

## ACTUAL PROFIT RATES DECLARED 2019

| DEPOSIT CATEGORY                                                      | PAGE NO. |
|-----------------------------------------------------------------------|----------|
| 1) PKR Deposits & PSR                                                 | 1        |
| i. Faysal Islamic Margin Accounts & Security Deposits                 | 1        |
| ii. Faysal Islamic Kamil Business Account                             | 1        |
| iii. Faysal Islamic Paycheq Plus Accounts - (Remunerative CA)         | 1        |
| iv. Faysal Islamic Financial Institutions Saving Deposit              | 1        |
| v. Faysal Islamic Saving Account                                      | 1        |
| vi. Faysal Islamic Asaan Saving Account - (6 Monthly Profit)          | 2        |
| vii. Faysal Islamic Paycheq Plus Saving Accounts - (6 Monthly Profit) | 2        |
| viii. Faysal Islamic Muntazim Savings Accounts - (6 Monthly Profit)   | 2        |
| ix) Faysal Islamic Muntazim Monthly Savings Accounts                  | 2        |
| x) Faysal Islamic Lifeplus Savings Accounts                           | 2        |
| xi) Faysal Islamic - Barkat Investments Certificates (PKR)            | 3        |
| a) 1 Month                                                            | 3        |
| b) 3 Months                                                           | 3        |
| c) 6 Months                                                           | 3        |
| d) 1 Year                                                             | 4        |
| e) 2 Years                                                            | 4        |
| f) 3 Years                                                            | 5        |
| g) 5 Years                                                            | 5        |
| xii) Faysal Islamic Institutional Investments Certificates            | 6        |
| xiii) Faysal Islamic 1 Year - Barkat Investments Certificates         | 6        |
| 2) Faysal Islamic USD Deposit Products & PSR                          | 7        |
| 3) Faysal Islamic EURO Deposit Products & PSR                         | 8        |
| 4) Faysal Islamic GBP Deposit Products & PSR                          | 9        |

ACTUAL PROFIT RATES 2019

| MONTH                                                                    | JAN   | FEB   | MAR   | APR   | MAY   | JUN   | JUL    | AUG   | SEPT   | OCT    | NOV    | DEC    |
|--------------------------------------------------------------------------|-------|-------|-------|-------|-------|-------|--------|-------|--------|--------|--------|--------|
| PKR DEPOSITS                                                             |       |       |       |       |       |       |        |       |        |        |        |        |
| MUDARIB PROFIT SHARING RATIO                                             | 50%   | 50%   | 50%   | 40%   | 40%   | 15%   | 10%    | 20%   | 25%    | 45%    | 45%    | 50%    |
| DEPOSITOR'S SHARE IN PROFIT                                              | 50%   | 50%   | 50%   | 60%   | 60%   | 85%   | 90%    | 80%   | 75%    | 55%    | 55%    | 50%    |
| OTHER DEPOSITS OF FAYSAL ISLAMIC                                         |       |       |       |       |       |       |        |       |        |        |        |        |
| Faysal Islamic Margin Accounts & Security Deposits                       | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.12% | 0.14%  | 0.12% | 0.12%  | 0.12%  | 0.12%  | 0.06%  |
| Faysal Islamic Kamil Business Account                                    | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.12% | 0.14%  | 0.12% | 0.12%  | 0.12%  | 0.12%  | 0.06%  |
| Faysal Islamic Paycheq Plus Accounts-( 6 Monthly Profit)                 | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.12% | 0.14%  | 0.12% | 0.12%  | 0.12%  | 0.12%  | 0.06%  |
| Faysal Islamic Rehmat Business Account                                   |       |       |       |       |       | 0.12% | 0.14%  | 0.12% | 0.12%  | 0.12%  | 0.12%  | 0.06%  |
| Faysal Islamic Rehmat Individual Account                                 |       |       |       |       |       | 0.12% | 0.14%  | 0.12% | 0.12%  | 0.12%  | 0.12%  | 0.06%  |
| FAYSAL ISLAMIC FINANCIAL INSTITUTIONAL SAVING DEPOSIT                    |       |       |       |       |       |       |        |       |        |        |        |        |
| Tier 1 (0 to 4,999,999)                                                  | 4.24% | 4.25% | 4.25% | 5.00% | 5.00% | 7.00% | 7.95%  | 7.47% | 7.50%  | 7.52%  | 7.50%  | 7.50%  |
