

| <div> <div>FAYSAL BANK</div> <div>BARKAT ISLAMIC BANKING</div> <div> <div>NEW ACTUAL PROFIT RATES</div> <div>2013</div> </div> </div> <div> <div>faysabank</div> <div>barkat islamic banking</div> </div> |     |     |     |     |     |     |     |     |      |     |     |     |
|---|-----|-----|-----|-----|-----|-----|-----|-----|------|-----|-----|-----|
| MONTH   | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEPT | OCT | NOV | DEC |

| BARKAT PKR DEPOSITS          |     |     |     |     |     |     |     |     |     |     |     |     |
|------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| MUDARIB PROFIT SHARING RATIO | 50% | 50% | 50% | 50% | 50% | 45% | 45% | 50% | 50% | 50% | 50% | 50% |
| DEPOSITOR'S SHARE IN PROFIT  | 50% | 50% | 50% | 50% | 50% | 55% | 55% | 50% | 50% | 50% | 50% | 50% |

| OTHER DEPOSITS                      |       |       |       |       |       |       |       |       |       |       |       |       |
|-------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Margin Accounts & Security Deposits | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.05% | 0.05% | 0.05% | 0.05% | 0.05% | 0.05% |
| Barkat Kamil Account                | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.05% | 0.05% | 0.05% | 0.05% | 0.05% | 0.05% |

| INTER BANK            |       |       |       |       |       |       |       |       |       |       |       |       |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Interbank Mudarba - 1 | 7.75% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

| FINANCIAL INSTITUTIONAL DEPOSIT     |  |  |  |  |  |  |       |       |       |       |       |       |
|-------------------------------------|--|--|--|--|--|--|-------|-------|-------|-------|-------|-------|
| New Tiers Announced in July 2013    |  |  |  |  |  |  |       |       |       |       |       |       |
| Tier 1 (0 to 100,000,000)           |  |  |  |  |  |  | 7.50% | 8.00% | 0.00% | 0.00% | 7.50% | 0.00% |
| Tier 2 (100,000,001 to 200,000,000) |  |  |  |  |  |  | 0.00% | 8.20% | 0.00% | 0.00% | 0.00% | 0.00% |
| Tier 3(200,000,001 to 400,000,000)  |  |  |  |  |  |  | 0.00% | 0.00% | 8.00% | 8.25% | 0.00% | 0.00% |
| Tier 4 (400,000,000 & abv)          |  |  |  |  |  |  | 8.20% | 0.00% | 8.20% | 8.40% | 8.40% | 8.40% |

| BARKAT SAVING ACCOUNTS             |       |       |       |       |       |       |       |       |       |       |       |       |
|------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Tier 1 (0 - 99,999)                | 4.00% | 4.00% | 4.00% | 4.00% | 4.00% | 4.00% | 3.50% | 3.50% | 3.50% | 3.50% | 3.50% | 3.50% |
| Tier 2 (100,000 - 999,999)         | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 4.75% | 4.50% | 4.50% | 4.50% | 4.50% | 4.50% | 4.50% |
| Tier 3 (1,000,000 - 2,499,999)     | 5.50% | 5.50% | 5.50% | 5.50% | 5.50% | 5.25% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% |
| Tier 4 (2,500,000 - 4,999,999)     | 5.75% | 5.75% | 5.75% | 5.75% | 5.75% | 5.50% | 5.25% | 5.25% | 5.25% | 5.25% | 5.25% | 5.25% |
| Tier 5 (5,000,000 - 7,499,999)     | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% | 5.75% | 5.75% | 5.75% | 5.75% | 5.75% | 5.75% |
| Tier 6 (7,500,000 - 9,999,999)     | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% |
| Tier 7 (10,000,000 to 14,999,999)  | 6.50% | 6.50% | 6.50% | 6.50% | 6.50% | 6.40% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% |
| Tier 8 (15,000,000 to 24,999,999)  | 6.50% | 6.50% | 6.50% | 6.50% | 6.50% | 6.50% | 6.40% | 6.40% | 6.40% | 6.40% | 6.40% | 6.40% |
| Tier 9 (25,000,000 to 49,999,999)  | 6.75% | 6.75% | 6.75% | 6.75% | 6.75% | 6.75% | 6.50% | 6.50% | 6.50% | 6.50% | 6.50% | 6.50% |
| Tier 10 (50,000,000 to 99,999,999) | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 7.00% | 7.00% | 7.00% | 7.25% | 7.25% | 7.25% |
| Tier 11 (100,000,000 & above)      | 7.50% | 7.50% | 7.50% | 7.50% | 7.50% | 7.50% | 7.25% | 7.25% | 7.25% | 7.50% | 7.50% | 7.50% |

