# FAYSAL BANK PADKATICI AMIC PANKING

			E		YSAL BA	ANK BANKIN	IG					bank 🧔 kat islamic bankir
				NEW ACT	UAL PRC 2015	FIT RATE	S					
MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	ОСТ	NOV	DEC
				PI	KR DEPOS	SITS						
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%
THER 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 - Discont	tinued!											
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%				
ier 3(200,000,001 to 400,000,000)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
ier 4 (400,000,000 & abv)	0.00%	0.00%	0.00%	7.15%	7.15%	6.10%	6.10%	6.25%				
FINANCIAL INSTITUTIONAL DEPOSIT - New Ti	ers Introduced e	ffective from 1st	of Sentember 2	2015								
Tier 1 (0 to 4,999,999)				.013					0.00%	0.00%	0.00%	3.25%
Tier 2 (5,000,000 to 49,999,999)	1								0.00%	6.15%	0.00%	0.00%
Tier 3 (50,000,000 to 149,999,999)	1								0.00%	0.00%	0.00%	6.30%
Fier 4 - (150,000,000 to 399,999,999									0.00%	0.00%	6.35%	6.35%
Fier 5 (400,000,000 & abv)	-								6.25%	6.05%	6.05%	6.05%
									0.2370	0.0370	0.0370	0.0370
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%
Fier 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%
Fier 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												
Fier 1 (1 & Above)									3.25%	3.25%	3.25%	3.25%

			I	NEW ACT	UAL PRO 2015	FIT RATE	S					
MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	ОСТ	NOV	DEC
				PI	<b>KR DEPOS</b>	ITS						
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 - Discon				0.00%	0.00%	0.00%	0.00%	0.00%				
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) Tier 4 (400,000,000 & abv)	0.00%	0.00%	0.00%	0.00% 7.15%	0.00%	0.00%	0.00%	0.00% 6.25%	-			
ier 2 (5,000,000 to 49,999,999)									0.00% 0.00% 0.00%	0.00% 6.15% 0.00%	0.00% 0.00% 0.00%	3.25% 0.00% 6.30%
Tier 2 (5,000,000 to 49,999,999) Tier 3 (50,000,000 to 149,999,999) Tier 4 - (150,000,000 to 399,999,999									0.00%			0.00% 6.30% 6.35%
Tier 2 (5,000,000 to 49,999,999) Tier 3 (50,000,000 to 149,999,999) Tier 4 - (150,000,000 to 399,999,999 Tier 5 (400,000,000 & abv)									0.00% 0.00% 0.00%	6.15% 0.00% 0.00%	0.00% 0.00% 6.35%	0.00% 6.30% 6.35%
Tier 1 (0 to 4,999,999) Tier 2 (5,000,000 to 49,999,999) Tier 3 (50,000,000 to 149,999,999) Tier 4 - (150,000,000 to 399,999,999 Tier 5 (400,000,000 & abv) BARKAT SAVING ACCOUNTS Tier 1 (0 - 99,999)	3.50%	3.25%	3.25%	3.25%	3.27%	3.25%	3.23%	3.25%	0.00% 0.00% 0.00%	6.15% 0.00% 0.00%	0.00% 0.00% 6.35%	0.00% 6.30% 6.35% 6.05%
Tier 2 (5,000,000 to 49,999,999) Tier 3 (50,000,000 to 149,999,999) Tier 4 - (150,000,000 to 399,999,999 Tier 5 (400,000,000 & abv) BARKAT SAVING ACCOUNTS	3.50% 4.00%	3.25% 3.50%	3.25% 3.50%	3.25% 3.35%	3.27% 3.37%	3.25% 3.25%	3.23% 3.23%	3.25% 3.25%	0.00% 0.00% 0.00% 6.25%	6.15% 0.00% 0.00% 6.05%	0.00% 0.00% 6.35% 6.05%	0.00% 6.30% 6.35% 6.05% 3.25%
Tier 2 (5,000,000 to 49,999,999) Tier 3 (50,000,000 to 149,999,999) Tier 4 - (150,000,000 to 399,999,999 Tier 5 (400,000,000 & abv) BARKAT SAVING ACCOUNTS Tier 1 (0 - 99,999) Tier 2 (100,000 - 999,999)									0.00% 0.00% 0.00% 6.25% 3.25%	6.15% 0.00% 0.00% 6.05% 3.25%	0.00% 0.00% 6.35% 6.05% 3.25%	0.00% 6.30% 6.35% 6.05% 3.25%
Tier 2 (5,000,000 to 49,999,999) Tier 3 (50,000,000 to 149,999,999) Tier 4 - (150,000,000 to 399,999,999 Tier 5 (400,000,000 & abv) BARKAT SAVING ACCOUNTS Tier 1 (0 - 99,999) Tier 2 (100,000 - 999,999) Tier 3 (1,000,000 - 2,499,999)	4.00%	3.50%	3.50%	3.35%	3.37%	3.25%	3.23%	3.25%	0.00% 0.00% 0.00% 6.25% 3.25% 3.25%	6.15% 0.00% 0.00% 6.05% 3.25% 3.25%	0.00% 0.00% 6.35% 6.05% 3.25% 3.25%	0.00% 6.30% 6.35% 6.05% 3.25% 3.25%
Tier 2 (5,000,000 to 49,999,999) Tier 3 (50,000,000 to 149,999,999) Tier 4 - (150,000,000 to 399,999,999) Tier 5 (400,000,000 & abv) BARKAT SAVING ACCOUNTS Tier 1 (0 - 99,999) Tier 2 (100,000 - 999,999) Tier 3 (1,000,000 - 2,499,999) Tier 4 (2,500,000 - 4,999,999)	4.00% 4.50%	3.50% 4.00%	3.50% 4.00%	3.35% 3.50%	3.37% 3.52%	3.25% 3.25%	3.23% 3.23%	3.25% 3.25%	0.00% 0.00% 0.00% 6.25% 3.25% 3.25% 3.25%	6.15% 0.00% 0.00% 6.05% 3.25% 3.25% 3.25%	0.00% 0.00% 6.35% 6.05% 3.25% 3.25% 3.25%	0.00% 6.30% 6.35% 6.05% 3.25% 3.25% 3.25% 3.50%
Tier 2 (5,000,000 to 49,999,999)         Tier 3 (50,000,000 to 149,999,999)         Tier 4 - (150,000,000 to 399,999,999)         Tier 5 (400,000,000 & abv)         BARKAT SAVING ACCOUNTS         Tier 1 (0 - 99,999)         Tier 2 (100,000 - 999,999)         Tier 3 (1,000,000 - 2,499,999)         Tier 4 (2,500,000 - 4,999,999)         Tier 5 (5,000,000 - 7,499,999)	4.00% 4.50% 5.00%	3.50% 4.00% 4.50%	3.50% 4.00% 4.50%	3.35% 3.50% 4.00%	3.37% 3.52% 4.02%	3.25% 3.25% 3.50%	3.23%         3.23%         3.48%	3.25% 3.25% 3.50%	0.00% 0.00% 0.00% 6.25% 3.25% 3.25% 3.25% 3.25% 3.50%	6.15% 0.00% 0.00% 6.05% 3.25% 3.25% 3.25% 3.25% 3.50%	0.00% 0.00% 6.35% 6.05% 3.25% 3.25% 3.25% 3.25% 3.50%	0.00% 6.30% 6.35% 6.05% 3.25% 3.25% 3.25% 3.50% 3.75%
Tier 2 (5,000,000 to 49,999,999) Tier 3 (50,000,000 to 149,999,999) Tier 4 - (150,000,000 to 399,999,999) Tier 5 (400,000,000 & abv) BARKAT SAVING ACCOUNTS Tier 1 (0 - 99,999) Tier 2 (100,000 - 999,999) Tier 3 (1,000,000 - 2,499,999) Tier 4 (2,500,000 - 4,999,999) Tier 5 (5,000,000 - 7,499,999) Tier 6 (7,500,000 - 9,999,999)	4.00% 4.50% 5.00% 5.50%	3.50% 4.00% 4.50% 4.75%	3.50% 4.00% 4.50% 4.75%	3.35%         3.50%         4.00%         4.25%	3.37%         3.52%         4.02%         4.27%	3.25%         3.25%         3.50%         3.75%	3.23%         3.23%         3.48%         3.73%	3.25%3.25%3.50%3.75%	0.00% 0.00% 0.00% 6.25% 3.25% 3.25% 3.25% 3.25% 3.50% 3.50% 3.75%	6.15% 0.00% 0.00% 6.05% 3.25% 3.25% 3.25% 3.25% 3.50% 3.75%	0.00% 0.00% 6.35% 6.05% 3.25% 3.25% 3.25% 3.25% 3.50% 3.50%	0.00% 6.30% 6.35% 6.05% 3.25% 3.25% 3.25% 3.25% 3.50% 3.75% 4.00%
