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FAYSAL ISLAMIC BANKING PKR DEPOSITS - WEIGHTAGES	JANUARY 2020
ANNOUNCEMENT DATE	26-Dec-19
**MUDARIB PROFIT SHARING RATIO	50%

OTHER DEPOSITS	
MARGIN ACCOUNTS	0.0087
FAYSAL ISLAMIC KAMIL BUSINESS ACCOUNT	0.0087
FAYSAL ISLAMIC REHMAT PERSONAL ACCOUNT	0.0087
FAYSAL ISLAMIC REHMAT BUSINESS ACCOUNT	0.0087
* FAYSAL ISLAMIC PAYCHEQ PLUS (PAYROLL) ACCOUNT	0.0087

Profit Payment Frequency is Semi - Annually

FINANCIAL INSTITUTIONS DEPOSIT	
Tier 1 (1 to 4,999,999)	1.0856
Tier 2 (5,000,000 to 49,999,999)	1.1797
Tier 3 (50,000,000 to 149,999,999)	1.3244
Tier 4 - (150,000,000 to 299,999,999)	1.4258
Tier 5 (300,000,000 to 499,999,999)	1.5054
Tier 6 (500,000,000 to 999,999,999)	1.5488
Tier 7 (1,000,000,000 & ABV)	1.5921

FAYSAL ISLAMIC SAVING ACCOUNT	
Tier 1 (1-499,999)	1.0132
Tier 2 (500,000- 2,999,999)	1.0494
Tier 3 (3,000,000 - 19,999,999)	1.1218
Tier 4 (20,000,000 to 49,999,999)	1.1941
Tier 5 (50,000,000 to 99,999,999)	1.3027
Tier 6 (100,000,000 to 499,999,999)	1.3751
Tier 7 (500,000,000 & above)	1.4474

*FAYSAL ISLAMIC ASAAN SAVING ACCOUNT	
Tier 1 (Rs.1 & Above)	1.0132

Profit Payment Frequency is Semi - Annually

*FAYSAL ISLAMIC PAYCHEQ PLUS SAVING ACCOUNT	
Tier 1 (Rs.1 & Above)	1.0132

Profit Payment Frequency is Semi - Annually

*FAYSAL ISLAMIC MUNTAZIM SAVING ACCOUNT - 6 Monthly Profit	
Tier 1 (Rs.1 & Above)	1.4474

Profit Payment Frequency is Semi - Annually

FAYSAL ISLAMIC MUNTAZIM SAVING ACCOUNT - Monthly Profit	
Tier 1 (Rs.1 & Above)	1.4474

FAYSAL ISLAMIC LIFEPLUS SAVING ACCOUNT	
Tier 1 (1 - 499,999)	1.3027
Tier 2 (500,000 - 9,999,999)	1.4474
Tier 3 (10,000,000 - 49,999,999)	1.4836
Tier 4 (50,000,000 & 99,999,999)	1.5560
Tier 5 (100,000,000 & 499,999,999)	1.5921
Tier 6 (500,000,000 & Above)	1.6645

FAYSAL ISLAMIC BANKING PKR DEPOSITS - WEIGHTAGES	JANUARY 2020
ANNOUNCEMENT DATE	26-Dec-19
**MUDARIB PROFIT SHARING RATIO	50%

