FAYSAL BANK BARKAT ISLAMIC BANKING



NEW ACTUAL PROFIT RATES 2014

MONTH	JAN	FEB	MAR	APR	May	JUN	JUL	AUG	SEPT	ОСТ	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	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%

New BARKAT 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	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)	7	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%	0.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%

6.35%	6.35%	6.35%	6.35%	6.35%	6.35%	6.35%	6.35%	6.35%	6.35%	6.35%
7.10%	7.10%	7.10%	7.10%	7.10%	7.10%	7.10%	7.10%	7.10%	7.10%	7.10%
7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%
7.85%	7.85%	7.85%	7.85%	7.85%	7.85%	7.85%	7.85%	7.85%	7.85%	7.85%
8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%
0.00%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.509
7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.009
7.40%	7.40%	7.40%	7.40%	7.40%	7.40%	7.40%	7.40%	7.40%	7.40%	7.409
0.00%					8.00%					8.009
										8.25%
										8.859
										0.00%
										9.05%
0.0076	0.0070	0.0070	0.00/0	0.00/0	5.05/0	J.UJ/0	5.05/0	5.05/0	J.UJ/0	9.037
6 25%	6 25%	6 25%	6 25%	6 25%	6 25%	6.86%	6 25%	6 86%	6 25%	6.859
										7.209
										7.809
										8.00
										8.559
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00
8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.009
8.10%	8.10%	8.10%	8.10%	8.10%	8.10%	8.10%	8.10%	8.10%	8.10%	8.10
8.60%	8.60%	8.60%	8.60%	8.60%	8.60%	8.60%	8.60%	8.60%	8.60%	8.609
0.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.009
0.00%	0.00%	9.10%	9.10%	9.10%	9.10%	9.10%	9.10%	9.10%	9.10%	9.10
0.00%	0.00%	0.00%	0.00%	0.00%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00
7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75
7.85%	7.85%	7.85%	7.85%	7.85%	7.85%	7.85%	7.85%	7.85%	7.85%	7.85
8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35
8.70%	8.70%	8.70%	8.70%	8.70%	8.70%	8.70%	8.70%	8.70%	8.70%	8.70
0.000/	8.80%	8.80%	8.80%	8.80%	8.80%	8.81%	8.80%	8.81%	8.81%	8.80
0.00%										0.00
	7.10% 7.65% 7.85% 8.25% 0.00% 7.40% 0.00% 8.25% 8.85% 0.00% 0.00% 0.00% 0.00% 8.00% 0.00%	7.10% 7.10% 7.65% 7.65% 7.85% 7.85% 8.25% 8.25% 0.00% 8.50% 7.00% 7.00% 7.40% 7.40% 0.00% 0.00% 8.25% 8.25% 8.85% 8.85% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 8.85% 6.85% 7.20% 7.20% 7.80% 7.80% 8.00% 0.00%	7.10% 7.10% 7.10% 7.65% 7.65% 7.65% 7.85% 7.85% 7.85% 8.25% 8.25% 8.25% 0.00% 8.50% 8.50% 7.00% 7.00% 7.00% 7.40% 7.40% 7.40% 0.00% 0.00% 8.00% 8.25% 8.25% 8.25% 8.85% 8.85% 8.85% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 8.85% 6.85% 6.85% 6.85% 7.20% 7.20% 7.20% 7.80% 