At Annually       | 0.01089  | 0.01089  | 0.01089  | 0.01089  | 0.01089   | 0.01094   | 0.01069  | 0.01069  | 0.01069  | 0.01101  |
|                                       | 0 - 9,999,999,999 | At Maturity       | 0.01138  | 0.01138  | 0.01138  | 0.01138  | 0.01138   | 0.01143   | 0.01113  | 0.01113  | 0.01113  | 0.01139  |
| 5 Years - Islamic Savings Certificate | 0 - 9,999,999,999 | Monthly           | 0.01039  | 0.01039  | 0.01039  | 0.01039  | 0.01039   | 0.01045   | 0.01025  | 0.01025  | 0.01025  | 0.01101  |
|                                       | 0 - 9,999,999,999 | Quarterly         | 0.01089  | 0.01089  | 0.01089  | 0.01089  | 0.01089   | 0.01094   | 0.01069  | 0.01069  | 0.01069  | 0.01139  |
|                                       | 0 - 9,999,999,999 | At Half yearly    | 0.01138  | 0.01138  | 0.01138  | 0.01138  | 0.01138   | 0.01143   | 0.01113  | 0.01113  | 0.01113  | 0.01139  |
|                                       | 0 - 9,999,999,999 | At Annually       | 0.01188  | 0.01188  | 0.01188  | 0.01188  | 0.01188   | 0.01191   | 0.01157  | 0.01157  | 0.01157  | 0.01177  |
|                                       | 0 - 9,999,999,999 | At Maturity       | 0.01237  | 0.01237  | 0.01237  | 0.01237  | 0.01237   | 0.01240   | 0.01201  | 0.01201  | 0.01201  | 0.01215  |

### PROFIT SHARING RATIO

|                                |     |     |     |     |     |     |     |     |     |     |     |
|--------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| <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% |

**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 NOVEMBER 2018**

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

| Products | Tiers | Payment Frequency | Feb 2018 | Mar 2018 | Apr 2018 | May 2018 | June 2018 | July 2018 | Aug 2018 | Sep 2018 | Oct 2018 | Nov 2018 |
|----------|-------|-------------------|----------|----------|----------|----------|-----------|-----------|----------|----------|----------|----------|
|----------|-------|-------------------|----------|----------|----------|----------|-----------|-----------|----------|----------|----------|----------|

|                                     |     |             |         |         |         |         |         |         |         |         |         |         |
|-------------------------------------|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| <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 |
|-------------------------------------|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|

|                           |                 |             |         |         |         |         |         |         |         |         |         |         |
|---------------------------|-----------------|-------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| <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 |
|---------------------------|-----------------|-------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|

|                            |                 |             |         |         |         |         |         |         |         |         |         |         |
|----------------------------|-----------------|-------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| <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 |
|----------------------------|-----------------|-------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|

|                            |                 |             |         |         |         |         |         |         |         |         |         |         |
|----------------------------|-----------------|-------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| <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 |
|----------------------------|-----------------|-------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|

|                            |                 |             |         |         |         |         |         |         |         |         |         |         |
|----------------------------|-----------------|-------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| <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 |
|----------------------------|-----------------|-------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|

**PROFIT SHARING RATIO**

|                                | Feb 2018 | Mar 2018 | Apr 2018 | May 2018 | June 2018 | July 2018 | Aug 2018 | Sep 2018 | Oct 2018 | Nov 2018 |
|--------------------------------|----------|----------|----------|----------|-----------|-----------|----------|----------|----------|----------|
| <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%      |

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