

FAYSAL BANK
BARKAT ISLAMIC BANKING



NEW ACTUAL PROFIT RATES
2015

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
PKR DEPOSITS												
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 - <i>Discontinued!</i>												
Tier 1 (0 to 100,000,000)	7.50%	6.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%				
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%				
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%				
Tier 4 (400,000,000 & abv)	0.00%	0.00%	0.00%	7.15%	7.15%	6.10%	6.10%	6.25%				

FINANCIAL INSTITUTIONAL DEPOSIT - <i>New Tiers Introduced effective from 1st of September, 2015</i>												
Tier 1 (0 to 4,999,999)									0.00%	0.00%	0.00%	3.25%
Tier 2 (5,000,000 to 49,999,999)									0.00%	6.15%	0.00%	0.00%
Tier 3 (50,000,000 to 149,999,999)									0.00%	0.00%	0.00%	6.30%
Tier 4 - (150,000,000 to 399,999,999)									0.00%	0.00%	6.35%	6.35%
Tier 5 (400,000,000 & abv)									6.25%	6.05%	6.05%	6.05%

BARKAT SAVING ACCOUNTS												
Tier 1 (0 - 99,999)	3.50%	3.25%	3.25%	3.25%	3.27%	3.25%	3.23%	3.25%	3.25%	3.25%	3.25%	3.25%
Tier 2 (100,000 - 999,999)	4.00%	3.50%	3.50%	3.35%	3.37%	3.25%	3.23%	3.25%	3.25%	3.25%	3.25%	3.25%
Tier 3 (1,000,000 - 2,499,999)	4.50%	4.00%	4.00%	3.50%	3.52%	3.25%	3.23%	3.25%	3.25%	3.25%	3.25%	3.25%
Tier 4 (2,500,000 - 4,999,999)	5.00%	4.50%	4.50%	4.00%	4.02%	3.50%	3.48%	3.50%	3.50%	3.50%	3.50%	3.50%
Tier 5 (5,000,000 - 7,499,999)	5.50%	4.75%	4.75%	4.25%	4.27%	3.75%	3.73%	3.75%	3.75%	3.75%	3.75%	3.75%
Tier 6 (7,500,000 - 9,999,999)	6.00%	5.00%	5.00%	4.50%	4.52%	4.00%	3.98%	4.00%	4.00%	4.00%	4.00%	4.00%
Tier 7 (10,000,000 to 14,999,999)	6.25%	5.25%	5.25%	4.75%	4.77%	4.50%	4.47%	4.50%	4.50%	4.50%	4.50%	4.50%
Tier 8 (15,000,000 to 24,999,999)	6.40%	5.50%	5.50%	5.00%	5.02%	4.75%	4.72%	4.75%	4.75%	4.75%	4.75%	4.75%
Tier 9 (25,000,000 to 49,999,999)	6.50%	6.00%	6.00%	5.25%	5.27%	5.00%	4.97%	5.00%	5.00%	5.00%	5.00%	5.00%
Tier 10 (50,000,000 to 99,999,999)	7.00%	6.25%	6.25%	5.40%	5.42%	5.20%	5.17%	5.20%	5.20%	5.20%	5.20%	5.20%
Tier 11 (100,000,000 & above)	7.25%	6.50%	6.50%	5.50%	5.52%	5.40%	5.37%	5.40%	5.40%	5.40%	5.40%	5.40%

BARKAT ASAAN SAVING ACCOUNT												
Tier 1 (1 & Above)									3.25%	3.25%	3.25%	3.25%

NEW ACTUAL PROFIT RATES 2015												
MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
12 MONTHS BIIC (Maturity)												
Tier 1 (50,000 to 999,999)						5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%
Tier 2 (1,000,000 to 4,999,999)						5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
Tier 3 (5,000,000 to 9,999,999)						5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%
Tier 4 (10,000,000 to 24,999,999)						5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%
Tier 5 (25,000,000 to 49,999,999)						6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%
Tier 6 (50,000,000 to 99,999,999)						0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.25%
Tier 7 (100,000,000 & abv)						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)						5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
Tier 2 (1,000,000 to 4,999,999)						5.40%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%
Tier 3 (5,000,000 to 9,999,999)						5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%
Tier 4 (10,000,000 to 24,999,999)						5.80%	5.80%	5.80%	5.80%	5.80%	5.80%	5.80%
Tier 5 (25,000,000 to 49,999,999)						0.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
Tier 6 (50,000,000 & abv)						0.00%	0.00%	0.00%	0.00%	0.00%	6.10%	6.10%

