| FAYSAL BANK <br> faysabank <br> BARKAT ISLAMIC BANKING |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| NEW ACTUAL PROFIT RATES 2016 |  |  |  |  |  |  |  |  |  |  |  |  |
| MONTH | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEPT | ОСт | NOV | DEC |
| PKR DEPOSITS |  |  |  |  |  |  |  |  |  |  |  |  |
| MUDARIB PROFIT SHARING RATIO | 50\% | 50\% | 50\% | 50\% | 50\% | 50\% | 50\% | 50\% | 50\% | 50\% | 50\% | 50\% |
| DEPOSITOR'S SHARE IN PROFIT | 50\% | 50\% | 50\% | 50\% | 50\% | 50\% | 50\% | 50\% | 50\% | 50\% | 50\% | 50\% |
| OTHER DEPOSITS |  |  |  |  |  |  |  |  |  |  |  |  |
| Margin Accounts \& Security Deposits | 0.05\% | 0.05\% | 0.05\% | 0.05\% | 0.05\% | 0.05\% | 0.05\% | 0.05\% | 0.05\% | 0.05\% | 0.05\% | 0.05\% |
| Barkat Kamil Account | 0.05\% | 0.05\% | 0.05\% | 0.05\% | 0.05\% | 0.05\% | 0.05\% | 0.05\% | 0.05\% | 0.05\% | 0.05\% | 0.05\% |
| FINANCIAL InSTITUTIONAL DEPOSIT |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 (0 to 4,999,999) | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 3.02\% | 2.78\% | 2.76\% | 2.50\% |
| Tier 2 (5,000,000 to 49,999,999) | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 5.30\% | 5.41\% | 5.17\% | 5.76\% | 5.30\% | 5.28\% | 4.99\% |
| Tier 3 (50,000,000 to 149,999,999) | 6.30\% | 0.00\% | 0.00\% | 5.77\% | 5.75\% | 0.00\% | 5.80\% | 5.54\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| Tier 4-(150,000,000 to 999,999,999 | 6.35\% | 5.87\% | 6.23\% | 5.82\% | 5.80\% | 5.78\% | 5.90\% | 5.64\% | 6.53\% | 6.00\% | 5.98\% | 5.24\% |
| Tier 5 ( $1,000,000,000$ \& abv) | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 5.56\% | 5.83\% | 5.95\% | 5.68\% | 0.00\% | 6.06\% | 6.03\% | 5.49\% |
| BARKAT SAVING ACcounts |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 (0-2,499,999) | 3.25\% | 3.15\% | 3.35\% | 3.12\% | 3.12\% | 2.89\% | 2.95\% | 2.82\% | 3.24\% | 2.98\% | 2.96\% | 2.50\% |
| Tier 2 (2,500,000-4,999,999) | 3.50\% | 3.39\% | 3.60\% | 3.36\% | 3.36\% | 3.13\% | 3.20\% | 3.05\% | 3.51\% | 3.23\% | 3.22\% | 2.60\% |
| Tier 3 (5,000,000-7,499,999) | 3.75\% | 3.64\% | 3.86\% | 3.61\% | 3.60\% | 3.37\% | 3.44\% | 3.29\% | 3.78\% | 3.48\% | 3.47\% | 2.75\% |
| Tier 4 ( $7,500,000-9,999,999$ ) | 4.00\% | 3.88\% | 4.12\% | 3.85\% | 3.84\% | 3.61\% | 3.69\% | 3.52\% | 4.06\% | 3.73\% | 3.72\% | 3.14\% |
| Tier 5 (10,000,000 to 14,999,999) | 4.50\% | 4.36\% | 4.63\% | 4.33\% | 4.32\% | 4.10\% | 4.18\% | 3.99\% | 4.61\% | 4.24\% | 4.22\% | 3.74\% |
| Tier 6 (15,000,000 to 24,999,999) | 4.75\% | 4.61\% | 4.89\% | 4.57\% | 4.56\% | 4.34\% | 4.43\% | 4.23\% | 4.88\% | 4.49\% | 4.47\% | 3.99\% |
| Tier 7 ( $25,000,000$ to 49,999,999) | 5.00\% | 4.85\% | 5.15\% | 4.81\% | 4.80\% | 4.58\% | 4.67\% | 4.46\% | 5.15\% | 4.74\% | 4.72\% | 4.49\% |
| Tier 8 (50,000,000 to 99,999,999) | 5.20\% | 5.04\% | 5.35\% | 5.00\% | 4.99\% | 4.82\% | 4.92\% | 4.70\% | 5.43\% | 5.00\% | 4.97\% | 4.74\% |
| Tier 9 (100,000,000 to 499,999,999) | 5.40\% | 5.24\% | 5.56\% | 5.19\% | 5.18\% | 5.20\% | 5.31\% | 5.07\% | 5.87\% | 5.40\% | 5.38\% | 4.99\% |
