

**FAYSAL BANK**  
**Barkat Islamic Banking**



**NEW ACTUAL PROFIT RATES**  
**2012**

Month	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
Mudarib Profit Sharing Ratio								60%	60%	60%	60%	50%
Other Deposits												
Margin Accounts & Security Deposits								0.10%	0.10%	0.10%	0.10%	0.10%
Barkat Kamil Account								0.10%	0.10%	0.10%	0.10%	0.10%
Interbank												
Interbank Mudarba - 1								8.75%	6.50%	5.00%	7.00%	7.00%
Financial Institutions Deposits												
Tier 1 (25,000,000 to 100,000,000)								N/A	6.50%	6.51%	0.00%	7.50%
Tier 2 (100,000,001 to 200,000,000)								7.00%	0.00%	0.00%	0.00%	0.00%
Tier 3 (200,000,001 to 500,000,000)								N/A	0.00%	0.00%	7.50%	8.50%
Tier 4 (500,000,001 & abv)								8.57%	8.50%	8.51%	0.00%	0.00%
Barkat Saving Accounts												
Tier 1 ( 0 to 4,999,999K)								6.01%	6.00%	6.01%	6.00%	6.00%
Tier 2 ( 5,000,000 to 9,999,999)								6.25%	6.25%	6.26%	6.25%	6.25%
Tier 3 (10,000,000 to 24,999,999)								6.51%	6.50%	6.51%	6.50%	6.50%
Tier 4 (25,000,000 to 49,999,999)								7.01%	7.00%	7.01%	7.00%	7.00%
Tier 5 (50,000,000 to 99,999,999)								7.50%	7.50%	7.51%	7.50%	7.50%
Tier 6 (100,000,000 & above)								N/A	8.00%	8.01%	8.00%	8.00%
New - Barkat Investments Certificates (From 16-08-2012)												
1 Month BIIC (Maturity)												
Tier 1 ( 50,000 to 999,999)								6.50%	6.50%	6.51%	6.50%	6.50%
Tier 2 ( 1,000,000 to 4,999,999)								6.75%	6.75%	6.76%	6.75%	6.75%
Tier 3 ( 5,000,000 to 9,999,999)								7.00%	7.00%	7.01%	7.00%	7.00%
Tier 4 (10,000,000 to 24,999,999)								7.25%	7.25%	7.26%	7.25%	7.25%
Tier 5 (25,000,000 to 49,999,999)								8.00%	8.00%	8.01%	8.00%	8.00%
Tier 6 (50,000,000 & abv)								0.00%	8.25%	8.26%	8.25%	8.25%
3 Month BIIC (Maturity)												
Tier 1 ( 50,000 to 999,999)								6.61%	6.60%	6.61%	6.60%	6.60%
Tier 2 ( 1,000,000 to 4,999,999)								7.00%	7.00%	7.01%	7.00%	7.00%
Tier 3 ( 5,000,000 to 9,999,999)								7.25%	7.25%	7.26%	7.25%	7.25%
Tier 4 (10,000,000 to 24,999,999)								7.50%	7.50%	7.51%	7.50%	7.50%
Tier 5 (25,000,000 to 49,999,999)								N/A	8.25%	8.26%	8.25%	8.25%
Tier 6 (50,000,000 & abv)								N/A	0.00%	8.51%	8.50%	8.50%