Tier 2 (5,000,000 to 49,999,999)         Tier 3 (50,000,000 to 149,999,999)         Tier 4 - (150,000,000 to 399,999,999)         Tier 5 (400,000,000 & abv)         BARKAT SAVING ACCOUNTS         SARKAT SAVING ACCOUNTS         Tier 1 (0 - 99,999)         Tier 3 (1,000,000 - 2,499,999)         Tier 4 (2,500,000 - 4,999,999)         Tier 5 (5,000,000 - 7,499,999)         Tier 6 (7,500,000 - 9,999,999)         Tier 7 (10,000,000 to 14,999,999)	4.00% 4.50% 5.00% 5.50% 6.00%	3.50% 4.00% 4.50% 4.75% 5.00%	3.50% 4.00% 4.50% 4.75% 5.00%	3.35%         3.50%         4.00%         4.25%         4.50%	3.37%3.52%4.02%4.27%4.52%	3.25%         3.25%         3.50%         3.75%         4.00%	3.23%         3.23%         3.48%         3.73%         3.98%	3.25%3.25%3.50%3.75%4.00%	0.00% 0.00% 0.00% 6.25% 3.25% 3.25% 3.25% 3.25% 3.50% 3.75% 4.00%	6.15% 0.00% 0.00% 6.05% 3.25% 3.25% 3.25% 3.50% 3.50% 4.00%	0.00% 0.00% 6.35% 6.05% 3.25% 3.25% 3.25% 3.25% 3.50% 3.50% 3.75% 4.00%	0.00% 6.30% 6.35% 6.05% 3.25% 3.25% 3.25% 3.25% 3.50% 3.75% 4.00% 4.50%
Tier 2 (5,000,000 to 49,999,999)         Fier 3 (50,000,000 to 149,999,999)         Fier 4 - (150,000,000 to 399,999,999)         Fier 5 (400,000,000 & abv)         BARKAT SAVING ACCOUNTS         Fier 1 (0 - 99,999)         Fier 2 (100,000 - 999,999)         Fier 3 (1,000,000 - 2,499,999)         Fier 5 (5,000,000 - 7,499,999)         Fier 6 (7,500,000 - 9,999,999)         Fier 7 (10,000,000 to 14,999,999)         Fier 8 (15,000,000 to 24,999,999)	4.00% 4.50% 5.00% 5.50% 6.00% 6.25%	3.50% 4.00% 4.50% 4.75% 5.00% 5.25%	3.50% 4.00% 4.50% 4.75% 5.00% 5.25%	3.35%         3.50%         4.00%         4.25%         4.50%         4.75%	3.37%3.52%4.02%4.27%4.52%4.77%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%	3.23%         3.23%         3.48%         3.73%         3.98%         4.47%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%	0.00% 0.00% 0.00% 6.25% 3.25% 3.25% 3.25% 3.25% 3.50% 3.75% 4.00% 4.50%	6.15% 0.00% 0.00% 6.05% 3.25% 3.25% 3.25% 3.25% 3.50% 3.75% 4.00% 4.50%	0.00% 0.00% 6.35% 6.05% 3.25% 3.25% 3.25% 3.25% 3.50% 3.50% 3.75% 4.00% 4.50%	0.00% 6.30% 6.35% 6.05% 3.25% 3.25% 3.25% 3.25% 3.50% 3.75% 4.00% 4.50% 4.75%
Tier 2 (5,000,000 to 49,999,999) Tier 3 (50,000,000 to 149,999,999) Tier 4 - (150,000,000 to 399,999,999 Tier 5 (400,000,000 & abv) BARKAT SAVING ACCOUNTS Tier 1 (0 - 99,999)	4.00% 4.50% 5.00% 5.50% 6.00% 6.25% 6.40%	3.50%4.00%4.50%4.75%5.00%5.25%5.50%	3.50% 4.00% 4.50% 4.75% 5.00% 5.25% 5.50%	3.35%         3.50%         4.00%         4.25%         4.50%         4.75%         5.00%	3.37%3.52%4.02%4.27%4.52%4.77%5.02%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%	3.23%         3.23%         3.48%         3.73%         3.98%         4.47%         4.72%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%	0.00% 0.00% 0.00% 6.25% 3.25% 3.25% 3.25% 3.25% 3.50% 3.50% 3.75% 4.00% 4.50% 4.75%	6.15% 0.00% 0.00% 6.05% 3.25% 3.25% 3.25% 3.25% 3.50% 3.50% 4.00% 4.50% 4.75%	0.00% 0.00% 6.35% 6.05% 3.25% 3.25% 3.25% 3.25% 3.50% 3.50% 3.75% 4.00% 4.50% 4.75%	0.00%
Tier 2 (5,000,000 to 49,999,999)         Tier 3 (50,000,000 to 149,999,999)         Tier 4 - (150,000,000 to 399,999,999)         Tier 5 (400,000,000 & abv)         BARKAT SAVING ACCOUNTS         BARKAT SAVING ACCOUNTS         Tier 1 (0 - 99,999)         Tier 2 (100,000 - 999,999)         Tier 3 (1,000,000 - 2,499,999)         Tier 4 (2,500,000 - 4,999,999)         Tier 5 (5,000,000 - 7,499,999)         Tier 6 (7,500,000 - 9,999,999)         Tier 7 (10,000,000 to 14,999,999)         Tier 8 (15,000,000 to 24,999,999)         Tier 9 (25,000,000 to 49,999,999)	4.00% 4.50% 5.00% 5.50% 6.00% 6.25% 6.40% 6.50%	3.50% 4.00% 4.50% 4.75% 5.00% 5.25% 5.50% 6.00%	3.50% 4.00% 4.50% 4.75% 5.00% 5.25% 5.50% 6.00%	3.35%3.50%4.00%4.25%4.50%4.75%5.00%5.25%	3.37%3.52%4.02%4.27%4.52%4.77%5.02%5.27%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%	3.23%         3.23%         3.48%         3.73%         3.98%         4.47%         4.72%         4.97%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%	0.00% 0.00% 0.00% 6.25% 3.25% 3.25% 3.25% 3.50% 3.50% 3.75% 4.00% 4.50% 4.75% 5.00%	6.15% 0.00% 0.00% 6.05% 3.25% 3.25% 3.25% 3.25% 3.50% 3.50% 4.00% 4.50% 4.75% 5.00%	0.00% 0.00% 6.35% 6.05% 3.25% 3.25% 3.25% 3.25% 3.50% 3.50% 4.3.50% 4.00% 4.50% 4.75% 5.00%	0.00% 6.30% 6.35% 6.05% 3.25% 3.25% 3.25% 3.25% 3.50% 3.75% 4.00% 4.50% 4.75% 5.00% 5.20%
Tier 2 (5,000,000 to 49,999,999) Tier 3 (50,000,000 to 149,999,999) Tier 4 - (150,000,000 to 399,999,999) Tier 5 (400,000,000 & abv) BARKAT SAVING ACCOUNTS Tier 1 (0 - 99,999) Tier 2 (100,000 - 999,999) Tier 3 (1,000,000 - 2,499,999) Tier 4 (2,500,000 - 4,999,999) Tier 5 (5,000,000 - 7,499,999) Tier 5 (5,000,000 - 7,499,999) Tier 6 (7,500,000 - 9,999,999) Tier 8 (15,000,000 to 14,999,999) Tier 9 (25,000,000 to 49,999,999) Tier 10 (50,000,000 to 99,999,999)	4.00% 4.50% 5.00% 5.50% 6.00% 6.25% 6.40% 6.50% 7.00%	3.50%         4.00%         4.50%         4.75%         5.00%         5.25%         5.50%         6.00%         6.25%	3.50%4.00%4.50%4.75%5.00%5.25%5.50%6.00%6.25%	3.35%         3.50%         4.00%         4.25%         4.50%         4.75%         5.00%         5.25%         5.40%	3.37%3.52%4.02%4.27%4.52%4.77%5.02%5.27%5.42%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%5.20%	3.23%         3.23%         3.48%         3.73%         3.98%         4.47%         4.72%         4.97%         5.17%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%5.20%	0.00% 0.00% 0.00% 6.25% 3.25% 3.25% 3.25% 3.50% 3.50% 3.75% 4.00% 4.50% 4.50% 4.75% 5.00% 5.20%	6.15% 0.00% 0.00% 6.05% 3.25% 3.25% 3.25% 3.50% 3.50% 3.75% 4.00% 4.50% 4.75% 5.00% 5.20%	0.00% 0.00% 6.35% 6.05% 3.25% 3.25% 3.25% 3.25% 3.25% 3.50% 3.75% 4.00% 4.50% 4.50% 4.75% 5.00% 5.20%	0.00% 6.30% 6.35% 6.05% 3.25% 3.25% 3.25% 3.25% 3.50% 3.75% 4.00% 4.50% 4.75% 5.00%