| Tier 10 ( $500,000,000$ \& above) | 0.00\% | 0.00\% | 5.76\% | 5.38\% | 5.37\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 4.99\% |


| NEW ACTUAL PROFIT RATES 2016 |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| MONTH | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEPT | OCT | NOV | DEC |
| BARKAT ASAAN SAVING ACCOUNT |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 (1 \& Above) | 3.25\% | 3.15\% | 3.35\% | 3.12\% | 3.12\% | 2.89\% | 2.95\% | 2.82\% | 3.24\% | 2.98\% | 2.96\% | 2.50\% |
| BARKAT INVESTMENTS CERTIFICATES (Effective from 2nd of February 2016) |  |  |  |  |  |  |  |  |  |  |  |  |
| 1 MONTH BIIC (Maturity) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 ( 50,000 to 999,999) |  | 4.36\% | 4.63\% | 4.33\% | 4.32\% | 4.34\% | 4.43\% | 4.23\% | 4.94\% | 4.54\% | 4.52\% | 4.49\% |
| Tier 2 ( 1,000,000 to 4,999,999) |  | 4.61\% | 4.89\% | 4.57\% | 4.56\% | 4.58\% | 4.67\% | 4.46\% | 5.21\% | 4.79\% | 4.77\% | 4.74\% |
| Tier 3 ( 5,000,000 to 9,999,999) |  | 4.85\% | 5.15\% | 4.81\% | 4.80\% | 4.82\% | 4.92\% | 4.70\% | 5.48\% | 5.05\% | 5.02\% | 4.99\% |
| Tier 4 (10,000,000 to 24,999,999) |  | 5.09\% | 5.40\% | 5.05\% | 5.04\% | 5.06\% | 5.16\% | 4.93\% | 5.76\% | 5.30\% | 5.28\% | 5.24\% |
| Tier 5 (25,000,000 to 49,999,999) |  | 5.33\% | 5.66\% | 5.29\% | 5.28\% | 5.30\% | 5.41\% | 5.17\% | 6.03\% | 5.55\% | 5.53\% | 5.49\% |
| Tier 6 (50,000,000 to 99,999,999) |  | 5.48\% | 5.82\% | 5.43\% | 5.42\% | 5.44\% | 5.56\% | 5.31\% | 6.09\% | 5.60\% | 5.58\% | 5.54\% |
| Tier 7 ( $100,000,000$ \& abv) |  | 5.67\% | 6.02\% | 5.62\% | 5.61\% | 5.64\% | 5.75\% | 5.50\% | 6.36\% | 5.85\% | 5.83\% | 0.00\% |
| 3 MONTHS BIIC (Maturity) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 ( 50,000 to 999,999) |  | 4.61\% | 4.89\% | 4.57\% | 4.56\% | 4.58\% | 4.67\% | 4.46\% | 5.21\% | 4.79\% | 4.77\% | 4.74\% |
| Tier 2 ( 1,000,000 to 4,999,999) |  | 4.90\% | 5.20\% | 4.86\% | 4.84\% | 4.87\% | 4.97\% | 4.75\% | 5.54\% | 5.10\% | 5.07\% | 5.04\% |
| Tier 3 ( 5,000,000 to 9,999,999) |  | 5.09\% | 5.40\% | 5.05\% | 5.04\% | 5.06\% | 5.16\% | 4.93\% | 5.76\% | 5.30\% | 5.28\% | 5.24\% |
| Tier 4 (10,000,000 to 24,999,999) |  | 5.33\% | 5.66\% | 5.29\% | 5.28\% | 5.30\% | 5.41\% | 5.17\% | 6.03\% | 5.55\% | 5.53\% | 5.49\% |
| Tier 5 (25,000,000 to 49,999,999) |  | 5.72\% | 6.07\% | 5.67\% | 5.66\% | 5.69\% | 5.80\% | 5.54\% | 6.36\% | 5.85\% | 5.83\% | 5.79\% |
| Tier 6 (50,000,000 to 99,999,999) |  | 5.75\% | 6.10\% | 5.70\% | 5.69\% | 5.71\% | 5.83\% | 5.57\% | 6.39\% | 5.88\% | 5.86\% | 5.82\% |
| 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\% | 5.84\% |
| 3 MONTHS BMIC (Monthly) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 ( 50,000 to 999,999) |  | 4.36\% | 4.63\% | 4.33\% | 4.32\% | 4.34\% | 4.43\% | 4.23\% | 4.94\% | 4.54\% | 4.52\% | 4.49\% |
| Tier 2 ( 1,000,000 to 4,999,999) |  | 4.75\% | 5.04\% | 4.71\% | 4.70\% | 4.72\% | 4.82\% | 4.60\% | 5.37\% | 4.95\% | 4.92\% | 4.89\% |