INSTITUTIONAL BARKAT INVESTMENTS CERTIFICATES -					
Effective From 1st October 2015					
1 MONTH BIIC (Maturity)					
Tier 1 (50,000 to 999,999)			6.20%	6.20%	6.20%
3 MONTHS BIIC (Maturity)					
Tier 1 (50,000 & Above)			6.30%	6.30%	6.30%
3 MONTHS BMIC (Monthly)					
Tier 1 (50,000 & Above)			0.00%	0.00%	6.15%
6 MONTHS BIIC (Maturity)					
Tier 1 (50,000 & Above)			6.45%	6.45%	6.50%
6 MONTHS BMIC (Monthly)					
Tier 1 (50,000 & Above)			0.00%	0.00%	0.00%
12 MONTHS BIIC (Maturity)					
Tier 1 (50,000 & Above)			0.00%	0.00%	6.65%
12 MONTHS BMIC (Monthly)					
Tier 1 (50,000 & Above)			0.00%	0.00%	0.00%

NEW ACTUAL PROFIT RATES
2015

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
-------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

FCY DEPOSITS	
1	FCY DEPOSITS
2	FCY DEPOSITS
3	FCY DEPOSITS
4	FCY DEPOSITS
5	FCY DEPOSITS
6	FCY DEPOSITS
7	FCY DEPOSITS
8	FCY DEPOSITS
9	FCY DEPOSITS
10	FCY DEPOSITS
11	FCY DEPOSITS
12	FCY DEPOSITS
13	FCY DEPOSITS
14	FCY DEPOSITS
15	FCY DEPOSITS
16	FCY DEPOSITS
17	FCY DEPOSITS
18	FCY DEPOSITS
19	FCY DEPOSITS
20	FCY DEPOSITS
21	FCY DEPOSITS
22	FCY DEPOSITS
23	FCY DEPOSITS
24	FCY DEPOSITS
25	FCY DEPOSITS
26	FCY DEPOSITS
27	FCY DEPOSITS
28	FCY DEPOSITS
29	FCY DEPOSITS
30	FCY DEPOSITS
31	FCY DEPOSITS
32	FCY DEPOSITS
33	FCY DEPOSITS
34	FCY DEPOSITS
35	FCY DEPOSITS
36	FCY DEPOSITS
37	FCY DEPOSITS
38	FCY DEPOSITS
39	FCY DEPOSITS
40	FCY DEPOSITS
41	FCY DEPOSITS
42	FCY DEPOSITS
43	FCY DEPOSITS
44	FCY DEPOSITS
45	FCY DEPOSITS
46	FCY DEPOSITS
47	FCY DEPOSITS
48	FCY DEPOSITS
49	FCY DEPOSITS
50	FCY DEPOSITS
51	FCY DEPOSITS
52	FCY DEPOSITS
53	FCY DEPOSITS
54	FCY DEPOSITS
55	FCY DEPOSITS
56	FCY DEPOSITS
57	FCY DEPOSITS
58	FCY DEPOSITS
59	FCY DEPOSITS
60	FCY DEPOSITS
61	FCY DEPOSITS
62	FCY DEPOSITS
63	FCY DEPOSITS
64	FCY DEPOSITS
65	FCY DEPOSITS
66	FCY DEPOSITS
67	FCY DEPOSITS
68	FCY DEPOSITS
69	FCY DEPOSITS
70	FCY DEPOSITS
71	FCY DEPOSITS
72	FCY DEPOSITS
73	FCY DEPOSITS
74	FCY DEPOSITS
75	FCY DEPOSITS
76	FCY DEPOSITS
77	FCY DEPOSITS
78	FCY DEPOSITS
79	FCY DEPOSITS
80	FCY DEPOSITS
81	FCY DEPOSITS
82	FCY DEPOSITS
83	FCY DEPOSITS
84	FCY DEPOSITS
85	FCY DEPOSITS
86	FCY DEPOSITS
87	FCY DEPOSITS
88	FCY DEPOSITS
89	FCY DEPOSITS
90	FCY DEPOSITS
91	FCY DEPOSITS
92	FCY DEPOSITS
93	FCY DEPOSITS
94	FCY DEPOSITS
95	FCY DEPOSITS
96	FCY DEPOSITS
97	FCY DEPOSITS
98	FCY DEPOSITS
99	FCY DEPOSITS
100	FCY DEPOSITS

[illegible][illegible]