				NEW ACT	UAL PRO 2015	FIT RATE	S					
MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	ОСТ	NOV	DEC
				PI	KR DEPOS	ITS						
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 - Discon	itinued!											
Tier 1 (0 to 100,000,000)	7.50%	6.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%			Ţ,	
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%				
ier 3 (50,000,000 to 149,999,999) ier 4 - (150,000,000 to 399,999,999									0.00% 0.00% 6.25%	0.00% 0.00% 6.05%	0.00% 6.35% 6.05%	6.30% 6.35%
ier 5 (400,000,000 & abv)												6.05%
ier 5 (400,000,000 & abv)												6.05%
	3.50%	3.25%	3.25%	3.25%	3.27%	3.25%	3.23%	3.25%	3.25%	3.25%	3.25%	
ier 5 (400,000,000 & abv) BARKAT SAVING ACCOUNTS	3.50% 4.00%	3.25% 3.50%	3.25% 3.50%	3.25% 3.35%	3.27% 3.37%	3.25% 3.25%	3.23% 3.23%	3.25% 3.25%	3.25% 3.25%	3.25% 3.25%	3.25% 3.25%	3.25%
Tier 5 (400,000,000 & abv) <b>BARKAT SAVING ACCOUNTS</b> Tier 1 (0 - 99,999) Tier 2 (100,000 - 999,999)												3.25% 3.25%
Tier 5 (400,000,000 & abv) BARKAT SAVING ACCOUNTS Tier 1 (0 - 99,999)	4.00%	3.50%	3.50%	3.35%	3.37%	3.25%	3.23%	3.25%	3.25%	3.25%	3.25%	3.25% 3.25% 3.25%
Tier 5 (400,000,000 & abv) <b>BARKAT SAVING ACCOUNTS</b> Tier 1 (0 - 99,999) Tier 2 (100,000 - 999,999) Tier 3 (1,000,000 - 2,499,999)	4.00% 4.50%	3.50% 4.00%	3.50% 4.00%	3.35% 3.50%	3.37% 3.52%	3.25% 3.25%	3.23% 3.23%	3.25% 3.25%	3.25% 3.25%	3.25% 3.25%	3.25% 3.25%	3.25% 3.25% 3.25% 3.50%
ier 5 (400,000,000 & abv) <b>ARKAT SAVING ACCOUNTS</b> ier 1 (0 - 99,999) ier 2 (100,000 - 999,999) ier 3 (1,000,000 - 2,499,999) ier 4 (2,500,000 - 4,999,999) ier 5 (5,000,000 - 7,499,999)	4.00% 4.50% 5.00%	3.50% 4.00% 4.50%	3.50% 4.00% 4.50%	3.35% 3.50% 4.00%	3.37%         3.52%         4.02%	3.25% 3.25% 3.50%	3.23% 3.23% 3.48%	3.25% 3.25% 3.50%	3.25% 3.25% 3.50%	3.25% 3.25% 3.50%	3.25% 3.25% 3.50%	3.25% 3.25% 3.25% 3.50% 3.75%
Tier 5 (400,000,000 & abv) <b>BARKAT SAVING ACCOUNTS</b> Tier 1 (0 - 99,999) Tier 2 (100,000 - 999,999) Tier 3 (1,000,000 - 2,499,999) Tier 4 (2,500,000 - 4,999,999) Tier 5 (5,000,000 - 7,499,999) Tier 6 (7,500,000 - 9,999,999)	4.00% 4.50% 5.00% 5.50% 6.00% 6.25%	3.50% 4.00% 4.50% 4.75%	3.50% 4.00% 4.50% 4.75% 5.00% 5.25%	3.35% 3.50% 4.00% 4.25%	3.37%         3.52%         4.02%         4.27%         4.52%         4.77%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%	3.23%         3.23%         3.48%         3.73%         3.98%         4.47%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%	3.25%3.25%3.50%3.75%4.00%4.50%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%	3.25% 3.25% 3.25% 3.50% 3.75% 4.00% 4.50%
ier 5 (400,000,000 & abv) ARKAT SAVING ACCOUNTS ier 1 (0 - 99,999) ier 2 (100,000 - 999,999) ier 3 (1,000,000 - 2,499,999) ier 4 (2,500,000 - 4,999,999) ier 5 (5,000,000 - 7,499,999) ier 6 (7,500,000 - 9,999,999) ier 7 (10,000,000 to 14,999,999) ier 8 (15,000,000 to 24,999,999)	4.00% 4.50% 5.00% 5.50% 6.00% 6.25% 6.40%	3.50% 4.00% 4.50% 4.75% 5.00% 5.25% 5.50%	3.50%4.00%4.50%4.75%5.00%5.25%5.50%	3.35%3.50%4.00%4.25%4.50%4.75%5.00%	3.37%3.52%4.02%4.27%4.52%4.77%5.02%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%         4.75%	3.23%         3.23%         3.48%         3.73%         3.98%         4.47%         4.72%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%	3.25% 3.25% 3.25% 3.50% 3.75% 4.00% 4.50% 4.75%
Tier 5 (400,000,000 & abv) <b>BARKAT SAVING ACCOUNTS</b> Tier 1 (0 - 99,999) Tier 2 (100,000 - 999,999) Tier 3 (1,000,000 - 2,499,999) Tier 4 (2,500,000 - 2,499,999) Tier 5 (5,000,000 - 7,499,999) Tier 5 (5,000,000 - 7,499,999) Tier 6 (7,500,000 - 9,999,999) Tier 7 (10,000,000 to 14,999,999) Tier 8 (15,000,000 to 24,999,999) Tier 9 (25,000,000 to 49,999,999)	4.00%         4.50%         5.00%         5.50%         6.00%         6.25%         6.40%         6.50%	3.50% 4.00% 4.50% 4.75% 5.00% 5.25% 5.50% 6.00%	3.50%         4.00%         4.50%         4.75%         5.00%         5.25%         5.50%         6.00%	3.35%3.50%4.00%4.25%4.50%4.75%5.00%5.25%	3.37%3.52%4.02%4.27%4.52%4.77%5.02%5.27%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%	3.23%         3.23%         3.48%         3.73%         3.98%         4.47%         4.97%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%         4.75%         5.00%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%         4.75%         5.00%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%         4.75%         5.00%	3.25% 3.25% 3.25% 3.50% 3.75% 4.00% 4.50% 4.75% 5.00%
Tier 5 (400,000,000 & abv) <b>BARKAT SAVING ACCOUNTS</b> Tier 1 (0 - 99,999) Tier 2 (100,000 - 999,999) Tier 3 (1,000,000 - 2,499,999) Tier 4 (2,500,000 - 2,499,999) Tier 5 (5,000,000 - 7,499,999) Tier 5 (5,000,000 - 7,499,999) Tier 6 (7,500,000 - 9,999,999) Tier 7 (10,000,000 to 14,999,999) Tier 8 (15,000,000 to 24,999,999) Tier 9 (25,000,000 to 49,999,999) Tier 10 (50,000,000 to 99,999,999)	4.00%         4.50%         5.00%         5.50%         6.00%         6.25%         6.40%         6.50%         7.00%	3.50%4.00%4.50%4.75%5.00%5.25%5.50%6.00%6.25%	3.50%4.00%4.50%4.75%5.00%5.25%5.50%6.00%6.25%	3.35%         3.50%         4.00%         4.25%         4.50%         4.75%         5.00%         5.25%         5.40%	3.37%3.52%4.02%4.27%4.52%4.77%5.02%5.27%5.42%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%5.20%	3.23%         3.23%         3.48%         3.73%         3.98%         4.47%         4.72%         4.97%         5.17%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%5.20%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%5.20%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%         4.75%         5.00%         5.20%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%5.20%	3.25% 3.25% 3.25% 3.50% 3.50% 4.00% 4.50% 4.75% 5.00% 5.20%
Tier 5 (400,000,000 & abv) <b>ARKAT SAVING ACCOUNTS</b> Tier 1 (0 - 99,999) Tier 2 (100,000 - 999,999) Tier 3 (1,000,000 - 2,499,999) Tier 4 (2,500,000 - 2,499,999) Tier 5 (5,000,000 - 7,499,999) Tier 5 (5,000,000 - 7,499,999) Tier 6 (7,500,000 - 9,999,999) Tier 7 (10,000,000 to 14,999,999) Tier 8 (15,000,000 to 24,999,999) Tier 9 (25,000,000 to 49,999,999)	4.00%         4.50%         5.00%         5.50%         6.00%         6.25%         6.40%         6.50%	3.50% 4.00% 4.50% 4.75% 5.00% 5.25% 5.50% 6.00%	3.50%         4.00%         4.50%         4.75%         5.00%         5.25%         5.50%         6.00%	3.35%3.50%4.00%4.25%4.50%4.75%5.00%5.25%	3.37%3.52%4.02%4.27%4.52%4.77%5.02%5.27%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%	3.23%         3.23%         3.48%         3.73%         3.98%         4.47%         4.97%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%         4.75%         5.00%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%         4.75%         5.00%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%         4.75%         5.00%	6.05% 3.25% 3.25% 3.25% 3.50% 3.75% 4.00% 4.50% 4.75% 5.00% 5.20%
ier 5 (400,000,000 & abv) <b>ARKAT SAVING ACCOUNTS</b> ier 1 (0 - 99,999)         ier 2 (100,000 - 999,999)         ier 3 (1,000,000 - 2,499,999)         ier 4 (2,500,000 - 4,999,999)         ier 5 (5,000,000 - 7,499,999)         ier 6 (7,500,000 - 9,999,999)         ier 7 (10,000,000 to 14,999,999)         ier 8 (15,000,000 to 24,999,999)         ier 9 (25,000,000 to 99,999,999)         ier 10 (50,000,000 to 99,999,999)	4.00%         4.50%         5.00%         5.50%         6.00%         6.25%         6.40%         6.50%         7.00%	3.50%4.00%4.50%4.75%5.00%5.25%5.50%6.00%6.25%	3.50%4.00%4.50%4.75%5.00%5.25%5.50%6.00%6.25%	3.35%3.50%4.00%4.25%4.50%4.75%5.00%5.25%5.40%	3.37%3.52%4.02%4.27%4.52%4.77%5.02%5.27%5.42%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%5.20%	3.23%         3.23%         3.48%         3.73%         3.98%         4.47%         4.72%         4.97%         5.17%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%5.20%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%5.20%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%         4.75%         5.00%         5.20%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%5.20%	3.25% 3.25% 3.25% 3.50% 3.50% 4.00% 4.50% 4.75% 5.00% 5.20%

