

ACTUAL PROFIT RATES 2024



MONTH	PRODUCT CODE	JAN - 24	FEB - 24	MAR - 24	APR - 24	MAY - 24	JUN - 24	JUL - 24	AUG - 24	SEP - 24	OCT - 24	NOV - 24	Dec-24
PKR DEPOSITS													
MUDARIB PROFIT SHARING RATIO		45%	45%	45%	50%	50%	45%	50%	50%	50%	50%	50%	50%
DEPOSITOR'S SHARE IN PROFIT		55%	55%	55%	50%	50%	55%	50%	50%	50%	50%	50%	50%
FAYSAL ISLAMIC REMUNERATIVE CURRENT ACCOUNTS													
MONTHLY PROFIT PAYMENT FREQUENCY													
FAYSAL ISLAMIC MARGIN ACCOUNTS & SECURITY DEPOSIT	365	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
ISLAMIC LOCKERS SECURITY MARGIN ACCOUNT	411	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC KAMIL ACCOUNTS	355	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC REHMAT PERSONAL ACCOUNT	786	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC REHMAT BUSINESS ACCOUNT	787	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC REHMAT ACCOUNT - ROSHAN DIGITAL ACCOUNTS	789	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC TEZZ TAREEN ASAAN REMMITTANCE ACCOUNT	788	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC TEZZ TAREEN REMMITTANCE ACCOUNT	791	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC REHMAT PAYROLL ACCOUNT	405	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC ASAAN PAYROLL ACCOUNT	404	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC BASIC PAYROLL ACCOUNT	410	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC - AMAL WOMEN CURRENT REMUNERATIVE ACCOUNT	444	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC AMAL PAYROLL ACCOUNT	710	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC AMAL WOMEN DIGITAL ACCOUNT	490	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 YOUTH ACCOUNT		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 SOHNI DHARTI TEZ TAREEN ACCOUNT	532	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC KHUSHAAL KISAAN ACCOUNT	525	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
6 MONTHLY PROFIT PAYMENT FREQUENCY													
FAYSAL ISLAMIC AMAL WOMEN ASAAN ACCOUNT	488	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC PAYCHEQ PLUS (PAYROLL ACCOUNT)	474	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC ISLAMIC TAWARRUQ CC NCA	435	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC - TAWARRUQ RCS AGRI NCA	391	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC ISLAMIC TAWARRUQ CC NCA	422	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC ASAAN YOUTH ACCOUNT		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

MONTH	PRODUCT CODE	JAN - 24	FEB - 24	MAR - 24	APR - 24	MAY - 24	JUN - 24	JUL - 24	AUG - 24	SEP- 24	OCT- 24	NOV- 24	Dec-24
PKR DEPOSITS													
MUDARIB PROFIT SHARING RATIO		45%	45%	45%	50%	50%	45%	50%	50%	50%	50%	50%	50%
DEPOSITOR'S SHARE IN PROFIT		55%	55%	55%	50%	50%	55%	50%	50%	50%	50%	50%	50%
FAYSAL ISLAMIC - OTHER SAVING ACCOUNTS													
MONTHLY PROFIT PAYMENT FREQUENCY													
FAYSAL ISLAMIC - ASAAAN DIGITAL SAVINGS ACCOUNTS	702	17.00%	17.00%	17.00%	19.01%	19.00%	19.00%	18.00%	16.00%	15.50%	13.50%	12.50%	10.00%
FAYSAL ISLAMIC - ROSHAN DIGITAL SAVINGS ACCOUNT	413	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.00%	7.00%	7.00%	6.50%	6.50%	5.50%
FAYSAL ISLAMIC - ROSHAN DIGITAL BLUE SAVINGS ACCOUNT	466	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.00%	7.00%	7.00%	6.50%	6.50%	5.50%
FAYSAL ISLAMIC - AMAL WOMEN ACCOUNT	443	15.25%	15.25%	15.25%	15.25%	15.25%	15.25%	14.25%	12.00%	12.00%	11.00%	10.00%	9.00%
FAYSAL ISLAMIC - AMAL DIGITAL SAVING ACCOUNT	491	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 - MANZIL ACCOUNT	420	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.00%	7.00%	7.00%	6.50%	6.50%	5.50%
FAYSAL ISLAMIC - ZAMIN ACCOUNT	421	8.50%	8.50%	8.50%	8.51%	8.49%	8.50%	8.01%	7.00%	7.00%	6.49%	6.50%	5.50%
ALCO / OTHER SAVING FUNDS	442	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	12.50%	11.00%	11.00%	9.00%	8.00%	8.00%
ALCO / OTHER SAVING PLUS FUNDS	471	18.00%	18.00%	18.00%	18.01%	18.00%	18.00%	17.00%	15.50%	15.00%	13.00%	11.50%	10.50%
PREMIUM SAVINGS ACCOUNT	472	14.50%	14.50%	14.50%	14.50%	14.50%	14.50%	13.50%	12.00%	12.00%	10.00%	9.00%	9.00%
PREMIUM PLUS SAVINGS ACCOUNT	395	15.50%	15.50%	15.50%	15.50%	15.50%	15.50%	14.50%	13.00%	13.00%	11.00%	9.50%	9.50%
SEPCIAL FINANCIAL INSTITUTION ACCOUNT	396	16.50%	16.50%	16.50%	16.51%	16.50%	16.50%	15.50%	14.00%	14.00%	12.00%	10.00%	8.50%
PRESTIGE SAVING ACCOUNT	445	19.50%	19.50%	19.50%	19.51%	19.50%	19.50%	18.50%	17.00%	16.50%	14.50%	13.00%	11.00%
PRESTIGE SAVING PLUS ACCOUNT	446	17.50%	17.50%	17.50%	17.51%	17.50%	17.50%	16.50%	15.00%	14.50%	12.50%	11.00%	8.00%
PRESTIGE SAVING MAX ACCOUNT	447	19.00%	19.00%	19.00%	19.01%	19.00%	19.00%	18.00%	16.50%	16.00%	14.00%	12.50%	10.00%
PLATINUM SAVING ACCOUNT	493	21.00%	21.00%	21.00%	21.01%	21.00%	21.00%	20.00%	18.50%	18.00%	16.00%	14.50%	12.00%
PLATINUM SAVING PLUS ACCOUNT	494	18.50%	18.50%	18.50%	18.50%	18.50%	18.50%	17.50%	16.00%	15.50%	13.50%	12.00%	9.00%
DAILY PROFIT SAVING ACCOUNT	476	20.50%	20.50%	20.50%	20.51%	20.50%	20.50%	19.50%	18.00%	17.50%	15.50%	14.00%	11.50%
FAYSAL ISLAMIC MUBARAK SAFAR SAVING ACCOUNT	487	16.00%	16.00%	16.00%	16.01%	16.00%	16.00%	15.00%	13.00%	13.00%	11.00%	10.50%	8.50%
YOUTH BRANCH /DIGITAL ACCOUNT		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
KHUSHAAL KISAAN SAVING ACCOUNT	524	0.00%	0.00%	8.50%	8.50%	8.50%	8.50%	8.00%	7.00%	7.00%	6.50%	6.50%	5.50%
PLATINUM SAVING MAX ACCOUNT	485	21.50%	21.50%	21.50%	21.51%	21.50%	21.50%	20.50%	19.00%	18.50%	16.50%	0.00%	12.50%
TITANIUM SAVING ACCOUNT	486	20.00%	20.00%	20.00%	20.01%	20.00%	20.00%	19.00%	17.50%	17.00%	15.00%	13.50%	11.75%
GOLD SAVING ACCOUNT	508	0.00%	20.50%	20.25%	20.26%	20.25%	20.25%	19.25%	17.75%	17.25%	17.00%	0.00%	13.50%
GOLD PLUS SAVING ACCOUNT	509	20.75%	20.75%	20.75%	20.76%	20.75%	20.75%	19.75%	18.25%	17.75%	15.75%	15.50%	13.00%
FAYSAL ISLAMIC HIGH YIELD SAVING ACCOUNT	545								20.25%	19.00%	17.50%	16.50%	16.50%
6 MONTHLY PROFIT PAYMENT FREQUENCY													
FAYSAL ISLAMIC - ASAAAN SAVINGS ACCOUNTS	382	17.00%	17.00%	17.00%	19.01%	19.00%	19.00%	18.00%	16.00%	15.50%	13.50%	12.50%	10.00%
FAYSAL ISLAMIC - AMAL ASAAAN SAVING ACCOUNT	489	17.00%	17.00%	17.00%	19.01%	19.00%	19.00%	18.00%	16.00%	15.50%	13.50%	12.50%	10.00%
FAYSAL ISLAMIC - PAYCHEQ PLUS ACCOUNT	399	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.00%	7.00%	7.00%	6.50%	6.50%	5.50%

