FAYSAL BANK





NEW ACTUAL PROFIT RATES

2011

| Month | JAN | FEB | MAR | APR | May | JUN | JUL | AUG | SEPT | OCT | NOV | DEC |
|-------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Mudarib Profit Sharing Ratio | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% |
| Other Deposits | | | | | | | | | | | | |
| Margin Accounts | 0.09% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% |
| Barkat Kamil Account | 0.09% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% |
| Interbank Mudarba | N/A |
| Financial Institutions Deposits | | | | | | | | | | | | |
| Tier 1 (25,000,000 to 100,000,000) | N/A | N/A | N/A | N/A | 8.00% | 8.02% | 8.01% | N/A | N/A | N/A | N/A | N/A |
| Tier 2 (100,000,001 to 200,000,000) | N/A |
| Tier 3 (200,000,001 to 500,000,000) | N/A |
| Tier 4 (500,000,001 & abv) | 10.04% | 10.00% | 10.00% | 10.00% | 10.00% | 10.02% | 10.01% | 10.01% | 10.00% | 10.00% | 10.00% | 10.00% |
| Barkat Saving Accounts | - | | - | - | - | _ | - | - | - | - | - | - |
| Tier 1 (0 to 999,999K) | 5.07% | 5.00% | 5.00% | 5.00% | 5.00% | 5.01% | 5.01% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% |
| Tier 2 (1,000,000 to 4,999,999) | 5.53% | 5.50% | 5.50% | 5.50% | 5.50% | 5.51% | 5.51% | 5.50% | 5.25% | 5.25% | 5.25% | 5.25% |
| Tier 3 (5,000,000 to 9,999,999) | 7.03% | 7.00% | 7.00% | 7.00% | 7.00% | 7.02% | 7.01% | 7.00% | 6.50% | 6.50% | 6.50% | 6.50% |
| Tier 4 (10,000,000 to 24,999,999) | 7.50% | 7.50% | 7.50% | 7.50% | 7.50% | 7.52% | 7.51% | 7.50% | 7.00% | 7.00% | 7.00% | 7.00% |
| Tier 5 (25,000,000 to 49,999,999) | 7.97% | 8.00% | 8.00% | 8.00% | 8.00% | 8.02% | 8.01% | 8.00% | 7.50% | 7.50% | 7.50% | 7.50% |
| Tier 6 (50,000,000 & above) | | | - | - | | | | - | | - | | 8.00% |

| New Barkat Investments Certificates | (From 15-10-2011) | | | |
|--|-------------------|--------|--------|--------|
| 1 Month BIIC (Maturity) | | | | |
| Tier 1 (50,000 to 999,999) | | 8.00% | 8.00% | 8.00% |
| Tier 2 (1,000,000 to 4,999,999) | | 8.25% | 8.25% | 8.25% |
| Tier 3 (5,000,000 to 9,999,999) | | 8.50% | 8.50% | 8.50% |
| Tier 4 (10,000,000 to 24,999,999) | | 8.75% | 8.75% | 8.75% |
| Tier 5 (25,000,000 to 49,999,999) | | N/A | 9.50% | 9.50% |
| Tier 5 (50,000,000 & abv) | | N/A | 9.75% | N/A |
| 1 Month BMIC (Monthly) | | | | |
| Tier 1 (50,000 to 999,999) | | N/A | N/A | N/A |
| Tier 2 (1,000,000 to 4,999,999) | | N/A | N/A | N/A |
| 3 Month BIIC (Maturity) | | | | |
| Tier 1 (50,000 to 999,999) | | 8.10% | 8.10% | 8.10% |
| Tier 2 (1,000,000 to 4,999,999) | | 8.51% | 8.50% | 8.50% |
| Tier 3 (5,000,000 to 9,999,999) | | 8.75% | 8.75% | 8.75% |
| Tier 4 (10,000,000 to 24,999,999) | | 9.01% | 9.00% | 9.00% |
| Tier 5 (25,000,000 to 49,999,999) | | 9.75% | 9.75% | 9.75% |
| Tier 6 (50,000,000 & abv) | | 10.00% | 10.00% | 10.00% |
| 3 Month BMIC (Monthly) | | | | |
| Tier 1 (50,000 to 999,999) | | 7.85% | 7.85% | 7.85% |
| Tier 2 (1,000,000 to 4,999,999) | | 8.25% | 8.25% | 8.25% |
| Tier 3 (5,000,000 to 9,999,999) | | 8.50% | 8.50% | 8.50% |
| Tier 4 (10,000,000 to 24,999,999) | | N/A | N/A | N/A |
| Tier 5 (25,000,000 to 49,999,999) | | N/A | N/A | N/A |
| Tier 6 (50,000,000 & abv) | | N/A | N/A | N/A |

