

ACTUAL PROFIT RATES DECLARED 2021

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ACTUAL PROFIT RATES 2021

	MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
	PKR DEPOSITS												
MUDARIB PROFIT SHARING RATIO		80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
DEPOSITOR'S SHARE IN PROFIT		80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
FAYSAL ISLAMIC REMUNERATIVE CURRENT ACCOUNTS													
FAYSAL ISLAMIC MARGIN ACCOUNTS & SECURITY DEPOSIT			0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
ISLAMIC LOCKERS SECURITY MARGIN ACCOUNT		0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC ISLAMIC TAWARRUQ CC NCA - (6 MONTHLY PROFIT)		0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC KAMIL ACCOUNTS		0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC REHMAT PERSONAL ACCOUNT		0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC REHMAT BUSINESS ACCOUNT		0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC REHMAT ACCOUNT - ROSHAN DIGITAL ACCOUNTS		0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC TEZZ TAREEN ASAAH REMMITTANCE ACCOUNT		0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC TEZZ TAREEN REMMITTANCE ACCOUNT		0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC PAYCHEQ PLUS (PAYROLL) ACCOUNTS- (6 MONTHLY PROFIT)		0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC REHMAT PAYROLL ACCOUNT		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
FAYSAL ISLAMIC ASAAH PAYROLL ACCOUNT		0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC BASIC PAYROLL ACCOUNT		0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
*Profit Payment Frequency is Semi - Annually													
FAYSAL ISLAMIC FINANCIAL INSTITUTIONAL SAVING DEPOSIT													
Tier 1 (0-4,999,999)													3.14%
Tier 2 (5,000,000- 49,999,999)													3.14%
Tier 3 (50,000,000 - 149,999,999)													6.02%
Tier 4 (150,000,000 - 299,999,999)	2.61%	2.60%	2.64%	2.67%	2.65%	2.65%	2.80%	2.73%	2.65%	2.65%	2.80%		0.00%
Tier 5 (300,000,000 to 499,999,999)													0.00%
Tier 6 (500,000,000 to 999,999,999)													0.00%
Tier 7 (1,000,000,000 to ABV)													0.00%
FAYSAL ISLAMIC SAVINGS ACCOUNTS / DIGITAL SAVING ACCOUNTS													
INDIVIDUAL / CORPORATE / PENSIONER													
Tier 1 (0-499,999)	2.76%	2.75%	2.79%	2.83%	2.80%	2.80%	2.96%	2.88%	2.80%	2.80%	2.80%	2.80%	3.14%
Tier 2 (500,000- 2,999,999)	2.76%	2.75%	2.79%	2.83%	2.80%	2.80%	2.96%	2.88%	2.80%	2.80%	2.80%	2.80%	3.14%
Tier 3 (3,000,000 - 9,999,999)	2.76%	2.75%	2.79%	2.83%	2.80%	2.80%	2.96%	2.88%	2.80%	2.80%	2.80%	2.80%	3.14%
Tier 4 (10,000,000 - 19,999,999)	2.86%	2.85%	2.89%	2.93%	2.90%	2.90%	3.07%	2.99%	2.90%	2.90%	2.90%	2.90%	3.24%
Tier 5 (20,000,000 to 29,999,999)	2.95%	2.94%	2.99%	3.03%	3.00%	3.00%	3.17%	3.09%	3.00%	3.00%	3.00%	3.00%	3.35%
Tier 6 (30,000,000 to 49,999,999)	3.05%	3.04%	3.09%	3.13%	3.10%	3.10%	3.28%	3.19%	3.10%	3.10%	3.10%	3.10%	3.45%
Tier 7 (50,000,000 to 99,999,999)	3.10%	3.09%	3.14%	3.18%	3.15%	3.15%	3.33%	3.24%	3.15%	3.15%	3.15%	3.15%	3.51%
Tier 8 (100,000,000 to 499,999,999)	3.15%	3.14%	3.18%	3.23%	3.20%	3.20%	3.39%	3.30%	3.20%	3.20%	3.20%	3.20%	3.56%
Tier 9 (500,000,000 & above)	3.45%	3.44%	3.48%	3.53%	3.50%	3.50%	3.70%	3.60%	3.50%	3.50%	3.50%	3.50%	3.87%

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
PKR DEPOSITS												
MUDARIB PROFIT SHARING RATIO	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
DEPOSITOR'S SHARE IN PROFIT	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
