

**NEW ACTUAL PROFIT RATES
2017**

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
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PKR DEPOSITS

MUDARIB PROFIT SHARING RATIO	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
DEPOSITOR'S SHARE IN PROFIT	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%

OTHER DEPOSITS

Margin Accounts & Security Deposits	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
Barkat Kamil Account	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%

FINANCIAL INSTITUTIONAL DEPOSIT

Tier 1 (0 to 4,999,999)	2.49%	2.50%	2.51%	2.50%	2.50%	2.50%	2.50%	2.51%	2.50%	2.50%	2.50%	2.50%
Tier 2 (5,000,000 to 49,999,999)	4.98%	5.00%	5.01%	4.00%	4.01%	4.00%	4.00%	4.01%	4.00%	4.00%	4.00%	4.00%
Tier 3 (50,000,000 to 149,999,999)	5.08%	5.10%	0.00%	5.00%	5.01%	5.01%	5.00%	0.00%	0.00%	0.00%	5.00%	5.00%
Tier 4 - (150,000,000 to 299,999,999)	5.23%	5.25%	5.26%	5.25%	5.26%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5 (300,000,000 to 499,999,999)		5.40%	5.51%	5.55%	5.66%	5.66%	5.65%	5.66%	5.65%	5.65%	5.65%	5.65%
Tier 6 (500,000,000 to 999,999,999)	5.48%	0.00%	5.71%	5.75%	5.76%	5.76%	5.75%	5.76%	5.75%	5.75%	5.75%	5.75%
Tier 7 (1,000,000,000 to 2,499,999,999)											0.00%	0.00%
Tier 8 (2,500,000,000 to 3,999,999,999)											0.00%	0.00%
Tier 9 (4,000,000,000 & abv)												

BARKAT SAVING ACCOUNTS

Tier 1 (0 - 2,499,999)	2.49%	2.50%	2.51%	2.50%	2.50%	2.50%	2.50%	2.51%	2.50%	2.50%	2.50%	2.50%
Tier 2 (2,500,000 - 4,999,999)	2.59%	2.60%	2.61%	2.60%	2.60%	2.60%	2.60%	2.61%	2.60%	2.60%	2.60%	2.60%
Tier 3 (5,000,000 - 7,499,999)	2.74%	2.75%	2.76%	2.75%	2.75%	2.75%	2.75%	2.76%	2.75%	2.75%	2.75%	2.75%
Tier 4 (7,500,000 - 9,999,999)	3.14%	3.15%	3.16%	3.15%	3.15%	3.15%	3.15%	3.16%	3.15%	3.15%	3.15%	3.15%
Tier 5 (10,000,000 to 14,999,999)	3.74%	3.75%	3.76%	3.75%	3.75%	3.75%	3.75%	3.76%	3.75%	3.75%	3.75%	3.75%
Tier 6 (15,000,000 to 24,999,999)	3.99%	4.00%	4.01%	4.00%	4.01%	4.00%	4.00%	4.01%	4.00%	4.00%	4.00%	4.00%
Tier 7 (25,000,000 to 49,999,999)	4.48%	4.50%	4.51%	4.50%	4.51%	4.50%	4.50%	4.51%	4.50%	4.50%	4.50%	4.50%
Tier 8 (50,000,000 to 99,999,999)	4.73%	4.75%	4.76%	4.75%	4.76%	4.75%	4.75%	4.76%	4.75%	4.75%	4.75%	4.75%
Tier 9 (100,000,000 to 499,999,999)	4.98%	5.00%	5.01%	5.00%	5.01%	5.01%	5.00%	5.01%	5.00%	5.00%	5.00%	5.00%
Tier 10 (500,000,000 & above)	4.98%	5.00%	5.01%	5.00%	5.01%	5.01%	5.00%	5.01%	5.00%	5.00%	5.00%	5.00%

NEW ACTUAL PROFIT RATES 2017												
MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC

BARKAT ASAAN SAVING ACCOUNT												
Tier 1 (1 & Above)	2.49%	2.50%	2.51%	2.50%	2.50%	2.50%	2.50%	2.51%	2.50%	2.50%	2.50%	2.50%

BARKAT PAYCHEQ PLUS ACCOUNTS											
Tier 1 (1 & Above)		2.51%	2.50%	2.50%	2.50%	2.50%	2.51%	2.50%	2.50%	2.50%	2.50%

BARKAT MUNTAZIM SAVINGS ACCOUNTS												
Tier 1 (1 & Above)	2.49%	2.50%	2.51%	2.50%	2.50%	2.50%	2.50%	2.51%	2.50%	2.50%	2.50%	2.50%

BARKAT LIFEPLUS SAVINGS ACCOUNTS							
Tier 1 (0 - 99,999)		0.00%	3.01%	3.00%	3.00%	3.00%	3.00%
Tier 2 (100,000 - 2,999,999)		0.00%	0.00%	4.50%	4.50%	4.50%	4.50%
Tier 3 (3,000,000 - 4,999,999)		0.00%	0.00%	0.00%	4.75%	4.75%	4.75%
Tier 4 (5,000,000 & Above)		0.00%	0.00%	0.00%	0.00%	3.00%	3.00%

BARKAT INVESTMENTS CERTIFICATES
(Effective from 2nd of February 2016)

1 MONTH BIIC (Maturity)	
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Tier 1 (50,000 to 999,999)	4.48%	4.45%	4.41%	4.40%	4.41%	4.40%	4.40%	4.41%	4.40%	4.40%	4.40%	4.40%
Tier 2 (1,000,000 to 4,999,999)	4.73%	4.70%	4.66%	4.65%	4.66%	4.65%	4.65%	4.66%	4.65%	4.65%	4.65%	4.65%
Tier 3 (5,000,000 to 9,999,999)	4.98%	4.95%	4.91%	4.90%	4.91%	4.91%	4.90%	4.91%	4.90%	4.90%	4.90%	4.90%
Tier 4 (10,000,000 to 24,999,999)	5.23%	5.20%	5.16%	5.15%	5.16%	5.16%	5.15%	5.16%	5.15%	5.15%	5.15%	5.15%
Tier 5 (25,000,000 to 49,999,999)	5.48%	5.45%	5.41%	5.40%	5.41%	5.41%	5.40%	5.41%	5.40%	5.40%	5.40%	5.40%
Tier 6 (50,000,000 to 99,999,999)	5.53%	5.50%	5.46%	5.45%	5.46%	5.46%	5.45%	5.46%	5.45%	5.45%	5.45%	5.45%
Tier 7 (100,000,000 & abv)	0.00%	0.00%	0.00%	5.70%	5.71%	5.71%	0.00%	5.71%	0.00%	0.00%	0.00%	0.00%

3 MONTHS BIIC (Maturity)	
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Tier 1 (50,000 to 999,999)	4.73%	4.70%	4.66%	4.65%	4.66%	4.65%	4.65%	4.66%	4.65%	4.65%	4.65%	4.65%
Tier 2 (1,000,000 to 4,999,999)	5.03%	5.00%	4.96%	4.95%	4.96%	4.96%	4.95%	4.96%	4.95%	4.95%	4.95%	4.95%
Tier 3 (5,000,000 to 9,999,999)	5.23%	5.20%	5.16%	5.15%	5.16%	5.16%	5.15%	5.16%	5.15%	5.15%	5.15%	5.15%
Tier 4 (10,000,000 to 24,999,999)	5.48%	5.45%	5.41%	5.40%	5.41%	5.41%	5.40%	5.41%	5.40%	5.40%	5.40%	5.40%
Tier 5 (25,000,000 to 49,999,999)	5.78%	5.75%	5.71%	5.70%	5.71%	5.71%	5.70%	5.71%	5.70%	5.70%	5.70%	5.70%
Tier 6 (50,000,000 to 99,999,999)	5.81%	5.78%	5.74%	5.73%	5.74%	5.74%	5.73%	5.74%	5.73%	5.73%	5.73%	5.73%
Tier 7 (100,000,000 & abv)	5.83%	5.80%	5.76%	0.00%	0.00%	5.76%	5.75%	5.76%	5.75%	5.75%	5.75%	5.75%