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PKR DEPOSITS													
MUDARIB PROFIT SHARING RATIO		45%	45%	45%	50%	50%	45%	50%	50%	50%	50%	50%	50%
DEPOSITOR'S SHARE IN PROFIT		55%	55%	55%	50%	50%	55%	50%	50%	50%	50%	50%	50%
FAYSAL ISLAMIC SAVINGS ACCOUNTS - INDIVIDUAL													
MONTHLY PROFIT PAYMENT FREQUENCY													
Tier 1 (1-9,999,999)	307	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.00%	7.00%	7.00%	6.50%	6.50%	5.50%
Tier 2 (10,000,000- 49,999,999)	307	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.25%	7.25%	7.25%	6.75%	6.75%	5.50%
Tier 3 (50,000,000 - 99,999,999)	307	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	8.50%	7.50%	7.50%	7.00%	7.00%	5.50%
Tier 4 (100,000,000 - 499,999,999)	307	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	8.75%	7.75%	7.75%	7.25%	7.25%	5.50%
Tier 5 (500,000,000 to 999,999,999)	307	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.50%	0.00%
Tier 6 (1,000,000,000 & above)	307	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.75%	0.00%
FAYSAL ISLAMIC SAVINGS ACCOUNTS - CORPORATE													
MONTHLY PROFIT PAYMENT FREQUENCY													
Tier 1 (1-9,999,999)	308	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.00%	8.00%	7.00%	6.50%	6.50%	5.50%
Tier 2 (10,000,000- 49,999,999)	308	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.25%	8.25%	7.25%	6.75%	6.75%	5.50%
Tier 3 (50,000,000 - 99,999,999)	308	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	8.50%	8.50%	7.50%	7.00%	7.00%	5.50%
Tier 4 (100,000,000 - 499,999,999)	308	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	8.75%	8.75%	7.75%	7.25%	7.25%	5.50%
Tier 5 (500,000,000 to 999,999,999)	308	0.00%	9.75%	9.75%	0.00%	0.00%	9.75%	9.25%	9.25%	0.00%	0.00%	7.50%	5.50%
Tier 6 (1,000,000,000 & above)	308	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 SAVINGS ACCOUNTS - PENSIONER													
MONTHLY PROFIT PAYMENT FREQUENCY													
Tier 1 (1-9,999,999)	356	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.00%	8.00%	7.00%	6.50%	6.50%	0.00%
Tier 2 (10,000,000- 49,999,999)	356	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.25%	8.25%	7.25%	6.75%	0.00%	0.00%
Tier 3 (50,000,000 - 99,999,999)	356	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 4 (100,000,000 - 499,999,999)	356	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 (500,000,000 to 999,999,999)	356	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 (1,000,000,000 & above)	356	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.75%	0.00%	0.00%
FAYSAL ISLAMIC SAVINGS ACCOUNTS - PENSIONER													
MONTHLY PROFIT PAYMENT FREQUENCY													
Tier 1 (1-9,999,999)	555								8.00%	7.00%	6.50%	6.50%	5.50%
Tier 2 (10,000,000- 49,999,999)	555								0.00%	7.25%	6.75%	6.75%	5.50%
Tier 3 (50,000,000 - 99,999,999)	555								0.00%	0.00%	0.00%	0.00%	0.00%
Tier 4 (100,000,000 - 499,999,999)	555								0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5 (500,000,000 to 999,999,999)	555								0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (1,000,000,000 & above)	555								0.00%	0.00%	7.75%	0.00%	0.00%

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PKR DEPOSITS													
MUDARIB PROFIT SHARING RATIO		45%	45%	45%	50%	50%	45%	50%	50%	50%	50%	50%	50%
DEPOSITOR'S SHARE IN PROFIT		55%	55%	55%	50%	50%	55%	50%	50%	50%	50%	50%	50%
FAYSAL ISLAMIC SAVINGS ACCOUNTS - DIGITAL SAVING ACCOUNTS													
MONTHLY PROFIT PAYMENT FREQUENCY													
Tier 1 (1-9,999,999)	708	8.50%	8.50%	8.50%	8.50%	8.50%	10.00%	9.00%	8.50%	8.50%	8.50%	8.00%	7.00%
Tier 2 (10,000,000- 49,999,999)	708	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 (50,000,000 - 99,999,999)	708	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 4 (100,000,000 - 499,999,999)	708	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 (500,000,000 to 999,999,999)	708	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 (1,000,000,000 & above)	708	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
FINANCIAL INSTITUTIONS DEPOSIT													
MONTHLY PROFIT PAYMENT FREQUENCY													
Tier 1 (1-9,999,999)	321	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.00%	7.00%	7.00%	6.50%	6.50%	5.50%
Tier 2 (10,000,000- 49,999,999)	321	8.50%	8.50%	0.00%	8.50%	8.50%	8.50%	8.00%	0.00%	7.00%	6.50%	6.50%	0.00%
Tier 3 (50,000,000 - 99,999,999)	321	16.00%	0.00%	16.00%	0.00%	0.00%	0.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 4 (100,000,000 -499,999,999)	321	0.00%	16.00%	0.00%	16.01%	0.00%	0.00%	0.00%	13.50%	0.00%	0.00%	0.00%	0.00%
Tier 5 (500,000,000 to 999,999,999)	321	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 (1,000,000,000 to Above)	321	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 LIFEPLUS SAVINGS ACCOUNTS													
MONTHLY PROFIT PAYMENT FREQUENCY													
Tier 1 (0 - 499,999)	386	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.00%	12.00%	11.50%	10.50%	10.00%	8.00%
Tier 2 (500,000 - 9,999,999)	386	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	13.50%	12.50%	12.00%	11.00%	10.50%	8.00%
Tier 3 (10,000,000 - 49,999,999)	386	14.50%	14.50%	14.50%	14.50%	14.50%	14.50%	14.00%	13.00%	12.50%	11.50%	11.00%	9.00%
Tier 4 (50,000,000 & Above)	386	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	14.50%	13.50%	13.00%	12.00%	12.00%	9.00%
FAYSAL ISLAMIC MUNTAZIM SAVINGS ACCOUNTS													
MONTHLY PROFIT PAYMENT FREQUENCY													
Tier 1 (Rs.1 & 9,999,999)	390	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.00%	7.00%	7.00%	6.50%	6.50%	6.00%
Tier 2 (Rs.10,000,000 & 24,999,999)	390	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	8.50%	7.25%	7.25%	6.75%	6.75%	6.00%
Tier 3 (Rs.25,000,000 & 99,999,999)	390	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	8.75%	7.50%	7.50%	7.00%	7.00%	6.00%
Tier 4 (Rs.100,000,000 & 499,999,999)	390	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%	9.25%	7.75%	7.75%	7.25%	7.25%	6.00%
Tier 5 (Rs.500,000,000 & above)	390	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	9.50%	8.00%	8.00%	7.50%	7.50%	6.00%
FAYSAL ISLAMIC MUNTAZIM PLUS SAVINGS ACCOUNTS													
MONTHLY PROFIT PAYMENT FREQUENCY													
Tier 1 (1- 9,999,999)	436	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	10.50%	8.00%	8.00%	7.00%	6.75%	6.50%
Tier 2 (10,000,000 - 24,999,999)	436	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.00%	9.00%	9.00%	8.00%	7.75%	6.50%
Tier 3 (25,000,000 & Above)	436	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	12.00%	10.00%	10.00%	9.00%	8.75%	6.50%
FAYSAL ISLAMIC MUNTAZIM SAVINGS ACCOUNTS													
6 MONTHLY PROFIT PAYMENT FREQUENCY													
Tier 1 (Rs.1 & 9,999,999)	387	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.00%	7.00%	7.00%	6.50%	6.50%	6.00%
Tier 2 (Rs.10,000,000 & 24,999,999)	387	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.25%	7.25%	7.25%	6.75%	6.75%	6.00%
Tier 3 (Rs.25,000,000 & 99,999,999)	387	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	8.50%	7.50%	7.50%	7.00%	7.00%	6.00%
Tier 4 (Rs.100,000,000 & 499,999,999)	387	9.25%	0.00%	0.00%	9.25%	9.25%	9.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5 (Rs.500,000,000 & above)	387	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