FAYSAL ISLAMIC LIFEPLUS SAVINGS ACCOUNTS												
Tier 1 (0 - 499,999)	2.76%	2.75%	2.79%	2.83%	2.80%	2.80%	2.96%	2.88%	2.80%	2.80%	2.80%	3.14%
Tier 2 (500,000 - 9,999,999)	3.20%	3.19%	3.23%	3.28%	3.25%	3.25%	3.44%	3.35%	3.25%	3.25%	3.25%	5.50%
Tier 3 (10,000,000 - 49,999,999)	3.45%	3.44%	3.48%	3.53%	3.50%	3.50%	3.70%	3.60%	3.50%	3.50%	3.50%	5.76%
Tier 4 (50,000,000 & 99,999,999)	3.69%	3.68%	3.73%	3.79%	3.75%	3.75%	3.97%	3.86%	3.75%	3.75%	3.75%	6.02%
Tier 5 (100,000,000 & 499,999,999)	0.00%	0.00%	0.00%	4.29%	4.25%	4.25%	4.50%	0.00%	0.00%	4.25%	4.25%	6.28%
Tier 6 (500,000,000 & 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%
FAYSAL ISLAMI SAVINGS ACCOUNT - ROSHAN DIGITAL ACCOUNTS												
Tier 1 (1 & Above)	2.76%	2.75%	2.79%	2.83%	2.80%	2.80%	2.96%	2.88%	2.80%	2.80%	2.80%	3.14%
FAYSAL ISLAMI MANZIL ACCOUNT												
Tier 1 (1 & Above)	0.00%	0.00%	4.28%	4.34%	4.30%	4.30%	4.55%	4.43%	4.30%	4.30%	4.30%	4.50%
FAYSAL ISLAMI ZAMIN ACCOUNT												
Tier 1 (1 & Above)	0.00%	0.00%	0.00%	4.34%	4.30%	0.00%	0.00%	0.00%	4.30%	4.30%	4.30%	4.50%
FAYSAL ISLAMIC MUNTAZIM SAVINGS ACCOUNTS - (Monthly Profit)												
Tier 1 (1 - 9,999,999)	4.43%	4.42%	4.48%	4.54%	4.50%	4.50%	4.23%	3.86%	3.75%	3.75%	3.75%	3.93%
Tier 2 (10,000,000 - 24,999,999)							4.50%	4.12%	4.00%	4.00%	4.00%	4.71%
Tier 3 (25,000,000 & Above)							5.42%	5.40%	5.47%	5.55%	5.49%	5.51%
FAYSAL ISLAMIC MUNTAZIM PLUS SAVINGS ACCOUNTS - Monthly Profit												
Tier 1 (1 - 9,999,999)							0.00%	4.63%	4.50%	4.50%	4.50%	5.23%
Tier 2 (10,000,000 - 24,999,999)							4.76%	4.63%	4.50%	4.50%	4.50%	6.02%
Tier 3 (25,000,000 & Above)							0.00%	5.41%	5.25%	5.25%	5.25%	5.25%
FAYSAL ISLAMIC MUNTAZIM SAVINGS ACCOUNTS - (6 Monthly Profit)												
Tier 1 (1 - 9,999,999)	4.43%	4.42%	4.48%	4.54%	4.50%	4.50%	4.23%	3.86%	3.75%	3.75%	3.75%	3.93%
Tier 2 (10,000,000 - 24,999,999)							4.50%	4.12%	4.00%	4.00%	4.00%	4.71%
Tier 3 (25,000,000 & Above)							5.42%	5.40%	5.47%	5.55%	5.49%	5.51%
FAYSAL ISLAMIC MUNTAZIM PLUS SAVINGS ACCOUNTS - 6 Monthly Profit												
Tier 1 (1 - 9,999,999)							4.76%	4.63%	4.50%	4.50%	4.50%	5.23%
Tier 2 (10,000,000 - 24,999,999)							0.00%	4.63%	4.50%	4.50%	4.50%	6.02%
Tier 3 (25,000,000 & Above)							0.00%	0.00%	5.25%	5.25%	5.25%	5.25%
FAYSAL ISLAMIC ASAAN SAVING ACCOUNT - (6 Monthly Profit)												
Tier 1 (1 & Above)	2.76%	2.75%	2.79%	2.83%	2.80%	2.80%	2.96%	2.88%	2.80%	2.80%	2.80%	3.14%
FAYSAL ISLAMIC PAYCHEQ PLUS SAVING ACCOUNTS - (6 Monthly Profit)												
Tier 1 (1 & Above)	2.76%	2.75%	2.79%	2.83%	2.80%	2.80%	2.96%	2.88%	2.80%	2.80%	2.80%	3.14%
FAYSAL ISLAMI - ASAAN DIGITAL SAVINGS ACCOUNTS												
Tier 1 (1 & Above)	2.76%	2.75%	2.79%	2.83%	2.80%	2.80%	2.96%	2.88%	2.80%	2.80%	2.80%	0.00%
FAYSAL ISLAMIC UNCLAIMED DIVIDEND ACCOUNT - 6 Monthly Profit												
Tier 1 (0-499,999)	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 (500,000 - 2,999,999)	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 (3,000,000 - 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 - 19,999,999)	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 (20,000,000 to 29,999,999)	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 (30,000,000 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 7 (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 8 (100,000,000 to 499,999,999)	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 9 (500,000,000 & 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%
Profit Frequency of these products are 6 Monthly.												