| Tier 3 ( 5,000,000 to 9,999,999) |  | 4.95\% | 5.25\% | 4.90\% | 4.89\% | 4.91\% | 5.02\% | 4.79\% | 5.59\% | 5.15\% | 5.12\% | 5.09\% |
| Tier 4 (10,000,000 to 24,999,999) |  | 5.24\% | 5.56\% | 5.19\% | 5.18\% | 5.20\% | 5.31\% | 5.07\% | 5.92\% | 5.45\% | 5.43\% | 5.39\% |
| Tier 5 (25,000,000 to 49,999,999) |  | 0.00\% | 0.00\% | 5.48\% | 5.47\% | 5.49\% | 5.61\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| Tier 6 ( $50,000,000$ \& abv) |  | 0.00\% | 5.90\% | 5.51\% | 5.50\% | 5.52\% | 5.64\% | 5.38\% | 6.25\% | 5.75\% | 5.73\% | 5.69\% |
| 6 MONTHS BIIC (Maturity) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 ( 50,000 to 999,999) |  | 4.85\% | 5.15\% | 4.81\% | 4.80\% | 4.82\% | 4.92\% | 4.70\% | 5.48\% | 5.05\% | 5.02\% | 4.99\% |
| Tier 2 ( 1,000,000 to 4,999,999) |  | 4.99\% | 5.30\% | 4.95\% | 4.94\% | 4.96\% | 5.07\% | 4.84\% | 5.65\% | 5.20\% | 5.17\% | 5.14\% |
| Tier 3 ( 5,000,000 to 9,999,999) |  | 5.24\% | 5.56\% | 5.19\% | 5.18\% | 5.20\% | 5.31\% | 5.07\% | 5.92\% | 5.45\% | 5.43\% | 5.39\% |
| Tier 4 (10,000,000 to 24,999,999) |  | 5.48\% | 5.82\% | 5.43\% | 5.42\% | 5.44\% | 5.56\% | 5.31\% | 6.20\% | 5.70\% | 5.68\% | 5.64\% |
| Tier 5 (25,000,000 to 49,999,999) |  | 0.00\% | 6.12\% | 5.72\% | 5.71\% | 5.73\% | 5.85\% | 5.59\% | 6.42\% | 5.90\% | 5.88\% | 5.84\% |
| Tier 6 (50,000,000 to 99,999,999) |  | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 5.64\% | 6.47\% | 5.95\% | 5.93\% | 5.89\% |
| 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\% |


| NEW ACTUAL PROFIT RATES 2016 |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| MONTH | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEPT | OCT | NOV | DEC |
| 6 MONTHS BMIC (Monthly) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 ( 50,000 to 999,999) |  | 4.61\% | 4.89\% | 4.57\% | 4.56\% | 4.58\% | 4.67\% | 4.46\% | 5.21\% | 4.79\% | 4.77\% | 4.74\% |
| Tier 2 ( 1,000,000 to 4,999,999) |  | 4.80\% | 5.10\% | 4.76\% | 4.75\% | 4.77\% | 4.87\% | 4.65\% | 5.43\% | 5.00\% | 4.97\% | 4.94\% |
| Tier 3 ( 5,000,000 to 9,999,999) |  | 0.00\% | 0.00\% | 0.00\% | 4.94\% | 4.96\% | 5.07\% | 4.84\% | 5.65\% | 5.20\% | 5.17\% | 5.14\% |
| Tier 4 (10,000,000 to 24,999,999) |  | 0.00\% | 5.61\% | 5.24\% | 5.23\% | 5.25\% | 5.36\% | 5.12\% | 5.98\% | 5.50\% | 5.48\% | 5.44\% |
| 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\% | 5.55\% | 5.53\% | 5.49\% |
| 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) |  | 4.95\% | 5.25\% | 4.90\% | 4.89\% | 4.91\% | 5.02\% | 4.79\% | 5.59\% | 5.15\% | 5.12\% | 5.09\% |
| Tier 2 ( 1,000,000 to 4,999,999) |  | 5.09\% | 5.40\% | 5.05\% | 5.04\% | 5.06\% | 5.16\% | 4.93\% | 5.76\% | 5.30\% | 5.28\% | 5.24\% |
| Tier 3 ( 5,000,000 to 9,999,999) |  | 5.33\% | 5.66\% | 5.29\% | 5.28\% | 5.30\% | 5.41\% | 5.17\% | 5.98\% | 5.50\% | 5.48\% | 5.44\% |
| Tier 4 (10,000,000 to 24,999,999) |  | 0.00\% | 5.87\% | 0.00\% | 0.00\% | 5.49\% | 5.61\% | 5.36\% | 6.14\% | 5.65\% | 5.63\% | 5.59\% |