MONTH	PRODUCT CODE	JAN - 24	FEB - 24	MAR - 24	APR - 24	MAY - 24	JUN - 24	JUL - 24	AUG - 24	SEP- 24	OCT- 24	NOV- 24	Dec-24
PKR DEPOSITS													
MUDARIB PROFIT SHARING RATIO		45%	45%	45%	50%	50%	45%	50%	50%	50%	50%	50%	50%
DEPOSITOR'S SHARE IN PROFIT		55%	55%	55%	50%	50%	55%	50%	50%	50%	50%	50%	50%
FAYSAL ISLAMIC MUNTAZIM PLUS SAVINGS ACCOUNTS													
6 MONTHLY PROFIT PAYMENT FREQUENCY													
Tier 1 (1- 9,999,999)	437	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	10.50%	8.00%	8.00%	7.00%	6.75%	6.50%
Tier 2 (10,000,000 - 24,999,999)	437	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.00%	9.00%	9.00%	8.00%	7.75%	6.50%
Tier 3 (25,000,000 & Above)	437	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	12.00%	10.00%	10.00%	9.00%	8.75%	6.50%
FAYSAL ISLAMIC - BARKAT INVESTMENTS CERTIFICATES (PKR)													
<i>The following Tenures, Tiers and rates Declared apply for ROSHAN DIGITAL ACCOUNTS as well.</i>													
1 MONTH BIIC (Maturity)													
Tier 1 (50,000 to 999,999)	309	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
Tier 2 (1,000,000 to 9,999,999)	309	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
Tier 3 (10,000,000 to 49,999,999)	309	7.75%	7.75%	7.75%	0.00%	0.00%	7.75%	7.75%	0.00%	0.00%	7.75%	7.75%	7.75%
Tier 4 (50,000,000 and 99,999,999)	309	9.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.00%
Tier 5 (100,000,000 to 499,999,999)	309	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 (500,000,000 to 999,999,999)	309	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)	309	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 MONTHS BMIC (Monthly)													
Tier 1 (50,000 to 999,999)	358	6.65%	6.65%	6.65%	6.65%	6.65%	6.65%	6.65%	6.65%	6.65%	6.65%	6.65%	6.65%
Tier 2 (1,000,000 to 9,999,999)	358	7.15%	7.15%	7.15%	7.15%	7.15%	7.15%	7.15%	7.15%	7.15%	7.15%	7.15%	7.15%
Tier 3 (10,000,000 to 49,999,999)	358	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 4 (50,000,000 and 99,999,999)	358	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 (100,000,000 to 499,999,999)	358	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 (500,000,000 to 999,999,999)	358	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)	358	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 MONTHS BIIC (Maturity)													
Tier 1 (50,000 to 999,999)	311	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%
Tier 2 (1,000,000 to 9,999,999)	311	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%
Tier 3 (10,000,000 to 49,999,999)	311	7.75%	7.75%	7.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 4 (50,000,000 and 99,999,999)	311	0.00%	0.00%	0.00%	0.00%	8.25%	8.25%	8.25%	8.25%	0.00%	0.00%	0.00%	0.00%
Tier 5 (100,000,000 to 499,999,999)	311	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 (500,000,000 to 999,999,999)	311	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)	311	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

MONTH	PRODUCT CODE	JAN - 24	FEB - 24	MAR - 24	APR - 24	MAY - 24	JUN - 24	JUL - 24	AUG - 24	SEP - 24	OCT - 24	NOV - 24	Dec-24
PKR DEPOSITS													
MUDARIB PROFIT SHARING RATIO		45%	45%	45%	50%	50%	45%	50%	50%	50%	50%	50%	50%
DEPOSITOR'S SHARE IN PROFIT		55%	55%	55%	50%	50%	55%	50%	50%	50%	50%	50%	50%
6 MONTHS BMIC (Monthly)													
Tier 1 (50,000 to 999,999)	347	7.45%	7.45%	7.45%	7.45%	7.45%	7.45%	7.45%	7.45%	7.45%	7.45%	7.45%	7.45%
Tier 2 (1,000,000 to 9,999,999)	347	7.85%	7.85%	7.85%	7.85%	7.85%	7.85%	7.85%	7.85%	7.85%	7.85%	7.85%	7.85%
Tier 3 (10,000,000 to 49,999,999)	347	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 4 (50,000,000 and 99,999,999)	347	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 (100,000,000 to 499,999,999)	347	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 (500,000,000 to 999,999,999)	347	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)	347	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 BQIC (Quarterly)													
Tier 1 (50,000 to 999,999)	401	7.45%	7.45%	7.45%	7.45%	7.45%	7.45%	7.45%	7.45%	7.45%	7.45%	7.45%	7.45%
Tier 2 (1,000,000 to 9,999,999)	401	7.95%	7.95%	7.95%	7.95%	7.95%	7.95%	7.95%	7.95%	7.95%	7.95%	7.95%	7.95%
Tier 3 (10,000,000 to 49,999,999)	401	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 4 (50,000,000 and 99,999,999)	401	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 (100,000,000 to 499,999,999)	401	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 (500,000,000 to 999,999,999)	401	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)	401	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 BIIC (Maturity)													
Tier 1 (50,000 to 999,999)	312	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%
Tier 2 (1,000,000 to 9,999,999)	312	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
Tier 3 (10,000,000 to 49,999,999)	312	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%
Tier 4 (50,000,000 and 99,999,999)	312	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 (100,000,000 to 499,999,999)	312	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 (500,000,000 to 999,999,999)	312	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)	312	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1 YEAR - BMIC (Monthly)													
Tier 1 (50,000 to 999,999)	348	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%
Tier 2 (1,000,000 to 9,999,999)	348	8.85%	8.85%	8.85%	8.85%	8.85%	8.85%	8.85%	8.85%	8.85%	8.85%	8.85%	8.85%
Tier 3 (10,000,000 to 49,999,999)	348	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%
Tier 4 (50,000,000 and 99,999,999)	348	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 (100,000,000 to 499,999,999)	348	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 (500,000,000 to 999,999,999)	348	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)	348	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

MONTH	PRODUCT CODE	JAN - 24	FEB - 24	MAR - 24	APR - 24	MAY - 24	JUN - 24	JUL - 24	AUG - 24	SEP- 24	OCT- 24	NOV- 24	Dec-24
PKR DEPOSITS													
MUDARIB PROFIT SHARING RATIO		45%	45%	45%	50%	50%	45%	50%	50%	50%	50%	50%	50%
DEPOSITOR'S SHARE IN PROFIT		55%	55%	55%	50%	50%	55%	50%	50%	50%	50%	50%	50%
1 YEAR - BQIC (Quarterly)													
Tier 1 (50,000 to 999,999)	327	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%
Tier 2 (1,000,000 to 9,999,999)	327	8.85%	8.85%	8.85%	8.85%	8.85%	8.85%	8.85%	8.85%	8.85%	8.85%	8.85%	8.85%
Tier 3 (10,000,000 to 49,999,999)	327	9.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 4 (50,000,000 and 99,999,999)	327	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	14.80%	9.75%	9.75%
Tier 5 (100,000,000 to 499,999,999)	327	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 (500,000,000 to 999,999,999)	327	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)	327	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1 YEAR - BHIC (Half Yearly)													
Tier 1 (50,000 to 999,999)	331	8.45%	8.45%	8.45%	8.45%	8.45%	8.45%	8.45%	8.45%	8.45%	8.45%	8.35%	8.35%
Tier 2 (1,000,000 to 9,999,999)	331	8.95%	8.95%	8.95%	8.95%	8.95%	8.95%	8.95%	8.95%	8.95%	8.95%	8.85%	8.85%
Tier 3 (10,000,000 to 49,999,999)	331	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 4 (50,000,000 and 99,999,999)	331	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 (100,000,000 to 499,999,999)	331	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 (500,000,000 to 999,999,999)	331	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)	331	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1 YEAR - BIC (Maturity)													
Tier 1 (50,000 to 999,999)	313	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%
Tier 2 (1,000,000 to 9,999,999)	313	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%
Tier 3 (10,000,000 to 49,999,999)	313	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
Tier 4 (50,000,000 and 99,999,999)	313	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 (100,000,000 to 499,999,999)	313	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 (500,000,000 to 999,999,999)	313	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)	313	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 - BMIC (Monthly)													
Tier 1 (50,000 to 999,999)	324	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%
Tier 2 (1,000,000 to 9,999,999)	324	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%
Tier 3 (10,000,000 to 49,999,999)	324	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 4 (50,000,000 & abv)	324	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 - BQIC (Quarterly)													
Tier 1 (50,000 to 999,999)	328	9.35%	9.35%	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 9,999,999)	328	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 49,999,999)	328	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 4 (50,000,000 & abv)	328	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