| Tier 2 (5,000,000 to 49,999,999)                                         | 6.64% | 6.65% | 6.66% | 6.65% | 6.65% | 7.65% | 8.69%  | 8.11% | 8.15%  | 8.18%  | 8.15%  | 8.15%  |
| Tier 3 (50,000,000 to 149,999,999)                                       | 0.00% | 0.00% | 0.00% | 0.00% | 7.65% | 8.65% | 9.82%  | 9.11% | 0.00%  | 9.18%  | 0.00%  | 0.00%  |
| Tier 4 - (150,000,000 to 299,999,999)                                    | 0.00% | 0.00% | 8.36% | 0.00% | 0.00% | 0.00% | 0.00%  | 0.00% | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| Tier 5 (300,000,000 to 499,999,999)                                      | 0.00% | 0.00% | 0.00% | 8.90% | 0.00% | 0.00% | 0.00%  | 0.00% | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| Tier 6 (500,000,000 to 999,999,999)                                      | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00%  | 0.00% | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| Tier 7 (1,000,000,000 & 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%  |
| FAYSAL ISLAMIC SAVING ACCOUNTS - Old Tiers                               |       |       |       |       |       |       |        |       |        |        |        |        |
| Tier 1 (0 - 2,499,999)                                                   | 4.24% | 4.25% | 4.25% | 5.00% | 5.00% | 7.00% | 7.95%  | 7.47% |        |        |        |        |
| Tier 2 (2,500,000 - 4,999,999)                                           | 4.99% | 5.00% | 5.00% | 5.15% | 5.15% | 7.00% | 7.95%  | 7.47% |        |        |        |        |
| Tier 3 (5,000,000 - 7,499,999)                                           | 5.19% | 5.20% | 5.20% | 5.20% | 5.20% | 7.00% | 7.95%  | 7.47% |        |        |        |        |
| Tier 4 (7,500,000 - 9,999,999)                                           | 5.49% | 5.50% | 5.51% | 5.50% | 5.50% | 7.00% | 7.95%  | 7.47% |        |        |        |        |
| Tier 5 (10,000,000 to 14,999,999)                                        | 5.99% | 6.00% | 6.01% | 6.00% | 6.00% | 7.25% | 8.23%  | 7.71% |        |        |        |        |
| Tier 6 (15,000,000 to 24,999,999)                                        | 6.09% | 6.10% | 6.11% | 6.10% | 6.10% | 7.50% | 8.52%  | 7.96% |        |        |        |        |
| Tier 7 (25,000,000 to 49,999,999)                                        | 6.74% | 6.75% | 6.76% | 6.75% | 6.75% | 7.75% | 8.80%  | 8.21% |        |        |        |        |
| Tier 8 (50,000,000 to 99,999,999)                                        | 7.48% | 7.50% | 7.51% | 7.50% | 7.50% | 8.50% | 9.65%  | 8.96% |        |        |        |        |
| Tier 9 (100,000,000 to 499,999,999)                                      | 7.78% | 7.80% | 7.81% | 7.80% | 7.80% | 9.00% | 10.22% | 9.46% |        |        |        |        |
| Tier 10 (500,000,000 & above)                                            | 8.03% | 8.05% | 8.06% | 8.05% | 8.05% | 9.50% | 10.79% | 9.95% |        |        |        |        |
| FAYSAL ISLAMIC SAVING ACCOUNTS - New Tiers Announced from September 2019 |       |       |       |       |       |       |        |       |        |        |        |        |
| Tier 1 (0-499,999)                                                       |       |       |       |       |       |       |        |       | 7.00%  | 7.02%  | 7.00%  | 7.00%  |
| Tier 2 (500,000- 4,999,999)                                              |       |       |       |       |       |       |        |       | 7.25%  | 7.27%  | 7.25%  | 7.25%  |
| Tier 3 (5,000,000 - 9,999,999)                                           |       |       |       |       |       |       |        |       | 7.50%  | 7.52%  | 7.50%  | 7.25%  |
| Tier 4 (10,000,000 to 24,999,999)                                        |       |       |       |       |       |       |        |       | 7.75%  | 7.77%  | 7.75%  | 7.50%  |
| Tier 5 (25,000,000 to 49,999,999)                                        |       |       |       |       |       |       |        |       | 8.25%  | 8.28%  | 8.25%  | 8.00%  |
| Tier 6 (50,000,000 to 99,999,999)                                        |       |       |       |       |       |       |        |       | 9.00%  | 9.03%  | 9.00%  | 9.00%  |
| Tier 7 (100,000,000 to 499,999,999)                                      |       |       |       |       |       |       |        |       | 9.50%  | 9.53%  | 9.50%  | 9.50%  |
| Tier 8 (500,000,000 & above)                                             |       |       |       |       |       |       |        |       | 10.00% | 10.03% | 10.01% | 10.00% |