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
PKR DEPOSITS												
MUDARIB PROFIT SHARING RATIO	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
DEPOSITOR'S SHARE IN PROFIT	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
FAYSAL ISLAMIC - BARKAT INVESTMENTS CERTIFICATES (PKR) <i>The following Tenures, Tiers and rates Declared apply for ROSHAN DIGITAL ACCOUNTS as well.</i>												
1 MONTH BIRC (Maturity)												
Tier 1 (50,000 to 999,999)	3.20%	3.19%	3.23%	3.28%	3.25%	3.25%	3.44%	3.35%	3.25%	3.25%	3.25%	3.40%
Tier 2 (1,000,000 to 9,999,999)	3.69%	3.68%	3.73%	3.79%	3.75%	3.75%	3.97%	3.86%	3.75%	3.75%	3.75%	3.93%
Tier 3 (10,000,000 to 49,999,999)	3.94%	3.93%	3.98%	4.04%	4.00%	4.00%	4.23%	4.12%	4.00%	4.00%	4.00%	4.19%
Tier 4 (50,000,000 and 99,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	4.75%	5.03%	4.89%	0.00%	0.00%	0.00%	0.00%
Tier 5 (100,000,000 to 499,999,999)	5.17%	5.15%	5.23%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (500,000,000 to 999,999,999)	0.00%	0.00%	0.00%	5.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 7 (1,000,000,000 & 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 BIRC (Monthly)												
Tier 1 (50,000 to 999,999)	3.20%	3.19%	3.23%	3.28%	3.25%	3.25%	3.44%	3.35%	3.25%	3.25%	3.25%	3.40%
Tier 2 (1,000,000 to 9,999,999)	3.69%	3.68%	3.73%	3.79%	3.75%	3.75%	3.97%	3.86%	3.75%	3.75%	3.75%	3.93%
Tier 3 (10,000,000 to 49,999,999)	3.94%	3.93%	3.98%	4.04%	4.00%	4.00%	4.23%	4.12%	4.00%	4.00%	4.00%	4.19%
Tier 4 (50,000,000 and 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 5 (100,000,000 to 499,999,999)	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 (500,000,000 to 999,999,999)	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 (1,000,000,000 & 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 BIRC (Maturity)												
Tier 1 (50,000 to 999,999)	3.20%	3.19%	3.23%	3.28%	3.25%	3.25%	3.44%	3.35%	3.25%	3.25%	3.25%	3.40%
Tier 2 (1,000,000 to 9,999,999)	3.69%	3.68%	3.73%	3.79%	3.75%	3.75%	3.97%	3.86%	3.75%	3.75%	3.75%	3.93%
Tier 3 (10,000,000 to 49,999,999)	3.94%	3.93%	3.98%	4.04%	4.00%	4.00%	4.23%	4.12%	4.00%	4.00%	4.00%	4.19%
Tier 4 (50,000,000 and 99,999,999)	4.68%	4.66%	4.73%	4.79%	4.74%	4.75%	5.03%	4.89%	4.75%	4.75%	4.75%	4.97%
Tier 5 (100,000,000 to 499,999,999)	0.00%	5.15%	5.23%	5.30%	5.24%	5.25%	5.53%	5.41%	5.25%	5.25%	5.25%	5.50%
Tier 6 (500,000,000 to 999,999,999)	5.42%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 7 (1,000,000,000 & 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%

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
PKR DEPOSITS												
MUDARIB PROFIT SHARING RATIO	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
DEPOSITOR'S SHARE IN PROFIT	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
6 MONTHS BMIC (Monthly)												
Tier 1 (50,000 to 999,999)	3.69%	3.68%	3.73%	3.79%	3.75%	3.75%	3.97%	3.86%	3.75%	3.75%	3.75%	3.93%
Tier 2 (1,000,000 to 9,999,999)	3.94%	3.93%	3.98%	4.04%	4.00%	4.00%	4.23%	4.12%	4.00%	4.00%	4.00%	4.19%
Tier 3 (10,000,000 to 49,999,999)	4.18%	4.17%	4.23%	4.29%	4.25%	4.25%	4.50%	4.38%	4.25%	0.00%	0.00%	0.00%
Tier 4 (50,000,000 and 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 5 (100,000,000 to 499,999,999)	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 (500,000,000 to 999,999,999)	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 (1,000,000,000 & 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 BQIC (Quarterly)												
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 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 3 (10,000,000 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 4 (50,000,000 and 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 5 (100,000,000 to 499,999,999)	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 (500,000,000 to 999,999,999)	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 (1,000,000,000 & 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 BIC (Maturity)												
Tier 1 (50,000 to 999,999)	3.69%	3.68%	3.73%	3.79%	3.75%	3.75%	3.97%	3.86%	3.75%	3.75%	3.75%	3.93%
Tier 2 (1,000,000 to 9,999,999)	3.94%	3.93%	3.98%	4.04%	4.00%	4.00%	4.23%	4.12%	4.00%	4.00%	4.00%	4.19%
Tier 3 (10,000,000 to 49,999,999)	4.18%	4.17%	4.23%	4.29%	4.25%	4.25%	4.50%	4.38%	4.25%	0.00%	0.00%	0.00%