			1	NEW ACT	UAL PRO 2015	FIT RATE	S					
MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	ОСТ	NOV	DEC
				P	KR DEPOS	ITS						
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												
Vargin 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 - Discon	tinuadl											
Fier 1 (0 to 100,000,000)	7.50%	6.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%				
Fier 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%				
ier 3 (50,000,000 to 149,999,999) ier 4 - (150,000,000 to 399,999,999	-								0.00% 0.00% 6.25%	0.00% 0.00% 6.05%	0.00% 6.35% 6.05%	6.30% 6.35% 6.05%
Tier 5 (400,000,000 & abv)												0.007
BARKAT SAVING ACCOUNTS												
	3.50%	3.25%	3.25%	3.25%	3.27%	3.25%	3.23%	3.25%	3.25%	3.25%	3.25%	
BARKAT SAVING ACCOUNTS Tier 1 (0 - 99,999)	3.50% 4.00%	3.25% 3.50%	3.25% 3.50%	3.25% 3.35%	3.27% 3.37%	3.25% 3.25%	3.23% 3.23%	3.25% 3.25%	3.25% 3.25%	3.25% 3.25%	3.25% 3.25%	3.25%
BARKAT SAVING ACCOUNTS Tier 1 (0 - 99,999) Tier 2 (100,000 - 999,999)												3.25% 3.25%
BARKAT SAVING ACCOUNTS Tier 1 (0 - 99,999) Tier 2 (100,000 - 999,999) Tier 3 (1,000,000 - 2,499,999)	4.00%	3.50%	3.50%	3.35%	3.37%	3.25%	3.23%	3.25%	3.25%	3.25%	3.25%	3.25% 3.25% 3.25%
BARKAT SAVING ACCOUNTS Tier 1 (0 - 99,999) Tier 2 (100,000 - 999,999) Tier 3 (1,000,000 - 2,499,999) Tier 4 (2,500,000 - 4,999,999)	4.00% 4.50%	3.50% 4.00%	3.50% 4.00%	3.35% 3.50%	3.37% 3.52%	3.25% 3.25%	3.23% 3.23%	3.25% 3.25%	3.25% 3.25%	3.25% 3.25%	3.25% 3.25%	3.25% 3.25% 3.25% 3.50%
BARKAT SAVING ACCOUNTS         Tier 1 (0 - 99,999)         Tier 2 (100,000 - 999,999)         Tier 3 (1,000,000 - 2,499,999)         Tier 4 (2,500,000 - 4,999,999)         Tier 5 (5,000,000 - 7,499,999)	4.00% 4.50% 5.00%	3.50% 4.00% 4.50%	3.50% 4.00% 4.50%	3.35% 3.50% 4.00%	3.37% 3.52% 4.02%	3.25% 3.25% 3.50%	3.23% 3.23% 3.48%	3.25% 3.25% 3.50%	3.25% 3.25% 3.50%	3.25% 3.25% 3.50%	3.25% 3.25% 3.50%	3.25% 3.25% 3.25% 3.50% 3.75%
BARKAT SAVING ACCOUNTS         Tier 1 (0 - 99,999)         Tier 2 (100,000 - 999,999)         Tier 3 (1,000,000 - 2,499,999)         Tier 4 (2,500,000 - 4,999,999)         Tier 5 (5,000,000 - 7,499,999)         Tier 6 (7,500,000 - 9,999,999)         Tier 7 (10,000,000 to 14,999,999)	4.00% 4.50% 5.00% 5.50% 6.00% 6.25%	3.50% 4.00% 4.50% 4.75% 5.00% 5.25%	3.50%4.00%4.50%4.75%5.00%5.25%	3.35%         3.50%         4.00%         4.25%         4.50%         4.75%	3.37%3.52%4.02%4.27%4.52%4.77%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%	3.23%         3.23%         3.48%         3.73%         3.98%         4.47%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%	3.25% 3.25% 3.25% 3.50% 3.75% 4.00% 4.50%
BARKAT SAVING ACCOUNTS         Tier 1 (0 - 99,999)         Tier 2 (100,000 - 999,999)         Tier 3 (1,000,000 - 2,499,999)         Tier 4 (2,500,000 - 4,999,999)         Tier 5 (5,000,000 - 7,499,999)         Tier 6 (7,500,000 - 9,999,999)         Tier 7 (10,000,000 to 14,999,999)         Tier 8 (15,000,000 to 24,999,999)	4.00% 4.50% 5.00% 5.50% 6.00% 6.25% 6.40%	3.50% 4.00% 4.50% 4.75% 5.00% 5.25% 5.50%	3.50%4.00%4.50%4.75%5.00%5.25%5.50%	3.35%         3.50%         4.00%         4.25%         4.50%         4.75%         5.00%	3.37%3.52%4.02%4.27%4.52%4.77%5.02%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%	3.23%         3.23%         3.48%         3.73%         3.98%         4.47%         4.72%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%         4.75%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%	3.25% 3.25% 3.25% 3.50% 3.75% 4.00% 4.50% 4.75%
BARKAT SAVING ACCOUNTS         Tier 1 (0 - 99,999)         Tier 2 (100,000 - 999,999)         Tier 3 (1,000,000 - 2,499,999)         Tier 4 (2,500,000 - 4,999,999)         Tier 5 (5,000,000 - 7,499,999)         Tier 6 (7,500,000 - 9,999,999)         Tier 7 (10,000,000 to 14,999,999)         Tier 8 (15,000,000 to 24,999,999)         Tier 9 (25,000,000 to 49,999,999)	4.00%         4.50%         5.00%         5.50%         6.00%         6.25%         6.40%         6.50%	3.50% 4.00% 4.50% 4.75% 5.00% 5.25% 5.50% 6.00%	3.50%         4.00%         4.50%         4.75%         5.00%         5.25%         5.50%         6.00%	3.35%3.50%4.00%4.25%4.50%4.75%5.00%5.25%	3.37%3.52%4.02%4.27%4.52%4.77%5.02%5.27%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%	3.23%         3.23%         3.48%         3.73%         3.98%         4.47%         4.97%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%         4.75%         5.00%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%         4.75%         5.00%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%         4.75%         5.00%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%	3.25% 3.25% 3.25% 3.50% 3.50% 4.00% 4.50% 4.75% 5.00%
BARKAT SAVING ACCOUNTS         Tier 1 (0 - 99,999)         Tier 2 (100,000 - 999,999)         Tier 3 (1,000,000 - 2,499,999)         Tier 4 (2,500,000 - 4,999,999)         Tier 5 (5,000,000 - 7,499,999)         Tier 6 (7,500,000 - 9,999,999)         Tier 7 (10,000,000 to 14,999,999)         Tier 8 (15,000,000 to 24,999,999)         Tier 9 (25,000,000 to 99,999,999)         Tier 10 (50,000,000 to 99,999,999)	4.00%         4.50%         5.00%         5.50%         6.00%         6.25%         6.40%         6.50%         7.00%	3.50%4.00%4.50%4.75%5.00%5.25%5.50%6.00%6.25%	3.50%         4.00%         4.50%         4.75%         5.00%         5.25%         5.50%         6.00%         6.25%	3.35%3.50%4.00%4.25%4.50%4.75%5.00%5.25%5.40%	3.37%3.52%4.02%4.27%4.52%4.77%5.02%5.27%5.42%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%5.20%	3.23%         3.23%         3.48%         3.73%         3.98%         4.47%         4.72%         4.97%         5.17%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%5.20%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%5.20%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%         4.75%         5.00%         5.20%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%5.20%	3.25% 3.25% 3.25% 3.50% 3.75% 4.00% 4.50% 4.75% 5.00% 5.20%
BARKAT SAVING ACCOUNTS	4.00%         4.50%         5.00%         5.50%         6.00%         6.25%         6.40%         6.50%	3.50% 4.00% 4.50% 4.75% 5.00% 5.25% 5.50% 6.00%	3.50%         4.00%         4.50%         4.75%         5.00%         5.25%         5.50%         6.00%	3.35%3.50%4.00%4.25%4.50%4.75%5.00%5.25%	3.37%3.52%4.02%4.27%4.52%4.77%5.02%5.27%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%	3.23%         3.23%         3.48%         3.73%         3.98%         4.47%         4.97%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%         4.75%         5.00%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%         4.75%         5.00%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%         4.75%         5.00%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%	3.25% 3.25% 3.25% 3.50% 3.75% 4.00% 4.50% 4.75% 5.00% 5.20% 5.40%
BARKAT SAVING ACCOUNTS         Tier 1 (0 - 99,999)         Tier 2 (100,000 - 999,999)         Tier 3 (1,000,000 - 2,499,999)         Tier 4 (2,500,000 - 4,999,999)         Tier 5 (5,000,000 - 7,499,999)         Tier 6 (7,500,000 - 9,999,999)         Tier 7 (10,000,000 to 14,999,999)         Tier 8 (15,000,000 to 24,999,999)         Tier 9 (25,000,000 to 49,999,999)         Tier 10 (50,000,000 to 99,999,999)	4.00%         4.50%         5.00%         5.50%         6.00%         6.25%         6.40%         6.50%         7.00%	3.50%4.00%4.50%4.75%5.00%5.25%5.50%6.00%6.25%	3.50%         4.00%         4.50%         4.75%         5.00%         5.25%         5.50%         6.00%         6.25%	3.35%3.50%4.00%4.25%4.50%4.75%5.00%5.25%5.40%	3.37%3.52%4.02%4.27%4.52%4.77%5.02%5.27%5.42%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%5.20%	3.23%         3.23%         3.48%         3.73%         3.98%         4.47%         4.72%         4.97%         5.17%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%5.20%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%5.20%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%         4.75%         5.00%         5.20%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%5.20%	3.25% 3.25% 3.25% 3.50% 3.75% 4.00% 4.50% 4.75% 5.00% 5.20%