| Tier 5 (25,000,000 to 49,999,999) |  | 5.82\% | 6.18\% | 5.77\% | 5.75\% | 5.78\% | 5.90\% | 5.64\% | 6.47\% | 5.95\% | 5.93\% | 5.89\% |
| Tier 6 (50,000,000 to 99,999,999) |  | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 6.42\% | 5.90\% | 5.88\% | 5.84\% |
| Tier 7 ( $100,000,000$ \& abv) |  | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 5.78\% | 6.64\% | 6.11\% | 6.08\% | 6.04\% |
| 12 MONTHS BMIC (Monthly) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 ( 50,000 to 999,999) |  | 4.70\% | 4.99\% | 4.66\% | 4.65\% | 4.67\% | 4.77\% | 4.56\% | 5.32\% | 4.89\% | 4.87\% | 4.84\% |
| Tier 2 ( 1,000,000 to 4,999,999) |  | 4.85\% | 5.15\% | 4.81\% | 4.80\% | 4.82\% | 4.92\% | 4.70\% | 5.48\% | 5.05\% | 5.02\% | 4.99\% |
| Tier 3 ( 5,000,000 to 9,999,999) |  | 5.09\% | 5.40\% | 5.05\% | 5.04\% | 5.06\% | 5.16\% | 4.93\% | 5.76\% | 5.30\% | 5.28\% | 5.24\% |
| Tier 4 (10,000,000 to 24,999,999) |  | 5.33\% | 5.66\% | 5.29\% | 5.28\% | 5.30\% | 5.41\% | 5.17\% | 5.98\% | 5.50\% | 5.48\% | 5.44\% |
| Tier 5 (25,000,000 to 49,999,999) |  | 5.62\% | 5.97\% | 5.58\% | 5.56\% | 5.59\% | 5.70\% | 5.45\% | 6.25\% | 5.75\% | 5.73\% | 5.69\% |
| Tier 6 (50,000,000 \& abv) |  | 0.00\% | 6.02\% | 5.62\% | 5.61\% | 5.64\% | 5.75\% | 5.50\% | 6.31\% | 5.80\% | 5.78\% | 5.74\% |
| INSTITUTIONAL BARKAT INVESTMENTS CERTIFICATES Effective From 2nd February 2016 |  |  |  |  |  |  |  |  |  |  |  |  |
| 1 MONTH BIIC (Maturity) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 ( 50,000 to 999,999) |  |  |  |  |  |  |  |  |  |  |  |  |
| 3 MONTHS BIIC (Maturity) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 ( 50,000 \& Above) |  | 5.96\% | 6.33\% | 5.91\% | 5.90\% | 5.93\% | 6.05\% | 5.78\% | 6.69\% | 6.16\% | 6.13\% | 6.09\% |
| 3 MONTHS BMIC (Monthly) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1( 50,000 \& Above) |  | 0.00\% | 6.18\% | 5.77\% | 5.75\% | 5.78\% | 5.90\% | 5.64\% | 6.47\% | 5.95\% | 5.93\% | 5.89\% |
| 6 MONTHS BIIC (Maturity) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 ( 50,000 \& Above) |  | 6.01\% | 6.38\% | 5.96\% | 5.95\% | 5.97\% | 6.10\% | 5.92\% | 6.80\% | 6.26\% | 6.23\% | 6.19\% |
| 6 MONTHS BMIC (Monthly) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 ( 50,000 \& Above) |  | 0.00\% | 6.28\% | 5.86\% | 5.85\% | 5.88\% | 6.00\% | 5.73\% | 6.25\% | 5.75\% | 5.73\% | 5.69\% |
| 12 MONTHS BIIC (Maturity) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 ( 50,000 \& Above) |  | 0.00\% | 6.59\% | 6.15\% | 6.14\% | 6.17\% | 6.29\% | 6.06\% | 6.96\% | 6.41\% | 6.38\% | 6.34\% |
| 12 MONTHS BMIC (Monthly) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 ( 50,000 \& Above) |  |  |  |  |  |  |  |  |  |  |  |  |


| NEW ACTUAL PROFIT RATES 2016 |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| MONTH | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEPT | OCT | NOV | DEC |
| FCY DEPOSTTS |  |  |  |  |  |  |  |  |  |  |  |  |
| 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) | 0.0502\% | 0.0500\% | 0.0500\% | 0.0500\% | 0.0460\% | 0.0500\% | 0.0481\% | 0.0487\% | 0.0507\% | 0.0502\% | 0.0518\% | 0.0474\% |