| NEW - Effective From 1st of October 2013 |  |       |       |       |
|--|--|-------|-------|-------|
| 1 MONTH BIIC (Maturity)                  |  |       |       |       |
| Tier 1 ( 50,000 to 999,999)              |  | 6.00% | 6.00% | 6.00% |
| Tier 2 ( 1,000,000 to 4,999,999)         |  | 7.00% | 7.00% | 7.00% |
| Tier 3 ( 5,000,000 to 9,999,999)         |  | 7.25% | 7.25% | 7.25% |
| Tier 4 (10,000,000 to 24,999,999)        |  | 7.50% | 7.50% | 7.50% |
| Tier 5 (25,000,000 to 49,999,999)        |  | 7.75% | 7.75% | 7.75% |
| Tier 5 (50,000,000 & abv)                |  | 8.00% | 8.00% | 8.00% |
| 3 MONTHS BIIC (Maturity)                 |  |       |       |       |
| Tier 1 ( 50,000 to 999,999)              |  | 6.50% | 6.50% | 6.50% |
| Tier 2 ( 1,000,000 to 4,999,999)         |  | 7.10% | 7.10% | 7.10% |
| Tier 3 ( 5,000,000 to 9,999,999)         |  | 7.35% | 7.35% | 7.35% |
| Tier 4 (10,000,000 to 24,999,999)        |  | 7.75% | 7.75% | 7.75% |
| Tier 5 (25,000,000 to 49,999,999)        |  | 0.00% | 8.00% | 8.00% |
| Tier 6 (50,000,000 to 99,999,999)        |  | 8.20% | 8.20% | 8.20% |
| Tier 7 (100,000,000 & abv)               |  | 0.00% | 0.00% | 8.30% |
| 3 MONTHS BMIC (Monthly)                  |  |       |       |       |
| Tier 1 ( 50,000 to 999,999)              |  | 6.35% | 6.35% | 6.35% |
| Tier 2 ( 1,000,000 to 4,999,999)         |  | 6.95% | 6.95% | 6.95% |
| Tier 3 ( 5,000,000 to 9,999,999)         |  | 7.16% | 7.16% | 7.16% |
| Tier 4 (10,000,000 to 24,999,999)        |  | 7.55% | 7.55% | 7.55% |
| Tier 5 (25,000,000 to 49,999,999)        |  | 0.00% | 7.80% | 7.80% |
| Tier 6 (50,000,000 & abv)                |  | 0.00% | 0.00% | 7.95% |
| 6 MONTHS BIIC (Maturity)                 |  |       |       |       |
| Tier 1 ( 50,000 to 999,999)              |  | 7.00% | 7.00% | 7.00% |
| Tier 2 ( 1,000,000 to 4,999,999)         |  | 7.20% | 7.20% | 7.20% |
| Tier 3 ( 5,000,000 to 9,999,999)         |  | 7.45% | 7.45% | 7.45% |
| Tier 4 (10,000,000 to 24,999,999)        |  | 0.00% | 7.85% | 7.85% |
| Tier 5 (25,000,000 to 49,999,999)        |  | 8.10% | 8.10% | 8.10% |
| Tier 6 (50,000,000 to 99,999,999)        |  | 0.00% | 8.30% | 8.30% |
| Tier 7 (100,000,000 & abv)               |  | 0.00% | 8.45% | 8.45% |
| 6 MONTHS BMIC (Monthly)                  |  |       |       |       |
| Tier 1 ( 50,000 to 999,999)              |  | 6.86% | 6.85% | 6.85% |
| Tier 2 ( 1,000,000 to 4,999,999)         |  | 7.01% | 7.00% | 7.00% |
| Tier 3 ( 5,000,000 to 9,999,999)         |  | 7.25% | 7.25% | 7.25% |
| Tier 4 (10,000,000 to 24,999,999)        |  | 7.65% | 7.65% | 7.65% |
| Tier 5 (25,000,000 to 49,999,999)        |  | 0.00% | 7.85% | 7.85% |
| Tier 6 (50,000,000 & abv)                |  | 0.00% | 0.00% | 0.00% |

|                                   |  |       |       |       |
|-----------------------------------|--|-------|-------|-------|
| 12 MONTHS BIIC (Maturity)         |  |       |       |       |
| Tier 1 ( 50,000 to 999,999)       |  | 7.90% | 7.90% | 7.90% |
| Tier 2 ( 1,000,000 to 4,999,999)  |  | 8.00% | 8.00% | 8.00% |
| Tier 3 ( 5,000,000 to 9,999,999)  |  | 8.15% | 8.15% | 8.15% |
| Tier 4 (10,000,000 to 24,999,999) |  | 8.50% | 8.50% | 8.50% |
| Tier 5 (25,000,000 to 49,999,999) |  | 0.00% | 0.00% | 0.00% |
| Tier 6 (50,000,000 to 99,999,999) |  | 0.00% | 0.00% | 9.00% |
| Tier 7 (100,000,000 & abv)        |  | 0.00% | 0.00% | 0.00% |
| 12 MONTHS BMIC (Monthly)          |  |       |       |       |
| Tier 1 ( 50,000 to 999,999)       |  | 7.71% | 7.70% | 7.70% |
| Tier 2 ( 1,000,000 to 4,999,999)  |  | 7.80% | 7.80% | 7.80% |
| Tier 3 ( 5,000,000 to 9,999,999)  |  | 7.90% | 7.90% | 7.90% |
| Tier 4 (10,000,000 to 24,999,999) |  | 8.25% | 8.25% | 8.25% |
| Tier 5 (25,000,000 to 49,999,999) |  | 8.50% | 8.50% | 8.50% |
| Tier 6 (50,000,000 & abv)         |  | 0.00% | 0.00% | 0.00% |