				NEW ACT	UAL PRO 2015	FIT RATE	S					
MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	ОСТ	NOV	DEC
				PI	<b>KR DEPOS</b>	ITS						
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 - Discon	tinuad											
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%				
ier 3 (50,000,000 to 149,999,999)	1								0.00%	0.00%	0.00%	6.30%
Tier 4 - (150,000,000 to 399,999,999 Tier 5 (400,000,000 & abv)	1								0.00% 6.25%	0.00% 6.05%	6.35% 6.05%	6.35% 6.05%
	1											
Tier 5 (400,000,000 & abv)	3.50%	3.25%	3.25%	3.25%	3.27%	3.25%	3.23%	3.25%				6.05%
Tier 5 (400,000,000 & abv) BARKAT SAVING ACCOUNTS	3.50% 4.00%	3.25% 3.50%	3.25% 3.50%	3.25% 3.35%	3.27% 3.37%	3.25% 3.25%	3.23% 3.23%	3.25% 3.25%	6.25%	6.05%	6.05%	
Tier 5 (400,000,000 & abv) BARKAT SAVING ACCOUNTS Tier 1 (0 - 99,999) Tier 2 (100,000 - 999,999)									6.25% 3.25%	6.05% 3.25%	6.05% 3.25%	6.05% 3.25% 3.25%
Tier 5 (400,000,000 & abv) BARKAT SAVING ACCOUNTS Tier 1 (0 - 99,999) Tier 2 (100,000 - 999,999) Tier 3 (1,000,000 - 2,499,999)	4.00%	3.50%	3.50%	3.35%	3.37%	3.25%	3.23%	3.25%	6.25% 3.25% 3.25%	6.05% 3.25% 3.25%	6.05% 3.25% 3.25%	6.05% 3.25% 3.25% 3.25%
Tier 5 (400,000,000 & abv) BARKAT SAVING ACCOUNTS Tier 1 (0 - 99,999) Tier 2 (100,000 - 999,999) Tier 3 (1,000,000 - 2,499,999) Tier 4 (2,500,000 - 4,999,999)	4.00% 4.50%	3.50% 4.00%	3.50% 4.00%	3.35% 3.50%	3.37% 3.52%	3.25% 3.25%	3.23% 3.23%	3.25% 3.25%	6.25% 3.25% 3.25% 3.25%	6.05% 3.25% 3.25% 3.25%	6.05% 3.25% 3.25% 3.25%	6.05% 3.25% 3.25% 3.25% 3.50%
Fier 5 (400,000,000 & abv)         BARKAT SAVING ACCOUNTS         Fier 1 (0 - 99,999)         Fier 2 (100,000 - 999,999)         Fier 3 (1,000,000 - 2,499,999)         Fier 4 (2,500,000 - 4,999,999)         Fier 5 (5,000,000 - 7,499,999)	4.00% 4.50% 5.00% 5.50% 6.00%	3.50% 4.00% 4.50%	3.50% 4.00% 4.50% 4.75% 5.00%	3.35% 3.50% 4.00%	3.37%3.52%4.02%4.27%4.52%	3.25% 3.25% 3.50%	3.23% 3.23% 3.48% 3.73% 3.98%	3.25%         3.25%         3.50%         3.75%         4.00%	6.25% 3.25% 3.25% 3.25% 3.50% 3.75% 4.00%	6.05% 3.25% 3.25% 3.25% 3.50% 3.75% 4.00%	6.05% 3.25% 3.25% 3.25% 3.50%	6.05% 3.25% 3.25% 3.25% 3.50% 3.75% 4.00%
Fier 5 (400,000,000 & abv)         BARKAT SAVING ACCOUNTS         Fier 1 (0 - 99,999)         Fier 2 (100,000 - 999,999)         Fier 3 (1,000,000 - 2,499,999)         Fier 4 (2,500,000 - 4,999,999)         Fier 5 (5,000,000 - 7,499,999)         Fier 6 (7,500,000 - 9,999,999)         Fier 7 (10,000,000 to 14,999,999)	4.00% 4.50% 5.00% 5.50% 6.00% 6.25%	3.50%4.00%4.50%4.75%5.00%5.25%	3.50% 4.00% 4.50% 4.75% 5.00% 5.25%	3.35%         3.50%         4.00%         4.25%         4.50%         4.75%	3.37%3.52%4.02%4.27%4.52%4.77%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%	3.23% 3.23% 3.48% 3.73% 3.98% 4.47%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%	6.25% 3.25% 3.25% 3.25% 3.50% 3.75% 4.00% 4.50%	6.05% 3.25% 3.25% 3.25% 3.50% 3.75% 4.00% 4.50%	6.05% 3.25% 3.25% 3.25% 3.50% 3.75% 4.00% 4.50%	6.05% 3.25% 3.25% 3.25% 3.50% 3.75% 4.00% 4.50%
Tier 5 (400,000,000 & abv)         BARKAT SAVING ACCOUNTS         Tier 1 (0 - 99,999)         Tier 2 (100,000 - 999,999)         Tier 3 (1,000,000 - 2,499,999)         Tier 4 (2,500,000 - 4,999,999)         Tier 5 (5,000,000 - 7,499,999)         Tier 6 (7,500,000 - 9,999,999)         Tier 7 (10,000,000 to 14,999,999)         Tier 8 (15,000,000 to 24,999,999)	4.00% 4.50% 5.00% 5.50% 6.00% 6.25% 6.40%	3.50% 4.00% 4.50% 4.75% 5.00% 5.25% 5.50%	3.50% 4.00% 4.50% 4.75% 5.00% 5.25% 5.50%	3.35%         3.50%         4.00%         4.25%         4.50%         4.75%         5.00%	3.37%3.52%4.02%4.27%4.52%4.77%5.02%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%         4.75%	3.23% 3.23% 3.48% 3.73% 3.98% 4.47% 4.72%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%	6.25% 3.25% 3.25% 3.25% 3.50% 3.75% 4.00% 4.50% 4.75%	6.05% 3.25% 3.25% 3.25% 3.50% 3.50% 4.00% 4.50% 4.75%	6.05% 3.25% 3.25% 3.25% 3.50% 3.50% 3.75% 4.00% 4.50% 4.75%	6.05% 3.25% 3.25% 3.25% 3.50% 3.75% 4.00% 4.50% 4.75%
Tier 5 (400,000,000 & abv) BARKAT SAVING ACCOUNTS Tier 1 (0 - 99,999) Tier 2 (100,000 - 999,999) Tier 3 (1,000,000 - 2,499,999) Tier 4 (2,500,000 - 4,999,999) Tier 5 (5,000,000 - 7,499,999) Tier 6 (7,500,000 - 9,999,999) Tier 7 (10,000,000 to 14,999,999) Tier 8 (15,000,000 to 24,999,999) Tier 9 (25,000,000 to 49,999,999)	4.00%         4.50%         5.00%         5.50%         6.00%         6.25%         6.40%         6.50%	3.50%         4.00%         4.50%         4.75%         5.00%         5.25%         5.50%         6.00%	3.50% 4.00% 4.50% 4.75% 5.00% 5.25% 5.50% 6.00%	3.35%3.50%4.00%4.25%4.50%4.75%5.00%5.25%	3.37%3.52%4.02%4.27%4.52%4.77%5.02%5.27%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%	3.23%         3.23%         3.48%         3.73%         3.98%         4.47%         4.72%         4.97%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%	6.25% 3.25% 3.25% 3.25% 3.50% 3.50% 4.00% 4.50% 4.75% 5.00%	6.05% 3.25% 3.25% 3.25% 3.50% 3.50% 4.00% 4.50% 4.75% 5.00%	6.05% 3.25% 3.25% 3.25% 3.50% 3.50% 3.75% 4.00% 4.50% 4.75% 5.00%	6.05% 3.25% 3.25% 3.25% 3.50% 3.75% 4.00% 4.50% 4.75% 5.00%
Tier 5 (400,000,000 & abv)         BARKAT SAVING ACCOUNTS         Tier 1 (0 - 99,999)         Tier 2 (100,000 - 999,999)         Tier 3 (1,000,000 - 2,499,999)         Tier 4 (2,500,000 - 4,999,999)         Tier 5 (5,000,000 - 7,499,999)         Tier 6 (7,500,000 - 9,999,999)         Tier 7 (10,000,000 to 14,999,999)         Tier 8 (15,000,000 to 24,999,999)         Tier 9 (25,000,000 to 99,999,999)         Tier 10 (50,000,000 to 99,999,999)	4.00%         4.50%         5.00%         5.50%         6.00%         6.25%         6.40%         6.50%         7.00%	3.50%4.00%4.50%4.75%5.00%5.25%5.50%6.00%6.25%	3.50%4.00%4.50%4.75%5.00%5.25%5.50%6.00%6.25%	3.35%3.50%4.00%4.25%4.50%4.75%5.00%5.25%5.40%	3.37%3.52%4.02%4.27%4.52%4.77%5.02%5.27%5.42%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%5.20%	3.23%         3.23%         3.48%         3.73%         3.98%         4.47%         4.72%         4.97%         5.17%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%5.20%	6.25% 3.25% 3.25% 3.25% 3.50% 3.75% 4.00% 4.50% 4.75% 5.00% 5.20%	6.05% 3.25% 3.25% 3.25% 3.50% 3.75% 4.00% 4.50% 4.75% 5.00% 5.20%	6.05%         3.25%         3.25%         3.25%         3.25%         3.50%         3.75%         4.00%         4.50%         4.75%         5.00%         5.20%	6.05% 3.25% 3.25% 3.25% 3.25% 3.50% 3.75% 4.00% 4.50% 4.75% 5.00% 5.20%
Tier 5 (400,000,000 & abv)         BARKAT SAVING ACCOUNTS         Tier 1 (0 - 99,999)         Tier 2 (100,000 - 999,999)         Tier 3 (1,000,000 - 2,499,999)         Tier 4 (2,500,000 - 4,999,999)         Tier 5 (5,000,000 - 7,499,999)         Tier 6 (7,500,000 - 9,999,999)         Tier 7 (10,000,000 to 14,999,999)         Tier 8 (15,000,000 to 24,999,999)	4.00%         4.50%         5.00%         5.50%         6.00%         6.25%         6.40%         6.50%	3.50%         4.00%         4.50%         4.75%         5.00%         5.25%         5.50%         6.00%	3.50% 4.00% 4.50% 4.75% 5.00% 5.25% 5.50% 6.00%	3.35%3.50%4.00%4.25%4.50%4.75%5.00%5.25%	3.37%3.52%4.02%4.27%4.52%4.77%5.02%5.27%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%	3.23%         3.23%         3.48%         3.73%         3.98%         4.47%         4.72%         4.97%	3.25%         3.25%         3.50%         3.75%         4.00%         4.50%         4.75%         5.00%	6.25% 3.25% 3.25% 3.25% 3.50% 3.50% 4.00% 4.50% 4.75% 5.00%	6.05% 3.25% 3.25% 3.25% 3.50% 3.50% 4.00% 4.50% 4.75% 5.00%	6.05% 3.25% 3.25% 3.25% 3.50% 3.50% 3.75% 4.00% 4.50% 4.75% 5.00%	6.05% 3.25% 3.25% 3.25% 3.50% 3.75% 4.00% 4.50% 4.75%
Tier 5 (400,000,000 & abv) <b>BARKAT SAVING ACCOUNTS</b> Tier 1 (0 - 99,999) Tier 2 (100,000 - 999,999) Tier 3 (1,000,000 - 2,499,999) Tier 4 (2,500,000 - 4,999,999) Tier 5 (5,000,000 - 7,499,999) Tier 6 (7,500,000 - 9,999,999) Tier 7 (10,000,000 to 14,999,999) Tier 8 (15,000,000 to 24,999,999) Tier 9 (25,000,000 to 49,999,999) Tier 10 (50,000,000 to 99,999,999)	4.00%         4.50%         5.00%         5.50%         6.00%         6.25%         6.40%         6.50%         7.00%	3.50%4.00%4.50%4.75%5.00%5.25%5.50%6.00%6.25%	3.50%4.00%4.50%4.75%5.00%5.25%5.50%6.00%6.25%	3.35%3.50%4.00%4.25%4.50%4.75%5.00%5.25%5.40%	3.37%3.52%4.02%4.27%4.52%4.77%5.02%5.27%5.42%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%5.20%	3.23%         3.23%         3.48%         3.73%         3.98%         4.47%         4.72%         4.97%         5.17%	3.25%3.25%3.50%3.75%4.00%4.50%4.75%5.00%5.20%	6.25% 3.25% 3.25% 3.25% 3.50% 3.75% 4.00% 4.50% 4.75% 5.00% 5.20%	6.05% 3.25% 3.25% 3.25% 3.50% 3.75% 4.00% 4.50% 4.75% 5.00% 5.20%	6.05%         3.25%         3.25%         3.25%         3.25%         3.50%         3.75%         4.00%         4.50%         4.75%         5.00%         5.20%	6.05% 3.25% 3.25% 3.25% 3.50% 3.75% 4.00% 4.50% 4.75% 5.00%