| Tier 2 ( USD 1,000 to USD 49,999) | 0.1506\% | 0.1499\% | 0.1500\% | 0.1499\% | 0.1379\% | 0.1499\% | 0.1443\% | 0.1462\% | 0.1520\% | 0.1506\% | 0.1554\% | 0.1421\% |
| Tier 3 ( USD 50,000 to USD 99,999) | 0.2008\% | 0.1998\% | 0.2000\% | 0.1999\% | 0.1839\% | 0.1999\% | 0.1924\% | 0.1950\% | 0.2027\% | 0.2008\% | 0.2072\% | 0.1895\% |
| Tier 4 ( USD 100,000 \& above) | 0.2510\% | 0.2498\% | 0.2500\% | 0.2499\% | 0.2299\% | 0.2499\% | 0.2405\% | 0.2437\% | 0.2534\% | 0.2510\% | 0.2590\% | 0.2369\% |
| BARKAT FCY INVESTMENT CERTIFICATES |  |  |  |  |  |  |  |  |  |  |  |  |
| 3 MONTHS BIIC (Maturity) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 (1 to 99,999) | 0.3012\% | 0.2997\% | 0.3000\% | 0.2999\% | 0.2759\% | 0.2999\% | 0.2886\% | 0.2925\% | 0.3040\% | 0.3012\% | 0.3108\% | 0.2843\% |
| 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\% |
| 6 MONTHS BIIC (Maturity) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 (1 to 99,999) | 0.6527\% | 0.6494\% | 0.6500\% | 0.6497\% | 0.5978\% | 0.6498\% | 0.6254\% | 0.6337\% | 0.6587\% | 0.6526\% | 0.6735\% | 0.6159\% |
| 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) | 0.7029\% | 0.6994\% | 0.7000\% | 0.6997\% | 0.6438\% | 0.6997\% | 0.6735\% | 0.6824\% | 0.7094\% | 0.7028\% | 0.7253\% | 0.6633\% |
| Tier 2 (100,000 to 249,999) | 0.7531\% | 0.7494\% | 0.7500\% | 0.7497\% | 0.6897\% | 0.7497\% | 0.7216\% | 0.7312\% | 0.7601\% | 0.7530\% | 0.7771\% | 0.7107\% |
| Tier 3 (250,000 to 999,999) | 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 4 (1,000,000 \& 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\% |



| OLD ACTUAL PROFIT RATES 2016 |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| MONTH | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEPT | OCT | NOV | DEC |
| BARKAT INVESTMENTS CERTIFICATES <br> (Effective from 1st of April 2015 Till 31st of May 2015) |  |  |  |  |  |  |  |  |  |  |  |  |
| 12 MONTHS BIIC (Maturity) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 ( 50,000 to 999,999) | 6.00\% | 5.82\% | 6.18\% | 5.77\% | 5.75\% |  |  |  |  |  |  |  |
| Tier 2 ( $1,000,000$ to 4,999,999) | 6.50\% | 6.30\% | 6.69\% | 6.25\% | 6.23\% |  |  |  |  |  |  |  |
| Tier 3 ( $5,000,000$ to 9,999,999) | 6.60\% | 6.40\% | 6.79\% | 6.35\% | 6.33\% |  |  |  |  |  |  |  |
| Tier 4 ( $10,000,000$ to $24,999,999$ ) | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |  |  |  |  |  |  |  |
| Tier 5 ( $25,000,000$ to 49,999,999) | 7.15\% | 6.93\% | 7.36\% | 6.87\% | 0.00\% |  |  |  |  |  |  |  |
| Tier 6 ( $50,000,000$ to 99,999,999) | 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\% |  |  |  |  |  |  |  |
| 12 MONTHS BMIC (Monthly) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 ( 50,000 to 999,999) | 5.91\% | 5.72\% | 6.07\% | 5.67\% | 5.66\% |  |  |  |  |  |  |  |
| Tier 2 ( $1,000,000$ to 4,999,999) | 6.35\% | 6.16\% | 6.54\% | 6.11\% | 6.09\% |  |  |  |  |  |  |  |
| Tier 3 ( $5,000,000$ to 9,999,999) | 6.46\% | 6.25\% | 6.64\% | 6.20\% | 6.19\% |  |  |  |  |  |  |  |