| BARKAT FCY DEPOSITS          |     |     |     |     |     |     |     |     |     |     |     |     |
|------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| MUDARIB PROFIT SHARING RATIO | 50% | 73% | 75% | 71% | 77% | 80% | 80% | 80% | 80% | 80% | 80% | 90% |
| DEPOSITOR'S SHARE IN PROFIT  | 50% | 27% | 25% | 29% | 23% | 20% | 20% | 20% | 20% | 20% | 20% | 10% |

| BARKAT FCY SAVING ACCOUNTS         |         |         |         |         |         |         |         |         |         |         |         |         |
|------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Tier 1 ( 0 to USD 999)             | 0.1094% | 0.0500% | 0.0500% | 0.0500% | 0.0500% | 0.0541% | 0.0718% | 0.0742% | 0.0933% | 0.0906% | 0.1261% | 0.0751% |
| Tier 2 ( USD 1,000 to USD 49,999)  | 0.3281% | 0.1501% | 0.1500% | 0.1500% | 0.1500% | 0.1622% | 0.2155% | 0.2226% | 0.2799% | 0.2717% | 0.3784% | 0.2252% |
| Tier 3 ( USD 50,000 to USD 99,999) | 0.4375% | 0.2001% | 0.2000% | 0.2000% | 0.2000% | 0.2162% | 0.2873% | 0.2968% | 0.3732% | 0.4528% | 0.6307% | 0.3754% |
| Tier 4 ( USD 100,000 & above)      | 0.5468% | 0.2501% | 0.2500% | 0.2500% | 0.2500% | 0.2703% | 0.3592% | 0.3710% | 0.4665% | 0.5434% | 0.7569% | 0.4504% |

| BARKAT FCY INVESTMENT CERTIFICATES |  |       |       |       |       |              |              |
|------------------------------------|--|-------|-------|-------|-------|--------------|--------------|
| 3 MONTHS BIIC (Maturity)           |  |       |       |       |       |              |              |
| Tier 1 ( \$5,000 & abv)            |  | 0.50% | 0.52% | 0.65% | 0.91% | Discontinued | Discontinued |
| 6 MONTHS BIIC (Maturity)           |  |       |       |       |       |              |              |
| Tier 1 ( \$5,000 & abv)            |  | 0.93% | 0.96% | 1.21% | 1.36% | Discontinued | Discontinued |
| 12 MONTHS BIIC (Maturity)          |  |       |       |       |       |              |              |
| Tier 1 ( \$5,000 & abv)            |  | 1.08% | 1.11% | 1.40% | 1.81% | Discontinued | Discontinued |

| BARKAT FCY INVESTMENT CERTIFICATES - NEW TIERS LAUNCHED FROM NOVEMBER 2013! |  |  |         |         |
|---|--|--|---------|---------|
| 3 MONTHS BIIC (Maturity)  |  |  |         |         |
| Tier 1 (1 to 99,999)  |  |  | 1.2614% | 0.7507% |
| Tier 2 (100,000 to 249,999)   |  |  | 1.5137% | 0.9009% |
| Tier 3 (250,000 & Abv)  |  |  | 0.0000% | 0.0000% |
| 6 MONTHS BIIC (Maturity)  |  |  |         |         |
| Tier 1 (1 to 99,999)  |  |  | 1.8921% | 1.1261% |
| Tier 2 (100,000 to 249,999)   |  |  | 0.0000% | 0.0000% |
| Tier 3 (250,000 & Abv)  |  |  | 0.0000% | 0.0000% |
| 12 MONTHS BIIC (Maturity)   |  |  |         |         |
| Tier 1 (1 to 99,999)  |  |  | 2.5228% | 1.5015% |
| Tier 2 (100,000 to 249,999)   |  |  | 3.0274% | 1.8018% |
| Tier 3 (250,000 & Abv)  |  |  | 0.0000% | 0.0000% |

# FAYSAL BANK

## BARKAT ISLAMIC BANKING



### OLD ACTUAL PROFIT RATES

2013

| MONTH                        | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEPT | OCT | NOV | DEC |
|------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|------|-----|-----|-----|
| MUDARIB PROFIT SHARING RATIO | 50% | 50% | 50% | 50% | 50% | 45% | 45% | 50% | 50%  | 50% | 50% | 50% |
| DEPOSITOR'S SHARE IN PROFIT  | 50% | 50% | 50% | 50% | 50% | 55% | 55% | 50% | 50%  | 50% | 50% | 50% |