Tier 4 (50,000,000 and 99,999,999)	4.92%	4.91%	4.98%	5.05%	4.99%	4.99%	5.25%	5.12%	5.00%	0.00%	0.00%	0.00%
Tier 5 (100,000,000 to 499,999,999)	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 (500,000,000 to 999,999,999)	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 (1,000,000,000 & 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%

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
PKR DEPOSITS												
MUDARIB PROFIT SHARING RATIO	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
DEPOSITOR'S SHARE IN PROFIT	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
1 YEAR - BMIC (Monthly)												
Tier 1 (50,000 to 999,999)	4.92%	4.91%	4.98%	5.00%	4.94%	4.95%	5.24%	5.10%	4.95%	4.95%	4.95%	5.18%
Tier 2 (1,000,000 to 49,999,999)	4.92%	4.91%	4.98%	5.00%	4.94%	4.95%	5.24%	5.10%	4.95%	4.95%	4.95%	5.18%
Tier 3 (10,000,000 to 49,999,999)	5.17%	5.15%	5.23%	5.25%	5.19%	5.20%	5.50%	5.35%	5.20%	5.20%	5.20%	5.44%
Tier 4 (50,000,000 and 99,999,999)	5.17%	5.15%	5.23%	5.25%	5.19%	5.20%	5.50%	5.35%	5.20%	5.20%	5.20%	5.44%
Tier 5 (100,000,000 to 499,999,999)	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 (500,000,000 to 999,999,999)	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 (1,000,000,000 & abv)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1 YEAR - BQIC (Quarterly)												
Tier 1 (50,000 to 999,999)	4.92%	4.91%	4.98%	5.05%	4.99%	5.00%	5.29%	5.15%	5.00%	5.00%	5.00%	5.23%
Tier 2 (1,000,000 to 49,999,999)	4.92%	4.91%	4.98%	5.05%	4.99%	5.00%	5.29%	5.15%	5.00%	5.00%	5.00%	5.23%
Tier 3 (10,000,000 to 49,999,999)	5.17%	5.15%	5.23%	5.30%	5.24%	5.25%	5.55%	5.41%	5.25%	5.25%	5.25%	5.50%
Tier 4 (50,000,000 and 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 5 (100,000,000 to 499,999,999)	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 (500,000,000 to 999,999,999)	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 (1,000,000,000 & abv)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1 YEAR - BMIC (Half Yearly)												
Tier 1 (50,000 to 999,999)	4.92%	4.91%	4.98%	5.05%	4.99%	5.00%	5.29%	5.15%	5.00%	5.00%	5.00%	5.23%
Tier 2 (1,000,000 to 49,999,999)	4.92%	4.91%	4.98%	5.05%	4.99%	5.00%	5.29%	5.15%	5.00%	5.00%	5.00%	5.23%
Tier 3 (10,000,000 to 49,999,999)	5.17%	5.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 4 (50,000,000 and 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 5 (100,000,000 to 499,999,999)	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 (500,000,000 to 999,999,999)	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 (1,000,000,000 & abv)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1 YEAR - BMIC (Relatively)												
Tier 1 (50,000 to 999,999)	4.92%	4.91%	4.98%	5.10%	5.04%	5.05%	5.34%	5.20%	5.05%	5.05%	5.05%	5.29%
Tier 2 (1,000,000 to 49,999,999)	4.92%	4.91%	4.98%	5.10%	5.04%	5.05%	5.34%	5.20%	5.05%	5.05%	5.05%	5.29%
Tier 3 (10,000,000 to 49,999,999)	5.17%	5.15%	5.23%	5.35%	5.29%	5.30%	5.61%	5.46%	5.30%	5.30%	5.30%	5.55%
Tier 4 (50,000,000 and 99,999,999)	5.17%	5.15%	5.23%	5.35%	5.29%	5.30%	5.61%	5.46%	5.30%	5.30%	5.30%	5.55%
Tier 5 (100,000,000 to 499,999,999)	5.17%	5.15%	5.23%	5.35%	5.29%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (500,000,000 to 999,999,999)	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 (1,000,000,000 & 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%

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
PKR DEPOSITS												
MUDARIB PROFIT SHARING RATIO	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
DEPOSITOR'S SHARE IN PROFIT	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
2 YEARS - BMIC (Monthly)												
Tier 1 (50,000 to 999,999)	5.17%	5.15%	5.23%	6.11%	6.04%	6.06%	6.40%	6.23%	6.05%	6.05%	6.05%	6.33%
Tier 2 (1,000,000 to 9,999,999)	5.42%	5.40%	5.47%	6.11%	6.04%	6.06%	6.40%	6.23%	6.05%	6.05%	6.05%	6.33%
Tier 3 (10,000,000 to 49,999,999)	0.00%	0.00%	0.00%	0.00%	6.04%	6.06%	6.40%	6.23%	6.05%	6.05%	6.05%	6.33%
Tier 4 (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%
2 YEARS - BMIC (Quarterly)												
Tier 1 (50,000 to 999,999)	5.17%	5.15%	5.23%	6.16%	6.09%	6.11%	6.45%	6.28%	6.10%	6.10%	6.10%	6.38%
Tier 2 (1,000,000 to 9,999,999)	5.42%	5.40%	5.47%	6.16%	6.09%	6.11%	6.45%	6.28%	6.10%	0.00%	0.00%	0.00%
Tier 3 (10,000,000 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 4 (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%
