

SUMMIT BANK ISLAMIC BANKING

WEIGHTAGES FOR THE MONTH OF NOVEMBER 2020

LOCAL CURRENCY

Products	Tiers	Payment Frequency	Nov 2019	Dec 2019	Jan 2020	Feb 2020	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020	Sep 2020	October 2020	November 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	0.00014	0.00014	0.00014	0.00014	0.00014	0.00014	0.00014
Buiness Account (BA)	1 - 9,999,999,999	Monthly	0.00015	0.00015	0.00015	0.00015	0.00015	0.00015	0.00024	0.00024	0.00024	0.00024	0.00024	0.00024	0.00024
Bachat Savings Account (BSA)	Rs 1 to 4,999,999	Six monthly	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
	Rs 5,000,000 to 9,999,999	Six monthly	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
	Rs 10,000,000 to 24,999,999	Six monthly	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
	Rs 25,000,000 to 49,999,999	Six monthly	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
	Rs 50,000,000 to 99,999,999	Six monthly	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
	Rs 100,000,000 to 249,999,999	Six monthly	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
	Rs 250,000,000 to 499,999,999	Six monthly	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
Rs 500,000,000 and above	Six monthly	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	
Daily Savings Account (DSA)	Rs 1 to 99,999	Monthly	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
	Rs 100,000 to 999,999	Monthly	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
	Rs 1,000,000 to 9,999,999	Monthly	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
	Rs 10,000,000 to 24,999,999	Monthly	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
	Rs 25,000,000 to 49,999,999	Monthly	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
	Rs 50,000,000 to 99,999,999	Monthly	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
	Rs 100,000,000 to 499,999,999	Monthly	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
Rs 500,000,000 and above	Monthly	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	
Hamara Family Saving Account	0 - 9,999,999,999	Monthly	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
Additional Bonus	100,000 and above	Six Monthly	0.00150	0.00150	0.00150	0.00150	0.00150	0.00150	0.00237	0.00239	0.00240	0.00240	0.00240	0.00240	0.00240
Summit Asaan Mega Saving Account	Rs 0 - 9,999,999,999	Monthly	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900

Products	Tiers	Payment Frequency	Nov 2019	Dec 2019	Jan 2020	Feb 2020	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020	Sep 2020	October 2020	November 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	0.00024	0.00024	0.00024	0.00024	0.00024	0.00024	0.00024
	Rs 250,000 to 975,000	Monthly	0.00150	0.00150	0.00150	0.00150	0.00150	0.00150	0.00237	0.00239	0.00240	0.00240	0.00240	0.00240	0.00240
	> Rs 975,001 Above	Monthly	0.00038	0.00038	0.00038	0.00038	0.00038	0.00038	0.00059	0.00060	0.00060	0.00060	0.00060	0.00060	0.00060
	Classic (Plan B)														
	Rs 0 to 99,999	Monthly	0.00015	0.00015	0.00015	0.00015	0.00015	0.00015	0.00024	0.00024	0.00024	0.00024	0.00024	0.00024	0.00024
	Rs 100,000 to 580,000	Monthly	0.00218	0.00218	0.00218	0.00218	0.00218	0.00218	0.00344	0.00346	0.00348	0.00348	0.00348	0.00348	0.00348
	Rs 580,001 Above	Monthly	0.00038	0.00038	0.00038	0.00038	0.00038	0.00038	0.00059	0.00060	0.00060	0.00060	0.00060	0.00060	0.00060
	Classic (Plan C)														
	Rs 0 to 49,999	Monthly	0.00015	0.00015	0.00015	0.00015	0.00015	0.00015	0.00024	0.00024	0.00024	0.00024	0.00024	0.00024	0.00024
	Rs 50,000 to 410,000	Monthly	0.00315	0.00315	0.00315	0.00315	0.00315	0.00315	0.00498	0.00502	0.00504	0.00504	0.00504	0.00504	0.00504
	Rs 410,001 Above	Monthly	0.00038	0.00038	0.00038	0.00038	0.00038	0.00038	0.00059	0.00060	0.00060	0.00060	0.00060	0.00060	0.00060

Children Saving Account- YoungBee	0 - 9,999,999,999	Six Monthly	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
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Summit Senior Citizen Savings Account	0 - 999,999	Monthly	0.01800	0.01800	0.01800	0.01800	0.01800	0.01800	0.02015	0.01673	0.01440	0.01440	0.01440	0.01440	0.01440
	1,000,000 - 9,999,999,999	Monthly	0.01875	0.01875	0.01875	0.01875	0.01875	0.01875	0.02134	0.01732	0.01560	0.01560	0.01560	0.01560	0.01560

Products	Tiers	Payment Frequency	Nov 2019	Dec 2019	Jan 2020	Feb 2020	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020	Sep 2020	October 2020	November 2020
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2 Year - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.00938	0.00938	0.00938	0.00938	0.00938	0.00938	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	Quarterly	0.00938	0.00938	0.00938	0.00938	0.00938	0.00938	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Half yearly	0.00938	0.00938	0.00938	0.00938	0.00938	0.00938	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Annually	0.00938	0.00938	0.00938	0.00938	0.00938	0.00938	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Maturity	0.01050	0.01050	0.01050	0.01050	0.01050	0.01050	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900

3 Years - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.00975	0.00975	0.00975	0.00975	0.00975	0.00975	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	Quarterly	0.00975	0.00975	0.00975	0.00975	0.00975	0.00975	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Half yearly	0.00975	0.00975	0.00975	0.00975	0.00975	0.00975	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Annually	0.01013	0.01013	0.01013	0.01013	0.01013	0.01013	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Maturity	0.01050	0.01050	0.01050	0.01050	0.01050	0.01050	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900

4 Year - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.00975	0.00975	0.00975	0.00975	0.00975	0.00975	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	Quarterly	0.01013	0.01013	0.01013	0.01013	0.01013	0.01013	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Half yearly	0.01050	0.01050	0.01050	0.01050	0.01050	0.01050	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Annually	0.01088	0.01088	0.01088	0.01088	0.01088	0.01088	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Maturity	0.01125	0.01125	0.01125	0.01125	0.01125	0.01125	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900

5 Years - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.01088	0.01088	0.01088	0.01088	0.01088	0.01088	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	Quarterly	0.01125	0.01125	0.01125	0.01125	0.01125	0.01125	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Half yearly	0.01125	0.01125	0.01125	0.01125	0.01125	0.01125	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Annually	0.01163	0.01163	0.01163	0.01163	0.01163	0.01163	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Maturity	0.01200	0.01200	0.01200	0.01200	0.01200	0.01200	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900

PROFIT SHARING RATIO

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

Zubair Ahmed

Manager MIS & Pool Management

Ghazzanfar Ahsan

Head Islamic Banking

Tahir Saeed Qureshi

Officer MIS & Pool Management

Syed Zubair Hussain

RSBM / Head of Shariah Compliance

SUMMIT BANK ISLAMIC BANKING

WEIGHTAGES FOR THE MONTH OF NOVEMBER 2020

FOREIGN CURRENCY (USD,EURO,GBP & YEN)

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

PROFIT SHARING RATIO

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

Zubair Ahmed
Manager MIS & Pool Management

Ghazzanfar Ahsan
Head Islamic Banking

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Officer MIS & Pool Management

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RSBM / Head of Shariah Compliance