| Tier 4 (10,000,000 to 24,999,999) | 6.90\% | 6.69\% | 7.10\% | 6.63\% | 6.62\% |  |  |  |  |  |  |  |
| Tier 5 (25,000,000 to 49,999,999) | 7.00\% | 6.79\% | 7.21\% | 0.00\% | 0.00\% |  |  |  |  |  |  |  |
| Tier 6 ( $50,000,000$ \& abv) | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |  |  |  |  |  |  |  |
| BARKAT INVESTMENTS CERTIFICATES <br> (Effective from 1st of June 2015 Till 1st of February 2016) |  |  |  |  |  |  |  |  |  |  |  |  |
| 1 MONTH BIIC (Maturity) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 ( 50,000 to 999,999) | 4.50\% | 4.36\% |  |  |  |  |  |  |  |  |  |  |
| Tier 2 ( $1,000,000$ to 4,999,999) | 5.00\% | 4.85\% |  |  |  |  |  |  |  |  |  |  |
| Tier 3 ( 5,000,000 to 9,999,999) | 5.25\% | 5.09\% |  |  |  |  |  |  |  |  |  |  |
| Tier 4 (10,000,000 to 24,999,999) | 5.50\% | 5.33\% |  |  |  |  |  |  |  |  |  |  |
| Tier 5 ( $25,000,000$ to 49,999,999) | 5.75\% | 5.58\% |  |  |  |  |  |  |  |  |  |  |
| Tier 6 ( $50,000,000$ to 99,999,999) | 5.90\% | 5.72\% |  |  |  |  |  |  |  |  |  |  |
| Tier 7 ( $100,000,000$ \& abv) | 6.10\% | 5.91\% |  |  |  |  |  |  |  |  |  |  |
| 3 MONTHS BIIC (Maturity) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 ( 50,000 to 999,999) | 4.75\% | 4.61\% | 4.89\% | 4.57\% |  |  |  |  |  |  |  |  |
| Tier 2 ( $1,000,000$ to 4,999,999) | 5.25\% | 5.09\% | 5.40\% | 5.05\% |  |  |  |  |  |  |  |  |
| Tier 3 ( $5,000,000$ to 9,999,999) | 5.50\% | 5.33\% | 5.66\% | 5.29\% |  |  |  |  |  |  |  |  |
| Tier 4 (10,000,000 to 24,999,999) | 5.75\% | 5.58\% | 5.92\% | 5.53\% |  |  |  |  |  |  |  |  |
| Tier 5 ( $25,000,000$ to 49,999,999) | 6.15\% | 5.96\% | 0.00\% | 0.00\% |  |  |  |  |  |  |  |  |
| Tier 6 ( $50,000,000$ to $99,999,999$ ) | 0.00\% | 0.00\% | 0.00\% | 0.00\% |  |  |  |  |  |  |  |  |
| Tier 7 ( $100,000,000$ \& abv) | 6.20\% | 6.01\% | 6.38\% | 5.96\% |  |  |  |  |  |  |  |  |
| 3 MONTHS BMIC (Monthly) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1( 50,000 to 999,999) | 4.71\% | 4.56\% | 4.84\% | 4.52\% |  |  |  |  |  |  |  |  |
| Tier 2 ( $1,000,000$ to 4,999,999) | 5.15\% | 4.99\% | 5.30\% | 4.95\% |  |  |  |  |  |  |  |  |
| Tier 3 ( $5,000,000$ to 9,999,999) | 5.40\% | 5.24\% | 5.56\% | 0.00\% |  |  |  |  |  |  |  |  |
| Tier 4 ( $10,000,000$ to $24,999,999$ ) | 5.66\% | 5.48\% | 5.82\% | 0.00\% |  |  |  |  |  |  |  |  |
| Tier 5 ( $25,000,000$ to 49,999,999) | 5.91\% | 5.72\% | 6.07\% | 5.67\% |  |  |  |  |  |  |  |  |
| Tier 6 ( $50,000,000$ \& abv) | 6.00\% | 5.82\% | 6.18\% | 0.00\% |  |  |  |  |  |  |  |  |


| OLD ACTUAL PROFIT RATES 2016 |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| MONTH | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEPT | OCT | NOV | DEC |
| 6 MONTHS BIIC (Maturity) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1( 50,000 to 999,999) | 5.00\% | 4.85\% | 5.15\% | 4.81\% | 4.80\% | 4.82\% | 4.92\% |  |  |  |  |  |
| Tier 2 ( $1,000,000$ to 4,999,999) | 5.35\% | 5.19\% | 5.51\% | 5.14\% | 5.13\% | 5.16\% | 5.26\% |  |  |  |  |  |