3 Month BMIC (Monthly)						
Tier 1 ( 50,000 to 999,999)		6.56%	6.55%	6.56%	6.55%	6.55%
Tier 2 ( 1,000,000 to 4,999,999)		6.75%	6.75%	6.76%	6.75%	6.75%
Tier 3 ( 5,000,000 to 9,999,999)		7.01%	7.00%	7.01%	7.00%	7.00%
Tier 4 (10,000,000 to 24,999,999)		N/A	0.00%	0.00%	7.25%	7.25%
Tier 5 (25,000,000 to 49,999,999)		N/A	0.00%	8.01%	8.00%	0.00%
Tier 6 (50,000,000 & abv)		N/A	8.25%	8.26%	8.25%	8.25%
6 Month BIIC (Maturity)						
Tier 1 ( 50,000 to 999,999)		7.00%	7.00%	7.01%	7.00%	7.00%
Tier 2 ( 1,000,000 to 4,999,999)		7.25%	7.25%	7.26%	7.25%	7.25%
Tier 3 ( 5,000,000 to 9,999,999)		N/A	7.50%	7.51%	7.50%	7.50%
Tier 4 (10,000,000 to 24,999,999)		N/A	7.75%	7.76%	7.75%	7.75%
Tier 5 (25,000,000 to 49,999,999)		N/A	8.30%	8.31%	8.30%	8.30%
Tier 6 (50,000,000 & abv)		8.50%	8.50%	8.51%	8.50%	8.50%
6 Month BMIC (Monthly)						
Tier 1 ( 50,000 to 999,999)		6.75%	6.75%	6.76%	6.75%	6.75%
Tier 2 ( 1,000,000 to 4,999,999)		7.00%	7.00%	7.01%	7.00%	7.00%
Tier 3 ( 5,000,000 to 9,999,999)		N/A	0.00%	7.26%	7.25%	7.25%
Tier 4 (10,000,000 to 24,999,999)		N/A	7.50%	7.51%	7.50%	7.50%
Tier 5 (25,000,000 to 49,999,999)		N/A	0.00%	0.00%	8.05%	8.05%
Tier 6 (50,000,000 & abv)		N/A	0.00%	0.00%	0.00%	0.00%
12 Months BIIC (Maturity)						
Tier 1 ( 50,000 to 999,999)		7.50%	7.50%	7.51%	7.50%	7.50%
Tier 2 (1,000,000 to 4,999,999)		7.75%	7.75%	7.76%	7.75%	7.75%
Tier 3 (5,000,000 to 9,999,999)		7.90%	7.90%	7.91%	7.90%	7.90%
Tier 4 (10,000,000 to 24,999,999)		N/A	0.00%	0.00%	0.00%	8.10%
Tier 5 (25,000,000 to 49,999,999)		N/A	0.00%	0.00%	0.00%	8.40%
Tier 6 (50,000,000 & abv)		N/A	8.50%	8.51%	8.50%	8.50%
12 Months BMIC (Monthly)						
Tier 1 ( 50,000 to 999,999)		7.25%	7.25%	7.26%	7.25%	7.25%
Tier 2 ( 1,000,000 to 4,999,999)		7.56%	7.50%	7.51%	7.50%	7.50%
Tier 3 ( 5,000,000 to 9,999,999)		7.65%	7.65%	7.66%	7.65%	7.65%
Tier 4 (10,000,000 to 24,999,999)		N/A	7.85%	7.86%	7.85%	7.85%
Tier 5 (25,000,000 to 49,999,999)		N/A	8.15%	8.16%	8.15%	8.15%
Tier 6 (50,000,000 & abv)		N/A	0.00%	0.00%	0.00%	0.00%

BARKAT FCY DEPOSITS								
Barkat FCY Savings Accounts								
Tier 1 ( 0 to USD 999)		0.0660%	0.0590%	0.0763%	0.0793%	0.0500%	0.0899%	0.1284%
Tier 2 ( USD 1,000 to USD 49,999)		0.1981%	0.1770%	0.2288%	0.2380%	0.1500%	0.1499%	0.2139%
Tier 3 ( USD 50,000 to USD 99,999)		0.2641%	0.2359%	0.3051%	0.3173%	0.2001%	0.2997%	0.4279%
Tier 4 ( USD 100,000 & above)		0.0000%	0.0000%	0.3814%	0.3967%	0.2501%	0.4496%	0.6418%