### FINANCIAL INSTITUTIONAL DEPOSIT

|                                     |       |               |               |               |               |               |               |               |               |               |               |               |
|-------------------------------------|-------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Tier 1 (0 to 100,000,000)           | 0.00% | 0.00%         | 0.00%         | 0.00%         | 0.00%         | 0.00%         | Discontinued! | Discontinued! | Discontinued! | Discontinued! | Discontinued! | Discontinued! |
| Tier 2 (100,000,001 to 200,000,000) | 0.00% | 0.00%         | 8.00%         | 0.00%         | 8.25%         | 0.00%         | Discontinued! | Discontinued! | Discontinued! | Discontinued! | Discontinued! | Discontinued! |
| Tier 3 (200,000,001 & abv)          | 7.50% | 8.50%         | 8.50%         | 8.50%         | 8.50%         | 8.40%         | Discontinued! | Discontinued! | Discontinued! | Discontinued! | Discontinued! | Discontinued! |
| Tier 4 (500,000,001 & abv)          | 8.50% | Discontinued! | Discontinued! | Discontinued! | Discontinued! | Discontinued! | Discontinued! | Discontinued! | Discontinued! | Discontinued! | Discontinued! | Discontinued! |

### new 1 OLD - BARKAT INVESTMENTS CERTIFICATES (Upto 15th August, 2012)

| 6 MONTHS BIIC (Maturity)          |        |        |        |        |        |        |        |       |       |       |       |       |
|-----------------------------------|--------|--------|--------|--------|--------|--------|--------|-------|-------|-------|-------|-------|
| Tier 1 ( 50,000 to 999,999)       | 8.50%  | 8.50%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Tier 2 ( 1,000,000 to 4,999,999)  | 8.75%  | 8.75%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Tier 3 ( 5,000,000 to 9,999,999)  | 9.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Tier 4 (10,000,000 to 24,999,999) | 9.25%  | 9.25%  | 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 & abv)         | 10.00% | 10.00% | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 6 MONTHS BMIC (Monthly)           |        |        |        |        |        |        |        |       |       |       |       |       |
| Tier 1 ( 50,000 to 999,999)       | 8.25%  | 8.25%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Tier 2 ( 1,000,000 to 4,999,999)  | 8.50%  | 8.50%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Tier 3 ( 5,000,000 to 9,999,999)  | 8.75%  | 8.75%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Tier 4 (10,000,000 to 24,999,999) | 9.00%  | 9.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Tier 5 (25,000,000 to 49,999,999) | 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 & 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% |
| 12 MONTHS BIIC (Maturity)         |        |        |        |        |        |        |        |       |       |       |       |       |
| Tier 1 ( 50,000 to 999,999)       | 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 2 (1,000,000 to 4,999,999)   | 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 (5,000,000 to 9,999,999)   | 9.40%  | 9.40%  | 9.40%  | 9.40%  | 9.40%  | 9.40%  | 9.40%  | 9.40% | 0.00% | 0.00% | 0.00% | 0.00% |
| Tier 4 (10,000,000 to 24,999,999) | 9.60%  | 9.60%  | 9.60%  | 9.60%  | 9.60%  | 9.60%  | 9.60%  | 9.60% | 0.00% | 0.00% | 0.00% | 0.00% |
| Tier 5 (25,000,000 to 49,999,999) | 9.90%  | 9.90%  | 9.90%  | 9.90%  | 9.90%  | 9.90%  | 9.90%  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Tier 6 (50,000,000 & abv)         | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 12 MONTHS BMIC (Monthly)          |        |        |        |        |        |        |        |       |       |       |       |       |
| Tier 1 ( 50,000 to 999,999)       | 8.75%  | 8.75%  | 8.75%  | 8.75%  | 8.75%  | 8.75%  | 8.75%  | 8.75% | 8.75% | 8.75% | 8.75% | 8.75% |
| Tier 2 ( 1,000,000 to 4,999,999)  | 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 ( 5,000,000 to 9,999,999)  | 9.15%  | 9.15%  | 9.15%  | 9.15%  | 9.15%  | 9.15%  | 9.15%  | 9.15% | 9.15% | 9.15% | 9.15% | 9.15% |
| Tier 4 (10,000,000 to 24,999,999) | 9.35%  | 9.35%  | 9.35%  | 9.35%  | 9.35%  | 9.35%  | 9.35%  | 9.35% | 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 & abv)         | 9.75%  | 9.75%  | 9.75%  | 9.75%  | 9.75%  | 9.75%  | 9.75%  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