2 YEARS - BMIC (Half Yearly)												
Tier 1 (50,000 to 999,999)	5.17%	5.15%	5.23%	6.21%	6.14%	6.16%	6.51%	6.33%	6.15%	6.15%	6.15%	6.44%
Tier 2 (1,000,000 to 9,999,999)	5.42%	5.40%	5.47%	6.21%	6.14%	6.16%	6.51%	6.33%	6.15%	6.15%	6.15%	6.44%
Tier 3 (10,000,000 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 4 (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%
2 YEARS - BYIC (Yearly)												
Tier 1 (50,000 to 999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.61%	6.44%	6.25%	6.25%	6.25%	6.54%
Tier 2 (1,000,000 to 9,999,999)	5.42%	5.40%	5.47%	6.31%	6.24%	6.26%	6.61%	6.44%	6.25%	6.25%	6.25%	6.54%
Tier 3 (10,000,000 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 4 (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%
2 YEARS - BIC (Maturity)												
Tier 1 (50,000 to 999,999)	5.17%	5.15%	5.23%	6.31%	6.24%	6.26%	6.61%	6.44%	6.25%	6.25%	6.25%	6.54%
Tier 2 (1,000,000 to 9,999,999)	5.42%	5.40%	5.47%	6.31%	6.24%	6.26%	6.61%	6.44%	6.25%	6.25%	6.25%	6.54%
Tier 3 (10,000,000 to 49,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.61%	6.44%	6.25%	6.25%	6.25%	6.54%
Tier 4 (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%

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
PKR DEPOSITS												
MUDARIB PROFIT SHARING RATIO	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
DEPOSITOR'S SHARE IN PROFIT	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
3 YEARS - BMIC (Monthly)												
Tier 1 (50,000 to 999,999)	5.17%	5.15%	5.23%	6.11%	6.04%	6.06%	6.40%	6.23%	6.05%	6.05%	6.05%	6.33%
Tier 2 (1,000,000 to 9,999,999)	5.42%	5.40%	5.47%	6.11%	6.04%	6.06%	6.40%	6.23%	6.05%	6.05%	6.05%	6.33%
Tier 3 (10,000,000 to 49,999,999)	0.00%	0.00%	0.00%	6.11%	6.04%	6.06%	6.40%	6.23%	6.05%	6.05%	6.05%	6.33%
Tier 4 (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%
3 YEARS - BQIC (Quarterly)												
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 9,999,999)	5.42%	5.40%	5.47%	6.16%	6.09%	6.11%	6.45%	6.28%	6.10%	6.10%	6.10%	6.38%
Tier 3 (10,000,000 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 4 (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%
3 YEARS - BHIC (Half Yearly)												
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 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 3 (10,000,000 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 4 (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%
3 YEARS - BYIC (Yearly)												
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%	6.25%	6.54%
Tier 2 (1,000,000 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 3 (10,000,000 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 4 (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%
3 YEARS - BIC (Maturity)												
Tier 1 (50,000 to 999,999)	5.17%	5.15%	5.23%	6.31%	6.24%	6.26%	6.61%	6.44%	6.25%	6.25%	6.25%	6.54%
Tier 2 (1,000,000 to 9,999,999)	5.42%	5.40%	5.47%	6.31%	6.24%	6.26%	6.61%	6.44%	6.25%	6.25%	6.25%	6.54%
Tier 3 (10,000,000 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 4 (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%

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
PKR DEPOSITS												
MUDARIB PROFIT SHARING RATIO	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
DEPOSITOR'S SHARE IN PROFIT	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
5 YEARS - BMIC (Monthly)												
Tier 1 (50,000 to 999,999)	5.17%	5.15%	5.23%	6.11%	6.04%	6.06%	6.40%	6.23%	6.05%	6.05%	6.05%	6.33%
Tier 2 (1,000,000 to 9,999,999)	5.42%	5.40%	5.47%	6.11%	6.04%	6.06%	6.40%	6.23%	6.05%	6.05%	6.05%	6.33%
Tier 3 (10,000,000 to 49,999,999)	5.56%	5.55%	5.62%	6.11%	6.04%	6.06%	6.40%	6.23%	6.05%	6.05%	6.05%	6.33%
Tier 4 (50,000,000 & abv)	5.66%	5.64%	5.72%	6.11%	6.04%	6.06%	6.40%	6.23%	0.00%	0.00%	0.00%	0.00%
5 YEARS - BQIC (Quarterly)												
Tier 1 (50,000 to 999,999)	5.17%	5.15%	5.23%	6.16%	6.09%	6.11%	6.45%	6.28%	6.10%	6.10%	6.10%	6.38%
Tier 2 (1,000,000 to 9,999,999)	5.42%	5.40%	5.47%	6.16%	6.09%	6.11%	6.45%	6.28%	6.10%	6.10%	6.10%	6.38%
Tier 3 (10,000,000 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 4 (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%
5 YEARS - BMIC (Half Yearly)												
Tier 1 (50,000 to 999,999)	5.17%	5.15%	5.23%	6.21%	6.14%	6.16%	6.51%	6.33%	6.15%	6.15%	6.15%	6.44%
