

Products	Tiers	Payment Frequency	July 2019	Aug 2019	Sep 2019	Oct 2019	Nov 2019	Dec 2019	Jan 2020	Feb 2020	March 2020
2 Year - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.00939	0.00939	0.00939	0.00938	0.00938	0.00938	0.00938	0.00938	0.00938
	0 - 9,999,999,999	Quarterly	0.00939	0.00939	0.00939	0.00938	0.00938	0.00938	0.00938	0.00938	0.00938
	0 - 9,999,999,999	At Half yearly	0.00939	0.00939	0.00939	0.00938	0.00938	0.00938	0.00938	0.00938	0.00938
	0 - 9,999,999,999	At Annually	0.00939	0.00939	0.00939	0.00938	0.00938	0.00938	0.00938	0.00938	0.00938
	0 - 9,999,999,999	At Maturity	0.01052	0.01052	0.01052	0.01050	0.01050	0.01050	0.01050	0.01050	0.01050
3 Years - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.00977	0.00977	0.00977	0.00975	0.00975	0.00975	0.00975	0.00975	0.00975
	0 - 9,999,999,999	Quarterly	0.00977	0.00977	0.00977	0.00975	0.00975	0.00975	0.00975	0.00975	0.00975
	0 - 9,999,999,999	At Half yearly	0.00977	0.00977	0.00977	0.00975	0.00975	0.00975	0.00975	0.00975	0.00975
	0 - 9,999,999,999	At Annually	0.01014	0.01014	0.01014	0.01013	0.01013	0.01013	0.01013	0.01013	0.01013
	0 - 9,999,999,999	At Maturity	0.01052	0.01052	0.01052	0.01050	0.01050	0.01050	0.01050	0.01050	0.01050
4 Year - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.00977	0.00977	0.00977	0.00975	0.00975	0.00975	0.00975	0.00975	0.00975
	0 - 9,999,999,999	Quarterly	0.01014	0.01014	0.01014	0.01013	0.01013	0.01013	0.01013	0.01013	0.01013
	0 - 9,999,999,999	At Half yearly	0.01052	0.01052	0.01052	0.01050	0.01050	0.01050	0.01050	0.01050	0.01050
	0 - 9,999,999,999	At Annually	0.01089	0.01089	0.01089	0.01088	0.01088	0.01088	0.01088	0.01088	0.01088
	0 - 9,999,999,999	At Maturity	0.01127	0.01127	0.01127	0.01125	0.01125	0.01125	0.01125	0.01125	0.01125
5 Years - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.01089	0.01089	0.01089	0.01088	0.01088	0.01088	0.01088	0.01088	0.01088
	0 - 9,999,999,999	Quarterly	0.01127	0.01127	0.01127	0.01125	0.01125	0.01125	0.01125	0.01125	0.01125
	0 - 9,999,999,999	At Half yearly	0.01127	0.01127	0.01127	0.01125	0.01125	0.01125	0.01125	0.01125	0.01125
	0 - 9,999,999,999	At Annually	0.01165	0.01165	0.01165	0.01163	0.01163	0.01163	0.01163	0.01163	0.01163
	0 - 9,999,999,999	At Maturity	0.01202	0.01202	0.01202	0.01200	0.01200	0.01200	0.01200	0.01200	0.01200

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

Ghazzanfar Ahsan
Head Islamic Banking

Syed Zubair Hussain
RSBM / Head of Shariah Compliance

SUMMIT BANK ISLAMIC BANKING

WEIGHTAGES FOR THE MONTH OF March 2020

FOREIGN CURRENCY (USD,EURO,GBP & YEN)

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

	March 2019	April 2019	May 2019	July 2019	Aug 2019	Sep 2019	Oct 2019	Nov 2019	Dec 2019	Jan 2020	Feb 2020	March 2020
Rabbul Maal (Depositor)	50%	50%	50%	50%	50%	50%	50%	50%	50%	10%	10%	5%
Mudarib (Bank)	50%	50%	50%	50%	50%	50%	50%	50%	50%	90%	90%	95%

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