









Products	Tiers	Payment Frequency	Dec 2019	Jan 2020	Feb 2020	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020	Sep 2020	October 2020	November 2020	December 2020
2 Year - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.00938	0.00938	0.00938	0.00938	0.00938	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	Quarterly	0.00938	0.00938	0.00938	0.00938	0.00938	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Half yearly	0.00938	0.00938	0.00938	0.00938	0.00938	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Annually	0.00938	0.00938	0.00938	0.00938	0.00938	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Maturity	0.01050	0.01050	0.01050	0.01050	0.01050	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
3 Years - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.00975	0.00975	0.00975	0.00975	0.00975	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	Quarterly	0.00975	0.00975	0.00975	0.00975	0.00975	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Half yearly	0.00975	0.00975	0.00975	0.00975	0.00975	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Annually	0.01013	0.01013	0.01013	0.01013	0.01013	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Maturity	0.01050	0.01050	0.01050	0.01050	0.01050	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
4 Year - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.00975	0.00975	0.00975	0.00975	0.00975	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	Quarterly	0.01013	0.01013	0.01013	0.01013	0.01013	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Half yearly	0.01050	0.01050	0.01050	0.01050	0.01050	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Annually	0.01088	0.01088	0.01088	0.01088	0.01088	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Maturity	0.01125	0.01125	0.01125	0.01125	0.01125	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
5 Years - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.01088	0.01088	0.01088	0.01088	0.01088	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	Quarterly	0.01125	0.01125	0.01125	0.01125	0.01125	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Half yearly	0.01125	0.01125	0.01125	0.01125	0.01125	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Annually	0.01163	0.01163	0.01163	0.01163	0.01163	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Maturity	0.01200	0.01200	0.01200	0.01200	0.01200	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900

**PROFIT SHARING RATIO**

<b>Rabbul Maal (Depositor)</b>	50%	50%	50%	50%	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%	50%	50%	50%	50%

**Zubair Ahmed**  
Manager MIS & Pool Management

**Ghazanfar 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 DECEMBER 2020

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

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

#### PROFIT SHARING RATIO

	Dec 2019	Jan 2020	Feb 2020	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020	September 2020	October 2020	November 2020	December 2020
<b>Rabbul Maal (Depositor)</b>	50%	10%	10%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
<b>Mudarib (Bank)</b>	50%	90%	90%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%

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