BARKAT ASAAN SAVING ACCOUNT	
Tier 1 (1 & Above)	

				NEW ACT	UAL PRO	OFIT RATE	S					
					2015							
MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	ОСТ	NOV	DEC
BARKAT INVESTMENTS CERTIFICATES												
(Effective from 1st of June 2015)												
1 MONTH BIIC (Maturity)												
Tier 1 ( 50,000 to 999,999)						4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
Tier 2 ( 1,000,000 to 4,999,999)						5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
Tier 3 ( 5,000,000 to 9,999,999)						5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%
Tier 4 (10,000,000 to 24,999,999)	-					5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
Tier 5 (25,000,000 to 49,999,999)						5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
Tier 6 (50,000,000 to 99,999,999)	-					5.90%	0.00%	0.00%	0.00%	5.90%	5.90%	5.90%
Tier 7 (100,000,000 & abv)						6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%
3 MONTHS BIIC (Maturity)							•	•	•			,
Tier 1 ( 50,000 to 999,999)	-					4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
Tier 2 ( 1,000,000 to 4,999,999)	-					5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%
Tier 3 ( 5,000,000 to 9,999,999)	_					5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
Tier 4 (10,000,000 to 24,999,999)						5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
Tier 5 (25,000,000 to 49,999,999)						6.00%	6.00%	6.15%	6.15%	6.15%	6.15%	6.15%
Tier 6 (50,000,000 to 99,999,999)						0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 7 (100,000,000 & abv)						6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%
3 MONTHS BMIC (Monthly)						-						
Tier 1 ( 50,000 to 999,999)						4.70%	4.70%	4.70%	4.70%	4.70%	4.70%	4.70%
Tier 2 ( 1,000,000 to 4,999,999)						5.15%	5.15%	5.15%	5.15%	5.15%	5.15%	5.15%
Tier 3 ( 5,000,000 to 9,999,999)						5.40%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%
Tier 4 (10,000,000 to 24,999,999)						5.65%	5.65%	5.65%	5.65%	5.66%	5.65%	5.65%
Tier 5 (25,000,000 to 49,999,999)						0.00%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%
Tier 6 (50,000,000 & abv)						6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
6 MONTHS BIIC (Maturity)												
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)						5.35%	5.35%	5.35%	5.35%	5.35%	5.35%	5.35%
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)						0.00%	0.00%	0.00%	5.80%	5.80%	5.80%	5.80%
Tier 5 (25,000,000 to 49,999,999)						0.00%	0.00%	0.00%	6.18%	6.18%	6.18%	6.18%
Tier 6 (50,000,000 to 99,999,999)						0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 7 (100,000,000 & abv)						6.35%	6.35%	6.35%	6.35%	6.35%	6.35%	6.35%
6 MONTHS BMIC (Monthly)												
Tier 1 ( 50,000 to 999,999)						4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%
Tier 2 ( 1,000,000 to 4,999,999)						5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%
Tier 3 ( 5,000,000 to 9,999,999)						5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
Tier 4 (10,000,000 to 24,999,999)						0.00%	0.00%	0.00%	5.70%	5.70%	5.70%	5.70%
Tier 5 (25,000,000 to 49,999,999)	1					0.00%	0.00%	6.00%	6.00%	6.00%	6.00%	0.00%
Tier 6 (50,000,000 & abv)	1					0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

NEW ACTUAL PROFIT RATES 2015												
MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	ОСТ	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%
<b>12 MONTHS BMIC (Monthly)</b>						F 0.0%	F 0.0%/	F 00%	F 00%	F 0.0%	F 00%	F 000/
Tier 1 ( 50,000 to 999,999) Tier 2 ( 1,000,000 to 4,999,999)	-					5.00%	5.00% 5.40%	5.00% 5.40%	5.00% 5.40%	5.00% 5.40%	5.00%	5.00% 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 INVESTME Effective From 1st October 2015 1 MONTH BIIC (Maturity)		CATES -										
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	ОСТ	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)						F 000/	F 000/	F 000/	F 000/	F 000/	F 000/	F 000/
Tier 1 ( 50,000 to 999,999)	-					5.00%	5.00% 5.40%	5.00% 5.40%	5.00% 5.40%	5.00%	5.00%	5.00% 5.40%
Tier 2 ( 1,000,000 to 4,999,999) Tier 3 ( 5,000,000 to 9,999,999)						5.40%	5.60%	5.60%	5.60%	5.40% 5.60%	5.40% 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 INVESTME Effective From 1st October 2015 1 MONTH BIIC (Maturity)	INTS CERTIFIC	AIES -										
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%

			I	NEW ACT	UAL PRO 2015	FIT RATE	S					
MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	ОСТ	NOV	DEC
				FC	Y DEPOS	SITS						
MUDARIB PROFIT SHARING RATIO	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)	0.0588%	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)												
Tier 1 (1 to 99,999)	0.5879%	0.6535%	0.6396%	0.5000%	0.5000%	0.5000%	0.3659%	0.3296%	0.4001%	0.3000%	0.3008%	0.3000%
Tier 2 (100,000 to 249,999)	0.7055%	0.7841%	0.0000%	0.6000%	0.6000%	0.6000%	0.4269%	0.3845%	0.4667%	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%
6 MONTHS BIIC (Maturity)												
Tier 1 (1 to 99,999)	0.8819%	0.9802%	0.9593%	0.7500%	0.7500%	0.7500%	0.7927%	0.7141%	0.8668%	0.6500%	0.6518%	0.6500%
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)	1.1759%	1.3069%	1.2791%	1.0000%	1.0000%	1.0000%	0.8537%	0.7690%	0.9335%	0.7000%	0.7019%	0.7000%
Tier 2 (100,000 to 249,999)	1.4110%	1.5683%	1.5349%	1.2001%	1.2000%	1.2000%	0.9147%	0.8239%	1.0002%	0.7500%	0.7521%	0.7500%
Tier 3 (250,000 & Abv)	1.5874%	1.7643%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%

					AYSAL BAT ISLAMIC							bank a
				OLD ACT	UAL PRC 2015	FIT RATE	S					
MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	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%
<b>OLD - BARKAT INVESTMENTS CERTIFICATES</b> (Effective From 1st of October 2013 till 31st Jo	anruary 2014)											
12 MONTHS BIIC (Maturity)												
Tier 1 ( 50,000 to 999,999)	7.90%	0.00%	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)	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 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)	8.50%	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)	8.75%	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)	7.70%	0.00%	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)	7.80%	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)	7.90%	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)	8.25%	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%
BARKAT INVESTMENTS CERTIFICAT	ES											
(Effective From 1st of February 2014 till 23 N	lovember 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%
Tier 2 ( 1,000,000 to 4,999,999)	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 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 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%
3 MONTHS BIIC (Maturity)												
Tier 1 ( 50,000 to 999,999)	6.50%	6.50%	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)	7.30%	7.30%	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)	7.85%	7.85%	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)	8.10%	8.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

DAKKAI	INVESTIVIENTS	CERTIFICATES	
tive Freeze	1 at of Oatabar	2012 +:11 21 -+ 1000	

	OLD ACTUAL PROFIT RATES 2015													
MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	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%		
<b>OLD - BARKAT INVESTMENTS CERTIFICATES</b> (Effective From 1st of October 2013 till 31st Jo	anruary 2014)													
12 MONTHS BIIC (Maturity)														
Tier 1 ( 50,000 to 999,999)	7.90%	0.00%	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)	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 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)	8.50%	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)	8.75%	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)	7.70%	0.00%	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)	7.80%	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)	7.90%	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)	8.25%	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%		
<b>BARKAT INVESTMENTS CERTIFICAT</b> ( <i>Effective From 1st of February 2014 till 23 N</i>														
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%		
Tier 2 ( 1,000,000 to 4,999,999)	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 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 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%		
3 MONTHS BIIC (Maturity)		-	•	-	-	-	-	-	•	-	-			
Tier 1 ( 50,000 to 999,999)	6.50%	6.50%	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)	7.30%	7.30%	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)	7.85%	7.85%	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)	8.10%	8.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		

MONTH MUDARIB PROFIT SHARING RATIO	JAN 50%	FEB										
MUDARIB PROFIT SHARING RATIO	50%		MAR	APR	MAY	JUN	JUL	AUG	SEP	ОСТ	NOV	DEC
		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%
<b>OLD - BARKAT INVESTMENTS CERTIFICATES</b> (Effective From 1st of October 2013 till 31st Janra	uary 2014)											
12 MONTHS BIIC (Maturity)												
Tier 1 ( 50,000 to 999,999)	7.90%	0.00%	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)	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 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)	8.50%	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)	8.75%	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)	7.70%	0.00%	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)	7.80%	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)	7.90%	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)	8.25%	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%
BARKAT INVESTMENTS CERTIFICATES												
(Effective From 1st of February 2014 till 23 Nove 1 MONTH BIIC (Maturity)	ember 2014)											
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%
Tier 2 ( 1,000,000 to 4,999,999)	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 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 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%
3 MONTHS BIIC (Maturity)	0.0076	0.0076	0.0076	0.0078	0.0076	0.0076	0.0076	0.0076	0.00%	0.0078	0.0076	0.0078
	6.50%	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 1 ( 50,000 to 999,999)	7.30%	7.30%	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)	7.85%	7.85%	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)												
Tier 4 (10,000,000 to 24,999,999)	8.10%	8.10%	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 $49,999,999$ )	8.50% 8.75%	8.50% 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) Tier 7 (100,000,000 & abv)	8.75% 9.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