3 MONTHS BMIC (Monthly)	
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NEW ACTUAL PROFIT RATES 2017												
MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
6 MONTHS BIIC (Maturity)												
Tier 1 (50,000 to 999,999)	4.98%	4.95%	4.91%	4.90%	4.91%	4.91%	4.90%	4.91%	4.90%	4.90%	4.90%	4.90%
Tier 2 (1,000,000 to 4,999,999)	5.13%	5.10%	5.06%	5.05%	5.06%	5.06%	5.05%	5.06%	5.05%	5.05%	5.05%	5.05%
Tier 3 (5,000,000 to 9,999,999)	5.38%	5.35%	5.31%	5.30%	5.31%	5.31%	5.30%	5.31%	5.30%	5.30%	5.30%	5.30%
Tier 4 (10,000,000 to 24,999,999)	5.63%	5.60%	5.56%	5.55%	5.56%	5.56%	5.55%	5.56%	5.55%	5.55%	5.55%	5.55%
Tier 5 (25,000,000 to 49,999,999)	5.83%	5.80%	5.76%	5.75%	5.76%	5.76%	5.75%	5.76%	5.75%	5.75%	5.75%	5.75%
Tier 6 (50,000,000 to 99,999,999)	5.88%	5.85%	0.00%	0.00%	0.00%	0.00%	5.80%	5.81%	5.80%	5.80%	5.80%	5.80%
Tier 7 (100,000,000 & abv)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6 MONTHS BMIC (Monthly)												
Tier 1 (50,000 to 999,999)	4.73%	4.70%	4.66%	4.65%	4.66%	4.65%	4.65%	4.66%	4.65%	4.65%	4.65%	4.65%
Tier 2 (1,000,000 to 4,999,999)	4.93%	4.90%	4.86%	4.85%	4.86%	4.85%	4.85%	4.86%	4.85%	4.85%	4.85%	4.85%
Tier 3 (5,000,000 to 9,999,999)	5.13%	5.10%	5.06%	5.05%	5.06%	5.06%	5.05%	5.06%	5.05%	5.05%	5.05%	5.05%
Tier 4 (10,000,000 to 24,999,999)	5.43%	5.40%	5.36%	5.35%	5.36%	5.36%	5.35%	5.36%	5.35%	5.35%	5.35%	5.35%
Tier 5 (25,000,000 to 49,999,999)	5.48%	5.45%	5.41%	5.40%	5.41%	5.41%	5.40%	5.41%	5.40%	5.40%	5.40%	5.40%
Tier 6 (50,000,000 & abv)	0.00%	0.00%	0.00%	0.00%	0.00%	5.46%	5.45%	5.46%	5.45%	5.45%	5.45%	5.45%
12 MONTHS BIIC (Maturity)												
Tier 1 (50,000 to 999,999)	5.08%	5.05%	5.01%	5.00%	5.01%	5.01%	5.00%	5.01%	5.00%	5.00%	5.00%	5.00%
Tier 2 (1,000,000 to 4,999,999)	5.23%	5.20%	5.16%	5.15%	5.16%	5.16%	5.15%	5.16%	5.15%	5.15%	5.15%	5.15%
Tier 3 (5,000,000 to 9,999,999)	5.43%	5.40%	5.36%	5.35%	5.36%	5.36%	5.35%	5.36%	5.35%	5.35%	5.35%	5.35%
Tier 4 (10,000,000 to 24,999,999)	5.58%	5.55%	5.51%	5.50%	5.51%	5.51%	5.50%	5.51%	5.50%	5.50%	5.50%	5.50%
Tier 5 (25,000,000 to 49,999,999)	5.88%	5.85%	5.81%	5.80%	5.81%	5.81%	5.80%	5.81%	5.80%	5.80%	5.80%	5.80%
Tier 6 (50,000,000 to 99,999,999)	5.83%	5.80%	5.76%	5.75%	5.76%	5.86%	5.85%	5.86%	5.85%	5.85%	5.85%	5.85%
Tier 7 (100,000,000 & abv)	6.03%	6.00%	5.96%	5.95%	5.96%	0.00%	0.00%	0.00%	5.95%	5.95%	5.95%	5.96%
12 MONTHS BMIC (Monthly)												
Tier 1 (50,000 to 999,999)	4.83%	4.80%	4.76%	4.75%	4.76%	4.75%	4.75%	4.76%	4.75%	4.75%	4.75%	4.75%
Tier 2 (1,000,000 to 4,999,999)	4.98%	4.95%	4.91%	4.90%	4.91%	4.91%	4.90%	4.91%	4.90%	4.90%	4.90%	4.90%
Tier 3 (5,000,000 to 9,999,999)	5.23%	5.20%	5.16%	5.15%	5.16%	5.16%	5.15%	5.16%	5.15%	5.15%	5.15%	5.15%
Tier 4 (10,000,000 to 24,999,999)	5.43%	5.40%	5.36%	5.35%	5.36%	5.36%	5.35%	5.36%	5.35%	5.35%	5.35%	5.35%
Tier 5 (25,000,000 to 49,999,999)	5.68%	5.65%	5.61%	5.60%	5.61%	5.61%	5.60%	5.61%	5.60%	5.60%	5.60%	5.60%
Tier 6 (50,000,000 & abv)	5.73%	5.70%	5.66%	5.65%	5.66%	5.66%	5.65%	5.66%	5.65%	5.65%	5.65%	5.65%