7.80% 7.80% 8.00% 8.00% 8.00% 0.00%	7.10% 7.10% 7.10% 7.10% 7.10% 7.65% 7.65% 7.65% 7.65% 7.65% 7.85% 7.85% 7.85% 7.85% 7.85% 8.25% 8.25% 8.25% 8.25% 8.000% 8.50% 7.00% 7.00% 7.00% 7.40% 7.40% 7.40% 7.40% 7.40% 0.00% 0.00% 8.00% 8.00% 8.25% 8.25% 8.25% 8.25% 8.85% 8.85% 8.85% 8.85% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 8.00% 0.00%	7.10% 7.10% 7.10% 7.10% 7.10% 7.65% 7.65% 7.65% 7.65% 7.65% 7.65% 7.65% 7.85% 7.85% 7.85% 7.85% 7.85% 7.85% 8.25% 8.25% 8.25% 8.25% 8.25% 8.25% 0.00% 8.50% 8.50% 8.50% 8.50% 8.50% 7.00% 7.00% 7.00% 7.00% 7.00% 7.00% 7.40% 7.40% 7.40% 7.40% 7.40% 7.40% 0.00% 0.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.25% <td>7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.65% 7.85% 8.25% 8.25% 8.25% 8.25% 8.25% 8.50% 8.50% 8.50% 8.50% 7.00% 7.00% 7.00% 7.00% 7.40% 8.25% 8.25% 8.25% 8.25% 8.25% 8.25% 8.85% 8.85% 8.85% 8.85% 8.85% 8.85% 8.85% 8.8</td> <td>7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.65% 7.85% 7.85% 7.85% 7.85% 7.85% 7.85% 7.85% 7.85% 7.85% 7.85% 7.85% 7.85% 7.85% 7.85% 7.85% 7.85% 8.25% 8.25% 8.25% 8.25% 8.25% 8.25% 8.50% 8.50% 8.50% 8.50% 8.00% 8.00% 8.00% 8.00% 8.25% 8.25% 8.25% 8.25% 8.25% 8.25% 8.25% 8.85% 8.85% 8.85% 8.85% 8.85% 8.85% 8.85% 8.85% 8.85% 8.85% 8.85% <td< td=""><td> 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.65</td><td> 7,10% 7,10% 7,10% 7,10% 7,10% 7,10% 7,10% 7,10% 7,10% 7,10% 7,10% 7,65% 7,65% 7,65% 7,65% 7,65% 7,65% 7,65% 7,65% 7,65% 7,65% 7,65% 7,85% 8,25% 8,25% 8,25% 8,25% 8,50% 8,00</td><td> </td></td<></td>	7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.65% 7.85% 8.25% 8.25% 8.25% 8.25% 8.25% 8.50% 8.50% 8.50% 8.50% 7.00% 7.00% 7.00% 7.00% 7.40% 8.25% 8.25% 8.25% 8.25% 8.25% 8.25% 8.85% 8.85% 8.85% 8.85% 8.85% 8.85% 8.85% 8.8	7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.65% 7.85% 7.85% 7.85% 7.85% 7.85% 7.85% 7.85% 7.85% 7.85% 7.85% 7.85% 7.85% 7.85% 7.85% 7.85% 7.85% 8.25% 8.25% 8.25% 8.25% 8.25% 8.25% 8.50% 8.50% 8.50% 8.50% 8.00% 8.00% 8.00% 8.00% 8.25% 8.25% 8.25% 8.25% 8.25% 8.25% 8.25% 8.85% 8.85% 8.85% 8.85% 8.85% 8.85% 8.85% 8.85% 8.85% 8.85% 8.85% <td< td=""><td> 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.65</td><td> 7,10% 7,10% 7,10% 7,10% 7,10% 7,10% 7,10% 7,10% 7,10% 7,10% 7,10% 7,65% 7,65% 7,65% 7,65% 7,65% 7,65% 7,65% 7,65% 7,65% 7,65% 7,65% 7,85% 8,25% 8,25% 8,25% 8,25% 8,50% 8,00</td><td> </td></td<>	7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.10% 7.65	7,10% 7,10% 7,10% 7,10% 7,10% 7,10% 7,10% 7,10% 7,10% 7,10% 7,10% 7,65% 7,65% 7,65% 7,65% 7,65% 7,65% 7,65% 7,65% 7,65% 7,65% 7,65% 7,85% 8,25% 8,25% 8,25% 8,25% 8,50% 8,00	