FAYSAL ISLAMIC - BARKAT INVESTMENT CERTIFICATES	
1 MONTH	
BIIC - *(Profit on Maturity)*	
Tier 1 (50,000 to 999,999)	1.3027
Tier 2 (1,000,000 to 9,999,999)	1.4113
Tier 3 (10,000,000 to 49,999,999)	1.4474
Tier 4 (50,000,000 and 99,999,999)	1.4835
Tier 5 (100,000,000 to 499,999,999)	1.5922
Tier 6 (500,000,000 to 999,999,999)	1.7370
Tier 7 (1,000,000,000 & abv)	1.7586
3 MONTH	
BMIC - *(Monthly Profit)*	
Tier 1 (50,000 to 999,999)	1.3027
Tier 2 (1,000,000 to 9,999,999)	1.4474
Tier 3 (10,000,000 to 49,999,999)	1.4836
Tier 4 (50,000,000 and 99,999,999)	1.5198
Tier 5 (100,000,000 to 499,999,999)	1.7586
Tier 6 (500,000,000 to 999,999,999)	1.7586
Tier 7 (1,000,000,000 & abv)	1.7586
BIIC - *(Profit on Maturity)*	
Tier 1 (50,000 to 999,999)	1.3027
Tier 2 (1,000,000 to 9,999,999)	1.4474
Tier 3 (10,000,000 to 49,999,999)	1.4836
Tier 4 (50,000,000 and 99,999,999)	1.5198
Tier 5 (100,000,000 to 499,999,999)	1.6284
Tier 6 (500,000,000 to 999,999,999)	1.6646
Tier 7 (1,000,000,000 & abv)	1.7586
6 MONTH	
BMIC - *(Monthly Profit)*	
Tier 1 (50,000 to 999,999)	1.3751
Tier 2 (1,000,000 to 9,999,999)	1.4836
Tier 3 (10,000,000 to 49,999,999)	1.5198
Tier 4 (50,000,000 and 99,999,999)	1.5560
Tier 5 (100,000,000 to 499,999,999)	1.7370
Tier 6 (500,000,000 to 999,999,999)	1.7586
Tier 7 (1,000,000,000 & abv)	1.7586
BQIC - *(Quarterly Profit)*	
Tier 1 (50,000 to 999,999)	1.3750
Tier 2 (1,000,000 to 9,999,999)	1.4835
Tier 3 (10,000,000 to 49,999,999)	1.5198
Tier 4 (50,000,000 and 99,999,999)	1.5560
Tier 5 (100,000,000 to 499,999,999)	1.7370
Tier 6 (500,000,000 to 999,999,999)	1.7586
Tier 7 (1,000,000,000 & abv)	1.7586
BIIC - *(Profit on Maturity)*	
Tier 1 (50,000 to 999,999)	1.3751
Tier 2 (1,000,000 to 9,999,999)	1.4836
Tier 3 (10,000,000 to 49,999,999)	1.5198
Tier 4 (50,000,000 and 99,999,999)	1.5560
Tier 5 (100,000,000 to 499,999,999)	1.7370
Tier 6 (500,000,000 to 999,999,999)	1.7586
Tier 7 (1,000,000,000 & abv)	1.7586

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FAYSAL ISLAMIC BANKING PKR DEPOSITS - WEIGHTAGES	JANUARY 2020
ANNOUNCEMENT DATE	26-Dec-19
**MUDARIB PROFIT SHARING RATIO	50%