**Note:** No new solicitation in Relationship Based Term Deposits

# FAYSAL BANK

## Barkat Islamic Banking



### OLD ACTUAL PROFIT RATES 2012

Month	JAN	FEB	MAR	APR	MAY	JUN	JULY	AUG	SEPT	OCT	NOV	DEC
Mudarib Profit Sharing Ratio	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	50%
Other Deposits												
Margin Accounts & Security Deposits	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%					
Barkat Kamil Account	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%					
Interbank												
Interbank Mudarba - 1	N/A	N/A	10.01%	11.50%	9.50%	11.00%	10.77%					
Interbank Mudarba - 2	N/A	N/A	N/A	10.25%	N/A	N/A	N/A					
Financial Institutions Deposits												
Tier 1 (25,000,000 to 100,000,000)	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%					
Tier 2 (100,000,001 to 200,000,000)	N/A	N/A	0.00%	0.00%	0.00%	8.50%	0.00%					
Tier 3 (200,000,001 to 500,000,000)	N/A	N/A	0.00%	0.00%	0.00%	0.00%	9.00%					
Tier 4 (500,000,001 & abv)	10.00%	10.00%	10.01%	10.00%	10.00%	10.00%	10.00%					
Barkat Saving Accounts												
Tier 1 ( 0 to 999,999K)	5.00%	5.00%	5.00%	5.00%	6.00%	6.00%	6.00%					
Tier 1 ( 1,000,000 to 4,999,999)	5.25%	5.25%	5.26%	5.25%								
Tier 2 ( 5,000,000 to 9,999,999)	6.50%	6.50%	6.51%	6.50%	6.50%	6.50%	6.50%					
Tier 3 (10,000,000 to 24,999,999)	7.00%	7.00%	7.01%	7.00%	7.00%	7.00%	7.00%					
Tier 4 (25,000,000 to 49,999,999)	7.50%	7.50%	7.51%	7.50%	7.50%	7.50%	7.50%					
Tier 5 (50,000,000 to 99,999,999)	N/A	8.00%	8.01%	8.00%	8.00%	8.00%	8.00%					
Tier 6 (100,000,000 & above)	Not Launched	0.00%	0.00%	0.00%	0.00%	9.00%	9.00%					
Barkat FCY Savings Accounts												
Tier 1 ( 0 to USD 999)						0.066%	0.059%					
Tier 2 ( USD 1,000 to USD 49,999)						0.198%	0.177%					
Tier 3 ( USD 50,000 to USD 99,999)						0.264%	0.236%					
Tier 4 ( USD 100,000 & above)						0.000%	0.000%					
Old - Barkat Investments Certificates (upto 14-10-2011)												
1 Month BIIC (Maturity)												
Tier 1 ( 25,000 to 999,999)	8.00%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 2 ( 1,000,000 to 4,999,999)	8.25%	8.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 3 ( 5,000,000 to 9,999,999)	8.50%	8.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 4 (10,000,000 to 24,999,999)	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5 (25,000,000 to 49,999,999)	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5 (50,000,000 & abv)	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1 Month BMIC (Monthly)												
Tier 1 ( 25,000 to 999,999)	8.00%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 2 ( 1,000,000 to 4,999,999)	8.25%	8.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 3 ( 5,000,000 to 9,999,999)	N/A	N/A	N/A						0.00%	0.00%	0.00%	0.00%
Tier 4 (10,000,000 to 24,999,999)	N/A	N/A	N/A						0.00%	0.00%	0.00%	0.00%
Tier 5 (25,000,000 to 49,999,999)	N/A	N/A	N/A						0.00%	0.00%	0.00%	0.00%
Tier 5 (50,000,000 & abv)	N/A	N/A	N/A						0.00%	0.00%	0.00%	0.00%