| OLD - BARKAT INVESTMENTS CERTIFICATES (From 16th August 2012 till 30th June, 2013) |       |       |       |       |       |       |       |       |       |       |       |       |
|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1 MONTH BIIC (Maturity)  |       |       |       |       |       |       |       |       |       |       |       |       |
| Tier 1 ( 50,000 to 999,999)  | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Tier 2 ( 1,000,000 to 4,999,999)   | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 6.25% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Tier 3 ( 5,000,000 to 9,999,999)   | 6.50% | 6.50% | 6.50% | 6.50% | 6.50% | 6.50% | 6.50% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Tier 4 (10,000,000 to 24,999,999)  | 6.75% | 6.75% | 6.75% | 6.75% | 6.75% | 6.75% | 6.75% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Tier 5 (25,000,000 to 49,999,999)  | 7.25% | 7.25% | 7.25% | 7.25% | 7.75% | 7.75% | 7.75% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Tier 5 (50,000,000 & abv)  | 7.50% | 7.50% | 7.50% | 7.50% | 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)  | 6.60% | 6.60% | 6.60% | 6.60% | 6.60% | 6.60% | 6.60% | 6.60% | 6.60% | 0.00% | 0.00% | 0.00% |
| Tier 2 ( 1,000,000 to 4,999,999)   | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 0.00% | 0.00% | 0.00% |
| Tier 3 ( 5,000,000 to 9,999,999)   | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 0.00% | 0.00% | 0.00% | 0.00% |
| Tier 4 (10,000,000 to 24,999,999)  | 7.50% | 7.50% | 7.50% | 7.50% | 7.50% | 7.50% | 7.50% | 7.50% | 7.50% | 0.00% | 0.00% | 0.00% |
| Tier 5 (25,000,000 to 49,999,999)  | 8.25% | 8.25% | 8.25% | 8.25% | 8.25% | 8.25% | 8.25% | 8.25% | 0.00% | 0.00% | 0.00% | 0.00% |
| Tier 6 (50,000,000 to 99,999,999)  | 8.50% | 8.50% | 8.50% | 8.50% | 8.50% | 8.50% | 8.50% | 8.50% | 8.50% | 0.00% | 0.00% | 0.00% |
| Tier 7 (100,000,000 & abv)   | 8.50% | 8.50% | 8.50% | 8.50% | 8.50% | 8.60% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 3 MONTHS BMIC (Monthly)  |       |       |       |       |       |       |       |       |       |       |       |       |
| Tier 1 ( 50,000 to 999,999)  | 6.55% | 6.55% | 6.55% | 6.55% | 6.55% | 6.55% | 6.55% | 6.55% | 6.55% | 0.00% | 0.00% | 0.00% |
| Tier 2 ( 1,000,000 to 4,999,999)   | 6.75% | 6.75% | 6.75% | 6.75% | 6.75% | 6.75% | 6.75% | 6.75% | 6.75% | 0.00% | 0.00% | 0.00% |
| Tier 3 ( 5,000,000 to 9,999,999)   | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 0.00% | 0.00% | 0.00% |
| Tier 4 (10,000,000 to 24,999,999)  | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 0.00% | 0.00% | 0.00% |
| Tier 5 (25,000,000 to 49,999,999)  | 8.00% | 8.00% | 8.00% | 8.00% | 8.00% | 8.00% | 8.00% | 8.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Tier 6 (50,000,000 & abv)  | 8.25% | 8.25% | 8.25% | 8.25% | 8.25% | 8.25% | 8.25% | 8.25% | 8.25% | 0.00% | 0.00% | 0.00% |
| 6 MONTHS BIIC (Maturity)   |       |       |       |       |       |       |       |       |       |       |       |       |
| Tier 1 ( 50,000 to 999,999)  | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% |
| Tier 2 ( 1,000,000 to 4,999,999)   | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% |
| Tier 3 ( 5,000,000 to 9,999,999)   | 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 4 (10,000,000 to 24,999,999)  | 7.75% | 7.75% | 7.75% | 7.75% | 7.75% | 7.75% | 7.75% | 7.75% | 7.75% | 7.75% | 7.75% | 0.00% |
| Tier 5 (25,000,000 to 49,999,999)  | 8.30% | 8.30% | 8.30% | 8.30% | 8.30% | 8.30% | 8.30% | 8.30% | 8.30% | 8.30% | 8.30% | 8.30% |
| Tier 6 (50,000,000 to 99,999,999)  | 8.50% | 8.50% | 8.50% | 8.50% | 8.50% | 8.50% | 8.50% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Tier 7 (100,000,000 & abv)   | 8.50% | 8.50% | 8.50% | 8.50% | 8.50% | 8.60% | 8.60% | 8.60% | 8.60% | 8.60% | 8.60% | 0.00% |
| 6 MONTHS BMIC (Monthly)  |       |       |       |       |       |       |       |       |       |       |       |       |
| Tier 1 ( 50,000 to 999,999)  | 6.75% | 6.75% | 6.75% | 6.75% | 6.75% | 6.75% | 6.75% | 6.75% | 6.75% | 6.75% | 6.75% | 6.75% |
| Tier 2 ( 1,000,000 to 4,999,999)   | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% |
| Tier 3 ( 5,000,000 to 9,999,999)   | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 0.00% |
| Tier 4 (10,000,000 to 24,999,999)  | 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 5 (25,000,000 to 49,999,999)  | 8.05% | 8.05% | 8.05% | 8.05% | 8.05% | 8.05% | 8.05% | 8.05% | 8.05% | 8.05% | 8.05% | 0.00% |
| Tier 6 (50,000,000 & abv)  | 8.25% | 8.25% | 8.25% | 8.25% | 8.25% | 8.25% | 8.25% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |



|                                   |       |       |       |       |       |       |       |       |       |       |       |       |
|-----------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| <b>12 MONTHS BIIC (Maturity)</b>  |       |       |       |       |       |       |       |       |       |       |       |       |
| Tier 1 ( 50,000 to 999,999)       | 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 2 ( 1,000,000 to 4,999,999)  | 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 ( 5,000,000 to 9,999,999)  | 7.90% | 7.90% | 7.90% | 7.90% | 7.90% | 7.90% | 7.90% | 7.90% | 7.90% | 7.90% | 7.90% | 7.90% |
| Tier 4 (10,000,000 to 24,999,999) | 8.10% | 8.10% | 8.10% | 8.10% | 8.10% | 8.10% | 8.10% | 8.10% | 8.10% | 8.10% | 8.10% | 8.10% |
| Tier 5 (25,000,000 to 49,999,999) | 8.40% | 8.40% | 8.40% | 8.40% | 8.40% | 8.40% | 8.40% | 8.40% | 8.40% | 8.40% | 8.40% | 8.40% |
| Tier 6 (50,000,000 to 99,999,999) | 8.50% | 8.50% | 8.50% | 8.50% | 8.50% | 8.50% | 8.50% | 8.50% | 8.50% | 8.50% | 8.50% | 0.00% |
| Tier 7 (100,000,000 & abv)        | 8.50% | 8.50% | 8.50% | 8.50% | 8.50% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| <b>12 MONTHS BMIC (Monthly)</b>   |       |       |       |       |       |       |       |       |       |       |       |       |
| Tier 1 ( 50,000 to 999,999)       | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% |
| Tier 2 ( 1,000,000 to 4,999,999)  | 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 ( 5,000,000 to 9,999,999)  | 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 4 (10,000,000 to 24,999,999) | 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 5 (25,000,000 to 49,999,999) | 8.15% | 8.15% | 8.15% | 8.15% | 8.15% | 8.15% | 8.15% | 8.15% | 8.15% | 8.15% | 8.15% | 8.15% |
| Tier 6 (50,000,000 & 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% |

New 3

|  |  |       |       |       |       |       |       |  |
|--|--|-------|-------|-------|-------|-------|-------|--|
| <b>BARKAT INVESTMENTS CERTIFICATES</b> <i>(Effective From 1st of July, 2013)</i> |  |       |       |       |       |       |       |  |
| <b>1 MONTH BIIC (Maturity)</b>   |  |       |       |       |       |       |       |  |
| Tier 1 ( 50,000 to 999,999)  |  | 6.00% | 6.00% | 6.00% | 0.00% | 0.00% | 0.00% |  |
| Tier 2 ( 1,000,000 to 4,999,999)   |  | 6.25% | 6.25% | 6.25% | 0.00% | 0.00% | 0.00% |  |
| Tier 3 ( 5,000,000 to 9,999,999)   |  | 6.50% | 6.50% | 6.50% | 0.00% | 0.00% | 0.00% |  |
| Tier 4 (10,000,000 to 24,999,999)  |  | 6.75% | 6.75% | 6.75% | 0.00% | 0.00% | 0.00% |  |
| Tier 5 (25,000,000 to 49,999,999)  |  | 7.75% | 7.75% | 7.75% | 0.00% | 0.00% | 0.00% |  |
| Tier 5 (50,000,000 & abv)  |  | 8.00% | 8.00% | 8.00% | 0.00% | 0.00% | 0.00% |  |
| <b>3 MONTHS BIIC (Maturity)</b>  |  |       |       |       |       |       |       |  |
| Tier 1 ( 50,000 to 999,999)  |  | 6.10% | 6.10% | 6.10% | 6.10% | 6.10% | 0.00% |  |
| Tier 2 ( 1,000,000 to 4,999,999)   |  | 6.50% | 6.50% | 6.50% | 6.50% | 6.50% | 6.50% |  |
| Tier 3 ( 5,000,000 to 9,999,999)   |  | 6.90% | 6.90% | 6.90% | 6.90% | 6.90% | 0.00% |  |
| Tier 4 (10,000,000 to 24,999,999)  |  | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 0.00% |  |
| Tier 5 (25,000,000 to 49,999,999)  |  | 8.00% | 8.00% | 8.00% | 8.00% | 8.00% | 0.00% |  |
| Tier 6 (50,000,000 to 99,999,999)  |  | 8.25% | 8.25% | 8.25% | 8.25% | 8.25% | 0.00% |  |
| Tier 7 (100,000,000 & abv)   |  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |  |
| <b>3 MONTHS BMIC (Monthly)</b>   |  |       |       |       |       |       |       |  |
| Tier 1 ( 50,000 to 999,999)  |  | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% | 0.00% |  |
| Tier 2 ( 1,000,000 to 4,999,999)   |  | 6.30% | 6.30% | 6.30% | 6.30% | 6.30% | 0.00% |  |
| Tier 3 ( 5,000,000 to 9,999,999)   |  | 0.00% | 6.75% | 6.75% | 6.75% | 6.75% | 0.00% |  |
| Tier 4 (10,000,000 to 24,999,999)  |  | 7.00% | 7.00% | 7.00% | 7.00% | 0.00% | 0.00% |  |
| Tier 5 (25,000,000 to 49,999,999)  |  | 7.75% | 7.75% | 7.75% | 7.75% | 7.75% | 0.00% |  |
| Tier 6 (50,000,000 & abv)  |  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |  |