Tier 2 (1,000,000 to 9,999,999)	5.42%	5.40%	5.47%	6.21%	6.14%	6.16%	6.51%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 3 (10,000,000 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 4 (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%
5 YEARS - BYIC (Yearly)												
Tier 1 (50,000 to 999,999)	5.17%	5.15%	5.23%	6.31%	6.24%	6.26%	6.61%	6.44%	6.25%	6.25%	6.25%	6.54%
Tier 2 (1,000,000 to 9,999,999)	5.42%	5.40%	5.47%	6.31%	6.24%	6.26%	6.61%	6.44%	6.25%	6.25%	6.25%	6.54%
Tier 3 (10,000,000 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 4 (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%
5 YEARS - BIC (Maturity)												
Tier 1 (50,000 to 999,999)	5.17%	5.15%	5.23%	6.31%	6.24%	6.26%	6.61%	6.44%	6.25%	6.25%	6.25%	6.54%
Tier 2 (1,000,000 to 9,999,999)	0.00%	5.40%	5.47%	6.31%	6.24%	6.26%	6.61%	6.44%	6.25%	6.25%	6.25%	6.54%
Tier 3 (10,000,000 to 49,999,999)	5.56%	5.55%	5.62%	6.31%	6.24%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 4 (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%

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
PKR DEPOSITS												
MUDARIB PROFIT SHARING RATIO	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
DEPOSITOR'S SHARE IN PROFIT	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
FAYSAL ISLAMI - MUNTAZIM BIC												
3 MONTHS BIC (Monthly)												
Tier 1 (50,000 to 499,999)	4.18%	4.17%	4.23%	4.29%	4.25%	4.25%	4.50%	4.38%	4.25%	4.25%	4.25%	4.45%
Tier 2 (500,000 to 999,999)	0.00%	4.17%	4.23%	4.29%	4.25%	4.25%	4.50%	4.38%	4.25%	4.25%	4.25%	4.45%
Tier 3 (1,000,000 to 3,999,999)	4.18%	4.17%	4.23%	4.29%	4.25%	4.25%	4.50%	4.38%	4.25%	4.25%	4.25%	4.45%
Tier 4 (4,000,000 to 7,999,999)	6.01%	5.99%	6.07%	6.16%	6.09%	6.11%	6.45%	6.28%	6.10%	6.20%	6.20%	6.80%
Tier 5 (8,000,000 to 9,999,999)	6.01%	5.99%	6.07%	6.16%	6.09%	6.11%	6.45%	6.28%	6.10%	6.20%	6.20%	7.07%
Tier 6 (10,000,000 to 24,999,999)	6.10%	6.09%	6.17%	6.26%	6.19%	6.21%	6.56%	6.38%	6.20%	6.30%	6.30%	7.33%
Tier 7 (25,000,000 to 49,999,999)	6.10%	6.09%	6.17%	6.26%	6.19%	6.21%	6.56%	6.38%	6.20%	6.30%	6.30%	7.59%
Tier 8 (50,000,000 to 99,999,999)	6.15%	6.13%	6.22%	6.31%	6.24%	6.26%	6.61%	6.44%	6.25%	6.35%	6.35%	7.85%
Tier 9 (100,000,000 to 249,999,999)	6.15%	6.13%	6.22%	6.31%	6.24%	6.26%	6.61%	6.44%	6.25%	6.35%	6.35%	8.37%
Tier 10 (250,000,000 to 499,999,999)	0.00%	0.00%	0.00%	6.46%	0.00%	7.26%	6.77%	0.00%	7.25%	6.50%	0.00%	0.00%
Tier 11 (500,000,000 to 1,499,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	7.77%	6.88%	6.69%	0.00%	0.00%	0.00%	0.00%
Tier 12 (1,500,000,000 & Above)	0.00%	0.00%	0.00%	0.00%	6.99%	7.96%	0.00%	0.00%	7.75%	7.25%	7.25%	0.00%
3 MONTHS BIC (Monthly)												
Tier 1 (50,000 to 499,999)	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 (500,000 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 3 (1,000,000 to 3,999,999)	4.18%	4.17%	4.23%	4.29%	4.25%	4.25%	4.50%	4.38%	4.25%	4.25%	4.25%	4.45%
Tier 4 (4,000,000 to 7,999,999)	6.10%	6.09%	6.17%	6.26%	6.19%	6.21%	6.56%	6.38%	6.20%	6.30%	6.30%	6.59%
Tier 5 (8,000,000 to 9,999,999)	6.01%	5.99%	6.07%	6.16%	6.09%	6.11%	6.45%	6.28%	6.10%	6.20%	6.20%	6.49%
Tier 6 (10,000,000 to 24,999,999)	6.10%	6.09%	6.17%	6.26%	6.19%	6.21%	6.56%	6.38%	6.20%	6.30%	6.30%	6.80%
Tier 7 (25,000,000 to 49,999,999)	5.91%	5.89%	5.97%	6.06%	5.99%	6.01%	6.35%	6.18%	6.00%	6.10%	6.10%	6.38%
Tier 8 (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 9 (100,000,000 to 249,999,999)	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 10 (250,000,000 to 499,999,999)	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 11 (500,000,000 to 1,499,999,999)	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 12 (1,500,000,000 & 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%
3 MONTHS BIC (Monthly)												
Tier 1 (50,000 to 499,999)	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 (500,000 to 999,999)	0.00%	0.00%	0.00%	4.29%	4.25%	4.25%	4.50%	4.38%	4.25%	4.25%	0.00%	0.00%
Tier 3 (1,000,000 to 3,999,999)	4.18%	4.17%	4.23%	4.29%	4.25%	4.25%	4.50%	4.38%	4.25%	4.25%	4.25%	4.45%
Tier 4 (4,000,000 to 7,999,999)	6.10%	6.09%	6.17%	6.26%	6.19%	6.21%	6.56%	6.38%	6.20%	6.30%	6.30%	6.59%
Tier 5 (8,000,000 to 9,999,999)	0.00%	5.99%	6.07%	6.16%	6.09%	6.11%	0.00%	0.00%	0.00%	0.00%	6.20%	7.85%
Tier 6 (10,000,000 to 24,999,999)	6.10%	6.09%	6.17%	6.26%	6.19%	6.21%	6.56%	6.38%	6.20%	6.30%	6.30%	6.59%