3 Month BIIC (Maturity)												
Tier 1 ( 25,000 to 999,999)	9.75%	8.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 2 ( 1,000,000 to 4,999,999)	10.05%	8.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 3 ( 5,000,000 to 9,999,999)	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 4 (10,000,000 to 24,999,999)	10.15%	9.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5 (25,000,000 to 49,999,999)	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (50,000,000 & abv)	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 Month BMIC (Monthly)												
Tier 1 ( 25,000 to 999,999)	9.45%	7.85%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 2 ( 1,000,000 to 4,999,999)	9.75%	8.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 3 ( 5,000,000 to 9,999,999)	9.80%	8.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 4 (10,000,000 to 24,999,999)	9.85%	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5 (25,000,000 to 49,999,999)	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (50,000,000 & abv)	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6 Month BIIC (Maturity)												
Tier 1 ( 25,000 to 999,999)	10.25%	10.25%	10.26%	10.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 2 ( 1,000,000 to 4,999,999)	10.30%	10.30%	10.31%	10.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 3 ( 5,000,000 to 9,999,999)	10.35%	10.35%	10.36%	10.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 4 (10,000,000 to 24,999,999)	10.50%	10.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5 (25,000,000 to 49,999,999)	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (50,000,000 & abv)	11.75%	11.75%	11.76%	11.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6 Month BMIC (Monthly)												
Tier 1 ( 25,000 to 999,999)	9.95%	9.95%	9.96%	9.95%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 2 ( 1,000,000 to 4,999,999)	10.05%	10.05%	10.06%	10.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 3 ( 5,000,000 to 9,999,999)	10.10%	10.10%	10.11%	10.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 4 (10,000,000 to 24,999,999)	10.25%	10.25%	10.26%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5 (25,000,000 to 49,999,999)	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (50,000,000 & abv)	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12 Months BIIC (Maturity)												
Tier 1 (25,000 to 999,999)	11.00%	11.00%	11.01%	11.00%	11.00%	11.00%	11.00%	11.00%	11.01%	11.01%	0.00%	0.00%
Tier 2 (1,000,000 to 4,999,999)	11.05%	11.05%	11.06%	11.05%	11.05%	11.05%	11.05%	11.05%	11.06%	11.06%	0.00%	0.00%
Tier 3 (5,000,000 to 9,999,999)	11.10%	11.10%	11.11%	11.10%	11.10%	11.10%	11.10%	11.10%	0.00%	0.00%	0.00%	0.00%
Tier 4 (10,000,000 to 24,999,999)	11.15%	11.15%	11.16%	11.15%	11.15%	11.15%	11.15%	11.15%	0.00%	0.00%	0.00%	0.00%
Tier 5 (25,000,000 to 49,999,999)	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (50,000,000 & abv)	12.00%	12.00%	12.01%	12.00%	12.00%	12.00%	12.01%	12.00%	0.00%	0.00%	0.00%	0.00%
12 Months BMIC (Monthly)												
Tier 1 ( 25,000 to 999,999)	10.70%	10.70%	10.71%	10.70%	10.70%	10.70%	10.70%	10.70%	10.71%	10.71%	0.00%	0.00%
Tier 2 ( 1,000,000 to 4,999,999)	10.75%	10.75%	10.76%	10.75%	10.75%	10.75%	10.75%	10.75%	10.76%	10.76%	0.00%	0.00%
Tier 3 ( 5,000,000 to 9,999,999)	10.80%	10.80%	10.81%	10.80%	10.80%	10.80%	10.80%	10.80%	10.81%	10.81%	0.00%	0.00%
Tier 4 (10,000,000 to 24,999,999)	10.85%	10.85%	10.86%	10.85%	10.85%	10.85%	10.85%	10.85%	10.86%	0.00%	0.00%	0.00%
Tier 5 (25,000,000 to 49,999,999)	11.50%	11.50%	11.51%	11.50%	11.50%	11.50%	0.00%	11.50%	0.00%	0.00%	0.00%	0.00%
Tier 6 (50,000,000 & abv)	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Relationship based deposits												
<b>3 Month ( Maturity)</b>												