Tier 1 (50,000 to 999,999)											6.25%	6.25
Tier 2 (1,000,000 to 4,999,999)											7.30%	7.30
Tier 3 (5,000,000 to 9,999,999)											0.00%	7.85
Tier 4 (10,000,000 to 24,999,999)											8.00%	8.00
Tier 5 (25,000,000 to 49,999,999)											8.25%	8.25
Tier 6 (50,000,000 to 99,999,999)											0.00%	0.00
Tier 7 (100,000,000 & abv)											0.00%	8.75
3 MONTHS BMIC (Monthly)						L						
Tier 1 (50,000 to 999,999)											6.15%	6.15
Tier 2 (1,000,000 to 4,999,999)											7.15%	7.15
Tier 3 (5,000,000 to 9,999,999)											0.00%	7.65
Tier 4 (10,000,000 to 24,999,999)											7.80%	7.80
Tier 5 (25,000,000 to 49,999,999)											0.00%	0.00
Tier 6 (50,000,000 & abv)											0.00%	0.00
6 MONTHS BIIC (Maturity)												
Tier 1 (50,000 to 999,999)											7.00%	7.00
Tier 2 (1,000,000 to 4,999,999)											7.40%	7.40
Tier 3 (5,000,000 to 9,999,999)											8.00%	8.00
Tier 4 (10,000,000 to 24,999,999)											8.10%	8.10
Tier 5 (25,000,000 to 49,999,999)											0.00%	0.00
Tier 6 (50,000,000 to 99,999,999)											0.00%	8.60
Tier 7 (100,000,000 & abv)											0.00%	0.00
6 MONTHS BMIC (Monthly)											C 050/	
Tier 1 (50,000 to 999,999)											6.85%	6.85
Tier 2 (1,000,000 to 4,999,999)											7.20%	7.20
Tier 3 (5,000,000 to 9,999,999)											7.80%	7.80 7.90
Tier 4 (10,000,000 to 24,999,999) Tier 5 (25,000,000 to 49,999,999)											0.00%	0.00
Tier 6 (50,000,000 & abv)											0.00%	8.35
12 MONTHS BIIC (Maturity)											0.0070	0.53
Tier 1 (50,000 to 999,999)											7.75%	7.75
Tier 2 (1,000,000 to 4,999,999)											8.00%	8.00
Tier 3 (5,000,000 to 9,999,999)											0.00%	8.25
Tier 4 (10,000,000 to 24,999,999)											0.00%	8.50
Tier 5 (25,000,000 to 49,999,999)											0.00%	0.00
Tier 6 (50,000,000 to 99,999,999)											0.00%	8.90
Tier 7 (100,000,000 & abv)											0.00%	0.00
12 MONTHS BMIC (Monthly)												_
Tier 1 (50,000 to 999,999)											7.56%	7.55
Tier 2 (1,000,000 to 4,999,999)											7.80%	7.80
Tier 3 (5,000,000 to 9,999,999)											0.00%	8.00
Tier 4 (10,000,000 to 24,999,999)											8.25%	8.25
Tier 5 (25,000,000 to 49,999,999)											0.00%	0.00
Tier 6 (50,000,000 & abv)											0.00%	0.00
INICTITUTIONIAL DADIZATIANS	STMENTS C	ERTIFICATE	S - (Effective	From 1st of Fe	bruary 2014 ti	ll 30th Novemb	per 2014)					
INSTITUTIONAL BAKKAT INVE	1											
	1								0.000/	9.00%	9.00%	9.00
1 MONTH BIIC (Maturity)		0.00%	0.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%		3.0070	5.00
1 MONTH BIIC (Maturity) Tier 1 (50,000 to 999,999)		0.00%	0.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	3.0070		
1 MONTH BIIC (Maturity) Tier 1 (50,000 to 999,999)		0.00%	0.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	3,6675		
I MONTH BIIC (Maturity) Tier 1 (50,000 to 999,999) B MONTHS BIIC (Maturity)		0.00% 9.25%	9.25%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.25%	9.25%	
1 MONTH BIIC (Maturity) Tier 1 (50,000 to 999,999) 3 MONTHS BIIC (Maturity) Tier 1 (50,000 & Above)											9.25%	
I MONTH BIIC (Maturity) Tier 1 (50,000 to 999,999) B MONTHS BIIC (Maturity) Tier 1 (50,000 & Above) B MONTHS BMIC (Monthly)		9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%		9.25
1 MONTH BIIC (Maturity) Tier 1 (50,000 to 999,999) 3 MONTHS BIIC (Maturity) Tier 1 (50,000 & Above) 3 MONTHS BMIC (Monthly) Tier 1 (50,000 & Above)											9.25%	9.25