MONTH	PRODUCT CODE	JAN - 24	FEB - 24	MAR - 24	APR - 24	MAY - 24	JUN - 24	JUL - 24	AUG - 24	SEP - 24	OCT - 24	NOV - 24	Dec-24
PKR DEPOSITS													
MUDARIB PROFIT SHARING RATIO		45%	45%	45%	50%	50%	45%	50%	50%	50%	50%	50%	50%
DEPOSITOR'S SHARE IN PROFIT		55%	55%	55%	50%	50%	55%	50%	50%	50%	50%	50%	50%
2 YEARS - BHIC (Half Yearly)													
Tier 1 (50,000 to 999,999)	332	9.45%	9.45%	9.45%	9.45%	9.45%	9.45%	9.45%	9.45%	9.45%	9.45%	0.00%	0.00%
Tier 2 (1,000,000 to 9,999,999)	332	9.45%	9.45%	9.45%	9.45%	9.45%	9.45%	9.45%	9.45%	9.45%	9.45%	0.00%	0.00%
Tier 3 (10,000,000 to 49,999,999)	332	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 4 (50,000,000 & abv)	332	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 999,999)	338	0.00%	0.00%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
Tier 2 (1,000,000 to 9,999,999)	338	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 49,999,999)	338	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 4 (50,000,000 & abv)	338	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 999,999)	335	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
Tier 2 (1,000,000 to 9,999,999)	335	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
Tier 3 (10,000,000 to 49,999,999)	335	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
Tier 4 (50,000,000 & abv)	335	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 YEARS - BMIC (Monthly)													
Tier 1 (50,000 to 999,999)	325	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%
Tier 2 (1,000,000 to 9,999,999)	325	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%
Tier 3 (10,000,000 to 49,999,999)	325	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 4 (50,000,000 & abv)	325	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 YEARS - BQIC (Quarterly)													
Tier 1 (50,000 to 999,999)	329	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.35%	9.35%
Tier 2 (1,000,000 to 9,999,999)	329	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 49,999,999)	329	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 4 (50,000,000 & abv)	329	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 YEARS - BHIC (Half Yearly)													
Tier 1 (50,000 to 999,999)	333	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 9,999,999)	333	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 49,999,999)	333	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 4 (50,000,000 & abv)	333	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 YEARS - BYIC (Yearly)													
Tier 1 (50,000 to 999,999)	339	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
Tier 2 (1,000,000 to 9,999,999)	339	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 49,999,999)	339	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 4 (50,000,000 & abv)	339	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 YEARS - BIIC (Maturity)													
Tier 1 (50,000 to 999,999)	336	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
Tier 2 (1,000,000 to 9,999,999)	336	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
Tier 3 (10,000,000 to 49,999,999)	336	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 4 (50,000,000 & abv)	336	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

MONTH	PRODUCT CODE	JAN - 24	FEB - 24	MAR - 24	APR - 24	MAY - 24	JUN - 24	JUL - 24	AUG - 24	SEP- 24	OCT- 24	NOV- 24	Dec-24
PKR DEPOSITS													
MUDARIB PROFIT SHARING RATIO		45%	45%	45%	50%	50%	45%	50%	50%	50%	50%	50%	50%
DEPOSITOR'S SHARE IN PROFIT		55%	55%	55%	50%	50%	55%	50%	50%	50%	50%	50%	50%
5 YEARS - BMIC (Monthly)													
Tier 1 (50,000 to 999,999)	326	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%
Tier 2 (1,000,000 to 9,999,999)	326	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%
Tier 3 (10,000,000 to 49,999,999)	326	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%
Tier 4 (50,000,000 & abv)	326	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5 YEARS - BQIC (Quarterly)													
Tier 1 (50,000 to 999,999)	330	9.35%	9.35%	9.35%	9.35%	9.35%	9.35%	9.35%	9.35%	9.35%	9.35%	9.35%	9.35%
Tier 2 (1,000,000 to 9,999,999)	330	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 49,999,999)	330	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 4 (50,000,000 & abv)	330	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5 YEARS - BHIC (Half Yearly)													
Tier 1 (50,000 to 999,999)	334	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 9,999,999)	334	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 49,999,999)	334	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 4 (50,000,000 & abv)	334	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5 YEARS - BYIC (Yearly)													
Tier 1 (50,000 to 999,999)	340	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
Tier 2 (1,000,000 to 9,999,999)	340	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
Tier 3 (10,000,000 to 49,999,999)	340	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 4 (50,000,000 & abv)	340	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5 YEARS - BIIC (Maturity)													
Tier 1 (50,000 to 999,999)	337	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
Tier 2 (1,000,000 to 9,999,999)	337	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 3 (10,000,000 to 49,999,999)	337	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 4 (50,000,000 & abv)	337	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 ISLAMI - MUNTAZIM BIC													
1 MONTH BIIC (Maturity)													
Tier 1 (50,000 to 499,999)	423	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.00%	8.00%	8.00%	8.00%	7.00%
Tier 2 (500,000 to 999,999)	423	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.50%	8.50%	8.50%	8.50%	7.50%
Tier 3 (1,000,000 to 2,999,999)	423	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	8.00%
Tier 4 (3,000,000 to 7,999,999)	423	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.00%	10.00%	10.00%	10.00%	9.00%
Tier 5 (8,000,000 to 9,999,999)	423	10.85%	10.85%	10.85%	10.85%	10.85%	10.85%	10.85%	0.00%	0.00%	0.00%	0.00%	9.25%
Tier 6 (10,000,000 to 24,999,999)	423	10.95%	10.95%	10.95%	10.95%	10.95%	10.95%	10.95%	10.50%	10.50%	10.50%	10.50%	9.50%
Tier 7 (25,000,000 to 49,999,999)	423	16.00%	16.00%	0.00%	16.01%	16.00%	16.00%	14.00%	14.00%	0.00%	0.00%	12.00%	11.00%
Tier 8 (50,000,000 to 99,999,999)	423	16.75%	16.75%	16.75%	16.75%	16.75%	16.75%	14.25%	0.00%	0.00%	0.00%	0.00%	11.25%
Tier 9 (100,000,000 to 249,999,999)	423	17.00%	17.00%	17.00%	0.00%	17.00%	17.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.50%
Tier 10 (250,000,000 to 499,999,999)	423	17.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.50%
Tier 11 (500,000,000to 1,499,999,999)	423	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 12 (1,500,000,000 & Above)	423	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

MONTH	PRODUCT CODE	JAN - 24	FEB - 24	MAR - 24	APR - 24	MAY - 24	JUN - 24	JUL - 24	AUG - 24	SEP- 24	OCT- 24	NOV- 24	Dec-24
PKR DEPOSITS													
MUDARIB PROFIT SHARING RATIO		45%	45%	45%	50%	50%	45%	50%	50%	50%	50%	50%	50%
DEPOSITOR'S SHARE IN PROFIT		55%	55%	55%	50%	50%	55%	50%	50%	50%	50%	50%	50%
3 MONTHS BMIC (Monthly)													
Tier 1 (50,000 to 499,999)	427	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	7.50%
Tier 2 (500,000 to 999,999)	427	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	7.75%
Tier 3 (1,000,000 to 2,999,999)	427	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	8.00%
Tier 4 (3,000,000 to 7,999,999)	427	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	10.50%	10.50%	9.50%
Tier 5 (8,000,000 to 9,999,999)	427	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 (10,000,000 to 24,999,999)	427	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.00%	11.00%	10.00%
Tier 7 (25,000,000 to 49,999,999)	427	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 8 (50,000,000 to 99,999,999)	427	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 9 (100,000,000 to 249,999,999)	427	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 10 (250,000,000 to 499,999,999)	427	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 11 (500,000,000to 1,499,999,999)	427	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 12 (1,500,000,000 & Above)	427	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 MONTHS BIIC (Maturity)													
Tier 1 (50,000 to 499,999)	424	0.00%	0.00%	0.00%	8.75%	8.75%	8.75%	8.75%	0.00%	8.75%	8.75%	8.75%	7.75%
Tier 2 (500,000 to 999,999)	424	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	8.00%
Tier 3 (1,000,000 to 2,999,999)	424	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	8.25%
Tier 4 (3,000,000 to 7,999,999)	424	11.25%	11.25%	11.25%	11.25%	11.25%	11.25%	11.25%	11.25%	11.25%	11.00%	10.00%	9.00%
Tier 5 (8,000,000 to 9,999,999)	424	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 (10,000,000 to 24,999,999)	424	11.75%	11.75%	11.75%	11.75%	11.75%	11.75%	11.75%	11.75%	11.75%	11.50%	10.50%	9.50%
Tier 7 (25,000,000 to 49,999,999)	424	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	12.00%	11.00%	10.00%
Tier 8 (50,000,000 to 99,999,999)	424	17.40%	17.40%	17.40%	17.41%	17.40%	17.40%	0.00%	16.00%	15.00%	12.50%	11.25%	10.25%
Tier 9 (100,000,000 to 249,999,999)	424	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 10 (250,000,000 to 499,999,999)	424	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 11 (500,000,000to 1,499,999,999)	424	21.18%	21.18%	21.18%	21.19%	21.18%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 12 (1,500,000,000 & Above)	424	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 499,999)	428	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	9.00%
Tier 2 (500,000 to 999,999)	428	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	9.50%
Tier 3 (1,000,000 to 2,999,999)	428	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	10.75%	9.75%
Tier 4 (3,000,000 to 7,999,999)	428	11.60%	11.60%	11.60%	11.60%	11.60%	11.60%	11.60%	11.60%	11.60%	11.60%	11.00%	10.00%
Tier 5 (8,000,000 to 9,999,999)	428	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 (10,000,000 to 24,999,999)	428	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.80%	0.00%	10.50%
Tier 7 (25,000,000 to 49,999,999)	428	11.90%	11.90%	11.90%	11.90%	11.90%	11.90%	11.90%	11.90%	11.90%	11.90%	11.60%	10.60%
Tier 8 (50,000,000 to 99,999,999)	428	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 9 (100,000,000 to 249,999,999)	428	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 10 (250,000,000 to 499,999,999)	428	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 11 (500,000,000to 1,499,999,999)	428	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 12 (1,500,000,000 & Above)	428	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