1 YEAR	
BMIC - *(Monthly Profit)*	
Tier 1 (50,000 to 999,999)	1.5922
Tier 2 (1,000,000 to 9,999,999)	1.6284
Tier 3 (10,000,000 to 49,999,999)	1.6646
Tier 4 (50,000,000 and 99,999,999)	1.7007
Tier 5 (100,000,000 to 499,999,999)	1.7731
Tier 6 (500,000,000 to 999,999,999)	1.8092
Tier 7 (1,000,000,000 & abv)	1.8817
BQIC - *(Quarterly Profit)*	
Tier 1 (50,000 to 999,999)	1.5922
Tier 2 (1,000,000 to 9,999,999)	1.6284
Tier 3 (10,000,000 to 49,999,999)	1.6646
Tier 4 (50,000,000 and 99,999,999)	1.7007
Tier 5 (100,000,000 to 499,999,999)	1.7731
Tier 6 (500,000,000 to 999,999,999)	1.8092
Tier 7 (1,000,000,000 & abv)	1.8817
BHIC - *(Half Yearly Profit)*	
Tier 1 (50,000 to 999,999)	1.6645
Tier 2 (1,000,000 to 9,999,999)	1.6646
Tier 3 (10,000,000 to 49,999,999)	1.7007
Tier 4 (50,000,000 and 99,999,999)	1.7370
Tier 5 (100,000,000 to 499,999,999)	1.7731
Tier 6 (500,000,000 to 999,999,999)	1.8092
Tier 7 (1,000,000,000 & abv)	1.8817
BIIC - *(Profit on Maturity)*	
Tier 1 (50,000 to 999,999)	1.6284
Tier 2 (1,000,000 to 9,999,999)	1.7369
Tier 3 (10,000,000 to 49,999,999)	1.7731
Tier 4 (50,000,000 and 99,999,999)	1.7731
Tier 5 (100,000,000 to 499,999,999)	1.8092
Tier 6 (500,000,000 to 999,999,999)	1.8817
Tier 7 (1,000,000,000 & abv)	1.9178
2 YEARS	
BMIC - *(Monthly Profit)*	
Tier 1 (50,000 to 999,999)	1.7369
Tier 2 (1,000,000 to 9,999,999)	1.7731
Tier 3 (10,000,000 to 49,999,999)	1.7949
Tier 4 (50,000,000 & abv)	1.8092
BQIC - *(Quarterly Profit)*	
Tier 1 (50,000 to 999,999)	1.7370
Tier 2 (1,000,000 to 9,999,999)	1.7731
Tier 3 (10,000,000 to 49,999,999)	1.7949
Tier 4 (50,000,000 & abv)	1.8092
BHIC - *(Half Yearly Profit)*	
Tier 1 (50,000 to 999,999)	1.7369
Tier 2 (1,000,000 to 9,999,999)	1.7731
Tier 3 (10,000,000 to 49,999,999)	1.7949
Tier 4 (50,000,000 & abv)	1.8092
BYIC - *(Yearly Profit)*	
Tier 1 (50,000 to 999,999)	1.7370
Tier 2 (1,000,000 to 9,999,999)	1.7731
Tier 3 (10,000,000 to 49,999,999)	1.7949
Tier 4 (50,000,000 & abv)	1.8092
BIIC - *(Profit on Maturity)*	
Tier 1 (50,000 to 999,999)	1.7370
Tier 2 (1,000,000 to 9,999,999)	1.7731
Tier 3 (10,000,000 to 49,999,999)	1.7949
Tier 4 (50,000,000 & abv)	1.8092

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FAYSAL ISLAMIC BANKING PKR DEPOSITS - WEIGHTAGES	JANUARY 2020
ANNOUNCEMENT DATE	26-Dec-19
**MUDARIB PROFIT SHARING RATIO	50%