# **ACTUAL PROFIT RATES 2019**

| MONTH                                                                   | JAN   | FEB   | MAR   | APR   | MAY   | JUN    | JUL    | AUG    | SEPT   | OCT    | NOV    | DEC    |
|-------------------------------------------------------------------------|-------|-------|-------|-------|-------|--------|--------|--------|--------|--------|--------|--------|
| <b>FAYSAL ISLAMIC ASAAN SAVING ACCOUNT - (6 Monthly Profit)</b>         |       |       |       |       |       |        |        |        |        |        |        |        |
| Tier 1 (1 & Above)                                                      | 4.24% | 4.25% | 4.25% | 5.00% | 5.00% | 7.00%  | 7.95%  | 7.47%  | 7.00%  | 7.02%  | 7.00%  | 7.00%  |
| <b>FAYSAL ISLAMIC PAYCHEQ PLUS SAVING ACCOUNTS - (6 Monthly Profit)</b> |       |       |       |       |       |        |        |        |        |        |        |        |
| Tier 1 (1 & Above)                                                      | 4.24% | 4.25% | 4.25% | 5.00% | 6.50% | 7.00%  | 7.95%  | 7.47%  | 7.00%  | 7.02%  | 7.00%  | 7.00%  |
| <b>FAYSAL ISLAMIC MUNTAZIM SAVINGS ACCOUNTS - (6 Monthly Profit)</b>    |       |       |       |       |       |        |        |        |        |        |        |        |
| Tier 1 (1 & Above)                                                      | 6.49% | 6.50% | 6.51% | 6.50% | 6.50% | 9.00%  | 10.22% | 9.95%  | 10.00% | 10.03% | 10.01% | 10.00% |
| <b>FAYSAL ISLAMIC MUNTAZIM SAVINGS ACCOUNTS - (Monthly Profit)</b>      |       |       |       |       |       |        |        |        |        |        |        |        |
| Tier 1 (1 & Above)                                                      | 4.24% | 4.25% | 4.25% | 5.00% | 5.00% | 7.00%  | 7.95%  | 7.47%  | 7.50%  | 7.52%  | 7.50%  | 10.00% |
| <b>FAYSAL ISLAMIC LIFEPLUS SAVINGS ACCOUNTS</b>                         |       |       |       |       |       |        |        |        |        |        |        |        |
| Tier 1 (0 - 99,999)                                                     | 7.48% | 7.50% | 7.51% | 7.50% | 7.50% | 8.50%  | 9.65%  | 8.96%  | 9.00%  | 9.03%  | 9.00%  | 9.00%  |
| Tier 2 (100,000 - 2,999,999)                                            | 8.23% | 8.25% | 8.26% | 8.25% | 8.25% | 9.50%  | 11.07% | 10.20% | 10.25% | 10.28% | 10.26% | 10.25% |
| Tier 3 (3,000,000 - 9,999,999)                                          | 8.48% | 8.50% | 8.51% | 8.50% | 8.50% | 9.75%  | 11.36% | 10.45% | 10.50% | 10.53% | 10.51% | 10.50% |
| Tier 4 (10,000,000 & 25,999,999)                                        | 8.73% | 8.75% | 8.76% | 8.75% | 8.75% | 10.00% | 11.64% | 10.70% | 10.75% | 10.78% | 10.76% | 10.75% |
| Tier 5 (26,000,000 & 49,999,999)                                        | 7.48% | 7.50% | 7.51% | 7.50% | 7.50% | 10.25% | 11.93% | 10.95% | 11.00% | 11.03% | 11.01% | 11.00% |
| Tier 6 (50,000,000 & Above)                                             |       |       |       |       |       | 8.50%  | 9.65%  | 8.96%  | 9.00%  | 9.03%  | 9.00%  | 9.00%  |