MONTH	PRODUCT CODE	JAN - 24	FEB - 24	MAR - 24	APR - 24	MAY - 24	JUN - 24	JUL - 24	AUG - 24	SEP - 24	OCT - 24	NOV - 24	Dec-24
PKR DEPOSITS													
MUDARIB PROFIT SHARING RATIO		45%	45%	45%	50%	50%	45%	50%	50%	50%	50%	50%	50%
DEPOSITOR'S SHARE IN PROFIT		55%	55%	55%	50%	50%	55%	50%	50%	50%	50%	50%	50%
6 MONTHS BIIC (Maturity)													
Tier 1 (50,000 to 499,999)	425	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.25%	9.25%
Tier 2 (500,000 to 999,999)	425	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	10.75%	9.75%
Tier 3 (1,000,000 to 2,999,999)	425	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.00%	10.00%
Tier 4 (3,000,000 to 7,999,999)	425	11.95%	11.95%	11.95%	11.95%	11.95%	11.95%	11.95%	0.00%	0.00%	11.95%	11.25%	10.25%
Tier 5 (8,000,000 to 9,999,999)	425	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 (10,000,000 to 24,999,999)	425	12.15%	12.15%	12.15%	12.15%	12.15%	12.15%	12.15%	12.15%	12.15%	12.15%	11.75%	10.75%
Tier 7 (25,000,000 to 49,999,999)	425	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.00%
Tier 8 (50,000,000 to 99,999,999)	425	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 9 (100,000,000 to 249,999,999)	425	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 10 (250,000,000 to 499,999,999)	425	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 11 (500,000,000to 1,499,999,999)	425	21.75%	22.00%	21.75%	21.76%	21.75%	21.75%	21.75%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 12 (1,500,000,000 & Above)	425	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1 YEAR - BMIC (Monthly)													
Tier 1 (50,000 to 499,999)	429	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	8.50%
Tier 2 (500,000 to 999,999)	429	9.60%	9.60%	9.60%	9.60%	9.60%	9.60%	9.60%	9.60%	9.60%	9.60%	9.60%	8.60%
Tier 3 (1,000,000 to 2,999,999)	429	9.70%	9.70%	9.70%	9.70%	9.70%	9.70%	9.70%	9.70%	9.70%	9.70%	9.70%	8.70%
Tier 4 (3,000,000 to 7,999,999)	429	12.20%	12.20%	12.20%	12.20%	12.20%	12.20%	12.20%	12.20%	12.20%	12.20%	10.00%	9.00%
Tier 5 (8,000,000 to 9,999,999)	429	12.30%	12.30%	12.30%	12.30%	12.30%	12.30%	12.30%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (10,000,000 to 24,999,999)	429	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	10.50%	9.50%
Tier 7 (25,000,000 to 49,999,999)	429	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	10.75%	9.75%
Tier 8 (50,000,000 to 99,999,999)	429	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 9 (100,000,000 to 249,999,999)	429	18.50%	18.50%	18.50%	18.50%	18.50%	18.50%	17.00%	17.00%	16.00%	14.00%	11.25%	10.25%
Tier 10 (250,000,000 to 499,999,999)	429	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 11 (500,000,000to 1,499,999,999)	429	21.12%	21.12%	21.12%	21.13%	21.12%	21.12%	20.00%	20.00%	19.50%	0.00%	17.50%	10.75%
Tier 12 (1,500,000,000 & Above)	429	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	17.50%	0.00%	0.00%
1 YEAR - BIIC (Maturity)													
Tier 1 (50,000 to 499,999)	426	9.95%	9.95%	9.95%	9.95%	9.95%	9.95%	9.95%	9.25%	9.25%	9.25%	9.25%	8.25%
Tier 2 (500,000 to 999,999)	426	10.05%	10.05%	10.05%	10.05%	10.05%	10.05%	10.05%	9.75%	9.75%	9.75%	9.75%	8.75%
Tier 3 (1,000,000 to 2,999,999)	426	10.15%	10.15%	10.15%	10.15%	10.15%	10.15%	10.15%	10.00%	10.00%	10.00%	10.00%	9.00%
Tier 4 (3,000,000 to 7,999,999)	426	12.95%	12.95%	12.95%	12.95%	12.95%	12.95%	12.95%	11.00%	11.00%	11.00%	10.25%	9.25%
Tier 5 (8,000,000 to 9,999,999)	426	13.05%	13.05%	13.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (10,000,000 to 24,999,999)	426	13.15%	13.15%	13.15%	13.15%	13.15%	13.15%	13.15%	13.00%	13.00%	13.00%	10.75%	9.75%
Tier 7 (25,000,000 to 49,999,999)	426	13.25%	13.25%	13.25%	13.25%	13.25%	13.25%	13.25%	13.25%	13.25%	13.25%	11.00%	10.00%
Tier 8 (50,000,000 to 99,999,999)	426	21.75%	21.75%	21.75%	21.76%	21.75%	21.75%	20.75%	20.25%	20.25%	18.25%	17.25%	14.75%
Tier 9 (100,000,000 to 249,999,999)	426	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	16.00%	16.00%	14.00%	12.00%	11.00%
Tier 10 (250,000,000 to 499,999,999)	426	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	16.50%	16.50%	14.25%	12.25%	11.25%
Tier 11 (500,000,000to 1,499,999,999)	426	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	17.00%	17.00%	14.50%	12.50%	11.50%
Tier 12 (1,500,000,000 & Above)	426	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

MONTH	PRODUCT CODE	JAN - 24	FEB - 24	MAR - 24	APR - 24	MAY - 24	JUN - 24	JUL - 24	AUG - 24	SEP - 24	OCT - 24	NOV - 24	Dec-24
PKR DEPOSITS													
MUDARIB PROFIT SHARING RATIO		45%	45%	45%	50%	50%	45%	50%	50%	50%	50%	50%	50%
DEPOSITOR'S SHARE IN PROFIT		55%	55%	55%	50%	50%	55%	50%	50%	50%	50%	50%	50%
FAYSAL ISLAMI - MUNTAZIM BIC													
1 MONTH BIIC (Maturity)													
Tier 1: (50,000 to 4,999,999)	457	18.50%	18.50%	18.50%	18.50%	18.50%	18.50%	16.00%	16.00%	0.00%	0.00%	0.00%	0.00%
Tier 2: (5,000,000 to 99,999,999)	457	19.00%	19.00%	19.00%	19.01%	19.00%	19.00%	16.50%	16.50%	16.50%	14.50%	13.00%	10.50%
Tier 3: (100,000,000 to 299,999,999)	457	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 4: (300,000,000 to 499,999,999)	457	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: (500,000,000 to 999,999,999)	457	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: (1,000,000,000 to 2,999,999,999)	457	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: (3,000,000,000 to 4,999,999,999)	457	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 8: (5,000,000,000 & above)	457	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 MONTHS BMIC (Monthly)													
Tier 1: (50,000 to 4,999,999)	459	18.25%	18.25%	18.25%	18.26%	18.25%	18.25%	17.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 2: (5,000,000 to 99,999,999)	459	18.50%	18.50%	18.50%	18.50%	18.50%	18.50%	17.25%	17.00%	17.00%	0.00%	0.00%	0.00%
Tier 3: (100,000,000 to 299,999,999)	459	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 4: (300,000,000 to 499,999,999)	459	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: (500,000,000 to 999,999,999)	459	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: (1,000,000,000 to 2,999,999,999)	459	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: (3,000,000,000 to 4,999,999,999)	459	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 8: (5,000,000,000 & above)	459	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 MONTHS BIIC (Maturity)													
Tier 1: (50,000 to 4,999,999)	458	19.00%	19.00%	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 99,999,999)	458	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: (100,000,000 to 299,999,999)	458	21.50%	21.50%	21.50%	21.51%	21.50%	21.50%	21.50%	19.00%	19.00%	19.00%	14.00%	10.50%
Tier 4: (300,000,000 to 499,999,999)	458	0.00%	0.00%	0.00%	0.00%	20.00%	21.90%	21.90%	19.50%	0.00%	0.00%	0.00%	0.00%
Tier 5: (500,000,000 to 999,999,999)	458	21.78%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6: (1,000,000,000 to 2,999,999,999)	458	22.55%	22.55%	0.00%	0.00%	22.00%	21.79%	21.79%	20.05%	20.05%	16.00%	16.00%	16.00%
Tier 7: (3,000,000,000 to 4,999,999,999)	458	21.93%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 8: (5,000,000,000 & above)	458	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 4,999,999)	461	0.00%	0.00%	0.00%	17.51%	17.50%	17.50%	16.50%	16.00%	16.00%	14.75%	11.75%	9.25%
Tier 2: (5,000,000 to 99,999,999)	461	17.75%	17.75%	17.75%	17.76%	17.75%	17.75%	16.75%	16.50%	16.50%	15.00%	12.00%	0.00%
Tier 3: (100,000,000 to 299,999,999)	461	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 4: (300,000,000 to 499,999,999)	461	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: (500,000,000 to 999,999,999)	461	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: (1,000,000,000 to 2,999,999,999)	461	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: (3,000,000,000 to 4,999,999,999)	461	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 8: (5,000,000,000 & above)	461	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 BIIC (Maturity)													
Tier 1: (50,000 to 4,999,999)	460	0.00%	18.50%	18.50%	18.50%	18.50%	18.50%	17.50%	17.25%	0.00%	0.00%	0.00%	0.00%
Tier 2: (5,000,000 to 99,999,999)	460	0.00%	0.00%	0.00%	0.00%	18.75%	18.75%	17.75%	17.50%	17.50%	15.25%	12.25%	0.00%
Tier 3: (100,000,000 to 299,999,999)	460	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 4: (300,000,000 to 499,999,999)	460	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	16.25%	15.75%	14.75%	12.25%
Tier 5: (500,000,000 to 999,999,999)	460	20.10%	20.16%	20.10%	20.11%	20.10%	20.10%	0.00%	18.25%	16.50%	16.00%	15.00%	12.50%
Tier 6: (1,000,000,000 to 2,999,999,999)	460	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: (3,000,000,000 to 4,999,999,999)	460	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 8: (5,000,000,000 & above)	460	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	19.25%	19.50%	20.75%	19.50%	18.50%	16.00%

