

Products	Tiers	Payment Frequency	Jan 2020	Feb 2020	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020	Sep 2020	October 2020	November 2020	December 2020	Jan 2021
			Jan 2020	Feb 2020	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020	Sep 2020	October 2020	November 2020	December 2020	Jan 2021
2 Year - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.00938	0.00938	0.00938	0.00938	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	Quarterly	0.00938	0.00938	0.00938	0.00938	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Half yearly	0.00938	0.00938	0.00938	0.00938	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Annually	0.00938	0.00938	0.00938	0.00938	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Maturity	0.01050	0.01050	0.01050	0.01050	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
3 Years - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.00975	0.00975	0.00975	0.00975	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	Quarterly	0.00975	0.00975	0.00975	0.00975	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Half yearly	0.00975	0.00975	0.00975	0.00975	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Annually	0.01013	0.01013	0.01013	0.01013	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Maturity	0.01050	0.01050	0.01050	0.01050	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
4 Year - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.00975	0.00975	0.00975	0.00975	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	Quarterly	0.01013	0.01013	0.01013	0.01013	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Half yearly	0.01050	0.01050	0.01050	0.01050	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Annually	0.01088	0.01088	0.01088	0.01088	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Maturity	0.01125	0.01125	0.01125	0.01125	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
5 Years - Islamic Savings Certificate	0 - 9,999,999,999	Monthly	0.01088	0.01088	0.01088	0.01088	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	Quarterly	0.01125	0.01125	0.01125	0.01125	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Half yearly	0.01125	0.01125	0.01125	0.01125	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Annually	0.01163	0.01163	0.01163	0.01163	0.00889	0.00896	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900	0.00900
	0 - 9,999,999,999	At Maturity	0.01200	0.01200	0.01200	0.01200	0.00889	0.00896	0.00900	0.00900	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%
Mudarib (Bank)	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 JANUARY 2021
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	January 2021
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
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
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
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
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

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	Jan 2021
Rabbul Maal (Depositor)	50%	10%	10%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
Mudarib (Bank)	50%	90%	90%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%

Zubair Ahmed
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