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| MONTH                                                         | JAN   | FEB   | MAR   | APR   | MAY   | JUN    | JUL    | AUG    | SEPT   | OCT    | NOV    | DEC    |
|---------------------------------------------------------------|-------|-------|-------|-------|-------|--------|--------|--------|--------|--------|--------|--------|
| <b>FAYSAL ISLAMIC - BARKAT INVESTMENTS CERTIFICATES (PKR)</b> |       |       |       |       |       |        |        |        |        |        |        |        |
| <b>1 MONTH BIIC (Maturity)</b>                                |       |       |       |       |       |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 to 999,999)                                   | 7.09% | 7.10% | 7.11% | 7.10% | 7.10% | 8.10%  | 10.22% | 9.95%  | 10.00% | 10.03% | 10.01% | 10.00% |
| Tier 2 ( 1,000,000 to 4,999,999)                              | 7.18% | 7.20% | 7.21% | 7.20% | 7.20% | 8.50%  | 10.51% | 10.20% | 10.25% | 10.28% | 10.26% | 10.00% |
| Tier 3 ( 5,000,000 to 9,999,999)                              | 7.38% | 7.40% | 7.41% | 7.40% | 7.40% | 8.75%  | 10.79% | 10.45% | 10.50% | 10.53% | 10.51% | 10.25% |
| Tier 4 (10,000,000 to 24,999,999)                             | 7.48% | 7.50% | 7.51% | 7.50% | 7.50% | 9.00%  | 11.07% | 10.70% | 10.75% | 10.78% | 10.76% | 10.50% |
| Tier 5 (25,000,000 to 49,999,999)                             | 8.18% | 8.20% | 8.21% | 8.20% | 8.20% | 9.50%  | 11.36% | 10.95% | 11.00% | 11.03% | 11.01% | 10.75% |
| Tier 6 (50,000,000 to 99,999,999)                             | 8.48% | 8.50% | 8.51% | 8.50% | 8.50% | 9.75%  | 11.64% | 11.20% | 11.25% | 11.28% | 11.26% | 11.00% |
| Tier 7 (100,000,000 & abv)                                    | 0.00% | 0.00% | 8.81% | 8.80% | 0.00% | 0.00%  | 0.00%  | 11.45% | 0.00%  | 0.00%  | 11.51% | 11.50% |
| <b>3 MONTHS BMIC (Monthly)</b>                                |       |       |       |       |       |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 to 999,999)                                   | 7.18% | 7.20% | 7.21% | 7.20% | 7.20% | 8.10%  | 10.05% | 9.80%  | 9.85%  | 9.88%  | 9.85%  | 10.00% |
| Tier 2 ( 1,000,000 to 4,999,999)                              | 7.63% | 7.65% | 7.66% | 7.65% | 7.65% | 8.30%  | 10.33% | 10.05% | 10.10% | 10.13% | 10.10% | 10.25% |
| Tier 3 ( 5,000,000 to 9,999,999)                              | 7.68% | 7.70% | 7.71% | 7.70% | 7.70% | 8.51%  | 10.57% | 10.25% | 10.30% | 10.33% | 10.31% | 10.50% |
| Tier 4 (10,000,000 to 24,999,999)                             | 7.78% | 7.80% | 7.81% | 7.80% | 7.80% | 9.01%  | 10.85% | 10.50% | 10.55% | 10.58% | 10.55% | 10.75% |
| Tier 5 (25,000,000 to 49,999,999)                             | 8.23% | 8.25% | 8.26% | 8.25% | 8.25% | 9.35%  | 11.08% | 10.70% | 10.75% | 10.79% | 10.76% | 11.00% |
| Tier 6 (50,000,000 to 99,999,999)                             | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| 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%  |
| <b>3 MONTHS BIIC (Maturity)</b>                               |       |       |       |       |       |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 to 999,999)                                   | 7.38% | 7.40% | 7.41% | 7.40% | 7.40% | 8.40%  | 10.51% | 10.20% | 10.25% | 10.28% | 10.26% | 10.00% |
| Tier 2 ( 1,000,000 to 4,999,999)                              | 7.63% | 7.65% | 7.66% | 7.65% | 7.65% | 8.65%  | 10.79% | 10.45% | 10.50% | 10.53% | 10.51% | 10.25% |
| Tier 3 ( 5,000,000 to 9,999,999)                              | 7.83% | 7.85% | 7.86% | 7.85% | 7.85% | 8.85%  | 11.07% | 10.70% | 10.75% | 10.78% | 10.76% | 10.50% |
| Tier 4 (10,000,000 to 24,999,999)                             | 7.88% | 7.90% | 7.91% | 7.90% | 7.90% | 9.40%  | 11.36% | 10.95% | 11.00% | 11.03% | 11.01% | 10.75% |
| Tier 5 (25,000,000 to 49,999,999)                             | 8.48% | 8.50% | 8.51% | 8.50% | 8.50% | 9.80%  | 11.64% | 11.20% | 11.25% | 11.28% | 11.26% | 11.00% |
| Tier 6 (50,000,000 to 99,999,999)                             | 8.68% | 8.70% | 8.71% | 8.70% | 8.70% | 9.95%  | 11.93% | 11.45% | 11.50% | 11.54% | 11.51% | 11.30% |
| Tier 7 (100,000,000 & abv)                                    | 8.98% | 9.00% | 9.01% | 9.00% | 9.00% | 10.40% | 12.21% | 11.70% | 11.75% | 11.79% | 11.76% | 11.50% |
| <b>6 MONTHS BMIC (Monthly)</b>                                |       |       |       |       |       |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 to 999,999)                                   | 7.43% | 7.45% | 7.46% | 7.45% | 7.45% | 8.40%  | 10.33% | 10.05% | 10.10% | 10.13% | 10.10% | 10.25% |
| Tier 2 ( 1,000,000 to 4,999,999)                              | 7.68% | 7.70% | 7.71% | 7.70% | 7.70% | 8.60%  | 10.57% | 10.25% | 10.30% | 10.33% | 10.31% | 10.50% |
| Tier 3 ( 5,000,000 to 9,999,999)                              | 7.73% | 7.75% | 7.76% | 7.75% | 7.75% | 8.85%  | 10.85% | 10.50% | 10.55% | 10.58% | 10.55% | 10.75% |
| Tier 4 (10,000,000 to 24,999,999)                             | 7.83% | 7.85% | 7.86% | 7.85% | 7.85% | 9.10%  | 11.08% | 10.70% | 10.75% | 10.79% | 10.76% | 11.00% |
| Tier 5 (25,000,000 to 49,999,999)                             | 8.28% | 8.30% | 8.31% | 8.30% | 8.30% | 9.45%  | 11.36% | 10.95% | 11.00% | 11.03% | 11.01% | 11.25% |
| Tier 6 (50,000,000 to 99,999,999)                             | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 11.21% | 11.50% |
| 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%  |
| <b>6 MONTHS BQIC (Quarterly)</b>                              |       |       |       |       |       |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 to 999,999)                                   | 0.00% | 0.00% | 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)                              | 0.00% | 0.00% | 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)                              | 7.88% | 0.00% | 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)                             | 0.00% | 0.00% | 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)                             | 0.00% | 0.00% | 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 to 99,999,999)                             | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| 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%  |
| <b>6 MONTHS BIIC (Maturity)</b>                               |       |       |       |       |       |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 to 999,999)                                   | 7.53% | 7.55% | 7.56% | 7.55% | 7.55% | 8.75%  | 10.79% | 10.45% | 10.50% | 10.53% | 10.51% | 10.25% |
| Tier 2 ( 1,000,000 to 4,999,999)                              | 7.78% | 7.80% | 7.81% | 7.80% | 7.80% | 9.00%  | 11.07% | 10.70% | 10.75% | 10.78% | 10.76% | 10.50% |
| Tier 3 ( 5,000,000 to 9,999,999)                              | 7.98% | 8.00% | 8.01% | 8.00% | 8.00% | 9.25%  | 11.36% | 10.95% | 11.00% | 11.03% | 11.01% | 10.75% |
| Tier 4 (10,000,000 to 24,999,999)                             | 8.03% | 8.05% | 8.06% | 8.05% | 8.05% | 9.50%  | 11.64% | 11.20% | 11.25% | 11.28% | 11.26% | 11.00% |
| Tier 5 (25,000,000 to 49,999,999)                             | 8.58% | 8.60% | 8.61% | 8.60% | 8.60% | 0.00%  | 11.93% | 11.45% | 11.50% | 11.54% | 11.51% | 11.25% |
| Tier 6 (50,000,000 to 99,999,999)                             | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| 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%  |