MONTH	PRODUCT CODE	JAN - 24	FEB - 24	MAR - 24	APR - 24	MAY - 24	JUN - 24	JUL - 24	AUG - 24	SEP- 24	OCT- 24	NOV- 24	Dec-24
PKR DEPOSITS													
MUDARIB PROFIT SHARING RATIO		45%	45%	45%	50%	50%	45%	50%	50%	50%	50%	50%	50%
DEPOSITOR'S SHARE IN PROFIT		55%	55%	55%	50%	50%	55%	50%	50%	50%	50%	50%	50%
1 YEAR - BMIC (Monthly)													
Tier 1: (50,000 to 4,999,999)	463	0.00%	18.25%	18.25%	18.26%	18.25%	18.25%	17.00%	16.25%	16.25%	14.25%	13.00%	10.50%
Tier 2: (5,000,000 to 99,999,999)	463	18.50%	18.50%	18.50%	18.50%	18.50%	18.50%	17.25%	16.50%	16.50%	14.50%	13.25%	10.75%
Tier 3: (100,000,000 to 299,999,999)	463	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 4: (300,000,000 to 499,999,999)	463	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: (500,000,000 to 999,999,999)	463	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: (1,000,000,000 to 2,999,999,999)	463	0.00%	0.00%	0.00%	0.00%	0.00%	19.25%	18.25%	18.00%	18.00%	16.00%	15.50%	13.00%
Tier 7: (3,000,000,000 to 4,999,999,999)	463	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 8: (5,000,000,000 & above)	463	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1 YEAR - BIIC (Maturity)													
Tier 1: (50,000 to 4,999,999)	462	20.00%	20.00%	20.00%	20.01%	20.00%	20.00%	19.00%	18.50%	18.50%	16.00%	15.00%	12.50%
Tier 2: (5,000,000 to 99,999,999)	462	20.25%	0.00%	0.00%	0.00%	19.00%	19.00%	18.00%	18.00%	18.00%	17.00%	16.00%	13.50%
Tier 3: (100,000,000 to 299,999,999)	462	22.00%	22.00%	22.00%	22.01%	22.00%	22.00%	19.85%	19.85%	18.50%	16.50%	15.50%	14.00%
Tier 4: (300,000,000 to 499,999,999)	462	22.00%	22.00%	22.00%	22.01%	22.00%	22.00%	21.00%	20.50%	19.50%	15.75%	15.75%	13.25%
Tier 5: (500,000,000 to 999,999,999)	462	21.00%	21.00%	21.00%	21.01%	21.00%	21.00%	20.00%	19.50%	19.50%	19.50%	16.00%	14.00%
Tier 6: (1,000,000,000 to 2,999,999,999)	462	0.00%	0.00%	0.00%	0.00%	0.00%	19.00%	19.00%	19.00%	18.00%	17.00%	16.00%	13.50%
Tier 7: (3,000,000,000 to 4,999,999,999)	462	21.90%	21.90%	21.25%	22.01%	22.00%	22.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 8: (5,000,000,000 & above)	462	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 ISLAMI - MUNTAZIM BIC PREMIUM													
1 MONTH													
Tier 1: (50,000 to 4,999,999)	397	0.00%	18.25%	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 99,999,999)	397	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: (100,000,000 to 299,999,999)	397	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 4: (300,000,000 to 499,999,999)	397	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: (500,000,000 to 999,999,999)	397	0.00%	0.00%	0.00%	0.00%	0.00%	20.50%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6: (1,000,000,000 to 2,999,999,999)	397	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: (3,000,000,000 to 4,999,999,999)	397	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 8: (5,000,000,000 & above)	397	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 MONTHS - Monthly													
Tier 1: (50,000 to 4,999,999)	448	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 99,999,999)	448	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: (100,000,000 to 299,999,999)	448	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 4: (300,000,000 to 499,999,999)	448	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: (500,000,000 to 999,999,999)	448	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: (1,000,000,000 to 2,999,999,999)	448	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: (3,000,000,000 to 4,999,999,999)	448	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 8: (5,000,000,000 & above)	448	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 MONTHS - Maturity													
Tier 1: (50,000 to 4,999,999)	449	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 99,999,999)	449	21.75%	18.00%	19.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 3: (100,000,000 to 299,999,999)	449	23.57%	0.00%	0.00%	0.00%	20.50%	20.50%	20.50%	20.10%	18.00%	0.00%	0.00%	0.00%
Tier 4: (300,000,000 to 499,999,999)	449	22.50%	22.50%	22.50%	0.00%	21.50%	20.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5: (500,000,000 to 999,999,999)	449	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	20.00%	20.00%	20.00%	15.75%	0.00%	0.00%
Tier 6: (1,000,000,000 to 2,999,999,999)	449	21.75%	21.75%	21.75%	21.76%	21.75%	21.75%	21.75%	20.25%	0.00%	0.00%	0.00%	0.00%
Tier 7: (3,000,000,000 to 4,999,999,999)	449	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 8: (5,000,000,000 & above)	449	0.00%	0.00%	0.00%	21.26%	21.25%	21.25%	21.25%	0.00%	0.00%	0.00%	0.00%	0.00%

