

SUMMIT BANK ISLAMIC BANKING

WEIGHTAGES FOR THE MONTH OF JANUARY 2020

LOCAL CURRENCY

Products	Tiers	Payment Frequency	April 2019	May 2019	June 2019	July 2019	Aug 2019	Sep 2019	OCt 2019	Nov 2019	Dec 2019	Jan 2020
Margin/Security Dep/ Adv. Recvd DM Asset	1 - 9,999,999,999	Six monthly	0.00009	0.00009	0.00009	0.00009	0.00009	0.00009	0.00009	0.00009	0.00009	0.00009
Buiness Account (BA)	1 - 9,999,999,999	Monthly	0.00015	0.00015	0.00015	0.00015	0.00015	0.00015	0.00015	0.00015	0.00015	0.00015
Bachat Savings Account (BSA)	Rs 1 to 4,999,999	Six monthly	0.00907	0.00907	0.00907	0.00902	0.00902	0.00902	0.00900	0.00900	0.00900	0.00900
	Rs 5,000,000 to 9,999,999	Six monthly	0.00907	0.00907	0.00907	0.00902	0.00902	0.00902	0.00900	0.00900	0.00900	0.00900
	Rs 10,000,000 to 24,999,999	Six monthly	0.00907	0.00907	0.00907	0.00902	0.00902	0.00902	0.00900	0.00900	0.00900	0.00900
	Rs 25,000,000 to 49,999,999	Six monthly	0.00907	0.00907	0.00907	0.00902	0.00902	0.00902	0.00900	0.00900	0.00900	0.00900
	Rs 50,000,000 to 99,999,999	Six monthly	0.00907	0.00907	0.00907	0.00902	0.00902	0.00902	0.00900	0.00900	0.00900	0.00900
	Rs 100,000,000 to 249,999,999	Six monthly	0.00907	0.00907	0.00907	0.00902	0.00902	0.00902	0.00900	0.00900	0.00900	0.00900
	Rs 250,000,000 to 499,999,999	Six monthly	0.00907	0.00907	0.00907	0.00902	0.00902	0.00902	0.00900	0.00900	0.00900	0.00900
Rs 500,000,000 and above	Six monthly	0.00907	0.00907	0.00907	0.00902	0.00902	0.00902	0.00900	0.00900	0.00900	0.00900	
Daily Savings Account (DSA)	Rs 1 to 99,999	Monthly	0.00907	0.00907	0.00907	0.00902	0.00902	0.00902	0.00900	0.00900	0.00900	0.00900
	Rs 100,000 to 999,999	Monthly	0.00907	0.00907	0.00907	0.00902	0.00902	0.00902	0.00900	0.00900	0.00900	0.00900
	Rs 1,000,000 to 9,999,999	Monthly	0.00907	0.00907	0.00907	0.00902	0.00902	0.00902	0.00900	0.00900	0.00900	0.00900
	Rs 10,000,000 to 24,999,999	Monthly	0.00907	0.00907	0.00907	0.00902	0.00902	0.00902	0.00900	0.00900	0.00900	0.00900
	Rs 25,000,000 to 49,999,999	Monthly	0.00907	0.00907	0.00907	0.00902	0.00902	0.00902	0.00900	0.00900	0.00900	0.00900
	Rs 50,000,000 to 99,999,999	Monthly	0.00907	0.00907	0.00907	0.00902	0.00902	0.00902	0.00900	0.00900	0.00900	0.00900
	Rs 100,000,000 to 499,999,999	Monthly	0.00907	0.00907	0.00907	0.00902	0.00902	0.00902	0.00900	0.00900	0.00900	0.00900
Rs 500,000,000 and above	Monthly	0.00907	0.00907	0.00907	0.00902	0.00902	0.00902	0.00900	0.00900	0.00900	0.00900	
Hamara Family Saving Account	0 - 9,999,999,999	Monthly	0.00907	0.00907	0.00907	0.00902	0.00902	0.00902	0.00900	0.00900	0.00900	0.00900
Additional Bonus	100,000 and above	Six Monthly	0.00151	0.00151	0.00151	0.00150	0.00150	0.00150	0.00150	0.00150	0.00150	0.00150
Summit Asaan Mega Saving Account	Rs 0 - 9,999,999,999	Monthly	0.00907	0.00907	0.00907	0.00902	0.00902	0.00902	0.00900	0.00900	0.00900	0.00900