1 MONTH BIIC (Maturity) Tier 1 (50,000 to 999,999) 3 MONTHS BIIC (Maturity) Tier 1 (50,000 & Above) 3 MONTHS BMIC (Monthly) Tier 1 (50,000 & Above)		9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%		9.25
I MONTH BIIC (Maturity) Tier 1 (50,000 to 999,999) B MONTHS BIIC (Maturity) Tier 1 (50,000 & Above) B MONTHS BMIC (Monthly) Tier 1 (50,000 & Above) MONTHS BIIC (Maturity)		9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%		9.29
1 MONTH BIIC (Maturity) Tier 1 (50,000 to 999,999) 3 MONTHS BIIC (Maturity) Tier 1 (50,000 & Above) 3 MONTHS BMIC (Monthly) Tier 1 (50,000 & Above) 6 MONTHS BIIC (Maturity) Tier 1 (50,000 & Above)		9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	0.00%	9.25
1 MONTH BIIC (Maturity) Tier 1 (50,000 to 999,999) 3 MONTHS BIIC (Maturity) Tier 1 (50,000 & Above) 3 MONTHS BMIC (Monthly) Tier 1 (50,000 & Above) 6 MONTHS BIIC (Maturity) Tier 1 (50,000 & Above) 6 MONTHS BMIC (Monthly)		9.25% 0.00% 9.45%	9.25% 0.00% 9.45%	9.25% 0.00% 9.45%	9.25% 0.00% 9.45%	9.25% 0.00% 9.45%	9.25% 0.00% 9.45%	9.25% 0.00% 9.45%	9.25% 0.00% 9.45%	9.25% 0.00% 9.45%	0.00% 9.45%	9.25 0.00 9.45
I MONTH BIIC (Maturity) Tier 1 (50,000 to 999,999) B MONTHS BIIC (Maturity) Tier 1 (50,000 & Above) B MONTHS BMIC (Monthly) Tier 1 (50,000 & Above) MONTHS BIIC (Maturity) Tier 1 (50,000 & Above) MONTHS BIIC (Maturity) Tier 1 (50,000 & Above)		9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	0.00%	9.25 0.00 9.45
INSTITUTIONAL BARKAT INVE 1 MONTH BIIC (Maturity) Tier 1 (50,000 to 999,999) 3 MONTHS BIIC (Maturity) Tier 1 (50,000 & Above) 3 MONTHS BMIC (Monthly) Tier 1 (50,000 & Above) 6 MONTHS BIIC (Maturity) Tier 1 (50,000 & Above) 6 MONTHS BMIC (Monthly) Tier 1 (50,000 & Above) 12 MONTHS BIIC (Maturity)		9.25% 0.00% 9.45%	9.25% 0.00% 9.45%	9.25% 0.00% 9.45%	9.25% 0.00% 9.45%	9.25% 0.00% 9.45%	9.25% 0.00% 9.45%	9.25% 0.00% 9.45%	9.25% 0.00% 9.45%	9.25% 0.00% 9.45%	0.00% 9.45%	9.25
Tier 1 (50,000 to 999,999) B MONTHS BIIC (Maturity) Tier 1 (50,000 & Above) B MONTHS BMIC (Monthly) Tier 1 (50,000 & Above) MONTHS BIIC (Maturity) Tier 1 (50,000 & Above) MONTHS BIIC (Maturity) Tier 1 (50,000 & Above) MONTHS BMIC (Monthly) Tier 1 (50,000 & Above) MONTHS BMIC (Monthly) Tier 1 (50,000 & Above)		9.25% 0.00% 9.45%	9.25% 0.00% 9.45% 0.00%	9.25% 0.00% 9.45% 0.00%	9.25% 0.00% 9.45% 0.00%	9.25% 0.00% 9.45% 0.00%	9.25% 0.00% 9.45%	9.25% 0.00% 9.45%	9.25% 0.00% 9.45%	9.25% 0.00% 9.45% 0.00%	0.00% 9.45% 0.00%	9.25
1 MONTH BIIC (Maturity) Tier 1 (50,000 to 999,999) 3 MONTHS BIIC (Maturity) Tier 1 (50,000 & Above) 3 MONTHS BMIC (Monthly) Tier 1 (50,000 & Above) 6 MONTHS BIIC (Maturity) Tier 1 (50,000 & Above) 6 MONTHS BMIC (Monthly) Tier 1 (50,000 & Above) 12 MONTHS BIIC (Maturity) Tier 1 (50,000 & Above)		9.25% 0.00% 9.45%	9.25% 0.00% 9.45%	9.25% 0.00% 9.45%	9.25% 0.00% 9.45%	9.25% 0.00% 9.45%	9.25% 0.00% 9.45%	9.25% 0.00% 9.45%	9.25% 0.00% 9.45%	9.25% 0.00% 9.45%	0.00% 9.45%	9.25
I MONTH BIIC (Maturity) Tier 1 (50,000 to 999,999) B MONTHS BIIC (Maturity) Tier 1 (50,000 & Above) B MONTHS BMIC (Monthly) Tier 1 (50,000 & Above) MONTHS BIIC (Maturity) Tier 1 (50,000 & Above) MONTHS BMIC (Monthly) Tier 1 (50,000 & Above) MONTHS BMIC (Monthly) Tier 1 (50,000 & Above)		9.25% 0.00% 9.45%	9.25% 0.00% 9.45% 0.00%	9.25% 0.00% 9.45% 0.00%	9.25% 0.00% 9.45% 0.00%	9.25% 0.00% 9.45% 0.00%	9.25% 0.00% 9.45%	9.25% 0.00% 9.45%	9.25% 0.00% 9.45%	9.25% 0.00% 9.45% 0.00%	0.00% 9.45% 0.00%	9.25 0.00 9.45