| 6 Month BIIC (Maturity) | | | | | | | | | | | | |
|-----------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|
| Tier 1 (50,000 to 999,999) | | | | | | | | | | 8.50% | 8.50% | 8.50% |
| Tier 2 (1,000,000 to 4,999,999) | | | | | | | | | | 8.75% | 8.75% | 8.75% |
| Tier 3 (5,000,000 to 9,999,999) | | | | | | | | | | 9.01% | 9.00% | 9.00% |
| Tier 4 (10,000,000 to 24,999,999) | _ | | | | | | | | | 9.25% | 9.25% | 9.25% |
| Tier 5 (25,000,000 to 49,999,999) | | | | | | | | | | N/A | 9.80% | 9.80% |
| Tier 6 (50,000,000 & abv) | _ | | | | | | | | | N/A | 10.00% | 10.00% |
| 6 Month BMIC (Monthly) | | | | | | | | | | , , . | 10.0070 | 10.0070 |
| Tier 1 (50,000 to 999,999) | | | | | | | | | | 8.25% | 8.25% | 8.25% |
| Tier 2 (1,000,000 to 4,999,999) | | | | | | | | | | 8.50% | 8.50% | 8.50% |
| Tier 3 (5,000,000 to 9,999,999) | | | | | | | | | | 8.75% | 8.75% | 8.75% |
| Tier 4 (10,000,000 to 24,999,999) | - | | | | | | | | | N/A | 9.00% | 9.00% |
| Tier 5 (25,000,000 to 49,999,999) | - | | | | | | | | | N/A | N/A | N/A |
| Tier 6 (50,000,000 & abv) | _ | | | | | | | | | N/A | 9.75% | 9.75% |
| 12 Months BIIC (Maturity) | | | | | | | | | | , | | |
| Tier 1 (50,000 to 999,999) | | | | | | | | | | 9.00% | 9.00% | 9.00% |
| Tier 2 (1,000,000 to 4,999,999) | | | | | | | | | | 9.25% | 9.25% | 9.25% |
| Tier 3 (5,000,000 to 9,999,999) | | | | | | | | | | N/A | N/A | 9.40% |
| Tier 4 (10,000,000 to 24,999,999) | 1 | | | | | | | | | N/A | N/A | 9.60% |
| Tier 5 (25,000,000 to 49,999,999) | | | | | | | | | | N/A | N/A | N/A |
| Tier 6 (50,000,000 & abv) | | | | | | | | | | N/A | N/A | 10.00% |
| 12 Months BMIC (Monthly) | | | | | | | | | | , | , | |
| Tier 1 (50,000 to 999,999) | | | | | | | | | | 8.75% | 8.75% | 8.75% |