ACTUAL PROFIT RATES 2019

| MONTH                             | JAN   | FEB   | MAR   | APR    | MAY    | JUN    | JUL    | AUG    | SEPT   | OCT    | NOV    | DEC    |
|-----------------------------------|-------|-------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 1 YEAR - BMIC (Monthly)           |       |       |       |        |        |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 to 999,999)       | 8.08% | 8.10% | 8.11% | 9.75%  | 9.75%  | 10.90% | 12.49% | 11.94% | 12.00% | 12.54% | 12.51% | 11.50% |
| Tier 2 ( 1,000,000 to 4,999,999)  | 8.43% | 8.45% | 8.46% |        |        |        |        |        |        |        |        | 11.50% |
| Tier 3 ( 5,000,000 to 9,999,999)  | 8.68% | 8.70% | 8.71% |        |        |        |        |        |        |        |        | 11.75% |
| Tier 4 (10,000,000 to 24,999,999) | 8.38% | 8.40% | 8.41% |        |        |        |        |        |        |        |        | 12.00% |
| Tier 5 (25,000,000 to 49,999,999) | 8.78% | 8.80% | 8.81% |        |        |        |        |        |        |        |        | 12.00% |
| Tier 6 (50,000,000 to 99,999,999) | 8.98% | 9.00% | 9.01% |        |        |        |        |        |        |        |        | 12.50% |
| Tier 7 (100,000,000 & abv)        | 0.00% | 0.00% | 0.00% |        |        |        |        |        |        |        |        | 0.00%  |
| 1 YEAR - BQIC (Quarterly)         |       |       |       |        |        |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 to 999,999)       | 8.18% | 8.20% | 8.21% | 9.80%  | 9.80%  | 11.00% | 12.78% | 12.19% | 12.25% | 12.64% | 12.61% | 11.75% |
| Tier 2 ( 1,000,000 to 4,999,999)  | 8.48% | 8.50% | 8.51% |        |        |        |        |        |        |        |        | 11.75% |
| Tier 3 ( 5,000,000 to 9,999,999)  | 8.73% | 8.75% | 8.76% |        |        |        |        |        |        |        |        | 12.00% |
| Tier 4 (10,000,000 to 24,999,999) | 0.00% | 0.00% | 0.00% |        |        |        |        |        |        |        |        | 12.00% |
| Tier 5 (25,000,000 to 49,999,999) | 0.00% | 0.00% | 0.00% |        |        |        |        |        |        |        |        | 12.25% |
| Tier 6 (50,000,000 to 99,999,999) | 0.00% | 0.00% | 0.00% |        |        |        |        |        |        |        |        | 0.00%  |
| Tier 7 (100,000,000 & abv)        | 9.48% | 9.50% | 9.51% |        |        |        |        |        |        |        |        | 0.00%  |
| 1 YEAR - BHIC (Half Yearly)       |       |       |       |        |        |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 to 999,999)       | 0.00% | 0.00% | 0.00% | 0.00%  | 0.00%  | 11.20% | 13.06% | 12.44% | 12.50% | 12.74% | 12.71% | 12.00% |
| Tier 2 ( 1,000,000 to 4,999,999)  | 0.00% | 0.00% | 0.00% |        |        |        |        |        |        |        |        | 12.00% |
| Tier 3 ( 5,000,000 to 9,999,999)  | 0.00% | 0.00% | 0.00% |        |        |        |        |        |        |        |        | 12.00% |
| Tier 4 (10,000,000 to 24,999,999) | 0.00% | 0.00% | 0.00% |        |        |        |        |        |        |        |        | 0.00%  |
| Tier 5 (25,000,000 to 49,999,999) | 0.00% | 0.00% | 0.00% |        |        |        |        |        |        |        |        | 0.00%  |
| Tier 6 (50,000,000 to 99,999,999) | 0.00% | 0.00% | 0.00% |        |        |        |        |        |        |        |        | 0.00%  |
| Tier 7 (100,000,000 & abv)        | 0.00% | 0.00% | 0.00% |        |        |        |        |        |        |        |        | 0.00%  |
| 1 YEAR - BIIC (Maturity)          |       |       |       |        |        |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 to 999,999)       | 8.38% | 8.40% | 8.41% | 10.00% | 10.00% | 11.50% | 13.63% | 12.94% | 13.00% | 13.04% | 13.01% | 12.25% |
| Tier 2 ( 1,000,000 to 4,999,999)  | 8.63% | 8.65% | 8.66% |        |        |        |        |        |        |        |        | 12.25% |
| Tier 3 ( 5,000,000 to 9,999,999)  | 8.83% | 8.85% | 8.86% |        |        |        |        |        |        |        |        | 12.50% |
| Tier 4 (10,000,000 to 24,999,999) | 8.53% | 8.55% | 8.56% |        |        |        |        |        |        |        |        | 12.50% |
| Tier 5 (25,000,000 to 49,999,999) | 9.08% | 9.10% | 9.11% |        |        |        |        |        |        |        |        | 12.75% |
| Tier 6 (50,000,000 to 99,999,999) | 9.33% | 9.35% | 9.36% |        |        |        |        |        |        |        |        | 13.00% |
| Tier 7 (100,000,000 & abv)        | 0.00% | 0.00% | 0.00% |        |        |        |        |        |        |        |        | 0.00%  |
| 2 YEARS - BMIC (Monthly)          |       |       |       |        |        |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 to 4,999,999)     | 8.43% | 8.45% | 8.46% | 8.45%  | 8.45%  | 10.66% | 12.26% | 11.74% | 11.79% | 11.83% | 11.80% | 10.50% |
| Tier 2 ( 5,000,000 to 9,999,999)  | 8.73% | 8.75% | 8.76% | 8.75%  | 8.75%  | 10.91% | 12.38% | 11.84% | 11.90% | 0.00%  | 0.00%  | 0.00%  |
| Tier 3 (10,000,000 & abv)         | 9.38% | 9.40% | 9.41% | 9.40%  | 9.40%  | 11.10% | 12.49% | 11.94% | 12.00% | 12.54% | 12.51% | 10.50% |
| 2 YEARS - BQIC (Quarterly)        |       |       |       |        |        |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 to 4,999,999)     | 8.53% | 8.55% | 8.56% | 8.55%  | 8.55%  | 10.80% | 12.38% | 11.85% | 11.90% | 11.94% | 11.91% | 10.60% |
| Tier 2 ( 5,000,000 to 9,999,999)  | 0.00% | 0.00% | 0.00% | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 12.14% | 12.11% | 10.60% |
| Tier 3 (10,000,000 & 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%  |
| 2 YEARS - BHIC (Half Yearly)      |       |       |       |        |        |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 to 4,999,999)     | 8.58% | 8.60% | 8.61% | 8.60%  | 8.60%  | 10.96% | 12.60% | 12.04% | 12.09% | 12.13% | 12.10% | 10.70% |
| Tier 2 ( 5,000,000 to 9,999,999)  | 8.98% | 9.00% | 9.01% | 9.00%  | 9.00%  | 11.20% | 12.89% | 12.19% | 12.25% | 12.29% | 12.26% | 10.70% |
| Tier 3 (10,000,000 & 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%  |
| 2 YEARS - BYIC ( Yearly )         |       |       |       |        |        |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 to 4,999,999)     | 0.00% | 0.00% | 0.00% | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| Tier 2 ( 5,000,000 to 9,999,999)  | 0.00% | 0.00% | 0.00% | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| Tier 3 (10,000,000 & 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%  |
| 2 YEARS - BIIC (Maturity)         |       |       |       |        |        |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 to 4,999,999)     | 8.78% | 8.80% | 8.81% | 8.80%  | 8.80%  | 11.25% | 12.95% | 12.19% | 12.25% | 12.29% | 12.26% | 10.75% |
| Tier 2 ( 5,000,000 to 9,999,999)  | 0.00% | 0.00% | 9.21% | 9.20%  | 9.20%  | 11.50% | 13.23% | 12.44% | 12.50% | 0.00%  | 0.00%  | 0.00%  |
| Tier 3 (10,000,000 & abv)         | 9.83% | 9.85% | 9.86% | 9.85%  | 9.85%  | 11.75% | 13.63% | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |

ACTUAL PROFIT RATES 2019

| MONTH                               | JAN   | FEB   | MAR   | APR    | MAY    | JUN    | JUL    | AUG    | SEPT   | OCT    | NOV    | DEC    |
|-------------------------------------|-------|-------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| <b>3 YEARS - BMIC (Monthly)</b>     |       |       |       |        |        |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 to 4,999,999)       | 8.58% | 8.60% | 8.61% | 8.60%  | 8.60%  | 10.91% | 12.38% | 11.45% | 11.50% | 11.54% | 11.51% | 10.00% |
| Tier 2 ( 5,000,000 to 9,999,999)    | 0.00% | 0.00% | 0.00% | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| Tier 3 (10,000,000 & abv)           | 9.58% | 9.60% | 9.61% | 9.60%  | 9.60%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| <b>3 YEARS - BQIC (Quarterly)</b>   |       |       |       |        |        |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 to 4,999,999)       | 8.63% | 8.65% | 8.66% | 8.65%  | 8.65%  | 11.01% | 13.06% | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| Tier 2 ( 5,000,000 to 9,999,999)    | 8.98% | 9.00% | 0.00% | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 11.94% | 12.00% | 12.04% | 12.01% | 0.00%  |
| Tier 3 (10,000,000 & 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%  |
| <b>3 YEARS - BHIC (Half Yearly)</b> |       |       |       |        |        |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 to 4,999,999)       | 0.00% | 0.00% | 0.00% | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| Tier 2 ( 5,000,000 to 9,999,999)    | 0.00% | 0.00% | 0.00% | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| Tier 3 (10,000,000 & 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%  |
| <b>3 YEARS - BYIC (Yearly)</b>      |       |       |       |        |        |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 to 4,999,999)       | 0.00% | 0.00% | 0.00% | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| Tier 2 ( 5,000,000 to 9,999,999)    | 0.00% | 0.00% | 0.00% | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| Tier 3 (10,000,000 & 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%  |
| <b>3 YEARS - BIIC (Maturity)</b>    |       |       |       |        |        |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 to 4,999,999)       | 8.78% | 8.80% | 8.81% | 8.80%  | 8.80%  | 11.50% | 13.06% | 12.44% | 12.50% | 12.54% | 12.51% | 10.75% |
| Tier 2 ( 5,000,000 to 9,999,999)    | 0.00% | 0.00% | 0.00% | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| Tier 3 (10,000,000 & 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%  |
| <b>5 YEARS - BMIC (Monthly)</b>     |       |       |       |        |        |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 to 4,999,999)       | 8.63% | 8.65% | 8.66% | 8.65%  | 8.65%  | 11.30% | 13.63% | 12.94% | 12.50% | 12.54% | 12.51% | 10.00% |
| Tier 2 ( 5,000,000 to 9,999,999)    | 9.03% | 9.05% | 9.06% | 9.05%  | 9.05%  | 11.55% | 13.74% | 13.19% | 12.75% | 12.79% | 12.76% | 10.25% |
| Tier 3 (10,000,000 & abv)           | 9.63% | 9.65% | 9.66% | 9.65%  | 9.65%  | 12.55% | 13.91% | 13.44% | 13.00% | 13.04% | 13.01% | 10.50% |
| <b>5 YEARS - BQIC (Quarterly)</b>   |       |       |       |        |        |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 to 4,999,999)       | 0.00% | 0.00% | 0.00% | 8.70%  | 8.70%  | 11.45% | 13.80% | 13.09% | 12.50% | 12.54% | 12.51% | 10.00% |
| Tier 2 ( 5,000,000 to 9,999,999)    | 0.00% | 0.00% | 0.00% | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| Tier 3 (10,000,000 & 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%  |
| <b>5 YEARS - BHIC (Half Yearly)</b> |       |       |       |        |        |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 to 4,999,999)       | 8.73% | 8.75% | 8.76% | 8.75%  | 8.75%  | 11.65% | 14.03% | 13.29% | 12.50% | 12.54% | 12.51% | 10.00% |
| Tier 2 ( 5,000,000 to 9,999,999)    | 0.00% | 0.00% | 0.00% | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| Tier 3 (10,000,000 & 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%  |
| <b>5 YEARS - BYIC (Yearly)</b>      |       |       |       |        |        |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 to 4,999,999)       | 0.00% | 0.00% | 0.00% | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 12.51% | 10.50% |
| Tier 2 ( 5,000,000 to 9,999,999)    | 0.00% | 0.00% | 0.00% | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| Tier 3 (10,000,000 & 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%  |
| <b>5 YEARS - BIIC (Maturity)</b>    |       |       |       |        |        |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 to 4,999,999)       | 0.00% | 0.00% | 0.00% | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 12.50% | 12.54% | 12.51% | 10.50% |
| Tier 2 ( 5,000,000 to 9,999,999)    | 0.00% | 0.00% | 0.00% | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| Tier 3 (10,000,000 to 99,999,999)   | 0.00% | 0.00% | 0.00% | 10.75% | 11.25% | 12.81% | 14.88% | 13.94% | 13.20% | 13.24% | 13.21% | 10.75% |
| Tier 4 (100,000,000 & abv)          |       |       |       |        |        |        |        |        | 0.00%  | 0.00%  | 0.00%  | 0.00%  |

**ACTUAL PROFIT RATES 2019**

| MONTH                                                        | JAN    | FEB    | MAR    | APR    | MAY    | JUN    | JUL    | AUG    | SEPT   | OCT    | NOV    | DEC    |
|--------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| <b>FAYSAL ISLAMIC INSTITUTIONAL INVESTMENTS CERTIFICATES</b> |        |        |        |        |        |        |        |        |        |        |        |        |
| <b>1 MONTH BIIC (Maturity)</b>                               |        |        |        |        |        |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 & Above)                                     | 9.18%  | 9.20%  | 9.21%  | 9.20%  | 9.20%  | 10.30% | 12.21% | 11.45% | 11.50% | 11.54% | 11.51% | 11.50% |
| <b>3 MONTHS BMIC (Monthly)</b>                               |        |        |        |        |        |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 & Above)                                     | 9.23%  | 9.25%  | 9.26%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 11.28% | 0.00%  | 0.00%  |
| <b>3 MONTHS BIIC (Maturity)</b>                              |        |        |        |        |        |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 & Above)                                     | 9.38%  | 9.40%  | 9.41%  | 9.40%  | 9.40%  | 10.50% | 12.49% | 11.70% | 11.75% | 0.00%  | 11.76% | 11.75% |
| <b>6 MONTHS BMIC (Monthly)</b>                               |        |        |        |        |        |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 & Above)                                     | 0.00%  | 0.00%  | 0.00%  | 9.30%  | 9.30%  | 10.10% | 12.10% | 11.45% | 11.50% | 11.54% | 11.51% | 11.50% |
| <b>6 MONTHS BIIC (Maturity)</b>                              |        |        |        |        |        |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 & Above)                                     | 9.48%  | 9.50%  | 9.51%  | 9.50%  | 9.50%  | 10.60% | 12.78% | 11.94% | 12.00% | 12.04% | 12.01% | 12.00% |
| <b>12 MONTHS BMIC (Monthly)</b>                              |        |        |        |        |        |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 & Above)                                     | 9.88%  | 9.90%  | 9.91%  | 9.90%  | 9.90%  | 11.00% | 13.00% | 11.94% | 12.00% | 12.04% | 12.01% | 12.00% |
| <b>12 MONTHS BIIC (Maturity)</b>                             |        |        |        |        |        |        |        |        |        |        |        |        |
| Tier 1 ( 50,000 & Above)                                     | 10.03% | 10.05% | 10.06% | 10.05% | 10.05% | 11.60% | 13.74% | 12.94% | 13.00% | 13.04% | 13.01% | 13.00% |
| <b>FAYSAL ISLAMIC 1 YEAR BARKAT INVESTMENTS CERTIFICATES</b> |        |        |        |        |        |        |        |        |        |        |        |        |
| <i>Effective from 1 December, 2019</i>                       |        |        |        |        |        |        |        |        |        |        |        |        |
| <b>BMIC (Monthly)</b>                                        |        |        |        |        |        |        |        |        |        |        |        |        |
| Tier 1 ( 500,000 to 9,999,999)                               |        |        |        |        |        |        |        |        |        |        |        | 12.50% |
| Tier 2 ( 10,000,000 & Abv)                                   |        |        |        |        |        |        |        |        |        |        |        | 12.75% |
| <b>BIIC (Maturity)</b>                                       |        |        |        |        |        |        |        |        |        |        |        |        |
| Tier 1 ( 500,000 to 9,999,999)                               |        |        |        |        |        |        |        |        |        |        |        | 13.00% |
| Tier 2 ( 10,000,000 & Abv)                                   |        |        |        |        |        |        |        |        |        |        |        | 13.25% |