INSTITUTIONAL BARKAT INVE	STMENTS CERTIFICATES - (Effective From 1st of February 2014 till 30th November 2014)	
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%
iei I (50,000 & Above)		0.00%

				FC	Y DEPO	SITS						
MUDARIB PROFIT SHARING RA	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		1	T			1		1			•	
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%
DADVAT COVINIVECTNAENT CERTIFICAT	FFC											
BARKAT FCY INVESTMENT CERTIFICAT 3 MONTHS BIIC (Maturity)	IE3											
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)												
Γier 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%
Fier 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%
Γier 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%

FAYSAL BANK

BARKAT ISLAMIC BANKING



OLD ACTUAL PROFIT RATES 2014

MONTH	JAN	FEB	MAR	APR	May	JUN	JUL	AUG	SEPT	ОСТ	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%

12 MONTHS BIIC (Maturity)												
Tier 1 (50,000 to 999,999)	9.00%	9.00%	9.00%	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)	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 3 (5,000,000 to 9,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 4 (10,000,000 to 24,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5 (25,000,000 to 49,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (50,000,000 & 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 BMIC (Monthly)												
Tier 1 (50,000 to 999,999)	8.75%	8.75%	8.75%	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)	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 3 (5,000,000 to 9,999,999)	9.15%	9.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 4 (10,000,000 to 24,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5 (25,000,000 to 49,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (50,000,000 & 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%

OLD - BARKAT INVESTMENTS CERT	TIFICATES (From 1	.6th August 20.	12 till 30th Jun	e, 2013)								
12 MONTHS BIIC (Maturity)												
Tier 1 (50,000 to 999,999)	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 2 (1,000,000 to 4,999,999)	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 3 (5,000,000 to 9,999,999)	7.90%	7.90%	7.90%	7.90%	7.90%	7.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 4 (10,000,000 to 24,999,999)	8.10%	8.10%	8.10%	8.10%	8.10%	8.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5 (25,000,000 to 49,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (50,000,000 to 99,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 7 (100,000,000 & abv)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12 MONTHS BMIC (Monthly)												
Tier 1 (50,000 to 999,999)	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 2 (1,000,000 to 4,999,999)	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 3 (5,000,000 to 9,999,999)	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 4 (10,000,000 to 24,999,999)	7.85%	7.85%	7.85%	7.85%	7.85%	7.85%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5 (25,000,000 to 49,999,999)	8.15%	8.15%	8.15%	8.15%	8.15%	8.15%	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%