Tier 1 ( 1,000,000 to 24,999,999)	10.15%	9.00%	9.01%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	7.51%	0.00%	0.00%
Tier 2 ( 25,000,000 and above)	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>3 Month ( Monthly)</b>												
Tier 1 ( 1,000,000 to 24,999,999)	9.85%	8.75%	8.76%	8.75%	8.75%	8.75%	8.75%	8.82%	8.75%	7.26%	0.00%	0.00%
Tier 2 ( 25,000,000 and above)	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>6 Month ( Maturity)</b>												
Tier 1 ( 1,000,000 to 24,999,999)	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 2 ( 25,000,000 and above)	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>6 Month ( Monthly)</b>												
Tier 1 ( 1,000,000 to 24,999,999)	10.25%	10.25%	10.26%	10.25%	10.25%	10.25%	10.25%	10.25%	9.00%	7.51%	0.00%	0.00%
Tier 2 ( 25,000,000 and above)	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>12 Months( Maturity)</b>												
Maturity Payout	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Maturity Payout	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>12 Months(Monthly)</b>												
Monthly Payout	10.85%	10.85%	10.86%	10.85%	10.85%	10.85%	10.85%	10.85%	9.60%	7.86%	0.00%	0.00%
Monthly Payout	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
OLD - Barkat Investments Certificates (Upto 15-08-2012)												
<b>1 Month BIIC (Maturity)</b>												
Tier 1 ( 50,000 to 999,999)	8.00%	8.00%	8.01%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	0.00%	0.00%	0.00%
Tier 2 ( 1,000,000 to 4,999,999)	8.25%	8.25%	8.26%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	0.00%	0.00%	0.00%
Tier 3 ( 5,000,000 to 9,999,999)	8.50%	8.50%	8.51%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	0.00%	0.00%	0.00%
Tier 4 (10,000,000 to 24,999,999)	8.75%	8.75%	8.76%	8.75%	8.75%	8.75%	8.75%	8.75%	0.00%	0.00%	0.00%	0.00%
Tier 5 (25,000,000 to 49,999,999)	9.50%	9.50%	9.51%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	0.00%	0.00%	0.00%
Tier 5 (50,000,000 & abv)	N/A	N/A	0.00%	9.75%	9.75%	0.00%	9.75%	9.75%	9.76%	0.00%	0.00%	0.00%
<b>1 Month BMIC (Monthly)</b>												
Tier 1 ( 50,000 to 999,999)	N/A	N/A	8.01%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	0.00%	0.00%	0.00%
Tier 2 ( 1,000,000 to 4,999,999)	N/A	N/A	8.26%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	0.00%	0.00%	0.00%
<b>3 Month BIIC (Maturity)</b>												
Tier 1 ( 50,000 to 999,999)	8.10%	8.10%	8.11%	8.10%	8.10%	8.10%	8.10%	8.10%	8.10%	8.11%	8.10%	0.00%
Tier 2 ( 1,000,000 to 4,999,999)	8.50%	8.50%	8.51%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.51%	8.50%	0.00%
Tier 3 ( 5,000,000 to 9,999,999)	8.75%	8.75%	8.76%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.76%	8.75%	0.00%
Tier 4 (10,000,000 to 24,999,999)	9.00%	9.00%	9.01%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.01%	9.00%	0.00%
Tier 5 (25,000,000 to 49,999,999)	9.75%	9.75%	9.76%	9.75%	9.75%	9.75%	9.75%	9.75%	9.76%	9.76%	0.00%	0.00%
Tier 6 (50,000,000 & abv)	10.00%	10.00%	10.01%	10.00%	10.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>3 Month BMIC (Monthly)</b>												
Tier 1 ( 50,000 to 999,999)	7.85%	7.85%	7.86%	7.85%	8.05%	8.05%	8.05%	8.05%	8.05%	8.06%	8.05%	0.00%
Tier 2 ( 1,000,000 to 4,999,999)	8.25%	8.25%	8.26%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.26%	8.25%	0.00%
Tier 3 ( 5,000,000 to 9,999,999)	8.50%	8.50%	8.51%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.51%	8.50%	0.00%
Tier 4 (10,000,000 to 24,999,999)	8.75%	8.75%	8.76%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.76%	8.75%	0.00%
Tier 5 (25,000,000 to 49,999,999)	N/A	N/A	0.00%	0.00%	0.00%	9.50%	9.50%	9.50%	0.00%	0.00%	0.00%	0.00%
Tier 6 (50,000,000 & abv)	9.75%	9.75%	9.76%	9.75%	9.75%	9.75%	9.75%	9.75%	9.76%	9.76%	0.00%	0.00%