				OLD ACT	<b>UAL PRO</b>	FIT RATE	S					
					2015							
MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	ОСТ	NOV	DEC
3 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)	7.10%	7.10%	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)	7.65%	7.65%	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)	7.85%	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)	8.25%	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%
6 MONTHS BIIC (Maturity)												
Tier 1 ( 50,000 to 999,999)	7.00%	7.00%	7.00%	7.00%	7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 2 ( 1,000,000 to 4,999,999)	7.40%	7.40%	7.40%	7.40%	7.40%	0.00%	0.00%	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%	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)	8.85%	8.85%	8.85%	8.85%	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)	9.05%	9.05%	9.05%	9.05%	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)	6.85%	6.85%	6.85%	6.85%	6.86%	0.00%	0.00%	0.00%	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%	7.21%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 3 ( 5,000,000 to 9,999,999)	7.80%	7.80%	7.80%	7.80%	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)	8.00%	8.00%	8.00%	8.00%	8.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5 (25,000,000 to 49,999,999)	8.55%	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)	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	0.00%
Tier 2 ( 1,000,000 to 4,999,999)	8.10%	8.10%	8.10%	8.10%	8.10%	8.10%	8.10%	8.10%	8.10%	8.10%	8.10%	0.00%
Tier 3 ( 5,000,000 to 9,999,999)	8.60%	8.60%	8.60%	8.60%	8.60%	8.60%	8.60%	8.60%	8.60%	8.60%	8.60%	0.00%
Tier 4 (10,000,000 to 24,999,999)	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	0.00%	0.00%	0.00%
Tier 5 (25,000,000 to 49,999,999)	9.10%	9.10%	9.10%	9.10%	9.10%	9.10%	9.10%	9.10%	9.10%	9.10%	0.00%	0.00%
Tier 6 (50,000,000 to 99,999,999)	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	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)	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	0.00%
Tier 2 ( 1,000,000 to 4,999,999)	7.85%	7.85%	7.85%	7.85%	7.85%	7.85%	7.85%	7.85%	7.85%	7.85%	7.85%	0.00%
Tier 3 ( 5,000,000 to 9,999,999)	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	8.35%	0.00%
Tier 4 (10,000,000 to 24,999,999)	8.70%	8.70%	8.70%	8.70%	8.71%	8.70%	8.70%	8.70%	8.70%	8.70%	8.70%	0.00%
Tier 5 (25,000,000 to 49,999,999)	8.80%	8.80%	8.80%	8.80%	8.81%	8.80%	8.80%	8.80%	8.80%	8.81%	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 ACT	UAL PRO	FIT RATE	S					
					2015							
MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	ОСТ	NOV	DEC
BARKAT INVESTMENTS CERTIFICATES												
(Effective From 24th November 2014 Effect	tive till 31st January	<i>י 2015)</i>										
1 MONTH BIIC (Maturity)												
Tier 1 ( 50,000 to 999,999)	6.00%	6.00%	6.00%	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)	7.25%	7.25%	7.25%	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)	7.75%	7.75%	7.75%	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)	7.90%	7.90%	7.90%	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)	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)	8.10%	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)	8.25%	8.25%	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)	6.25%	6.25%	6.25%	6.25%	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)	7.30%	7.30%	7.30%	7.30%	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)	7.85%	7.85%	7.85%	7.85%	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)	8.00%	8.00%	8.00%	8.00%	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)	8.25%	8.25%	8.25%	8.25%	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)	8.50%	8.50%	8.50%	8.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 7 (100,000,000 & abv)	8.75%	8.75%	8.75%	8.75%	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)	6.15%	6.15%	6.15%	6.15%	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)	7.15%	7.15%	7.15%	7.15%	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)	7.65%	7.65%	7.65%	7.65%	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)	7.80%	7.80%	7.80%	7.80%	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%	8.01%	8.00%	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (50,000,000 & abv)	0.00%	8.25%	8.25%	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%	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%
6 MONTHS BMIC (Monthly)												
Tier 1 ( 50,000 to 999,999)	6.85%	6.85%	6.85%	6.85%	6.86%	6.85%	6.85%	0.00%	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%	7.21%	7.20%	7.20%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 3 ( 5,000,000 to 9,999,999)	7.80%	7.80%	7.80%	7.80%	7.80%	7.80%	7.80%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 4 (10,000,000 to 24,999,999)	7.90%	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)	8.25%	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)	8.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

				OLD ACT	<b>UAL PRO</b>	FIT RATE	S					
					2015							
MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	ОСТ	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%
Fier 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%
1 MONTH BIIC (Maturity)												1
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%

					2015							
MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	ОСТ	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%
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%
(Effective From 1st February 2015 Till 31st	March 2015)											
1 MONTH BIIC (Maturity)		/	/	/	/	/	/	/	/	/		
Tier 2 ( 1,000,000 to 4,999,999) Tier 3 ( 5,000,000 to 9,999,999)	-	6.50% 7.00%	6.50% 7.00%	6.50% 7.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
		7.10%	7.10%	7.10%	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)												
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%	$U_{1}U_{1}U_{70}$	
Tier 7 (100,000,000 & abv) 3 MONTHS BIIC (Maturity)		7.50%	7.50%	7.50%	0.00%		0.000/	0 0 0 0 /	0.000/	0.000/		
Tier 1 ( 50,000 to 999,999)						0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
		5 75%	5 75%	5 75%	5 75%						0.00%	0.00%
	-	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%	5.75% 6.75%	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) Tier 3 ( 5,000,000 to 9,999,999)		6.75% 7.25%	6.75% 7.25%	6.75% 7.25%	6.75% 7.25%	5.75% 6.75% 7.25%	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% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Tier 2 ( 1,000,000 to 4,999,999) Tier 3 ( 5,000,000 to 9,999,999) Tier 4 (10,000,000 to 24,999,999)		6.75% 7.25% 7.30%	6.75% 7.25% 7.30%	6.75% 7.25% 7.30%	6.75% 7.25% 7.30%	5.75% 6.75% 7.25% 7.30%	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% 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 2 ( 1,000,000 to 4,999,999) Tier 3 ( 5,000,000 to 9,999,999) Tier 4 (10,000,000 to 24,999,999) Tier 5 (25,000,000 to 49,999,999)		6.75% 7.25% 7.30% 7.40%	6.75% 7.25% 7.30% 7.40%	6.75% 7.25% 7.30% 7.40%	6.75% 7.25% 7.30% 7.40%	5.75% 6.75% 7.25% 7.30% 7.40%	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% 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%	0.00% 0.00% 0.00% 0.00% 0.00%
Tier 2 ( 1,000,000 to 4,999,999) Tier 3 ( 5,000,000 to 9,999,999) Tier 4 (10,000,000 to 24,999,999) Tier 5 (25,000,000 to 49,999,999) Tier 6 (50,000,000 to 99,999,999)		6.75% 7.25% 7.30% 7.40% 0.00%	6.75% 7.25% 7.30% 7.40% 0.00%	6.75% 7.25% 7.30% 7.40% 0.00%	6.75% 7.25% 7.30% 7.40% 0.00%	5.75% 6.75% 7.25% 7.30% 7.40% 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% 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% 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) Tier 3 ( 5,000,000 to 9,999,999) Tier 4 (10,000,000 to 24,999,999) Tier 5 (25,000,000 to 49,999,999) Tier 6 (50,000,000 to 99,999,999) Tier 7 (100,000,000 & abv)		6.75% 7.25% 7.30% 7.40%	6.75% 7.25% 7.30% 7.40%	6.75% 7.25% 7.30% 7.40%	6.75% 7.25% 7.30% 7.40%	5.75% 6.75% 7.25% 7.30% 7.40%	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% 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%	0.00% 0.00% 0.00% 0.00% 0.00%
Tier 2 ( 1,000,000 to 4,999,999) Tier 3 ( 5,000,000 to 9,999,999) Tier 4 (10,000,000 to 24,999,999) Tier 5 (25,000,000 to 49,999,999) Tier 6 (50,000,000 to 99,999,999) Tier 7 (100,000,000 & abv) <b>3 MONTHS BMIC (Monthly)</b>		6.75% 7.25% 7.30% 7.40% 0.00% 0.00%	6.75% 7.25% 7.30% 7.40% 0.00% 8.00%	6.75% 7.25% 7.30% 7.40% 0.00% 8.00%	6.75% 7.25% 7.30% 7.40% 0.00% 8.00%	5.75% 6.75% 7.25% 7.30% 7.40% 0.00% 8.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	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% 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%
Tier 2 ( 1,000,000 to 4,999,999) Tier 3 ( 5,000,000 to 9,999,999) Tier 4 (10,000,000 to 24,999,999) Tier 5 (25,000,000 to 49,999,999) Tier 6 (50,000,000 to 99,999,999) Tier 7 (100,000,000 & abv) <b>3 MONTHS BMIC (Monthly)</b> Tier 1 ( 50,000 to 999,999)		6.75% 7.25% 7.30% 7.40% 0.00% 0.00% 5.65%	6.75% 7.25% 7.30% 7.40% 0.00% 8.00% 5.65%	6.75% 7.25% 7.30% 7.40% 0.00% 8.00% 5.65%	6.75% 7.25% 7.30% 7.40% 0.00% 8.00% 5.66%	5.75% 6.75% 7.25% 7.30% 7.40% 0.00% 8.00% 5.65%	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% 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% 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% 0.00% 0.00% 0.00% 0.00%
Tier 2 ( 1,000,000 to 4,999,999) Tier 3 ( 5,000,000 to 9,999,999) Tier 4 (10,000,000 to 24,999,999) Tier 5 (25,000,000 to 49,999,999) Tier 6 (50,000,000 to 99,999,999) Tier 7 (100,000,000 & abv) <b>3 MONTHS BMIC (Monthly)</b> Tier 1 ( 50,000 to 999,999) Tier 2 ( 1,000,000 to 4,999,999)		6.75% 7.25% 7.30% 7.40% 0.00% 0.00% 5.65% 6.60%	6.75% 7.25% 7.30% 7.40% 0.00% 8.00% 5.65% 6.60%	6.75% 7.25% 7.30% 7.40% 0.00% 8.00% 5.65% 6.60%	6.75% 7.25% 7.30% 7.40% 0.00% 8.00% 5.66% 6.60%	5.75% 6.75% 7.25% 7.30% 7.40% 0.00% 8.00% 5.65% 6.60%	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% 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% 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% 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) Tier 3 ( 5,000,000 to 9,999,999) Tier 4 (10,000,000 to 24,999,999) Tier 5 (25,000,000 to 49,999,999) Tier 6 (50,000,000 to 99,999,999) Tier 7 (100,000,000 & abv) <b>3 MONTHS BMIC (Monthly)</b> Tier 1 ( 50,000 to 999,999) Tier 2 ( 1,000,000 to 4,999,999) Tier 3 ( 5,000,000 to 9,999,999)		6.75% 7.25% 7.30% 7.40% 0.00% 0.00% 5.65% 6.60% 7.05%	6.75% 7.25% 7.30% 7.40% 0.00% 8.00% 5.65% 6.60% 7.05%	6.75% 7.25% 7.30% 7.40% 0.00% 8.00% 5.65% 6.60% 7.05%	6.75% 7.25% 7.30% 7.40% 0.00% 8.00% 5.66% 6.60% 7.05%	5.75% 6.75% 7.25% 7.30% 7.40% 0.00% 8.00% 5.65% 6.60% 7.05%	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% 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% 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% 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% 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) Tier 3 ( 5,000,000 to 9,999,999) Tier 4 (10,000,000 to 24,999,999) Tier 5 (25,000,000 to 49,999,999) Tier 6 (50,000,000 to 99,999,999) Tier 7 (100,000,000 & abv) <b>3 MONTHS BMIC (Monthly)</b> Tier 1 ( 50,000 to 999,999) Tier 2 ( 1,000,000 to 4,999,999)		6.75% 7.25% 7.30% 7.40% 0.00% 0.00% 5.65% 6.60%	6.75% 7.25% 7.30% 7.40% 0.00% 8.00% 5.65% 6.60%	6.75% 7.25% 7.30% 7.40% 0.00% 8.00% 5.65% 6.60%	6.75% 7.25% 7.30% 7.40% 0.00% 8.00% 5.66% 6.60%	5.75% 6.75% 7.25% 7.30% 7.40% 0.00% 8.00% 5.65% 6.60%	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% 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% 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% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%