3 YEARS	
BMIC - *(Monthly Profit)*	
Tier 1 (50,000 to 999,999)	1.7370
Tier 2 (1,000,000 to 9,999,999)	1.7731
Tier 3 (10,000,000 to 49,999,999)	1.7949
Tier 4 (50,000,000 & abv)	1.8092
BQIC - *(Quarterly Profit)*	
Tier 1 (50,000 to 999,999)	1.7370
Tier 2 (1,000,000 to 9,999,999)	1.7731
Tier 3 (10,000,000 to 49,999,999)	1.7949
Tier 4 (50,000,000 & abv)	1.8092
BHIC - *(Half Yearly Profit)*	
Tier 1 (50,000 to 999,999)	1.7370
Tier 2 (1,000,000 to 9,999,999)	1.7731
Tier 3 (10,000,000 to 49,999,999)	1.7949
Tier 4 (50,000,000 & abv)	1.8092
BYIC - *(Yearly Profit)*	
Tier 1 (50,000 to 999,999)	1.7370
Tier 2 (1,000,000 to 9,999,999)	1.7731
Tier 3 (10,000,000 to 49,999,999)	1.7949
Tier 4 (50,000,000 & abv)	1.8092
BIIC - *(Profit on Maturity)*	
Tier 1 (50,000 to 999,999)	1.7369
Tier 2 (1,000,000 to 9,999,999)	1.7731
Tier 3 (10,000,000 to 49,999,999)	1.7949
Tier 4 (50,000,000 & abv)	1.8092
5 YEARS	
BMIC - *(Monthly Profit)*	
Tier 1 (50,000 to 999,999)	1.7369
Tier 2 (1,000,000 to 9,999,999)	1.7731
Tier 3 (10,000,000 to 49,999,999)	1.7948
Tier 4 (50,000,000 & abv)	1.8093
BQIC - *(Quarterly Profit)*	
Tier 1 (50,000 to 999,999)	1.7370
Tier 2 (1,000,000 to 9,999,999)	1.7731
Tier 3 (10,000,000 to 49,999,999)	1.7949
Tier 4 (50,000,000 & abv)	1.8092
BHIC - *(Half Yearly Profit)*	
Tier 1 (50,000 to 999,999)	1.7369
Tier 2 (1,000,000 to 9,999,999)	1.7731
Tier 3 (10,000,000 to 49,999,999)	1.7949
Tier 4 (50,000,000 & abv)	1.8092
BYIC - *(Yearly Profit)*	
Tier 1 (50,000 to 999,999)	1.7369
Tier 2 (1,000,000 to 9,999,999)	1.7731
Tier 3 (10,000,000 to 49,999,999)	1.7949
Tier 4 (50,000,000 & abv)	1.8092
BIIC - *(Profit on Maturity)*	
Tier 1 (50,000 to 999,999)	1.7369
Tier 2 (1,000,000 to 9,999,999)	1.7731
Tier 3 (10,000,000 to 49,999,999)	1.7948
Tier 4 (50,000,000 & abv)	1.8092

FAYSAL ISLAMIC BANKING PKR DEPOSITS - WEIGHTAGES	JANUARY 2020
ANNOUNCEMENT DATE	26-Dec-19
**MUDARIB PROFIT SHARING RATIO	50%

FAYSAL ISLAMIC - INSTITUTIONAL INVESTMENT CERTIFICATE	
1 MONTH	
***BIIC -** (Profit on Maturity) :* Tier 1 (50,000 & Above)	1.6646
3 MONTHS	
***BMIC -** (Monthly Profit) :* Tier 1 (50,000 & Above)	1.6284
***BIIC -** (Profit on Maturity) :* Tier 1 (50,000 & Above)	1.7007
6 MONTHS	
***BMIC -** (Monthly Profit) :* Tier 1 (50,000 & Above)	1.6646
***BIIC -** (Profit on Maturity) :* Tier 1 (50,000 & Above)	1.7369
12 MONTHS	
***BMIC -** (Monthly Profit) :* Tier 1 (50,000 & Above)	1.7369
***BIIC -** (Profit on Maturity) :* Tier 1 (50,000 & Above)	1.8817

FAYSAL ISLAMIC - SPECIAL 1 YEAR BARKAT INVESTMENT CERTIFICATE	
BMIC - *(Monthly Profit)*	
Tier 1 (500,000 to 9,999,999)	1.8762
Tier 2 (10,000,000 & Abv)	1.9137
BIIC - *(Profit on Maturity)*	
Tier 1 (500,000 to 9,999,999)	1.9512
Tier 2 (10,000,000 & Abv)	1.9888

FAYSAL ISLAMIC BANKING PKR DEPOSITS - WEIGHTAGES	JANUARY 2020
ANNOUNCEMENT DATE	26-Dec-19
**MUDARIB PROFIT SHARING RATIO	50%

ISLAMIC LONG TERM FINANCING FACILITY- NON TEXTILE SECTORS	
3 YEARS	
Quarterly Profit : Tier 1 (1 & Above)	0.6514
5 YEARS	
Quarterly Profit : Tier 1 (1 & Above)	0.5067
10 YEARS	
Quarterly Profit : Tier 1 (1 & Above)	0.4342

ISLAMIC LONG TERM FINANCING FACILITY- TEXTILE SECTORS	
3 YEARS	
Quarterly Profit : Tier 1 (1 & Above)	0.5067
5 YEARS	
Quarterly Profit : Tier 1 (1 & Above)	0.3619
10 YEARS	
Quarterly Profit : Tier 1 (1 & Above)	0.2895