|                                   |  |       |       |       |       |       |       |
|-----------------------------------|--|-------|-------|-------|-------|-------|-------|
| 6 MONTHS BIIC (Maturity)          |  |       |       |       |       |       |       |
| Tier 1 ( 50,000 to 999,999)       |  | 6.60% | 6.60% | 6.60% | 6.60% | 6.60% | 6.60% |
| Tier 2 ( 1,000,000 to 4,999,999)  |  | 6.90% | 6.90% | 6.90% | 6.90% | 6.90% | 6.90% |
| Tier 3 ( 5,000,000 to 9,999,999)  |  | 7.20% | 7.20% | 7.20% | 7.20% | 7.20% | 7.20% |
| Tier 4 (10,000,000 to 24,999,999) |  | 7.50% | 7.50% | 7.50% | 7.50% | 7.50% | 7.50% |
| Tier 5 (25,000,000 to 49,999,999) |  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Tier 6 (50,000,000 to 99,999,999) |  | 8.00% | 8.00% | 8.00% | 8.00% | 8.00% | 8.00% |
| Tier 7 (100,000,000 & abv)        |  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 6 MONTHS BMIC (Monthly)           |  |       |       |       |       |       |       |
| Tier 1 ( 50,000 to 999,999)       |  | 6.35% | 6.35% | 6.35% | 6.35% | 6.35% | 6.35% |
| Tier 2 ( 1,000,000 to 4,999,999)  |  | 6.65% | 6.65% | 6.65% | 6.65% | 6.65% | 6.65% |
| Tier 3 ( 5,000,000 to 9,999,999)  |  | 6.90% | 6.90% | 6.90% | 6.90% | 6.90% | 6.90% |
| Tier 4 (10,000,000 to 24,999,999) |  | 0.00% | 7.20% | 7.20% | 7.20% | 7.20% | 7.20% |
| Tier 5 (25,000,000 to 49,999,999) |  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Tier 6 (50,000,000 & abv)         |  | 7.75% | 7.75% | 7.75% | 7.75% | 7.75% | 7.75% |
| 12 MONTHS BIIC (Maturity)         |  |       |       |       |       |       |       |
| Tier 1 ( 50,000 to 999,999)       |  | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% |
| Tier 2 ( 1,000,000 to 4,999,999)  |  | 7.40% | 7.40% | 7.40% | 7.40% | 7.40% | 7.40% |
| Tier 3 ( 5,000,000 to 9,999,999)  |  | 7.70% | 7.70% | 7.70% | 7.70% | 7.70% | 7.70% |
| Tier 4 (10,000,000 to 24,999,999) |  | 7.90% | 7.90% | 7.90% | 7.90% | 7.90% | 7.90% |
| Tier 5 (25,000,000 to 49,999,999) |  | 8.20% | 8.20% | 8.20% | 8.20% | 8.20% | 8.20% |
| Tier 6 (50,000,000 to 99,999,999) |  | 8.25% | 8.25% | 8.25% | 8.25% | 8.25% | 8.25% |
| Tier 7 (100,000,000 & abv)        |  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 12 MONTHS BMIC (Monthly)          |  |       |       |       |       |       |       |
| Tier 1 ( 50,000 to 999,999)       |  | 6.75% | 6.75% | 6.75% | 6.75% | 6.75% | 6.75% |
| Tier 2 ( 1,000,000 to 4,999,999)  |  | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% |
| Tier 3 ( 5,000,000 to 9,999,999)  |  | 7.40% | 7.40% | 7.40% | 7.40% | 7.40% | 7.40% |
| Tier 4 (10,000,000 to 24,999,999) |  | 7.60% | 7.60% | 7.60% | 7.60% | 7.60% | 7.60% |
| Tier 5 (25,000,000 to 49,999,999) |  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Tier 6 (50,000,000 & abv)         |  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