Products	Tiers	Payment Frequency	April 2019	May 2019	June 2019	July 2019	Aug 2019	Sep 2019	OCt 2019	Nov 2019	Dec 2019	Jan 2020
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Summit Classic Account	Classic (Plan A)											
	Rs 0 to 249,999	Monthly	0.00015	0.00015	0.00015	0.00015	0.00015	0.00015	0.00015	0.00015	0.00015	0.00015
	Rs 250,000 to 975,000	Monthly	0.00151	0.00151	0.00151	0.00150	0.00150	0.00150	0.00150	0.00150	0.00150	0.00150
	> Rs 975,001 Above	Monthly	0.00038	0.00038	0.00038	0.00038	0.00038	0.00038	0.00038	0.00038	0.00038	0.00038
	Classic (Plan B)											
	Rs 0 to 99,999	Monthly	0.00015	0.00015	0.00015	0.00015	0.00015	0.00015	0.00015	0.00015	0.00015	0.00015
	Rs 100,000 to 580,000	Monthly	0.00219	0.00219	0.00219	0.00218	0.00218	0.00218	0.00218	0.00218	0.00218	0.00218
	Rs 580,001 Above	Monthly	0.00038	0.00038	0.00038	0.00038	0.00038	0.00038	0.00038	0.00038	0.00038	0.00038
	Classic (Plan C)											
	Rs 0 to 49,999	Monthly	0.00015	0.00015	0.00015	0.00015	0.00015	0.00015	0.00015	0.00015	0.00015	0.00015
	Rs 50,000 to 410,000	Monthly	0.00317	0.00317	0.00317	0.00316	0.00316	0.00316	0.00315	0.00315	0.00315	0.00315
	Rs 410,001 Above	Monthly	0.00038	0.00038	0.00038	0.00038	0.00038	0.00038	0.00038	0.00038	0.00038	0.00038

Children Saving Account- YoungBee	0 - 9,999,999,999	Six Monthly	0.00907	0.00907	0.00907	0.00902	0.00902	0.00902	0.00900	0.00900	0.00900	0.00900
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Summit Senior Citizen Savings Account	0 - 999,999	Monthly	0.01436	0.01436	0.01436	0.01728	0.01728	0.01728	0.01800	0.01800	0.01800	0.01800
	1,000,000 - 9,999,999,999	Monthly	0.01512	0.01512	0.01512	0.01803	0.01803	0.01803	0.01875	0.01875	0.01875	0.01875

Products	Tiers	Payment Frequency	April 2019	May 2019	June 2019	July 2019	Aug 2019	Sep 2019	Oct 2019	Nov 2019	Dec 2019	Jan 2020
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6 Months	0 - 9,999,999,999	Monthly	0.00869	0.00869	0.00869	0.00864	0.00864	0.00864	0.00863	0.00863	0.00863	0.00863
6 Months	0 - 9,999,999,999	Quarterly	0.00869	0.00869	0.00869	0.00864	0.00864	0.00864	0.00863	0.00863	0.00863	0.00863

1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	Monthly	0.00869	0.00869	0.00869	0.00864	0.00864	0.00864	0.00863	0.00863	0.00863	0.00863
	Rs 5,000,000 to 9,999,999	Monthly	0.00869	0.00869	0.00869	0.00864	0.00864	0.00864	0.00863	0.00863	0.00863	0.00863
	Rs 10,000,000 to 24,999,999	Monthly	0.00869	0.00869	0.00869	0.00864	0.00864	0.00864	0.00863	0.00863	0.00863	0.00863
	Rs 25,000,000 to 49,999,999	Monthly	0.00869	0.00869	0.00869	0.00864	0.00864	0.00864	0.00863	0.00863	0.00863	0.00863
	Rs 50,000,000 to 99,999,999	Monthly	0.00869	0.00869	0.00869	0.00864	0.00864	0.00864	0.00863	0.00863	0.00863	0.00863
	Rs 100,000,000 to 249,999,999	Monthly	0.00869	0.00869	0.00869	0.00864	0.00864	0.00864	0.00863	0.00863	0.00863	0.00863
	Rs 250,000,000 to 499,999,999	Monthly	0.00869	0.00869	0.00869	0.00864	0.00864	0.00864	0.00863	0.00863	0.00863	0.00863
Rs 500,000,000 and above	Monthly	0.00869	0.00869	0.00869	0.00864	0.00864	0.00864	0.00863	0.00863	0.00863	0.00863	