Tier 7 (25,000,000 to 49,999,999)	5.91%	5.89%	5.97%	6.06%	5.99%	6.01%	0.00%	0.00%	6.10%	6.10%	6.10%	6.38%
Tier 8 (50,000,000 to 99,999,999)	0.00%	0.00%	0.00%	6.06%	5.99%	6.01%	6.35%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 9 (100,000,000 to 249,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.90%	6.90%	6.70%	6.80%	6.80%	0.00%
Tier 10 (250,000,000 to 499,999,999)	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 11 (500,000,000 to 1,499,999,999)	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 12 (1,500,000,000 & 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%

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
PKR DEPOSITS												
MUDARIB PROFIT SHARING RATIO	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
DEPOSITOR'S SHARE IN PROFIT	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
6 MONTHS BMIC (Monthly)												
Tier 1 (50,000 to 499,999)	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 (500,000 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 3 (1,000,000 to 3,999,999)	0.00%	4.17%	4.23%	4.29%	4.25%	4.25%	4.50%	4.38%	4.25%	4.25%	4.25%	4.45%
Tier 4 (4,000,000 to 7,999,999)	6.20%	6.18%	6.27%	6.36%	6.29%	6.31%	6.67%	6.49%	6.30%	6.40%	6.40%	6.70%
Tier 5 (8,000,000 to 9,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.67%	6.49%	6.30%	6.40%	6.40%	6.70%
Tier 6 (10,000,000 to 24,999,999)	6.20%	6.18%	6.27%	6.36%	6.29%	6.31%	6.67%	6.49%	6.30%	6.40%	6.40%	6.70%
Tier 7 (25,000,000 to 49,999,999)	6.69%	6.67%	6.77%	6.86%	6.79%	6.81%	7.19%	7.00%	6.80%	6.90%	6.90%	7.22%
Tier 8 (50,000,000 to 99,999,999)	6.20%	6.18%	6.27%	6.36%	6.29%	6.31%	6.67%	6.49%	6.30%	6.40%	6.40%	6.70%
Tier 9 (100,000,000 to 249,999,999)	0.00%	0.00%	6.27%	6.36%	6.29%	6.31%	6.67%	6.49%	6.30%	6.40%	6.40%	6.70%
Tier 10 (250,000,000 to 499,999,999)	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 11 (500,000,000to 1,499,999,999)	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 12 (1,500,000,000 & 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 BIC (Maturity)												
Tier 1 (50,000 to 499,999)	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 (500,000 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 3 (1,000,000 to 3,999,999)	0.00%	0.00%	0.00%	4.29%	4.25%	4.25%	4.50%	4.38%	4.25%	4.25%	4.25%	4.45%
Tier 4 (4,000,000 to 7,999,999)	0.00%	0.00%	6.27%	6.36%	6.29%	6.31%	6.67%	6.49%	6.30%	6.40%	6.40%	6.70%
Tier 5 (8,000,000 to 9,999,999)	0.00%	6.18%	6.27%	6.36%	6.29%	6.31%	6.67%	6.49%	6.30%	6.40%	0.00%	0.00%
Tier 6 (10,000,000 to 24,999,999)	0.00%	6.18%	6.27%	6.36%	6.29%	6.31%	6.67%	6.49%	6.30%	6.40%	6.40%	6.70%
Tier 7 (25,000,000 to 49,999,999)	6.69%	6.67%	6.67%	6.76%	6.69%	6.71%	7.09%	6.90%	6.70%	6.80%	6.80%	7.12%
Tier 8 (50,000,000 to 99,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.67%	6.49%	6.30%	6.40%	6.40%	6.70%
Tier 9 (100,000,000 to 249,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.49%	0.00%	0.00%	0.00%	0.00%
Tier 10 (250,000,000 to 499,999,999)	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 11 (500,000,000to 1,499,999,999)	7.68%	7.66%	7.76%	7.87%	7.79%	7.81%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 12 (1,500,000,000 & Above)	6.89%	7.17%	6.72%	6.81%	6.74%	7.81%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
PKR DEPOSITS												
MUDARIB PROFIT SHARING RATIO	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
DEPOSITOR'S SHARE IN PROFIT	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
1 YEAR - BMIC (Monthly)												
Tier 1 (50,000 to 499,999)	0.00%	0.00%	0.00%	4.29%	4.25%	4.25%	4.50%	4.38%	4.25%	4.25%	4.25%	4.45%
Tier 2 (500,000 to 999,999)	0.00%	0.00%	4.23%	4.29%	4.25%	4.25%	4.50%	4.38%	4.25%	0.00%	0.00%	0.00%
Tier 3 (1,000,000 to 3,999,999)	0.00%	0.00%	0.00%	4.29%	4.25%	4.25%	4.50%	4.38%	4.25%	4.25%	4.25%	4.45%
Tier 4 (4,000,000 to 7,999,999)	6.40%	6.38%	6.47%	6.56%	6.49%	6.51%	6.88%	6.69%	6.50%	6.60%	6.60%	6.91%
Tier 5 (8,000,000 to 9,999,999)	0.00%	6.72%	6.82%	6.91%	6.84%	6.86%	7.25%	7.05%	6.85%	6.95%	6.95%	7.27%
Tier 6 (10,000,000 to 24,999,999)	6.84%	6.82%	6.92%	7.01%	6.94%	6.96%	7.35%	7.16%	6.95%	7.05%	7.05%	7.38%
Tier 7 (25,000,000 to 49,999,999)	6.84%	6.82%	6.92%	7.01%	6.94%	6.96%	7.35%	7.16%	6.95%	7.05%	7.05%	7.38%
Tier 8 (50,000,000 to 99,999,999)	6.84%	6.82%	6.92%	7.01%	6.94%	6.96%	7.35%	7.16%	6.95%	7.05%	7.05%	7.38%
Tier 9 (100,000,000 to 249,999,999)	7.24%	7.21%	7.32%	7.42%	7.34%	7.36%	7.78%	7.57%	7.35%	7.45%	7.45%	7.80%