| Tier 3 ( $5,000,000$ to 9,999,999) | 5.60\% | 5.43\% | 5.76\% | 5.38\% | 5.37\% | 5.40\% | 5.51\% |  |  |  |  |  |
| Tier 4 (10,000,000 to 24,999,999) | 5.80\% | 5.62\% | 5.97\% | 5.58\% | 0.00\% | 0.00\% | 0.00\% |  |  |  |  |  |
| Tier 5 (25,000,000 to 49,999,999) | 6.18\% | 5.99\% | 6.36\% | 5.94\% | 5.93\% | 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\% |  |  |  |  |  |
| Tier 7 ( $100,000,000$ \& abv) | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |  |  |  |  |  |
| 6 MONTHS BMIIC (Monthly) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1( 50,000 to 999,999) | 4.95\% | 4.80\% | 5.10\% | 4.76\% | 4.75\% | 4.77\% | 4.87\% |  |  |  |  |  |
| Tier 2 ( $1,000,000$ to 4,999,999) | 5.25\% | 5.09\% | 5.40\% | 5.05\% | 5.04\% | 5.06\% | 5.16\% |  |  |  |  |  |
| Tier 3 ( $5,000,000$ to 9,999,999) | 5.50\% | 5.33\% | 5.66\% | 5.29\% | 5.28\% | 5.30\% | 5.41\% |  |  |  |  |  |
| Tier 4 (10,000,000 to 24,999,999) | 5.71\% | 5.53\% | 5.87\% | 5.48\% | 5.47\% | 5.49\% | 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\% |  |  |  |  |  |
| Tier 6 ( $50,000,000$ \& abv) | 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) | 5.10\% | 4.95\% | 5.25\% | 4.90\% | 4.89\% | 4.91\% | 5.02\% | 4.79\% | 5.59\% | 5.15\% | 5.12\% | 5.09\% |
| Tier 2 ( $1,000,000$ to 4,999,999) | 5.50\% | 5.33\% | 5.66\% | 5.29\% | 5.28\% | 5.30\% | 5.41\% | 5.17\% | 6.03\% | 5.55\% | 5.53\% | 5.49\% |
| Tier 3 ( $5,000,000$ to 9,999,999) | 5.70\% | 5.53\% | 5.87\% | 5.48\% | 5.47\% | 5.49\% | 5.61\% | 5.36\% | 6.25\% | 5.75\% | 5.73\% | 5.69\% |
| Tier 4 (10,000,000 to 24,999,999) | 5.90\% | 5.72\% | 6.07\% | 5.67\% | 5.66\% | 5.69\% | 5.80\% | 5.54\% | 6.47\% | 5.95\% | 5.93\% | 5.89\% |
| Tier 5 (25,000,000 to 49,999,999) | 6.10\% | 5.91\% | 6.28\% | 5.86\% | 5.85\% | 5.88\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| Tier 6 ( $50,000,000$ to 99,999,999) | 6.25\% | 6.06\% | 6.43\% | 6.01\% | 5.99\% | 6.02\% | 6.15\% | 5.87\% | 6.85\% | 6.31\% | 6.28\% | 6.24\% |
| 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) | 5.00\% | 4.85\% | 5.15\% | 4.81\% | 4.80\% | 4.82\% | 4.92\% | 4.70\% | 5.48\% | 5.05\% | 5.02\% | 4.99\% |
| Tier 2 ( $1,000,000$ to 4,999,999) | 5.40\% | 5.24\% | 5.56\% | 5.19\% | 5.18\% | 5.20\% | 5.31\% | 5.07\% | 5.92\% | 5.45\% | 5.43\% | 5.39\% |
| Tier 3 ( 5,000,000 to 9,999,999) | 5.60\% | 5.43\% | 5.76\% | 5.38\% | 5.37\% | 5.40\% | 5.51\% | 5.26\% | 6.14\% | 5.65\% | 5.63\% | 5.59\% |
| Tier 4 (10,000,000 to 24,999,999) | 5.80\% | 5.62\% | 5.97\% | 5.58\% | 5.56\% | 5.59\% | 5.70\% | 5.45\% | 6.36\% | 5.85\% | 5.83\% | 5.79\% |
| Tier 5 (25,000,000 to 49,999,999) | 6.00\% | 5.82\% | 6.18\% | 5.77\% | 5.75\% | 5.78\% | 5.90\% | 5.64\% | 6.58\% | 0.00\% | 0.00\% | 0.00\% |
| Tier 6 ( $50,000,000$ \& abv) | 6.10\% | 5.91\% | 6.28\% | 5.86\% | 5.85\% | 5.88\% | 6.00\% | 5.73\% | 6.69\% | 6.16\% | 6.13\% | 0.00\% |
| INSTITUTIONAL BARKAT INVESTMENTS CERTIFICATES (Effective From 1st February 2015 Till 31st March 2015) |  |  |  |  |  |  |  |  |  |  |  |  |
