

<div><div>FAYSAL BANK</div><div>BARKAT ISLAMIC BANKING</div></div> <div><div>faysalbank</div><div>barkatislamic banking</div></div>												
NEW ACTUAL PROFIT RATES 2014												
MONTH	JAN	FEB	MAR	APR	May	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
MUDARIB PROFIT SHARING RATIO	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
DEPOSITOR'S SHARE IN PROFIT	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%

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

FINANCIAL INSTITUTIONAL DEPOSIT												
Tier 1 (0 to 100,000,000)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.50%	7.50%
Tier 2 (100,000,001 to 200,000,000)	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(200,000,001 to 400,000,000)	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 (400,000,000 & abv)	8.40%	8.40%	8.25%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.15%	0.00%	0.00%

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

NewBARKAT INVESTMENTS CERTIFICATES (Effective From 1st of February 2014 Till 19th November 2014)												
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%	6.00%	6.00%	6.00%	6.00%
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%
Tier 3 ( 5,000,000 to 9,999,999)		7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%
Tier 4 (10,000,000 to 24,999,999)		8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
Tier 5 (25,000,000 to 49,999,999)		8.10%	8.10%	8.10%	8.10%	8.10%	8.10%	8.10%	8.10%	8.10%	8.10%	8.10%
Tier 6 (50,000,000 to 99,999,999)		8.25%	8.25%	0.00%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%
Tier 7 (100,000,000 & abv)		8.50%	8.50%	8.50%	8.50%	0.00%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%
3 MONTHS BIIC (Maturity)												
Tier 1 ( 50,000 to 999,999)		6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
Tier 2 ( 1,000,000 to 4,999,999)		7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%
Tier 3 ( 5,000,000 to 9,999,999)		7.85%	7.85%	7.85%	7.85%	7.85%	7.85%	7.85%	7.85%	7.85%	7.85%	7.85%
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%
Tier 5 (25,000,000 to 49,999,999)		8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%
Tier 6 (50,000,000 to 99,999,999)		8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%
Tier 7 (100,000,000 & abv)		0.00%	9.00%	9.00%	9.00%	9.00%	0.00%	9.00%	9.00%	9.00%	9.00%	9.00%





INSTITUTIONAL BARKAT INVESTMENTS CERTIFICATES - <i>(Effective From 1st of February 2014 till 30th November 2014)</i>		
1 MONTH BIIC (Maturity)		
Tier 1 ( 50,000 to 999,999)		9.00%
3 MONTHS BIIC (Maturity)		
Tier 1 ( 50,000 & Above)		9.00%
3 MONTHS BMIC (Monthly)		
Tier 1 ( 50,000 & Above)		0.00%
6 MONTHS BIIC (Maturity)		
Tier 1 ( 50,000 & Above)		9.05%
6 MONTHS BMIC (Monthly)		
Tier 1 ( 50,000 & Above)		0.00%
12 MONTHS BIIC (Maturity)		
Tier 1 ( 50,000 & Above)		9.25%
12 MONTHS BMIC (Monthly)		
Tier 1 ( 50,000 & Above)		0.00%

FCY DEPOSITS												
MUDARIB PROFIT SHARING RATE	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
DEPOSITOR'S SHARE IN PROFIT	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%

BARKAT FCY SAVING ACCOUNTS												
Tier 1 ( 0 to USD 999)	0.0921%	0.0679%	0.0601%	0.0645%	0.0637%	0.0605%	0.1070%	0.0598%	0.0631%	0.0500%	0.0500%	0.0674%
Tier 2 ( USD 1,000 to USD 49,999)	0.2763%	0.2038%	0.1802%	0.1935%	0.1912%	0.1814%	0.3209%	0.1795%	0.1892%	0.1500%	0.1500%	0.2022%
Tier 3 ( USD 50,000 to USD 99,999)	0.4605%	0.3397%	0.3004%	0.3224%	0.3187%	0.3023%	0.5349%	0.2992%	0.3153%	0.2500%	0.2500%	0.3370%
Tier 4 ( USD 100,000 & above)	0.5526%	0.4076%	0.3604%	0.3869%	0.3825%	0.3627%	0.6418%	0.3590%	0.3783%	0.3000%	0.3000%	0.4044%

BARKAT FCY INVESTMENT CERTIFICATES												
3 MONTHS BIIC (Maturity)												
Tier 1 (1 to 99,999)	0.9210%	0.6794%	0.6007%	0.6448%	0.6375%	0.6045%	1.0697%	0.5984%	0.6306%	0.5000%	0.5000%	0.6740%
Tier 2 (100,000 to 249,999)	1.1052%	0.8153%	0.7209%	0.7738%	0.7650%	0.7254%	1.2837%	0.7180%	0.7567%	0.6000%	0.6000%	0.8089%
Tier 3 (250,000 & Abv)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
6 MONTHS BIIC (Maturity)												
Tier 1 (1 to 99,999)	1.3815%	1.0191%	0.9011%	0.9673%	0.9562%	0.9068%	1.6046%	0.8976%	0.9458%	0.7500%	0.7500%	1.0111%
Tier 2 (100,000 to 249,999)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
Tier 3 (250,000 & Abv)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
12 MONTHS BIIC (Maturity)												
Tier 1 (1 to 99,999)	1.8420%	1.3588%	1.2015%	1.2897%	1.2750%	1.2090%	2.1395%	1.1967%	1.2611%	1.0000%	1.0000%	1.3481%
Tier 2 (100,000 to 249,999)	2.2105%	1.6306%	1.4418%	1.5476%	1.5299%	1.4508%	2.5674%	1.4361%	1.5133%	1.2000%	1.2000%	1.6177%
Tier 3 (250,000 & Abv)	2.4868%	1.8344%	0.0000%	1.7411%	0.0000%	1.6322%	2.8883%	1.6156%	1.7025%	1.3500%	1.3500%	1.8199%







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