					UAL PRO 2015	FIT RATE	:5					
MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	ОСТ	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%	0.00%	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%	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%
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%
Fier 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)											•	
Fier 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%
ier 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%
ier 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%

<b>BARKAT INVESTMENTS CERTIFICATES</b> ( <i>Effective from 1st of April 2015 Till 31st of Mo</i>	ay 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%

20	15

				OLD ACT	2015		.5					
MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	ОСТ	NOV	DEC
3 MONTHS BIIC (Maturity)		-			-	<u>.</u>	-	-	<u>.</u>	-		
Tier 1 ( 50,000 to 999,999)				5.25%	5.25%	5.25%	5.25%	5.25%	0.00%	0.00%	0.00%	0.00%
Tier 2 ( 1,000,000 to 4,999,999)				6.15%	6.15%	6.15%	6.15%	6.15%	0.00%	0.00%	0.00%	0.00%
Tier 3 ( 5,000,000 to 9,999,999)				6.35%	6.35%	6.35%	6.35%	6.35%	0.00%	0.00%	0.00%	0.00%
Tier 4 (10,000,000 to 24,999,999)				6.90%	6.90%	6.90%	6.90%	6.90%	0.00%	0.00%	0.00%	0.00%
Tier 5 (25,000,000 to 49,999,999)				7.00%	7.00%	7.00%	7.00%	7.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (50,000,000 to 99,999,999)				7.05%	7.05%	7.05%	7.05%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 7 (100,000,000 & abv)	1			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 to 999,999)				5.15%	5.15%	5.15%	5.15%	5.15%	0.00%	0.00%	0.00%	0.00%
Tier 2 ( 1,000,000 to 4,999,999)				6.05%	6.05%	6.05%	6.05%	6.05%	0.00%	0.00%	0.00%	0.00%
Tier 3 ( 5,000,000 to 9,999,999)				6.20%	6.20%	6.20%	6.20%	6.20%	0.00%	0.00%	0.00%	0.00%
Tier 4 (10,000,000 to 24,999,999)				0.00%	6.75%	6.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5 (25,000,000 to 49,999,999)				6.85%	6.86%	6.85%	6.85%	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%
6 MONTHS BIIC (Maturity)				-				-				
Tier 1 ( 50,000 to 999,999)				5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	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%	6.25%	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%	6.50%	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%
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%
Tier 6 (50,000,000 to 99,999,999)				0.00%	7.20%	7.20%	7.20%	7.20%	7.20%	7.20%	7.20%	0.00%
Tier 7 (100,000,000 & abv)				7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	7.30%	0.00%
6 MONTHS BMIC (Monthly)												
Tier 1 ( 50,000 to 999,999)				5.40%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%	5.40%	0.00%
Tier 2 ( 1,000,000 to 4,999,999)				6.10%	6.11%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	0.00%
Tier 3 ( 5,000,000 to 9,999,999)				6.35%	6.35%	6.35%	6.35%	6.35%	6.35%	6.35%	6.35%	0.00%
Tier 4 (10,000,000 to 24,999,999)				6.85%	6.86%	6.85%	6.85%	6.85%	6.85%	6.85%	6.85%	0.00%
Tier 5 (25,000,000 to 49,999,999)				6.95%	6.95%	6.95%	6.95%	6.95%	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%
12 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%	6.00%
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%	6.50%
Tier 3 ( 5,000,000 to 9,999,999)				0.00%	6.60%	6.60%	6.60%	6.60%	6.60%	6.60%	6.60%	6.60%
Tier 4 (10,000,000 to 24,999,999)				0.00%	7.05%	7.05%	7.05%	7.05%	7.05%	7.05%	0.00%	0.00%
Tier 5 (25,000,000 to 49,999,999)	1			7.15%	7.15%	7.15%	7.15%	7.15%	7.15%	7.15%	7.15%	7.15%
Tier 6 (50,000,000 to 99,999,999)	1			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%
12 MONTHS BMIC (Monthly)				-								
Tier 1 ( 50,000 to 999,999)				5.90%	5.91%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%	5.90%
Tier 2 ( 1,000,000 to 4,999,999)	1			6.35%	6.35%	6.35%	6.35%	6.35%	6.35%	6.35%	6.35%	6.35%
Tier 3 ( 5,000,000 to 9,999,999)	4			6.45%	6.46%	6.46%	6.45%	6.46%	6.45%	6.46%	6.46%	6.46%
Tier 4 (10,000,000 to 24,999,999)	1			6.90%	6.90%	6.90%	6.90%	6.90%	6.90%	6.90%	6.90%	6.90%
Tier 5 (25,000,000 to 49,999,999)	1			0.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
Tier 6 (50,000,000 & abv)				0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

	OLD ACTUAL PROFIT RATES 2015													
MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	ОСТ	NOV	DEC		
<b>INSTITUTIONAL BARKAT INVESTME</b> (Effective From 1st of February 2014 till 30th I														
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)						1		1	1	1				
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)												<u> </u>		
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)												<u> </u>		
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 INVESTME	NTS CERTIFI	CATES -												
(Effective From 1st of December 2014 till 31st	t of January)													
1 MONTH BIIC (Maturity)														
Tier 1 ( 50,000 to 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%		
3 MONTHS BIIC (Maturity)	0.000/	0.000/	0.000/	0.000/	0.000/	0.000/	0.000/	0.000/	0.000/	0.000/	0.000/	0.000/		
Tier 1 ( 50,000 & Above)	9.00%	9.00%	9.00%	9.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
3 MONTHS BMIC (Monthly)	0.000/	0.000/	0.000/	0.000/	0.000/	0.000/	0.000/	0.000/	0.000/	0.000/	0.000/	0.000/		
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)	0.050/	0.074	0.070/	0.070/	0.070/	0.070/	0.074/	0.000/	0.000/	0.000/	0.000/	0.000/		
Tier 1 ( 50,000 & Above)	9.05%	9.05%	9.05%	9.05%	9.05%	9.05%	9.05%	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)	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%		
12 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%		

OLD ACTUAL PROFIT RATES 2015												
MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	ОСТ	NOV	DEC
INSTITUTIONAL BARKAT INVESTME		CATES -	-	-	-	-	-	-	-	-	-	
(Effective From 1st February 2015 Till 31st Mo	arch 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)				•		•					•	<u>.</u>
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%
<b>INSTITUTIONAL BARKAT INVESTME</b>	NTS CERTIFI	CATES -										
(Effective from 1st of April 2015 Till 31st of Me	ay 2015)											
1 MONTH BIIC (Maturity)					T	1	T				T	
Tier 1 ( 50,000 to 999,999)				7.20%	7.20%	7.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 MONTHS BIIC (Maturity)												·
Tier 1 ( 50,000 & Above)				7.30%	7.30%	7.30%	7.30%	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%
6 MONTHS BIIC (Maturity)												
Tier 1 ( 50,000 & Above)				7.40%	7.40%	7.40%	7.40%	7.40%	7.40%	7.40%	7.40%	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%
12 MONTHS BIIC (Maturity)												
Tier 1 ( 50,000 & Above)				7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
12 MONTHS BMIC (Monthly)					-		-			-		
Tier 1 ( 50,000 & Above)	1			0.00%	0.00%	0.00%	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	ОСТ	NOV	DEC
INSTITUTIONAL BARKAT INVESTMENTS CERTIFICATES - Effective From 1st June 2015 Till 30th September 2015												
1 MONTH BIIC (Maturity)												
Tier 1 ( 50,000 to 999,999)						6.20%	6.20%	6.20%	6.20%	6.20%	0.00%	0.00%
3 MONTHS BIIC (Maturity)												
Tier 1 ( 50,000 & Above)						6.30%	6.30%	6.30%	6.30%	6.30%	6.30%	0.00%
3 MONTHS BMIC (Monthly)												
Tier 1 ( 50,000 & Above)						6.15%	6.15%	6.15%	6.15%	6.15%	6.15%	6.15%
6 MONTHS BIIC (Maturity)												
Tier 1 ( 50,000 & Above)						6.45%	6.45%	6.45%	6.45%	6.45%	6.45%	6.45%
6 MONTHS BMIC (Monthly)												
Tier 1 ( 50,000 & Above)						0.00%	0.00%	0.00%	6.30%	6.30%	6.30%	6.30%
12 MONTHS BIIC (Maturity)						÷	-					-
Tier 1 ( 50,000 & Above)						7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
12 MONTHS BMIC (Monthly)												
Tier 1 ( 50,000 & Above)						6.45%	6.45%	6.45%	6.45%	6.45%	6.45%	6.45%