BARKAT FCY SAVING ACCOUNTS	
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	
25	
26	
27	
28	
29	
30	
31	
32	
33	
34	
35	
36	
37	
38	
39	
40	
41	
42	
43	
44	
45	
46	
47	
48	
49	
50	
51	
52	
53	
54	
55	
56	
57	
58	
59	
60	
61	
62	
63	
64	
65	
66	
67	
68	
69	
70	
71	
72	
73	
74	
75	
76	
77	
78	
79	
80	
81	
82	
83	
84	
85	
86	
87	
88	
89	
90	
91	
92	
93	
94	
95	
96	
97	
98	
99	
100	

Tier 1 (0 to USD 999)	0.0588%	0.0653%	0.0640%	0.0500%	0.0500%	0.0500%	0.0610%	0.0549%	0.0667%	0.0500%	0.0501%	0.0500%
Tier 2 (USD 1,000 to USD 49,999)	0.1764%	0.1960%	0.1919%	0.1500%	0.1500%	0.1500%	0.1829%	0.1648%	0.2000%	0.1500%	0.1504%	0.1500%
Tier 3 (USD 50,000 to USD 99,999)	0.2940%	0.3267%	0.3198%	0.2500%	0.2500%	0.2500%	0.2439%	0.2197%	0.2667%	0.2000%	0.2006%	0.2000%
Tier 4 (USD 100,000 & above)	0.3528%	0.3921%	0.3837%	0.3000%	0.3000%	0.3000%	0.3049%	0.2746%	0.3334%	0.2500%	0.2507%	0.2500%

BARKAT FCY INVESTMENT CERTIFICATES	
------------------------------------	--

3 MONTHS BIIC (Maturity)

[illegible]

6 MONTHS BIIC (Maturity)

[illegible]

12 MONTHS BIIC (Maturity)

[illegible]

[illegible][illegible][illegible]

OLD ACTUAL PROFIT RATES
2015

[illegible]

OLD ACTUAL PROFIT RATES
2015

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
-------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

BARKAT INVESTMENTS CERTIFICATES

(Effective From 24th November 2014 Effective till 31st January 2015)

[illegible][illegible][illegible]

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%	0.00%	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%	0.00%	0.00%	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%	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%	8.10%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5 (25,000,000 to 49,999,999)	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (50,000,000 to 99,999,999)	8.60%	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%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	0.00%	0.00%	0.00%	0.00%	0.00%

[illegible]

OLD ACTUAL PROFIT RATES 2015												
MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC

12 MONTHS BIIC (Maturity)												
Tier 1 (50,000 to 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 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)	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%
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)	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 6 (50,000,000 to 99,999,999)	0.00%	8.90%	8.90%	8.90%	8.90%	8.90%	8.90%	8.90%	8.90%	8.90%	8.90%	8.90%
Tier 7 (100,000,000 & abv)	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%
12 MONTHS BMIC (Monthly)												
Tier 1 (50,000 to 999,999)	7.55%	7.55%	7.55%	7.55%	7.56%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%
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)	8.00%	8.00%	8.00%	8.00%	8.01%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
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)	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)	8.65%	8.65%	8.65%	8.65%	8.65%	8.65%	8.65%	8.65%	8.65%	8.65%	8.65%	8.65%

BARKAT INVESTMENTS CERTIFICATES (Effective From 1st February 2015 Till 31st March 2015)												
1 MONTH BIIC (Maturity)												
Tier 1 (50,000 to 999,999)		5.50%	5.50%	5.50%	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)		6.50%	6.50%	6.50%	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)		7.00%	7.00%	7.00%	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)		7.10%	7.10%	7.10%	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)		7.30%	7.30%	7.30%	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%
Tier 7 (100,000,000 & abv)		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)		5.75%	5.75%	5.75%	5.75%	5.75%	0.00%	0.00%	0.00%	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%	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%	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)		7.30%	7.30%	7.30%	7.30%	7.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5 (25,000,000 to 49,999,999)		7.40%	7.40%	7.40%	7.40%	7.40%	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%
Tier 7 (100,000,000 & abv)		0.00%	8.00%	8.00%	8.00%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 MONTHS BMIC (Monthly)												
Tier 1 (50,000 to 999,999)		5.65%	5.65%	5.65%	5.66%	5.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 2 (1,000,000 to 4,999,999)		6.60%	6.60%	6.60%	6.60%	6.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 3 (5,000,000 to 9,999,999)		7.05%	7.05%	7.05%	7.05%	7.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 4 (10,000,000 to 24,999,999)		0.00%	7.15%	7.15%	7.15%	7.15%	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%
Tier 6 (50,000,000 & abv)		0.00%	7.30%	7.30%	7.30%	7.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