| Tier 2 (1,000,000 to 4,999,999) | | | | | | | | | | 9.00% | 9.00% | 9.00% |
| Tier 3 (5,000,000 to 9,999,999) | | | | | | | | | | 9.15% | 9.15% | 9.15% |
| Tier 4 (10,000,000 to 24,999,999) | | | | | | | | | | N/A | N/A | 9.35% |
| Tier 5 (25,000,000 to 49,999,999) | | | | | | | | | | N/A | N/A | N/A |
| Tier 6 (50,000,000 & abv) | | | | | | | | | | N/A | N/A | N/A |
| | | | | | | | | | | | • | |
| Relationship based deposits | | | | | | | | | | | | |
| 3 Month | | | | | | | | | | | | |
| Tier 1 (1,000,000 to 24,999,999) | | | | | | | | | | | | |
| Monthly Payout | 9.94% | 9.85% | 9.85% | 9.85% | 9.85% | 9.87% | 9.86% | 9.86% | 9.85% | 9.70% | 9.85% | 9.85% |
| Maturity Payout | 10.22% | 10.15% | 10.15% | 10.15% | 10.15% | 10.18% | 10.16% | 10.16% | 10.15% | 10.00% | 10.15% | 10.15% |
| Tier 2 (25,000,000 and above) | | | | | | | | | | | | |
| Monthly Payout | N/A | N/A |
| Maturity Payout | N/A | N/A |
| 6 Month | | | | | | | | | | | | |
| Tier 1 (1,000,000 to 24,999,999) | | | | | _ | | | | | | | |
| Monthly Payout | 10.32% | 10.25% | 10.25% | 10.25% | 10.25% | 10.28% | 10.26% | 10.26% | 10.25% | 10.25% | 10.25% | 10.25% |
| Maturity Payout | 10.51% | 10.50% | 10.50% | N/A | N/A |
| Tier 2 (25,000,000 and above) | | | | | | | _ | | | | | |
| Monthly Payout | N/A | N/A |
| Maturity Payout | N/A | N/A |
| 12 Months | | | | | | | | | | | | |
| Tier 1 (1,000,000 to 24,999,999) | | | | | | | _ | | | | | |
| Monthly Payout | 10.97% | 10.85% | 10.85% | 10.85% | 10.85% | 10.88% | 10.86% | 10.86% | 10.85% | 10.75% | 10.85% | 10.85% |
| Maturity Payout | 11.26% | 11.15% | 11.15% | 11.15% | 11.15% | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Tier 2 (25,000,000 and above) | | | | | | | | | | | | |
| Monthly Payout | N/A | N/A |
| Maturity Payout | N/A | N/A |
| | | | | | | | | | | | | |