ACTUAL PROFIT RATES 2019

| MONTH                                                 | JAN     | FEB     | MAR     | APR     | MAY     | JUN     | JUL     | AUG     | SEPT    | OCT     | NOV     | DEC     |
|-------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| USD 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%     |
| FAYSAL ISLAMIC USD SAVING ACCOUNTS - Monthly          |         |         |         |         |         |         |         |         |         |         |         |         |
| Tier 1 ( 0 to USD 999)                                | 0.0688% | 0.0531% | 0.0500% | 0.0501% | 0.0596% | 0.0505% | 0.0516% | 0.0501% | 0.0501% | 0.0505% | 0.0499% | 0.0504% |
| Tier 2 ( USD 1,000 to USD 49,999)                     | 0.1378% | 0.1062% | 0.1000% | 0.1003% | 0.1194% | 0.1009% | 0.1030% | 0.1001% | 0.1002% | 0.1010% | 0.1000% | 0.1006% |
| Tier 3 ( USD 50,000 to USD 99,999)                    | 0.2067% | 0.1592% | 0.1500% | 0.1504% | 0.1790% | 0.1513% | 0.1545% | 0.1502% | 0.1502% | 0.1514% | 0.1500% | 0.1510% |
| Tier 4 ( USD 100,000 & above)                         | 0.3444% | 0.2654% | 0.2500% | 0.2506% | 0.2984% | 0.2523% | 0.2575% | 0.2503% | 0.2504% | 0.2524% | 0.2500% | 0.2516% |
| FAYSAL ISLAMIC USD SAVING ACCOUNTS - 6 Monthly        |         |         |         |         |         |         |         |         |         |         |         |         |
| Tier 1 ( 0 to USD 999)                                | 0.0000% | 0.1132% | 0.0200% | 0.0992% | 0.1145% | 0.0988% | 0.1049% | 0.1008% | 0.0984% | 0.1001% | 0.1002% | 0.1017% |
| Tier 2 ( USD 1,000 to USD 49,999)                     | 0.2073% | 0.1572% | 0.1500% | 0.1505% | 0.1789% | 0.1513% | 0.1545% | 0.1502% | 0.1502% | 0.1515% | 0.1500% | 0.1510% |
| Tier 3 ( USD 50,000 to USD 99,999)                    | 0.2764% | 0.2123% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.1999% | 0.2013% |
| Tier 4 ( USD 100,000 & above)                         | 0.0000% | 0.0000% | 0.3009% | 0.3007% | 0.3581% | 0.3027% | 0.3090% | 0.3004% | 0.3005% | 0.3029% | 0.3000% | 0.3020% |
| FAYSAL ISLAMIC - BARKAT INVESTMENT CERTIFICATES (USD) |         |         |         |         |         |         |         |         |         |         |         |         |
| 1 MONTH BIIC (Maturity)                               |         |         |         |         |         |         |         |         |         |         |         |         |
| Tier 1 (1 to 99,999)                                  | 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 2 (100,000 to 249,999)                           | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.3583% | 0.3027% | 0.3090% | 0.3004% | 0.3005% | 0.3029% | 0.3000% | 0.3020% |
| Tier 3 (250,000 to 999,999)                           | 0.0000% | 0.4717% | 0.4514% | 0.4511% | 0.5371% | 0.4541% | 0.4635% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| Tier 4 (1,000,000 & 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% |
| 3 MONTHS BIIC (Maturity)                              |         |         |         |         |         |         |         |         |         |         |         |         |
| Tier 1 (1 to 99,999)                                  | 0.0000% | 0.0000% | 0.0000% | 0.2937% | 0.3583% | 0.3021% | 0.3084% | 0.3002% | 0.3009% | 0.0000% | 0.0000% | 0.3008% |
| 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% | 0.0000% |
| 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% | 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)                                  | 0.7577% | 0.5838% | 0.5517% | 0.5513% | 0.6565% | 0.5549% | 0.5666% | 0.5507% | 0.5509% | 0.5553% | 0.5500% | 0.5536% |
| Tier 2 (100,000 to 249,999)                           | 0.8266% | 0.6369% | 0.6018% | 0.6015% | 0.7162% | 0.6054% | 0.6180% | 0.6007% | 0.6009% | 0.6058% | 0.6000% | 0.6039% |
| Tier 3 (250,000 to 999,999)                           | 0.8955% | 0.6900% | 0.6520% | 0.6516% | 0.7759% | 0.6559% | 0.6695% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| Tier 4 (1,000,000 & 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% |
| 12 MONTHS BIIC (Maturity)                             |         |         |         |         |         |         |         |         |         |         |         |         |
| Tier 1 (1 to 99,999)                                  | 0.8266% | 0.6369% | 0.6018% | 0.6015% | 0.7161% | 0.6054% | 0.6180% | 0.6007% | 0.6009% | 0.6058% | 0.6000% | 0.6039% |
| 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% | 0.0000% |
| 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)                              | 2.7554% | 2.1231% | 2.0061% | 2.0050% | 2.3872% | 2.5225% | 2.5752% | 2.5030% | 2.5039% | 2.5242% | 2.4999% | 2.5162% |