1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	Quarterly	0.00869	0.00869	0.00869	0.00864	0.00864	0.00864	0.00863	0.00863	0.00863	0.00863
	Rs 5,000,000 to 9,999,999	Quarterly	0.00869	0.00869	0.00869	0.00864	0.00864	0.00864	0.00863	0.00863	0.00863	0.00863
	Rs 10,000,000 to 24,999,999	Quarterly	0.00869	0.00869	0.00869	0.00864	0.00864	0.00864	0.00863	0.00863	0.00863	0.00863
	Rs 25,000,000 to 49,999,999	Quarterly	0.00869	0.00869	0.00869	0.00864	0.00864	0.00864	0.00863	0.00863	0.00863	0.00863
	Rs 50,000,000 to 99,999,999	Quarterly	0.00869	0.00869	0.00869	0.00864	0.00864	0.00864	0.00863	0.00863	0.00863	0.00863
	Rs 100,000,000 to 249,999,999	Quarterly	0.00869	0.00869	0.00869	0.00864	0.00864	0.00864	0.00863	0.00863	0.00863	0.00863
	Rs 250,000,000 to 499,999,999	Quarterly	0.00869	0.00869	0.00869	0.00864	0.00864	0.00864	0.00863	0.00863	0.00863	0.00863
Rs 500,000,000 and above	Quarterly	0.00869	0.00869	0.00869	0.00864	0.00864	0.00864	0.00863	0.00863	0.00863	0.00863	

1 Year - Islamic Savings Certificate	Rs 25,000 to 4,999,999	At Half yearly	0.00869	0.00869	0.00869	0.00864	0.00864	0.00864	0.00863	0.00863	0.00863	0.00863
	Rs 5,000,000 to 9,999,999	At Half yearly	0.00869	0.00869	0.00869	0.00864	0.00864	0.00864	0.00863	0.00863	0.00863	0.00863
	Rs 10,000,000 to 24,999,999	At Half yearly	0.00869	0.00869	0.00869	0.00864	0.00864	0.00864	0.00863	0.00863	0.00863	0.00863
	Rs 25,000,000 to 49,999,999	At Half yearly	0.00869	0.00869	0.00869	0.00864	0.00864	0.00864	0.00863	0.00863	0.00863	0.00863
	Rs 50,000,000 to 99,999,999	At Half yearly	0.00869	0.00869	0.00869	0.00864	0.00864	0.00864	0.00863	0.00863	0.00863	0.00863
	Rs 100,000,000 to 249,999,999	At Half yearly	0.00869	0.00869	0.00869	0.00864	0.00864	0.00864	0.00863	0.00863	0.00863	0.00863
	Rs 250,000,000 to 499,999,999	At Half yearly	0.00869	0.00869	0.00869	0.00864	0.00864	0.00864	0.00863	0.00863	0.00863	0.00863
Rs 500,000,000 and above	At Half yearly	0.00869	0.00869	0.00869	0.00864	0.00864	0.00864	0.00863	0.00863	0.00863	0.00863	

1 Year - Islamic Savings Certificate	Rs 10,000 to 4,999,999	At Maturity	0.00907	0.00907	0.00907	0.00902	0.00902	0.00902	0.00900	0.00900	0.00900	0.00900
	Rs 5,000,000 to 9,999,999	At Maturity	0.00907	0.00907	0.00907	0.00902	0.00902	0.00902	0.00900	0.00900	0.00900	0.00900
	Rs 10,000,000 to 24,999,999	At Maturity	0.00907	0.00907	0.00907	0.00902	0.00902	0.00902	0.00900	0.00900	0.00900	0.00900
	Rs 25,000,000 to 49,999,999	At Maturity	0.00907	0.00907	0.00907	0.00902	0.00902	0.00902	0.00900	0.00900	0.00900	0.00900
	Rs 50,000,000 to 99,999,999	At Maturity	0.00907	0.00907	0.00907	0.00902	0.00902	0.00902	0.00900	0.00900	0.00900	0.00900
	Rs 100,000,000 to 249,999,999	At Maturity	0.00907	0.00907	0.00907	0.00902	0.00902	0.00902	0.00900	0.00900	0.00900	0.00900
	Rs 250,000,000 to 499,999,999	At Maturity	0.00907	0.00907	0.00907	0.00902	0.00902	0.00902	0.00900	0.00900	0.00900	0.00900
Rs 500,000,000 and above	At Maturity	0.00907	0.00907	0.00907	0.00902	0.00902	0.00902	0.00900	0.00900	0.00900	0.00900	