| Effective From 1st of September 2013 till 30th of September 2013 |  |       |       |       |       |  |
|--|--|-------|-------|-------|-------|--|
| 1 MONTH BIIC (Maturity)  |  |       |       |       |       |  |
| Tier 1 ( 50,000 to 999,999)                                      |  | 6.00% | 6.00% | 0.00% | 0.00% |  |
| Tier 2 ( 1,000,000 to 4,999,999)                                 |  | 6.25% | 6.25% | 0.00% | 0.00% |  |
| Tier 3 ( 5,000,000 to 9,999,999)                                 |  | 6.50% | 6.50% | 0.00% | 0.00% |  |
| Tier 4 (10,000,000 to 24,999,999)                                |  | 6.75% | 6.75% | 0.00% | 0.00% |  |
| Tier 5 (25,000,000 to 49,999,999)                                |  | 7.75% | 7.75% | 0.00% | 0.00% |  |
| Tier 5 (50,000,000 & abv)  |  | 8.00% | 8.00% | 0.00% | 0.00% |  |
| 3 MONTHS BIIC (Maturity)   |  |       |       |       |       |  |
| Tier 1 ( 50,000 to 999,999)                                      |  | 6.10% | 6.10% | 6.10% | 6.10% |  |
| Tier 2 ( 1,000,000 to 4,999,999)                                 |  | 6.50% | 6.50% | 6.50% | 6.50% |  |
| Tier 3 ( 5,000,000 to 9,999,999)                                 |  | 6.90% | 6.90% | 6.90% | 6.90% |  |
| Tier 4 (10,000,000 to 24,999,999)                                |  | 7.25% | 7.25% | 7.25% | 7.25% |  |
| 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)                                |  | 8.00% | 8.00% | 8.00% | 8.00% |  |
| Tier 7 (100,000,000 & abv)                                       |  | 8.10% | 8.10% | 8.10% | 8.10% |  |
| 3 MONTHS BMIC (Monthly)  |  |       |       |       |       |  |
| Tier 1 ( 50,000 to 999,999)                                      |  | 6.00% | 6.00% | 6.00% | 6.00% |  |
| Tier 2 ( 1,000,000 to 4,999,999)                                 |  | 6.30% | 6.30% | 6.30% | 6.30% |  |
| Tier 3 ( 5,000,000 to 9,999,999)                                 |  | 6.75% | 6.75% | 6.75% | 6.75% |  |
| Tier 4 (10,000,000 to 24,999,999)                                |  | 7.55% | 7.55% | 7.55% | 7.55% |  |
| Tier 5 (25,000,000 to 49,999,999)                                |  | 0.00% | 0.00% | 0.00% | 0.00% |  |
| Tier 6 (50,000,000 & abv)  |  | 7.90% | 7.90% | 7.90% | 7.90% |  |
| 6 MONTHS BIIC (Maturity)   |  |       |       |       |       |  |
| Tier 1 ( 50,000 to 999,999)                                      |  | 6.60% | 6.60% | 6.60% | 6.60% |  |
| Tier 2 ( 1,000,000 to 4,999,999)                                 |  | 6.90% | 6.90% | 6.90% | 6.90% |  |
| Tier 3 ( 5,000,000 to 9,999,999)                                 |  | 7.20% | 7.20% | 7.20% | 7.20% |  |
| Tier 4 (10,000,000 to 24,999,999)                                |  | 7.50% | 7.50% | 7.50% | 7.50% |  |
| Tier 5 (25,000,000 to 49,999,999)                                |  | 7.90% | 7.90% | 7.90% | 7.90% |  |
| Tier 6 (50,000,000 to 99,999,999)                                |  | 8.10% | 8.10% | 8.10% | 8.10% |  |
| Tier 7 (100,000,000 & abv)                                       |  | 0.00% | 0.00% | 0.00% | 0.00% |  |
| 6 MONTHS BMIC (Monthly)  |  |       |       |       |       |  |
| Tier 1 ( 50,000 to 999,999)                                      |  | 6.35% | 6.35% | 6.35% | 6.35% |  |
| Tier 2 ( 1,000,000 to 4,999,999)                                 |  | 6.65% | 6.65% | 6.65% | 6.65% |  |
| Tier 3 ( 5,000,000 to 9,999,999)                                 |  | 0.00% | 0.00% | 0.00% | 0.00% |  |
| Tier 4 (10,000,000 to 24,999,999)                                |  | 7.60% | 7.60% | 7.60% | 7.60% |  |
| Tier 5 (25,000,000 to 49,999,999)                                |  | 0.00% | 0.00% | 0.00% | 0.00% |  |
| Tier 6 (50,000,000 & abv)  |  | 0.00% | 0.00% | 0.00% | 0.00% |  |



|                                   |  |       |       |       |       |
|-----------------------------------|--|-------|-------|-------|-------|
| 12 MONTHS BIIC (Maturity)         |  |       |       |       |       |
| Tier 1 ( 50,000 to 999,999)       |  | 7.00% | 7.00% | 7.00% | 7.00% |
| Tier 2 ( 1,000,000 to 4,999,999)  |  | 7.75% | 7.75% | 7.75% | 7.75% |
| Tier 3 ( 5,000,000 to 9,999,999)  |  | 8.00% | 8.00% | 8.00% | 8.00% |
| Tier 4 (10,000,000 to 24,999,999) |  | 8.20% | 8.20% | 8.20% | 8.20% |
| 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% |
| 12 MONTHS BMIC (Monthly)          |  |       |       |       |       |
| Tier 1 ( 50,000 to 999,999)       |  | 6.75% | 6.75% | 6.75% | 6.75% |
| Tier 2 ( 1,000,000 to 4,999,999)  |  | 7.25% | 7.25% | 7.25% | 7.25% |
| Tier 3 ( 5,000,000 to 9,999,999)  |  | 7.60% | 7.60% | 7.60% | 7.60% |
| Tier 4 (10,000,000 to 24,999,999) |  | 7.85% | 7.85% | 7.85% | 7.85% |
| Tier 5 (25,000,000 to 49,999,999) |  | 0.00% | 0.00% | 0.00% | 0.00% |
| Tier 6 (50,000,000 & abv)         |  | 0.00% | 0.00% | 0.00% | 0.00% |