MONTH	PRODUCT CODE	JAN - 24	FEB - 24	MAR - 24	APR - 24	MAY - 24	JUN - 24	JUL - 24	AUG - 24	SEP- 24	OCT- 24	NOV- 24	Dec-24
PKR DEPOSITS													
MUDARIB PROFIT SHARING RATIO		45%	45%	45%	50%	50%	45%	50%	50%	50%	50%	50%	50%
DEPOSITOR'S SHARE IN PROFIT		55%	55%	55%	50%	50%	55%	50%	50%	50%	50%	50%	50%
FAYSAL ISLAMIC INSTITUTIONAL INVESTMENTS CERTIFICATES													
1 MONTH BIIC (Maturity)													
Tier 1 (50,000 & Above)	374	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.00%	8.00%
3 MONTHS BMIC (Monthly)													
Tier 1 (50,000 & Above)	378	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 MONTHS BIIC (Maturity)													
Tier 1 (50,000 & Above)	375	9.05%	9.05%	9.05%	9.05%	9.05%	9.05%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%
6 MONTHS BMIC (Monthly)													
Tier 1 (50,000 & Above)	379	8.95%	8.95%	8.95%	8.95%	8.95%	8.95%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%
6 MONTHS BIIC (Maturity)													
Tier 1 (50,000 & Above)	376	9.15%	9.15%	9.15%	9.15%	9.15%	9.15%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%
12 MONTHS BMIC (Monthly)													
Tier 1 (50,000 & Above)	380	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%
12 MONTHS BIIC (Maturity)													
Tier 1 (50,000 & Above)	377	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%
PKR 1 YEAR BIC POOL & SEPCIAL BIC 1 YEAR POOL													
1 YEAR BMIC (Monthly)													
Tier 1 (500,000 to 9,999,999)	320	16.75%	16.75%	16.75%	16.75%	16.75%	16.75%	15.75%	15.75%	14.75%	14.00%	12.00%	11.00%
Tier 2 (10,000,000 & Above)	320	17.00%	17.00%	17.00%	17.00%	17.00%	17.00%	16.00%	16.00%	15.00%	14.25%	12.25%	11.00%
1 YEAR BIIC (Maturity)													
Tier 1 (500,000 to 9,999,999)	317	17.75%	17.75%	17.75%	17.76%	17.75%	17.75%	16.75%	16.75%	15.75%	14.50%	12.50%	11.50%
Tier 2 (10,000,000 & Above)	317	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1 YEAR BMIC (Monthly)													
Tier 1 (500,000 to 9,999,999)	1MS	16.75%	16.75%	16.75%	16.75%	16.75%	16.75%	15.75%	14.75%	14.75%	14.00%	12.00%	11.00%
Tier 2 (10,000,000 & Above)	1MS	17.00%	17.00%	17.00%	17.00%	17.00%	17.00%	16.00%	15.00%	15.00%	14.25%	12.25%	11.00%
1 YEAR BIIC (Maturity)													
Tier 1 (500,000 to 9,999,999)	1YS	17.75%	17.75%	17.75%	17.76%	17.75%	17.75%	16.75%	15.75%	15.75%	14.50%	12.50%	11.50%
Tier 2 (10,000,000 & Above)	1YS	18.00%	18.00%	18.00%	18.01%	18.00%	18.00%	17.00%	16.00%	16.00%	14.75%	12.75%	11.50%
FAYSAL ISLAMIC LIFE PLUS INVESTMENT CERTIFICATE - 1 YEAR													
1 YEAR BMIC (Monthly)													
Tier 1 (50,000 TO 4,999,999)	464	16.75%	16.75%	16.75%	16.75%	16.75%	16.75%	15.75%	14.75%	14.75%	14.00%	12.00%	11.00%
Tier 2 (5,000,000 & Above)	464	17.00%	17.00%	17.00%	17.00%	17.00%	17.00%	16.00%	15.00%	15.00%	14.25%	12.25%	11.00%
1 YEAR BIIC (Maturity)													
Tier 1 (50,000 TO 4,999,999)	465	17.75%	17.75%	17.75%	17.76%	17.75%	17.75%	16.75%	15.75%	15.75%	14.50%	12.50%	11.50%
Tier 2 (5,000,000 & Above)	465	18.00%	18.00%	18.00%	18.01%	18.00%	18.00%	17.00%	16.00%	16.00%	14.75%	12.75%	11.50%

MONTH	PRODUCT CODE	JAN - 24	FEB - 24	MAR - 24	APR - 24	MAY - 24	JUN - 24	JUL - 24	AUG - 24	SEP - 24	OCT - 24	NOV - 24	Dec-24
PKR DEPOSITS													
MUDARIB PROFIT SHARING RATIO		45%	45%	45%	50%	50%	45%	50%	50%	50%	50%	50%	50%
DEPOSITOR'S SHARE IN PROFIT		55%	55%	55%	50%	50%	55%	50%	50%	50%	50%	50%	50%
ISLAMIC LONG TERM FINANCING FACILITY & REFINANCE SCHEMES - New Tiers effective October 2023													
Islamic Financing Facility for Renewable Energy- (IFRE)	BRE	1.9998%	2.0006%	1.9999%	2.0007%	2.9999%	2.0001%	2.0003%	1.9997%	2.0003%	1.9995%	1.9997%	2.0003%
Islamic Financing Facility for Renewable Energy- (IFRE)	BRE	2.9997%	3.0001%	2.9997%	3.0002%	3.0000%	2.9994%	2.9997%	3.0001%	2.9999%	3.0003%	3.0000%	3.0000%
Islamic Financing Facility for Renewable Energy- (IFRE)	BRE							4.0006%	3.0000%	4.0005%	4.0000%	4.0002%	3.9997%
Islamic Long Term Financing Facility	DLB	1.9998%	2.0006%	1.9998%	2.0007%	1.9995%	2.0001%	2.0003%	1.9996%	2.0003%	1.9995%	1.9996%	2.0003%
Islamic Long Term Financing Facility	DLB	2.4998%	2.4996%	2.5004%	2.5011%	2.5005%	2.4997%	2.4993%	2.4998%	2.4994%	2.5004%	2.5003%	2.4997%
Islamic Long Term Financing Facility	DLB	2.7001%	2.7004%	2.5004%	2.5012%	2.7000%	2.7004%	2.7003%	2.6996%	2.7006%	2.7004%	2.6999%	2.6997%
Islamic Long Term Financing Facility	DLB	2.9997%	3.0001%	2.9997%	2.7008%	3.0000%	2.9994%	2.9997%	3.0000%	2.9998%	3.0003%	2.9999%	3.0000%
Islamic Long Term Financing Facility	DLB	3.9996%	3.9996%	3.9995%	3.0002%	4.0005%	4.0001%	4.0006%	4.0005%	4.0005%	4.0000%	4.0002%	3.9997%
Islamic Long Term Financing Facility	DLB	4.4996%	4.5001%	4.5002%	4.5018%	4.5000%	4.4998%	4.4996%	4.5007%	4.4997%	4.4999%	4.4999%	4.5000%
Islamic Long Term Financing Facility	DLB	6.9994%	6.9997%	7.0007%	7.0015%	7.0005%	6.9995%	7.0003%	7.0005%	7.0003%	7.0003%	7.0002%	6.9997%
Islamic Temporary Economic Refinance Facility (ITERF)	DLE	1.0000%	0.9996%	1.0005%	0.9996%	1.0006%	0.9993%	0.9995%	1.0005%	0.9996%	1.0000%	1.0004%	1.0001%
Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	SBI	0.0105%	0.0105%	0.0103%	0.0104%	0.0102%	0.0103%	0.0100%	0.0103%	0.01%	0.0101%	0.0102%	0.0097%
Islamic Financing Facility for Storage of Agricultural Produce (IFSAP)	SFP	1.9998%	2.0006%	1.9998%	2.0006%	1.9995%	2.0001%	2.0003%	1.9996%	200.0300%	1.9995%	1.9996%	2.0003%

MONTH	PRODUCT CODE	JAN - 24	FEB - 24	MAR - 24	APR - 24	MAY - 24	JUN - 24	JUL - 24	AUG - 24	SEP - 24	OCT - 24	NOV - 24	Dec-24
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 - OTHER USD SAVING ACCOUNTS													
MONTHLY PROFIT PAYMENT FREQUENCY													
FAYSAL ISLAMIC MARGIN ACCOUNTS & SECURITY DEPOSIT	412	0.0433%	0.0263%	0.0027%	0.0131%	0.0100%	0.0245%	0.0300%	0.0100%	0.0111%	0.0297%	0.0351%	0.0694%
FAYSAL ISLAMIC LOCKERS SECURITY MARGIN ACCOUNT	417	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 REHMAT ACCOUNT USD-NRP	790	0.0433%	0.0263%	0.0027%	0.0131%	0.0100%	0.0245%	0.0300%	0.0100%	0.0111%	0.0298%	0.0351%	0.0694%
FAYSAL ISLAMIC SAVING ACCOUNT USD-NRP	414	0.0433%	0.0263%	0.0027%	0.0131%	0.0100%	0.0245%	0.0300%	0.0100%	0.0111%	0.0297%	0.0351%	0.0694%
FAYSAL ISLAMIC - ROSHAN DIGITAL BLUE SAVING ACCOUNT	467	0.0433%	0.0262%	0.0025%	0.0130%	0.0101%	0.0237%	0.0300%	0.0115%	0.0108%	0.0300%	0.0353%	0.0695%
FAYSAL ISLAMIC SUPER SAVING ACCOUNT													
MONTHLY PROFIT PAYMENT FREQUENCY													
Tier 1 (USD 1 to USD 49,999)	385	8.6505%	5.2539%	0.5321%	2.6179%	2.0002%	4.8951%	5.9969%	2.0000%	2.2168%	5.9514%	7.0124%	13.8817%
Tier 2 (USD 50,000 to USD 499,999)	385	9.7319%	5.9106%	0.5986%	2.9452%	2.2502%	5.5070%	6.7466%	2.2500%	2.4939%	6.6953%	7.8890%	15.6169%
Tier 3 (USD 500,000 to USD 999,999)	385	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 (USD 1,000,000 above)	385	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 USD SAVING ACCOUNTS													
MONTHLY PROFIT PAYMENT FREQUENCY													
Tier 1 (0 to USD 49, 999)	370	0.0433%	0.0263%	0.0027%	0.0131%	0.0100%	0.0245%	0.0300%	0.0100%	0.0111%	0.0297%	0.0351%	0.0694%
Tier 2 (USD 50,000 to USD 199,999)	370	0.2163%	0.1313%	0.0133%	0.0655%	0.0500%	0.1224%	0.1499%	0.0500%	0.0554%	0.1488%	0.1753%	0.3470%
Tier 3 (USD 200,000 & above)	370	0.4325%	0.2627%	0.0266%	0.1309%	0.1000%	0.2448%	0.2999%	0.1000%	0.1108%	0.2976%	0.3506%	0.6941%
FAYSAL ISLAMIC USD SAVING ACCOUNTS - DIGITAL													
MONTHLY PROFIT PAYMENT FREQUENCY													
Tier 1 (0 to USD 49, 999)	709	0.0433%	0.0262%	0.0026%	0.0131%	0.0100%	0.0245%	0.0300%	0.0102%	0.0112%	0.0298%	0.0350%	0.0692%
Tier 2 (USD 50,000 to USD 199,999)	709	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 (USD 200,000 & above)	709	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 USD SAVING ACCOUNTS - 6 Monthly													
6 MONTHLY PROFIT PAYMENT FREQUENCY													
Tier 1 (1 to USD 49, 999)	351	0.0433%	0.0263%	0.0027%	0.0131%	0.0100%	0.0245%	0.0300%	0.0100%	0.0111%	0.0297%	0.0351%	0.0694%
Tier 2 (USD 50,000 to USD 199,999)	351	0.2163%	0.1313%	0.0133%	0.0655%	0.0500%	0.1224%	0.1499%	0.0500%	0.0554%	0.1488%	0.1753%	0.3470%
Tier 3 (USD 200,000 & above)	351	0.4325%	0.2627%	0.0266%	0.1309%	0.1000%	0.2448%	0.2999%	0.1000%	0.1108%	0.2976%	0.3506%	0.6941%