ISLAMIC FINANCING FACILITY FOR RENEWABLE ENERGY TEXTILE - (IFRE)	
7 YEARS	
Quarterly Profit : Tier 1 (1 & Above)	0.2895

FAYSAL ISLAMIC BANKING USD DEPOSITS - WEIGHTAGES	JANUARY 2020
ANNOUNCEMENT DATE	26-Dec-19
**MUDARIB PROFIT SHARING RATIO	90%

FAYSAL ISLAMIC SAVING ACCOUNTS - *Monthly Profit*	
Tier 1 (0 to USD 999)	0.2064
Tier 2 (USD 1,000 to USD 49,999)	0.4127
Tier 3 (USD 50,000 to USD 99,999)	0.6190
Tier 4 (USD 100,000 & above)	1.0317

* FAYSAL ISLAMIC SAVING ACCOUNTS - *6 Monthly Profit*	
Tier 1 (0 to USD 999)	0.4149
Tier 2 (USD 1,000 to USD 49,999)	0.6190
Tier 3 (USD 50,000 to USD 99,999)	0.8253
Tier 4 (USD 100,000 & above)	1.2380

Profit Payment Frequency is Semi - Annually

FAYSAL ISLAMIC INVESTMENT CERTIFICATES	
1 MONTH - BIIC - *(Profit on Maturity)*	
Tier 1 (0 to USD 99,999)	1.0484
Tier 2 (USD 100,000 to USD 249,999)	1.2381
Tier 3 (USD 250,000 to USD 999,999)	1.8501
Tier 4 (USD 1,000,000 & Abv)	4.1320
3 MONTHS - BIIC - *(Profit on Maturity)*	
Tier 1 (0 to USD 99,999)	1.2386
Tier 2 (USD 100,000 to USD 249,999)	1.4184
Tier 3 (USD 250,000 to USD 999,999)	2.0351
Tier 4 (USD 1,000,000 & Abv)	6.1671
6 MONTHS - BIIC - *(Profit on Maturity)*	
Tier 1 (0 to USD 99,999)	2.2698
Tier 2 (USD 100,000 to USD 249,999)	2.4761
Tier 3 (USD 250,000 to USD 999,999)	2.6519
Tier 4 (USD 1,000,000 & Abv)	9.3123
12 MONTHS - BIIC - *(Profit on Maturity)*	
Tier 1 (0 to USD 99,999)	2.4761
Tier 2 (USD 100,000 to USD 249,999)	2.6519
Tier 3 (USD 250,000 to USD 999,999)	2.8985
Tier 4 (USD 1,000,000 & Abv)	10.3169

FAYSAL ISLAMIC BANKING EURO DEPOSITS - WEIGHTAGES	JANUARY 2020
ANNOUNCEMENT DATE	26-Dec-19
**MUDARIB PROFIT SHARING RATIO	90%

FAYSAL ISLAMIC SAVING ACCOUNTS - *Monthly Profit*	
Tier 1 (0 to EURO 999)	0.0044
Tier 2 (EURO 1,000 to EURO 49,999)	0.0056
Tier 3 (EURO 50,000 to EURO 99,999)	0.0073
Tier 4 (EURO 100,000 & above)	0.0079

* FAYSAL ISLAMIC SAVING ACCOUNTS - *6 Monthly Profit*	
Tier 1 (0 to EURO 999)	0.0059
Tier 2 (EURO 1,000 to EURO 49,999)	0.0068
Tier 3 (EURO 50,000 to EURO 99,999)	0.0081
Tier 4 (EURO 100,000 & above)	0.0094