6 MONTHS BIIC (Maturity)												
Tier 1 (50,000 to 999,999)	6.60%	6.60%	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)	6.90%	6.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 3 (5,000,000 to 9,999,999)	7.20%	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)	7.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5 (25,000,000 to 49,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (50,000,000 to 99,999,999)	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 7 (100,000,000 & abv)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6 MONTHS BMIC (Monthly)		_					_					-
Tier 1 (50,000 to 999,999)	6.35%	6.35%	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 4,999,999)	6.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 3 (5,000,000 to 9,999,999)	6.90%	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)	7.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5 (25,000,000 to 49,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (50,000,000 & abv)	7.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

42 MACNITUS DUS (MARIE EL)												
12 MONTHS BIIC (Maturity)	7.000/	7.000/	7.000/	7.000/	7.000/	7.000/	7.000/	7.000/	0.000/	0.000/	0.000/	0.000/
Tier 1 (50,000 to 999,999)	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	0.00%	0.00%	0.00%	0.00%
Tier 2 (1,000,000 to 4,999,999)	7.40%	7.40%	7.40%	7.40%	7.40%	7.40%	7.40%	7.40%	0.00%	0.00%	0.00%	0.00%
Tier 3 (5,000,000 to 9,999,999)	7.70%	7.70%	7.70%	7.70%	7.70%	7.70%	7.70%	7.70%	0.00%	0.00%	0.00%	0.00%
Tier 4 (10,000,000 to 24,999,999)	7.90%	7.90%	7.90%	7.90%	7.90%	7.90%	7.90%	7.90%	0.00%	0.00%	0.00%	0.00%
Tier 5 (25,000,000 to 49,999,999)	8.20%	8.20%	8.20%	8.20%	8.20%	8.20%	8.20%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (50,000,000 to 99,999,999)	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 7 (100,000,000 & abv)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12 MONTHS BMIC (Monthly)		•	·	1		•	•		·	·	T	,
Tier 1 (50,000 to 999,999)	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	0.00%	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%	0.00%	0.00%	0.00%	0.00%
Tier 3 (5,000,000 to 9,999,999)	7.40%	7.40%	7.40%	7.40%	7.40%	7.40%	7.40%	7.40%	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%	7.60%	7.60%	7.60%	7.60%	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%
						- 1						
OLD - BARKAT INVESTMENTS CERTI	FICATES (Effective	ve From 1st of .	September 201	.3 till 30th of Se	eptember 2013	3)						
6 MONTHS BIIC (Maturity)			1		_	_	1	_	_	_	_	
Tier 1 (50,000 to 999,999)	6.60%	6.60%	6.60%	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)	6.90%	6.90%	6.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 3 (5,000,000 to 9,999,999)	7.20%	7.20%	7.20%	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)	7.50%	7.50%	7.50%	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)	7.90%	7.90%	7.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (50,000,000 to 99,999,999)	8.10%	8.10%	8.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 7 (100,000,000 & abv)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6 MONTHS BMIC (Monthly)												
Tier 1 (50,000 to 999,999)	6.35%	6.35%	6.35%	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)	6.65%	6.65%	6.65%	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)	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 (10,000,000 to 24,999,999)	7.60%	7.60%	7.60%	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)	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 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%	0.00%	0.00%	0.00%
Tier 3 (5,000,000 to 9,999,999)	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	0.00%	0.00%	0.00%
Tier 4 (10,000,000 to 24,999,999)	8.20%	8.20%	8.20%	8.20%	8.20%	8.20%	8.20%	8.20%	8.20%	0.00%	0.00%	0.00%
Tier 5 (25,000,000 to 49,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (50,000,000 to 99,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 7 (100,000,000 & abv)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12 MONTHS BMIC (Monthly)	3.55,5	2.30,3		2.30,0	2.30,3					2.30,3	2.30,3	
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%	0.00%	0.00%	0.00%
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%	0.00%	0.00%	0.00%