Products	Tiers	Payment Frequency	April 2019	May 2019	June 2019	July 2019	Aug 2019	Sep 2019	Oct 2019	Nov 2019	Dec 2019	Jan 2020
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2 Year - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.00945	0.00945	0.00945	0.00939	0.00939	0.00939	0.00938	0.00938	0.00938	0.00938
	0 - 9,999,999,999	Quarterly	0.00945	0.00945	0.00945	0.00939	0.00939	0.00939	0.00938	0.00938	0.00938	0.00938
	0 - 9,999,999,999	At Half yearly	0.00945	0.00945	0.00945	0.00939	0.00939	0.00939	0.00938	0.00938	0.00938	0.00938
	0 - 9,999,999,999	At Annually	0.00945	0.00945	0.00945	0.00939	0.00939	0.00939	0.00938	0.00938	0.00938	0.00938
	0 - 9,999,999,999	At Maturity	0.01058	0.01058	0.01058	0.01052	0.01052	0.01052	0.01050	0.01050	0.01050	0.01050

3 Years - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.00983	0.00983	0.00983	0.00977	0.00977	0.00977	0.00975	0.00975	0.00975	0.00975
	0 - 9,999,999,999	Quarterly	0.00983	0.00983	0.00983	0.00977	0.00977	0.00977	0.00975	0.00975	0.00975	0.00975
	0 - 9,999,999,999	At Half yearly	0.00983	0.00983	0.00983	0.00977	0.00977	0.00977	0.00975	0.00975	0.00975	0.00975
	0 - 9,999,999,999	At Annually	0.01020	0.01020	0.01020	0.01014	0.01014	0.01014	0.01013	0.01013	0.01013	0.01013
	0 - 9,999,999,999	At Maturity	0.01058	0.01058	0.01058	0.01052	0.01052	0.01052	0.01050	0.01050	0.01050	0.01050

4 Year - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.00983	0.00983	0.00983	0.00977	0.00977	0.00977	0.00975	0.00975	0.00975	0.00975
	0 - 9,999,999,999	Quarterly	0.01020	0.01020	0.01020	0.01014	0.01014	0.01014	0.01013	0.01013	0.01013	0.01013
	0 - 9,999,999,999	At Half yearly	0.01058	0.01058	0.01058	0.01052	0.01052	0.01052	0.01050	0.01050	0.01050	0.01050
	0 - 9,999,999,999	At Annually	0.01096	0.01096	0.01096	0.01089	0.01089	0.01089	0.01088	0.01088	0.01088	0.01088
	0 - 9,999,999,999	At Maturity	0.01134	0.01134	0.01134	0.01127	0.01127	0.01127	0.01125	0.01125	0.01125	0.01125

5 Years - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.01096	0.01096	0.01096	0.01089	0.01089	0.01089	0.01088	0.01088	0.01088	0.01088
	0 - 9,999,999,999	Quarterly	0.01134	0.01134	0.01134	0.01127	0.01127	0.01127	0.01125	0.01125	0.01125	0.01125
	0 - 9,999,999,999	At Half yearly	0.01134	0.01134	0.01134	0.01127	0.01127	0.01127	0.01125	0.01125	0.01125	0.01125
	0 - 9,999,999,999	At Annually	0.01172	0.01172	0.01172	0.01165	0.01165	0.01165	0.01163	0.01163	0.01163	0.01163
	0 - 9,999,999,999	At Maturity	0.01209	0.01209	0.01209	0.01202	0.01202	0.01202	0.01200	0.01200	0.01200	0.01200

PROFIT SHARING RATIO

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

Zubair Ahmed
Manager MIS & Pool Management

Ghazanfar Ahsan
Head Islamic Banking

Mufti Muhammad Najeeb Khan
Shariah Board Member

Syed Zubair Hussain
RSBM / Head of Shariah Compliance

SUMMIT BANK ISLAMIC BANKING

WEIGHTAGES FOR THE MONTH OF JANUARY 2020

FOREIGN CURRENCY (USD,EURO,GBP & YEN)

Products	Tiers	Payment Frequency	Feb 2019	March 2019	April 2019	May 2019	June 2019	July 2019	Aug 2019	Sep 2019	Oct 2019	Nov 2019	Dec 2019	Jan 2020
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	0.20000	0.20000	0.20000
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	0.20000	0.20000	0.20000
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	0.20000	0.20000	0.20000
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	0.20000	0.20000	0.20000
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	0.20000	0.20000	0.20000

PROFIT SHARING RATIO

	Feb 2019	March 2019	April 2019	May 2019	June 2019	July 2019	Aug 2019	Sep 2019	Oct 2019	Nov 2019	Dec 2019	Jan 2020
Rabbul Maal (Depositor)	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	10%
Mudarib (Bank)	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	90%

Zubair Ahmed
 Manager MIS & Pool Management

Ghazanfar Ahsan
 Head Islamic Banking

Muffi Muhammad Najeeb Khan
 Shariah Board Member

Syed Zubair Hussain
 RSBM / Head of Shariah Compliance