| 12 MONTHS BIIC (Maturity) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 ( 50,000 \& Above) | 8.35\% | 8.10\% | 8.60\% |  |  |  |  |  |  |  |  |  |
| 12 MONTHS BMIC (Monthly) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 ( 50,000 \& Above) | 0.00\% | 0.00\% | 0.00\% |  |  |  |  |  |  |  |  |  |


| OLD ACTUAL PROFIT RATES 2016 |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| MONTH | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEPT | ОСт | NOV | DEC |
| INSTITUTIONAL BARKAT INVESTMENTS CERTIFICATES (Effective from 1st of April 2015 Till 31st of May 2015) |  |  |  |  |  |  |  |  |  |  |  |  |
| 12 MONTHS BIIC (Maturity) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 ( 50,000 \& Above) | 7.50\% | 7.27\% | 7.72\% | 7.21\% |  |  |  |  |  |  |  |  |
| 12 MONTHS BMIC (Monthly) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 ( 50,000 \& Above) | 0.00\% | 0.00\% | 0.00\% | 0.00\% |  |  |  |  |  |  |  |  |
| Institutional barkat investments certificates Effective From 1st June 2015 Till 30th September 2015 |  |  |  |  |  |  |  |  |  |  |  |  |
| 6 MONTHS BIIC (Maturity) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 ( 50,000 \& Above) | 6.45\% | 6.25\% |  |  |  |  |  |  |  |  |  |  |
| 6 MONTHS BMIC (Monthly) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 ( 50,000 \& Above) | 6.30\% | 6.11\% | 6.49\% |  |  |  |  |  |  |  |  |  |
| 12 MONTHS BIIC (Maturity) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 ( 50,000 \& Above) | 7.00\% | 6.79\% | 7.21\% | 6.73\% | 6.71\% | 6.74\% | 6.88\% | 6.58\% | 7.68\% |  |  |  |
| 12 MONTHS BMIC (Monthly) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 ( 50,000 \& Above) | 6.45\% | 6.25\% | 6.64\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |  |  |  |
| INSTITUTIONAL BARKAT INVESTMENTS CERTIFICATES Effective From 1st October 2015 Till 1st February 2016 |  |  |  |  |  |  |  |  |  |  |  |  |
| 1 MONTH BIIC (Maturity) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1( 50,000 to 999,999) | 6.20\% | 6.01\% |  |  |  |  |  |  |  |  |  |  |
| 3 MONTHS BIIC (Maturity) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1( 50,000 \& Above) | 6.30\% | 6.11\% | 6.49\% | 6.06\% |  |  |  |  |  |  |  |  |
| 3 MONTHS BMIC (Monthly) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 ( 50,000 \& Above) | 6.15\% | 5.96\% | 6.33\% | 0.00\% |  |  |  |  |  |  |  |  |
| 6 MONTHS BIIC (Maturity) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 ( 50,000 \& Above) | 6.45\% | 6.25\% | 6.64\% | 6.20\% | 6.19\% | 6.22\% | 6.34\% |  |  |  |  |  |
| 6 MONTHS BMIC (Monthly) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 ( 50,000 \& Above) | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |  |  |  |  |  |
| 12 MONTHS BIIC (Maturity) |  |  |  |  |  |  |  |  |  |  |  |  |
| Tier 1 ( 50,000 \& Above) | 6.65\% | 6.45\% | 6.85\% | 6.39\% | 6.38\% | 6.41\% | 6.54\% | 6.25\% | 7.29\% | 6.71\% | 6.68\% | 6.64\% |
| 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\% |