Profit Payment Frequency is Semi - Annually

FAYSAL ISLAMIC-BARKAT INVESTMENT CERTIFICATES	
1 MONTH - BIIC - *(Profit on Maturity)*	
Tier 1 (0 to EURO 99,999)	0.0063
Tier 2 (EURO 100,000 to EURO 249,999)	0.0079
Tier 3 (EURO 250,000 to EURO 999,999)	0.0094
Tier 4 (EURO 1,000,000 & Abv)	0.0102
3 MONTHS - BIIC - *(Profit on Maturity)*	
Tier 1 (0 to EURO 99,999)	0.0094
Tier 2 (EURO 100,000 to EURO 249,999)	0.0094
Tier 3 (EURO 250,000 to EURO 999,999)	0.0105
Tier 4 (EURO 1,000,000 & Abv)	0.0118
6 MONTHS - BIIC - *(Profit on Maturity)*	
Tier 1 (0 to EURO 99,999)	0.0094
Tier 2 (EURO 100,000 to EURO 249,999)	0.0110
Tier 3 (EURO 250,000 to EURO 999,999)	0.0115
Tier 4 (EURO 1,000,000 & Abv)	0.0126
12 MONTHS - BIIC - *(Profit on Maturity)*	
Tier 1 (0 to EURO 99,999)	0.0094
Tier 2 (EURO 100,000 to EURO 249,999)	0.0110
Tier 3 (EURO 250,000 to EURO 999,999)	3.4757
Tier 4 (EURO 1,000,000 & Abv)	3.5919

FAYSAL ISLAMIC BANKING GBP DEPOSITS - WEIGHTAGES	JANUARY 2020
ANNOUNCEMENT DATE	26-Dec-19
**MUDARIB PROFIT SHARING RATIO	90%

FAYSAL ISLAMIC SAVING ACCOUNTS - *Monthly Profit*	
Tier 1 (0 to GBP 999)	1.3471
Tier 2 (GBP 1,000 to GBP 49,999)	1.6809
Tier 3 (GBP 50,000 to GBP 99,999)	2.0163
Tier 4 (GBP 100,000 & above)	2.3546

* FAYSAL ISLAMIC SAVING ACCOUNTS - *6 Monthly Profit*	
Tier 1 (0 to GBP 999)	0.6698
Tier 2 (GBP 1,000 to GBP 49,999)	1.0086
Tier 3 (GBP 50,000 to GBP 99,999)	1.3451
Tier 4 (GBP 100,000 & above)	2.6902

Profit Payment Frequency is Semi - Annually

FAYSAL ISLAMIC-BARKAT INVESTMENT CERTIFICATES	
1 MONTH - BIIC - *(Profit on Maturity)*	
Tier 1 (0 to GBP 99,999)	1.0068
Tier 2 (GBP 100,000 to GBP 249,999)	1.3438
Tier 3 (GBP 250,000 to GBP 999,999)	1.6807
Tier 4 (GBP 1,000,000 & Abv)	2.0177
3 MONTHS - BIIC - *(Profit on Maturity)*	
Tier 1 (0 to GBP 99,999)	1.3477
Tier 2 (GBP 100,000 to GBP 249,999)	1.6807
Tier 3 (GBP 250,000 to GBP 999,999)	2.0163
Tier 4 (GBP 1,000,000 & Abv)	2.3546
6 MONTHS - BIIC - *(Profit on Maturity)*	
Tier 1 (0 to GBP 99,999)	1.6807
Tier 2 (GBP 100,000 to GBP 249,999)	2.0177
Tier 3 (GBP 250,000 to GBP 999,999)	2.3546
Tier 4 (GBP 1,000,000 & Abv)	2.6895
12 MONTHS - BIIC - *(Profit on Maturity)*	
Tier 1 (0 to GBP 99,999)	3.0285
Tier 2 (GBP 100,000 to GBP 249,999)	3.3614
Tier 3 (GBP 250,000 to GBP 999,999)	3.6997
Tier 4 (GBP 1,000,000 & Abv)	4.0353

NOTE:

- *** Mudarib Share applicable for each category of Deposits.*
- All such Barkat Investment Certificate deposit amounts (LCY & FCY) that are to be automatically renewed, each time the Certificate reaches its maturity date, shall be automatically renewed for a like term at the weightages prevalent on date of renewal.