OLD ACTUAL PROFIT RATES 2015												
MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
6 MONTHS 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%	0.00%	0.00%	0.00%
Tier 2 (1,000,000 to 4,999,999)		6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	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%	0.00%	0.00%	0.00%
Tier 4 (10,000,000 to 24,999,999)		7.10%	7.10%	7.10%	7.10%	7.10%	7.10%	7.10%	7.10%	0.00%	0.00%	0.00%
Tier 5 (25,000,000 to 49,999,999)		7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	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%
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%
6 MONTHS BMIC (Monthly)												
Tier 1 (50,000 to 999,999)		5.90%	5.90%	5.90%	5.91%	5.90%	5.90%	5.90%	5.90%	0.00%	0.00%	0.00%
Tier 2 (1,000,000 to 4,999,999)		6.35%	6.35%	6.35%	6.35%	6.35%	6.35%	6.35%	6.35%	0.00%	0.00%	0.00%
Tier 3 (5,000,000 to 9,999,999)		6.85%	6.85%	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)		6.95%	6.95%	6.95%	6.95%	6.95%	6.95%	6.95%	6.95%	0.00%	0.00%	0.00%
Tier 5 (25,000,000 to 49,999,999)		0.00%	7.10%	7.10%	7.10%	7.10%	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%
12 MONTHS BIIC (Maturity)												
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%
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%
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%
Tier 4 (10,000,000 to 24,999,999)		0.00%	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)		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%
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%
12 MONTHS BMIC (Monthly)												
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%	6.60%	6.60%
Tier 2 (1,000,000 to 4,999,999)		6.85%	6.85%	6.85%	6.86%	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%
Tier 3 (5,000,000 to 9,999,999)		7.16%	7.15%	7.16%	7.16%	7.16%	7.16%	7.16%	7.16%	7.16%	7.16%	7.16%
Tier 4 (10,000,000 to 24,999,999)		7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%
Tier 5 (25,000,000 to 49,999,999)		7.55%	7.55%	7.55%	7.56%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%
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%
BARKAT INVESTMENTS CERTIFICATES (Effective from 1st of April 2015 Till 31st of May 2015)												
1 MONTH BIIC (Maturity)												
Tier 1 (50,000 to 999,999)				5.00%	5.00%	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 2 (1,000,000 to 4,999,999)				6.00%	6.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 3 (5,000,000 to 9,999,999)				6.25%	6.25%	6.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 4 (10,000,000 to 24,999,999)				6.50%	6.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5 (25,000,000 to 49,999,999)				6.75%	6.75%	6.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (50,000,000 to 99,999,999)				7.00%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 7 (100,000,000 & abv)				7.10%	7.10%	7.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

OLD ACTUAL PROFIT RATES 2015												
MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC

INSTITUTIONAL BARKAT INVESTMENTS CERTIFICATES - (Effective From 1st of February 2014 till 30th November 2014)												
1 MONTH BIIC (Maturity)												
Tier 1 (50,000 to 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%
3 MONTHS BIIC (Maturity)												
Tier 1 (50,000 & Above)	9.25%	9.25%	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 & Above)	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 & Above)	9.45%	9.45%	9.45%	9.45%	9.45%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6 MONTHS BMIC (Monthly)												
Tier 1 (50,000 & Above)	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 & Above)	9.60%	9.60%	9.60%	9.60%	9.60%	9.60%	9.60%	9.60%	9.60%	0.00%	0.00%	0.00%
12 MONTHS BMIC (Monthly)												
Tier 1 (50,000 & Above)	9.25%	9.25%	9.25%	9.25%	9.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

INSTITUTIONAL BARKAT INVESTMENTS CERTIFICATES -
(Effective From 1st of December 2014 till 31st of January)

[illegible]

OLD ACTUAL PROFIT RATES 2015												
MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC

INSTITUTIONAL BARKAT INVESTMENTS CERTIFICATES - (Effective From 1st February 2015 Till 31st March 2015)												
1 MONTH BIIC (Maturity)												
Tier 1 (50,000 to 999,999)		8.00%	8.00%	8.00%	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)		8.15%	8.15%	8.15%	8.15%	8.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 MONTHS BMIC (Monthly)												
Tier 1 (50,000 & Above)		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 & Above)		8.15%	8.15%	8.15%	8.15%	8.15%	8.15%	8.15%	8.15%	0.00%	0.00%	0.00%
6 MONTHS BMIC (Monthly)												
Tier 1 (50,000 & Above)		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 & Above)		8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%
12 MONTHS BMIC (Monthly)												
Tier 1 (50,000 & Above)		0.00%	8.10%	8.10%	8.10%	8.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

[illegible]