FAYSAL ISLAMIC - BARKAT INVESTMENT CERTIFICATES (USD)													
The following Rates apply for ROSHAN DIGITAL ACCOUNTS as well.													
1 MONTH BIIC (Maturity)													
Tier 1 (USD 1 to USD 49,999)	341	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 (USD 50,000 above)	341	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 (USD 1 to USD 49,999)	371	0.0433%	0.0263%	0.0027%	0.0131%	0.0100%	0.0245%	0.0300%	0.0100%	0.0111%	0.0297%	0.0351%	0.0694%
Tier 2 (USD 50,000 above)	371	0.4325%	0.2627%	0.0266%	0.1309%	0.1000%	0.2448%	0.2999%	0.1000%	0.1108%	0.2976%	0.3506%	0.6941%
6 MONTHS BIIC (Maturity)													
Tier 1 (USD 1 to USD 49,999)	372	0.0433%	0.0263%	0.0027%	0.0131%	0.0100%	0.0245%	0.0300%	0.0100%	0.0111%	0.0297%	0.0351%	0.0694%
Tier 2 (USD 50,000 above)	372	0.6488%	0.3940%	0.0399%	0.1963%	0.1500%	0.3671%	0.4498%	0.1500%	0.1663%	0.4464%	0.5259%	1.0411%
12 MONTHS BIIC (Maturity)													
Tier 1 (USD 1 to USD 49,999)	373	0.0433%	0.0263%	0.0027%	0.0131%	0.0100%	0.0245%	0.0300%	0.0100%	0.0111%	0.0297%	0.0351%	0.0694%
Tier 2 (USD 50,000 above)	373	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%

MONTH	PRODUCT CODE	JAN - 24	FEB - 24	MAR - 24	APR - 24	MAY - 24	JUN - 24	JUL - 24	AUG - 24	SEP - 24	OCT - 24	NOV - 24	Dec-24
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 SUPER SAVER ACCOUNT EURO Monthly Profit													
Tier 1 (0 to EUR 49, 999)	492	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	7.2149%	9.4366%	8.1873%	7.5449%	19.1887%	25.4789%	28.7228%
Tier 2 (EUR 50,000 & 499,999)	492	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 (EUR 500,000 & 999,999)	492	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 (EUR 1,000,000 & above)	492	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													
MONTHLY PROFIT PAYMENT FREQUENCY													
Tier 1 (EURO 1 to EURO 49, 999)	349	0.3907%	0.0589%	0.0689%	0.0235%	0.0647%	0.0962%	0.1258%	0.1092%	0.1006%	0.2559%	0.3397%	0.3830%
Tier 2 (EURO 50,000 to EURO 199,999)	349	0.3907%	0.0589%	0.0689%	0.0235%	0.0647%	0.0962%	0.1258%	0.1092%	0.1006%	0.2559%	0.3397%	0.3830%
Tier 3 (EURO 200,000 & above)	349	1.9534%	0.2945%	0.3447%	0.1177%	0.3236%	0.4810%	0.6291%	0.5458%	0.0000%	0.0000%	0.0000%	0.0000%
FAYSAL ISLAMIC EURO SAVING ACCOUNTS													
6 MONTHLY PROFIT PAYMENT FREQUENCY													
Tier 1 (EURO 1 to EURO 49, 999)	352	0.3907%	0.0589%	0.0689%	0.0235%	0.0647%	0.0962%	0.1258%	0.1092%	0.1006%	0.2559%	0.3397%	0.3830%
Tier 2 (EURO 50,000 to EURO 199,999)	352	1.9534%	0.2945%	0.3447%	0.1177%	0.3236%	0.4810%	0.6291%	0.5458%	0.5030%	1.2792%	1.6986%	1.9149%
Tier 3 (EURO 200,000 & above)	352	1.9534%	0.2945%	0.3447%	0.1177%	0.3236%	0.4810%	0.6291%	0.5458%	0.5030%	1.2792%	1.6986%	1.9149%
FAYSAL ISLAMIC - BARKAT INVESTMENT CERTIFICATES (EURO)													
1 MONTH BIIC (Maturity)													
Tier 1 (EURO 1 to EURO 49,999)	342	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 (EURO 50,000 above)	342	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 (EURO 1 to EURO 49,999)	343	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 (EURO 50,000 above)	343	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 (EURO 1 to EURO 49,999)	344	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 (EURO 50,000 above)	344	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 (EURO 1 to EURO 49,999)	345	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 (EURO 50,000 above)	345	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%

MONTH	PRODUCT CODE	JAN - 24	FEB - 24	MAR - 24	APR - 24	MAY - 24	JUN - 24	JUL - 24	AUG - 24	SEP - 24	OCT - 24	NOV - 24	Dec-24
GBP 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 GBP SAVING ACCOUNTS													
Tier 1 (GBP 1 to GBP 49,999)	350	0.3770%	0.0970%	0.1030%	0.0100%	0.0368%	0.2361%	0.0457%	0.1014%	0.1433%	0.1964%	0.4085%	0.3763%
Tier 2 (GBP 50,000 to GBP 199,999)	350	1.8846%	0.4848%	0.5152%	0.0499%	0.1839%	1.1803%	0.2287%	0.5069%	0.7164%	0.9820%	2.0426%	1.8816%
Tier 3 (GBP 200,000 & above)	350	1.8846%	0.4848%	0.5152%	0.0499%	0.1839%	1.1803%	0.2287%	0.5069%	0.7164%	0.9820%	2.0426%	1.8816%
FAYSAL ISLAMIC GBP SAVING ACCOUNTS													
Tier 1 (GBP 1 to GBP 49,999)	353	0.3770%	0.0970%	0.1030%	0.0100%	0.0368%	0.2361%	0.0457%	0.1014%	0.1433%	0.1964%	0.4085%	0.3763%
Tier 2 (GBP 50,000 to GBP 199,999)	353	1.8846%	0.4848%	0.5152%	0.0499%	0.1839%	1.1803%	0.2287%	0.5069%	0.7164%	0.9820%	2.0426%	1.8816%
Tier 3 (GBP 200,000 & above)	353	1.8846%	0.4848%	0.5152%	0.0499%	0.1839%	1.1803%	0.2287%	0.5069%	0.7164%	0.9820%	2.0426%	1.8816%
FAYSAL ISLAMIC - BARKAT INVESTMENT CERTIFICATES (GBP)													
1 MONTH BIIC (Maturity)													
Tier 1 (GBP 1 to GBP 49,999)	346	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 (GBP 50,000 above)	346	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 (GBP 1 to GBP 49,999)	392	0.3770%	0.0970%	0.1030%	0.0100%	0.0368%	0.2361%	0.0458%	0.1014%	0.1433%	0.1964%	0.4085%	0.3763%
Tier 2 (GBP 50,000 above)	392	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 (GBP 1 to GBP 49,999)	393	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 (GBP 50,000 above)	393	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 (GBP 1 to GBP 49,999)	394	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 (GBP 50,000 above)	394	0.3770%	0.0970%	0.1030%	0.0100%	0.0368%	0.2361%	0.0457%	0.1014%	0.1433%	0.1964%	0.4085%	0.3763%