Tier 3 (5,000,000 to 9,999,999)	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	7.60%	0.00%	0.00%	0.00%
Tier 4 (10,000,000 to 24,999,999)	7.85%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5 (25,000,000 to 49,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (50,000,000 & 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%
(55,555,555 & 687)	0.0070	0.0070	0.0070	0.0070	3.00/0	0.0070	5.5576	0.0070	0.0070	3.3370	3.0070	0.0070
OLD - BARKAT INVESTMENTS CERTI	FICATES (Effective	ve From 1st of	October 2013 t	till 31st Janruar	y 2014)							
1 MONTH BIIC (Maturity)												
Tier 1 (50,000 to 999,999)	6.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 2 (1,000,000 to 4,999,999)	7.00%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 3 (5,000,000 to 9,999,999)	7.25%	7.25%	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)	7.50%	7.50%	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)	7.75%	7.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5 (50,000,000 & abv)	8.00%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1161 3 (30,000,000 & dbV)	0.0070	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)	6.50%	6.50%	6.50%	6.50%	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)	7.10%	7.10%	7.10%	7.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 3 (5,000,000 to 9,999,999)	7.35%	7.35%	7.35%	7.35%	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)	7.75%	7.75%	7.75%	7.75%	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)	8.00%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (50,000,000 to 99,999,999)	8.20%	8.20%	8.20%	8.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 7 (100,000,000 & abv)	8.30%	8.30%	8.30%	8.30%	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)	6.35%	6.35%	6.35%	6.35%	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)	6.95%	6.95%	6.95%	6.95%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 3 (5,000,000 to 9,999,999)	7.16%	7.15%	7.15%	7.16%	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)	7.55%	7.55%	7.55%	7.55%	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)	7.80%	7.80%	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)	7.95%	7.95%	7.95%	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)	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	0.00%	0.00%	0.00%	0.00%
Tier 2 (1,000,000 to 4,999,999)	7.20%	7.20%	7.20%	7.20%	7.20%	7.20%	7.20%	7.20%	0.00%	0.00%	0.00%	0.00%
Tier 3 (5,000,000 to 9,999,999)	7.45%	7.45%	7.45%	7.45%	7.45%	7.45%	7.45%	0.00%	0.00%	0.00%	0.00%	0.00%
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%	0.00%	0.00%	0.00%	0.00%
Tier 5 (25,000,000 to 49,999,999)	8.10%	8.10%	8.10%	8.10%	8.10%	8.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (50,000,000 to 99,999,999)	8.30%	8.30%	8.30%	8.30%	8.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 7 (100,000,000 & abv)	8.45%	8.45%	8.45%	8.45%	8.45%	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)	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%	0.00%	0.00%	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%	0.00%	0.00%	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 4 (10,000,000 to 24,999,999)	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5 (25,000,000 to 49,999,999)	7.85%	7.85%	7.85%	7.85%	7.85%	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)	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 2 (1,000,000 to 4,999,999)	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 (5,000,000 to 9,999,999)	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 4 (10,000,000 to 24,999,999)	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 5 (25,000,000 to 49,999,999)	0.00%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%
Tier 6 (50,000,000 to 99,999,999)	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 7 (100,000,000 & abv)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12 MONTHS BMIC (Monthly)												
Tier 1 (50,000 to 999,999)	7.70%	7.70%	7.70%	7.70%	7.70%	7.70%	7.70%	7.71%	7.70%	7.70%	7.70%	7.70%
Tier 2 (1,000,000 to 4,999,999)	7.80%	7.80%	7.80%	7.80%	7.80%	7.80%	7.80%	7.80%	7.80%	7.80%	7.80%	7.80%
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)	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%
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%	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%