NEW ACTUAL PROFIT RATES 2017												
MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
INSTITUTIONAL BARKAT INVESTMENTS CERTIFICATES - Effective From 2nd February 2016												
1 MONTH BIIC (Maturity)												
Tier 1 (50,000 to 999,999)	5.88%	5.85%	5.81%	5.80%	5.81%	5.81%	5.80%	5.81%	5.80%	5.80%	5.80%	5.80%
3 MONTHS BIIC (Maturity)												
Tier 1 (50,000 & Above)	6.03%	6.00%	5.96%	5.95%	5.96%	5.96%	5.95%	5.96%	5.95%	5.95%	5.95%	5.96%
3 MONTHS BMIC (Monthly)												
Tier 1 (50,000 & Above)	5.83%	5.80%	5.76%	5.75%	5.76%	5.76%	5.75%	5.76%	5.75%	5.75%	5.75%	5.75%
6 MONTHS BIIC (Maturity)												
Tier 1 (50,000 & Above)	6.13%	6.10%	6.06%	6.05%	6.06%	6.06%	6.05%	6.06%	6.05%	6.05%	6.05%	6.06%
6 MONTHS BMIC (Monthly)												
Tier 1 (50,000 & Above)	5.63%	5.60%	5.56%	5.55%	5.56%	5.56%	5.55%	5.56%	5.55%	5.55%	5.55%	5.55%
12 MONTHS BIIC (Maturity)												
Tier 1 (50,000 & Above)	6.23%	6.20%	6.16%	6.15%	6.16%	6.16%	6.15%	6.16%	6.15%	6.15%	6.15%	6.16%
12 MONTHS BMIC (Monthly)												
Tier 1 (50,000 & Above)	5.88%	5.85%	5.81%	5.80%	5.81%	5.81%	5.80%	5.81%	5.80%	5.80%	5.80%	5.80%