FAYSAL BANK





OLD ACTUAL PROFIT RATES 2011

| Month | JAN | FEB | MAR | APR | May | JUN | JUL | AUG | SEPT | OCT | NOV | DEC |
|-----------------------------------|--------------|------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Mudarib Profit Sharing Ratio | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% | 60% |
| Old Barkat Investments Certi | ficates (upt | o 14-10-20 | 11) | | | | | | | | | |
| 1 Month BIIC (Maturity) | | | | | | | | | | | | |
| Tier 1 (25,000 to 999,999) | 9.00% | 9.00% | 9.00% | 9.00% | 9.00% | 9.02% | 9.01% | 9.01% | 8.50% | 8.50% | 8.50% | 8.00% |
| Tier 2 (1,000,000 to 4,999,999) | 9.29% | 9.25% | 9.25% | 9.25% | 9.25% | 9.27% | 9.26% | 9.26% | 8.75% | 8.75% | 8.75% | 8.25% |
| Tier 3 (5,000,000 to 9,999,999) | 9.47% | 9.50% | 9.50% | 9.50% | 9.50% | 9.52% | 9.51% | 9.51% | 9.00% | 9.00% | 9.00% | 8.50% |
| Tier 4 (10,000,000 to 24,999,999) | 9.57% | 9.60% | 9.60% | 9.60% | 9.60% | 9.62% | 9.61% | 9.61% | 9.25% | 9.25% | 9.25% | N/A |
| Tier 5 (25,000,000 to 49,999,999) | N/A | N/A | N/A | N/A | N/A | 10.53% | 10.51% | 10.51% | 10.25% | 10.25% | 10.25% | N/A |
| Tier 6 (50,000,000 & abv) | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 10.30% | 10.30% | N/A |
| 1 Month BMIC (Monthly) | | | | | | | | | | | | |
| Tier 1 (25,000 to 999,999) | 9.00% | 9.00% | 9.00% | 9.00% | 9.00% | 9.02% | 9.01% | 9.01% | 8.50% | 8.50% | 8.50% | 8.00% |
| Tier 2 (1,000,000 to 4,999,999) | 9.29% | 9.25% | 9.25% | 9.25% | 9.25% | 9.27% | 9.26% | 9.26% | 8.75% | 8.75% | 8.75% | 8.25% |
| Tier 3 (5,000,000 to 9,999,999) | 9.47% | 9.50% | 9.50% | 9.50% | N/A | N/A | 9.51% | 9.51% | 9.00% | N/A | N/A | N/A |
| Tier 4 (10,000,000 to 24,999,999) | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Tier 5 (25,000,000 to 49,999,999) | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Tier 6 (50,000,000 & abv) | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 3 Month BIIC (Maturity) | | | | | | | | | | | | |
| Tier 1 (25,000 to 999,999) | 9.76% | 9.75% | 9.75% | 9.75% | 9.75% | 9.77% | 9.76% | 9.76% | 9.50% | 9.25% | 9.75% | 9.75% |
| Tier 2 (1,000,000 to 4,999,999) | 10.04% | 10.05% | 10.05% | 10.05% | 10.05% | 10.07% | 10.06% | 10.06% | 10.00% | 9.75% | 10.05% | 10.05% |
| Tier 3 (5,000,000 to 9,999,999) | 10.13% | 10.10% | 10.10% | 10.10% | 10.10% | 10.13% | 10.11% | 10.11% | 10.10% | 9.85% | 10.10% | 10.10% |
| Tier 4 (10,000,000 to 24,999,999) | 10.22% | 10.15% | 10.15% | 10.15% | 10.15% | 10.18% | 10.16% | 10.16% | 10.15% | 10.00% | 10.15% | 10.15% |
| Tier 5 (25,000,000 to 49,999,999) | N/A | N/A | N/A | N/A | N/A | N/A | 11.26% | 11.26% | 11.25% | 11.00% | 11.00% | N/A |
| Tier 6 (50,000,000 & abv) | N/A | N/A | N/A | N/A | N/A | 11.53% | 11.51% | N/A | N/A | N/A | N/A | N/A |
| 3 Month BMIC (Monthly) | | | | | | | | | | | | |
| Tier 1 (25,000 to 999,999) | 9.47% | 9.45% | 9.45% | 9.45% | 9.45% | 9.47% | 9.46% | 9.46% | 9.45% | 8.95% | 9.45% | 9.45% |
| Tier 2 (1,000,000 to 4,999,999) | 9.76% | 9.75% | 9.75% | 9.75% | 9.75% | 9.77% | 9.76% | 9.76% | 9.75% | 9.45% | 9.75% | 9.75% |
| Tier 3 (5,000,000 to 9,999,999) | 9.85% | 9.80% | 9.80% | 9.80% | 9.80% | 9.82% | 9.81% | 9.81% | 9.80% | 9.55% | 9.80% | 9.80% |
| Tier 4 (10,000,000 to 24,999,999) | N/A | 9.85% | 9.85% | 9.85% | 9.85% | N/A | N/A | 9.86% | 9.85% | 9.70% | 9.85% | 9.85% |
| Tier 5 (25,000,000 to 49,999,999) | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 10.75% | 10.70% | 10.75% | 10.75% |
| Tier 6 (50,000,000 & abv) | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |

| 6 Month BIIC (Maturity) | | | | | | | | | | | | |
|-----------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Tier 1 (25,000 to 999,999) | 10.22% | 10.25% | 10.25% | 10.25% | 10.25% | 10.28% | 10.26% | 10.26% | 10.25% | 10.00% | 10.25% | 10.25% |
| Tier 2 (1,000,000 to 4,999,999) | 10.32% | 10.30% | 10.30% | 10.30% | 10.30% | 10.33% | 10.31% | 10.31% | 10.30% | 10.25% | 10.30% | 10.30% |
| Tier 3 (5,000,000 to 9,999,999) | 10.41% | 10.35% | 10.35% | 10.35% | 10.35% | 10.38% | 10.36% | 10.36% | 10.35% | 10.35% | 10.35% | 10.35% |
| Tier 4 (10,000,000 to 24,999,999) | 10.51% | 10.50% | 10.50% | 10.50% | 10.50% | 10.53% | 10.51% | 10.51% | 10.50% | 10.50% | 10.50% | 10.50% |
| Tier 5 (25,000,000 to 49,999,999) | 10.69% | 10.75% | 10.75% | N/A | 11.50% | 11.53% | 11.51% | 11.51% | 11.50% | 11.25% | 11.50% | N/A |
| Tier 6 (50,000,000 & abv) | 11.26% | 11.25% | 11.25% | 11.75% | 11.75% | 11.78% | 11.77% | 11.76% | 11.75% | 11.50% | 11.75% | 11.75% |
| 6 Month BMIC (Monthly) | | | | | | | | | | | | |
| Tier 1 (25,000 to 999,999) | 9.94% | 9.95% | 9.95% | 9.95% | 9.95% | 9.97% | 9.96% | 9.96% | 9.95% | 9.75% | 9.95% | 9.95% |
| Tier 2 (1,000,000 to 4,999,999) | 10.04% | 10.05% | 10.05% | 10.05% | 10.05% | 10.07% | 10.06% | 10.06% | 10.05% | 10.00% | 10.05% | 10.05% |
| Tier 3 (5,000,000 to 9,999,999) | 10.13% | 10.10% | 10.10% | 10.10% | 10.10% | 10.13% | 10.11% | 10.11% | 10.10% | 10.10% | 10.10% | 10.10% |
| Tier 4 (10,000,000 to 24,999,999) | N/A | N/A | N/A | N/A | 10.25% | N/A | N/A | N/A | 10.25% | 10.25% | N/A | 10.25% |
| Tier 5 (25,000,000 to 49,999,999) | N/A |
| Tier 6 (50,000,000 & abv) | N/A |
| 12 Months BIIC (Maturity) | | | | | | | | | | | | |
| Tier 1 (25,000 to 999,999) | 10.97% | 11.00% | 11.00% | 11.00% | 11.00% | 11.03% | 11.01% | 11.01% | 11.00% | 10.75% | 11.00% | 11.00% |
| Tier 2 (1,000,000 to 4,999,999) | 11.07% | 11.05% | 11.05% | 11.05% | 11.05% | 11.08% | 11.06% | 11.06% | 11.05% | 10.80% | 11.05% | 11.05% |
| Tier 3 (5,000,000 to 9,999,999) | 11.16% | 11.10% | 11.10% | 11.10% | 11.10% | 11.13% | 11.11% | 11.11% | 11.10% | 10.90% | 11.10% | 11.10% |
| Tier 4 (10,000,000 to 24,999,999) | 11.26% | 11.15% | 11.15% | 11.15% | 11.15% | 11.18% | 11.16% | 11.16% | 11.15% | 11.00% | 11.15% | 11.15% |
| Tier 5 (25,000,000 to 49,999,999) | N/A |
| Tier 6 (50,000,000 & abv) | N/A | N/A | 11.75% | 12.00% | 12.00% | 12.03% | 12.02% | 12.01% | 12.00% | 11.75% | 12.00% | 12.00% |
| 12 Months BMIC (Monthly) | | | | | | | | | | | | |
| Tier 1 (25,000 to 999,999) | 10.69% | 10.70% | 10.70% | 10.70% | 10.70% | 10.73% | 10.71% | 10.71% | 10.70% | 10.50% | 10.70% | 10.70% |
| Tier 2 (1,000,000 to 4,999,999) | 10.79% | 10.75% | 10.75% | 10.75% | 10.75% | 10.78% | 10.76% | 10.76% | 10.75% | 10.55% | 10.75% | 10.75% |
| Tier 3 (5,000,000 to 9,999,999) | 10.88% | 10.80% | 10.80% | 10.80% | 10.80% | 10.83% | 10.81% | 10.81% | 10.80% | 10.65% | 10.80% | 10.80% |
| Tier 4 (10,000,000 to 24,999,999) | 10.97% | 10.85% | 10.85% | 10.85% | 10.85% | 10.88% | 10.86% | 10.86% | 10.85% | 10.75% | 10.85% | 10.85% |
| Tier 5 (25,000,000 to 49,999,999) | N/A | 11.50% | 11.00% | 11.50% | 11.50% |
| Tier 6 (50,000,000 & abv) | N/A |