<b>6 Month BIIC (Maturity)</b>												
Tier 1 ( 50,000 to 999,999)	8.50%	8.50%	8.51%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.51%	8.50%	8.50%
Tier 2 ( 1,000,000 to 4,999,999)	8.75%	8.75%	8.76%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.76%	8.75%	8.75%
Tier 3 ( 5,000,000 to 9,999,999)	9.00%	9.00%	9.01%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.01%	9.00%	9.00%
Tier 4 (10,000,000 to 24,999,999)	9.25%	9.25%	9.26%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.26%	9.25%	9.25%
Tier 5 (25,000,000 to 49,999,999)	9.80%	0.00%	0.00%	0.00%	9.80%	9.80%	9.80%	9.80%	9.81%	9.81%	9.80%	9.80%
Tier 6 (50,000,000 & abv)	10.00%	10.00%	10.01%	10.00%	10.00%	10.00%	10.00%	10.00%	10.01%	10.01%	10.00%	10.00%
<b>6 Month BMIC (Monthly)</b>												
Tier 1 ( 50,000 to 999,999)	8.25%	8.25%	8.26%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.26%	8.25%	8.25%
Tier 2 ( 1,000,000 to 4,999,999)	8.50%	8.50%	8.51%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.51%	8.50%	8.50%
Tier 3 ( 5,000,000 to 9,999,999)	8.75%	8.75%	8.76%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.76%	8.75%	8.75%
Tier 4 (10,000,000 to 24,999,999)	9.00%	9.00%	9.01%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.01%	9.00%	9.00%
Tier 5 (25,000,000 to 49,999,999)	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (50,000,000 & abv)	9.75%	9.75%	0.00%	0.00%	0.00%	0.00%	0.00%	9.75%	9.75%	9.76%	9.76%	0.00%
<b>12 Months BIIC (Maturity)</b>												
Tier 1 ( 50,000 to 999,999)	9.00%	9.00%	9.01%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.01%	9.00%	9.00%
Tier 2 (1,000,000 to 4,999,999)	9.25%	9.25%	9.26%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.26%	9.25%	9.25%
Tier 3 (5,000,000 to 9,999,999)	9.40%	9.40%	9.41%	9.40%	9.40%	9.40%	9.40%	9.40%	9.40%	9.41%	9.40%	9.40%
Tier 4 (10,000,000 to 24,999,999)	9.60%	9.60%	9.61%	9.60%	9.60%	9.60%	9.60%	9.60%	9.60%	9.61%	9.60%	9.60%
Tier 5 (25,000,000 to 49,999,999)	N/A	N/A	0.00%	0.00%	0.00%	0.00%	9.90%	9.90%	9.91%	9.91%	9.90%	9.90%
Tier 6 (50,000,000 & abv)	10.00%	10.00%	10.01%	10.00%	10.00%	10.00%	10.00%	10.00%	10.01%	10.01%	10.00%	10.00%
<b>12 Months BMIC (Monthly)</b>												
Tier 1 ( 50,000 to 999,999)	8.75%	8.75%	8.76%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.76%	8.75%	8.75%
Tier 2 ( 1,000,000 to 4,999,999)	9.00%	9.00%	9.01%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.01%	9.00%	9.00%
Tier 3 ( 5,000,000 to 9,999,999)	9.15%	9.15%	9.16%	9.15%	9.15%	9.15%	9.15%	9.15%	9.15%	9.16%	9.15%	9.15%
Tier 4 (10,000,000 to 24,999,999)	9.35%	9.35%	9.36%	9.35%	9.35%	9.35%	9.35%	9.35%	9.35%	9.36%	9.35%	9.35%
Tier 5 (25,000,000 to 49,999,999)	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (50,000,000 & abv)	N/A	N/A	0.00%	0.00%	0.00%	0.00%	9.75%	9.75%	9.76%	9.76%	9.75%	9.75%