NEW ACTUAL PROFIT RATES 2017												
MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
FCY DEPOSITS												
MUDARIB PROFIT SHARING RATIO	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
DEPOSITOR'S SHARE IN PROFIT	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
BARKAT FCY SAVING ACCOUNTS												
Tier 1 (0 to USD 999)	0.0551%	0.0876%	0.1014%	0.0502%	0.0510%	0.0501%	0.0506%	0.0501%	0.0501%	0.0510%	0.0500%	0.0413%
Tier 2 (USD 1,000 to USD 49,999)	0.1652%	0.1752%	0.2027%	0.1003%	0.1021%	0.1003%	0.1012%	0.1002%	0.1002%	0.1022%	0.1000%	0.0828%
Tier 3 (USD 50,000 to USD 99,999)	0.2203%	0.2628%	0.3041%	0.1505%	0.1531%	0.1504%	0.1518%	0.1504%	0.1503%	0.1534%	0.1499%	0.1242%
Tier 4 (USD 100,000 & above)	0.2754%	0.4380%	0.5068%	0.2508%	0.2552%	0.2507%	0.2530%	0.2506%	0.2505%	0.2556%	0.2499%	0.2070%
BARKAT FCY INVESTMENT CERTIFICATES												
3 MONTHS BIIC (Maturity)												
Tier 1 (1 to 99,999)	0.3304%	0.4380%	0.5068%	0.2508%	0.2552%	0.2507%	0.2530%	0.2506%	0.2505%	0.2558%	0.2505%	0.2072%
Tier 2 (100,000 to 249,999)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.2553%
Tier 3 (250,000 & Abv)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
6 MONTHS BIIC (Maturity)												
Tier 1 (1 to 99,999)	0.7159%	0.8760%	1.0136%	0.5015%	0.5103%	0.5013%	0.5060%	0.5012%	0.5009%	0.5112%	0.4998%	0.4141%
Tier 2 (100,000 to 249,999)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.5632%	0.5465%	0.4555%
Tier 3 (250,000 & Abv)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.4923%
12 MONTHS BIIC (Maturity)												
Tier 1 (1 to 99,999)	0.7710%	0.9636%	1.1149%	0.5517%	0.5614%	0.5515%	0.5566%	0.5514%	0.5510%	0.5623%	0.5498%	0.4555%
Tier 2 (100,000 to 249,999)	0.8261%	1.0512%	1.2163%	0.6018%	0.6124%	0.6016%	0.6072%	0.6015%	0.6011%	0.6134%	0.5997%	0.4969%
Tier 3 (250,000 to 999,999)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
Tier 4 (1,000,000 & Abv)	0.0000%	0.0000%	0.0000%	0.0000%	2.0414%	2.0053%	2.0240%	2.0050%	2.0038%	2.0447%	1.9992%	1.6564%

FAYSAL BANK BARKAT ISLAMIC BANKING		faysabank barkat <small>islamic banking</small>
OLD ACTUAL PROFIT RATES 2017		
MONTH		JAN
PKR DEPOSITS		
MUDARIB PROFIT SHARING RATIO		50%
DEPOSITOR'S SHARE IN PROFIT		50%
BARKAT INVESTMENTS CERTIFICATES (Effective from 1st of June 2015 Till 1st of February 2016)		
12 MONTHS BIIC (Maturity)		
Tier 1 (50,000 to 999,999)		5.08%
Tier 2 (1,000,000 to 4,999,999)		5.48%
Tier 3 (5,000,000 to 9,999,999)		0.00%
Tier 4 (10,000,000 to 24,999,999)		5.88%
Tier 5 (25,000,000 to 49,999,999)		0.00%
Tier 6 (50,000,000 to 99,999,999)		0.00%
Tier 7 (100,000,000 & abv)		0.00%
12 MONTHS BMIC (Monthly)		
Tier 1 (50,000 to 999,999)		4.98%
Tier 2 (1,000,000 to 4,999,999)		5.38%
Tier 3 (5,000,000 to 9,999,999)		5.58%
Tier 4 (10,000,000 to 24,999,999)		5.78%
Tier 5 (25,000,000 to 49,999,999)		0.00%
Tier 6 (50,000,000 & abv)		0.00%