ACTUAL PROFIT RATES 2019

| MONTH                                                  | JAN     | FEB     | MAR      | APR     | MAY     | JUN     | JUL     | AUG     | SEPT    | OCT     | NOV     | DEC     |
|--------------------------------------------------------|---------|---------|----------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| EURO 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%     |
| FAYSAL ISLAMIC EURO SAVING ACCOUNTS - Monthly          |         |         |          |         |         |         |         |         |         |         |         |         |
| Tier 1 ( 0 to EURO 999)                                | 0.1825% | 0.0143% | -1.0220% | 0.1945% | 0.5086% | 0.0025% | 0.0020% | 0.0020% | 0.0020% | 0.2192% | 0.0024% | 0.0008% |
| Tier 2 ( EURO 1,000 to EURO 49,999)                    | 0.0000% | 0.0000% | 0.0000%  | 0.1750% | 0.4948% | 0.0026% | 0.0025% | 0.0024% | 0.0025% | 0.2743% | 0.0026% | 0.0009% |
| Tier 3 ( EURO 50,000 to EURO 99,999)                   | 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 ( EURO 100,000 & above)                         | 0.0000% | 0.0000% | 0.0000%  | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| FAYSAL ISLAMIC EURO SAVING ACCOUNTS - 6 Monthly        |         |         |          |         |         |         |         |         |         |         |         |         |
| Tier 1 ( 0 to EURO 999)                                | 0.0000% | 0.0000% | 0.0000%  | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.2864% | 0.0030% | 0.0011% |
| Tier 2 ( EURO 1,000 to EURO 49,999)                    | 0.0000% | 0.0000% | 0.0000%  | 0.2333% | 0.6102% | 0.0029% | 0.0028% | 0.0030% | 0.0031% | 0.3339% | 0.0032% | 0.0012% |
| Tier 3 ( EURO 50,000 to EURO 99,999)                   | 0.0000% | 0.0000% | 0.0000%  | 0.0000% | 0.0000% | 0.0035% | 0.0035% | 0.0033% | 0.0035% | 0.3768% | 0.0038% | 0.0014% |
| Tier 4 ( EURO 100,000 & above)                         | 0.0000% | 0.0000% | 0.0000%  | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| FAYSAL ISLAMIC - BARKAT INVESTMENT CERTIFICATES (EURO) |         |         |          |         |         |         |         |         |         |         |         |         |
| 1 MONTH BIIC (Maturity)                                |         |         |          |         |         |         |         |         |         |         |         |         |
| Tier 1 (1 to 99,999)                                   | 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 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% | 0.0000% |
| 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% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| 3 MONTHS BIIC (Maturity)                               |         |         |          |         |         |         |         |         |         |         |         |         |
| Tier 1 (1 to 99,999)                                   | 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 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% | 0.0000% |
| 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% | 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)                                   | 0.0000% | 0.0000% | 0.0000%  | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| 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% | 0.0000% |
| 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% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| 12 MONTHS BIIC (Maturity)                              |         |         |          |         |         |         |         |         |         |         |         |         |
| Tier 1 (1 to 99,999)                                   | 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 2 (100,000 to 249,999)                            | 0.0000% | 0.0000% | 0.0000%  | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.5012% | 0.0000% | 0.0000% |
| Tier 3 (250,000 to 999,999)                            | 0.0000% | 0.0000% | 0.0000%  | 0.0000% | 0.0000% | 1.4914% | 1.4899% | 1.4409% | 1.5027% | 0.0000% | 1.6497% | 0.5996% |
| Tier 4 (1,000,000 & 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% |

ACTUAL PROFIT RATES 2019

| MONTH                                                        | JAN     | FEB     | MAR     | APR     | MAY     | JUN     | JUL     | AUG     | SEPT    | OCT     | NOV     | DEC     |
|--------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| <b>GBP DEPOSITS</b>                                          |         |         |         |         |         |         |         |         |         |         |         |         |
| 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%     |
| <b>FAYSAL ISLAMIC GBP SAVING ACCOUNTS - Monthly</b>          |         |         |         |         |         |         |         |         |         |         |         |         |
| Tier 1 ( 0 to GBP 999)                                       | 0.3546% | 0.2103% | 0.2010% | 0.4699% | 0.5833% | 0.6727% | 0.5691% | 0.4106% | 0.5551% | 0.3232% | 0.3220% | 0.2005% |
| Tier 2 ( GBP 1,000 to GBP 49,999)                            | 0.0000% | 0.0000% | 0.0000% | 0.5873% | 0.7291% | 0.8419% | 0.7111% | 0.5132% | 0.6938% | 0.4037% | 0.4032% | 0.2511% |
| Tier 3 ( GBP 50,000 to GBP 99,999)                           | 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 ( GBP 100,000 & above)                                | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| <b>FAYSAL ISLAMIC GBP SAVING ACCOUNTS - 6 Monthly</b>        |         |         |         |         |         |         |         |         |         |         |         |         |
| Tier 1 ( 0 to GBP 999)                                       | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.2048% | 0.2763% | 0.1623% | 0.1610% | 0.1000% |
| Tier 2 ( GBP 1,000 to GBP 49,999)                            | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.5045% | 0.4261% | 0.3078% | 0.4171% | 0.2423% | 0.1507% |
| Tier 3 ( GBP 50,000 to GBP 99,999)                           | 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 ( GBP 100,000 & above)                                | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.6456% | 0.6453% | 0.4018% |
| <b>FAYSAL ISLAMIC - BARKAT INVESTMENT CERTIFICATES (GBP)</b> |         |         |         |         |         |         |         |         |         |         |         |         |
| <b>1 MONTH BIIC (Maturity)</b>                               |         |         |         |         |         |         |         |         |         |         |         |         |
| Tier 1 (1 to 99,999)                                         | 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 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% | 0.0000% |
| 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% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| <b>3 MONTHS BIIC (Maturity)</b>                              |         |         |         |         |         |         |         |         |         |         |         |         |
| Tier 1 (1 to 99,999)                                         | 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 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% | 0.0000% |
| 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% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| <b>6 MONTHS BIIC (Maturity)</b>                              |         |         |         |         |         |         |         |         |         |         |         |         |
| Tier 1 (1 to 99,999)                                         | 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 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% | 0.0000% |
| 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% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% |
| <b>12 MONTHS BIIC (Maturity)</b>                             |         |         |         |         |         |         |         |         |         |         |         |         |
| Tier 1 (1 to 99,999)                                         | 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 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% | 0.0000% |
| 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% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% | 0.0000% |