Tier 10 (250,000,000 to 499,999,999)	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 11 (500,000,000to 1,499,999,999)	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 12 (1,500,000,000 & 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%
1 YEAR - BHC (Maturity)												
Tier 1 (50,000 to 499,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.25%	4.25%	4.45%
Tier 2 (500,000 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 3 (1,000,000 to 3,999,999)	0.00%	4.17%	4.23%	4.29%	4.25%	4.25%	4.50%	4.38%	4.25%	4.25%	4.25%	4.45%
Tier 4 (4,000,000 to 7,999,999)	6.40%	6.38%	6.47%	6.56%	6.49%	6.51%	6.88%	6.69%	6.50%	6.60%	6.60%	6.91%
Tier 5 (8,000,000 to 9,999,999)	0.00%	0.00%	0.00%	6.91%	6.84%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (10,000,000 to 24,999,999)	6.84%	6.82%	6.92%	7.01%	6.94%	6.96%	7.35%	7.16%	6.95%	7.05%	7.05%	7.38%
Tier 7 (25,000,000 to 49,999,999)	6.84%	6.82%	6.92%	7.01%	6.94%	6.96%	7.35%	7.16%	6.95%	7.05%	7.05%	7.38%
Tier 8 (50,000,000 to 99,999,999)	6.84%	6.82%	6.92%	7.01%	6.94%	6.96%	7.35%	7.16%	6.95%	7.05%	7.05%	7.38%
Tier 9 (100,000,000 to 249,999,999)	0.00%	7.21%	7.32%	7.42%	7.34%	7.36%	7.78%	7.57%	7.35%	7.45%	7.45%	7.80%
Tier 10 (250,000,000 to 499,999,999)	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 11 (500,000,000to 1,499,999,999)	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 12 (1,500,000,000 & Above)	6.94%	7.17%	7.12%	7.22%	7.14%	7.16%	7.56%	7.36%	7.15%	7.25%	7.25%	9.42%

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
PKR DEPOSITS												
MUDARIB PROFIT SHARING RATIO	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
DEPOSITOR'S SHARE IN PROFIT	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
FAYSAL ISLAMIC INSTITUTIONAL INVESTMENTS CERTIFICATES												
1 MONTH BIIC (Maturity)												
Tier 1 (50,000 & Above)	5.42%	5.40%	5.47%	5.55%	5.49%	5.51%	5.82%	5.66%	5.50%	5.50%	5.50%	5.76%
3 MONTHS BMIC (Monthly)												
Tier 1 (50,000 & Above)	5.42%	5.40%	5.47%	5.55%	5.49%	5.51%	5.82%	5.66%	5.50%	5.50%	5.50%	5.76%
3 MONTHS BIIC (Maturity)												
Tier 1 (50,000 & Above)	5.66%	5.64%	5.72%	5.80%	5.74%	5.76%	6.08%	5.92%	5.75%	5.75%	5.75%	6.02%
6 MONTHS BMIC (Monthly)												
Tier 1 (50,000 & Above)	5.42%	5.40%	5.47%	5.55%	5.49%	5.51%	5.82%	5.66%	5.50%	5.50%	5.50%	5.76%
6 MONTHS BIIC (Maturity)												
Tier 1 (50,000 & Above)	5.66%	5.64%	5.72%	5.80%	5.74%	5.76%	6.08%	5.92%	5.75%	5.75%	5.75%	6.02%
12 MONTHS BMIC (Monthly)												
Tier 1 (50,000 & Above)	5.66%	5.64%	5.72%	5.80%	5.74%	5.76%	6.08%	5.92%	5.75%	5.75%	5.75%	6.02%
12 MONTHS BIIC (Maturity)												
Tier 1 (50,000 & Above)	5.91%	5.89%	5.97%	6.06%	5.99%	6.01%	6.35%	6.18%	6.00%	6.00%	6.00%	6.28%
FAYSAL ISLAMIC LIFE PLUS INVESTMENT CERTIFICATE - 1 YEAR												
1 YEAR BMIC (Monthly)												
Tier 1 (50,000 TO 4,999,999)												6.80%
Tier 2 (5,000,000 & Above)												7.59%
1 YEAR BIIC (Maturity)												
Tier 1 (50,000 TO 4,999,999)												0.00%
Tier 2 (5,000,000 & Above)												0.00%

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
PKR DEPOSITS												
MUDARIB PROFIT SHARING RATIO	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
DEPOSITOR'S SHARE IN PROFIT	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
Islamic Long Term Financing Facility-Non Textile Sectors												
3 Years												
Tier 1 (1 & abv) - (OLD DISBURSEMENT)	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 1 (1 & abv) - (NEW DISBURSEMENT)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5 Years												
Tier 1 (1 & abv) - (OLD DISBURSEMENT)	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 1 (1 & abv) - (NEW DISBURSEMENT)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10 Years												
Tier 1 (1 & abv) - (OLD DISBURSEMENT)	2.95%	2.94%	2.99%	3.03%	3.00%	3.00%	3.17%	3.09%	3.00%	3.00%	3.00%	3.14%
Tier 1 (1 & abv) - (NEW DISBURSEMENT)	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%	2.12%	2.06%	2.00%	2.00%	2.00%	2.09%
Islamic Long Term Financing Facility-Textile Sectors												
3 Years												
Tier 1 (1 & abv)	3.45%	3.44%	3.48%	3.53%	3.50%	3.50%	3.70%	3.60%	3.50%	3.50%	3.50%	3.66%
5 Years												
Tier 1 (1 & abv)	2.46%	2.45%	2.49%	2.52%	2.50%	2.50%	2.64%	2.57%	2.50%	2.50%	2.50%	2.62%
10 Years												
Tier 1 (1 & abv)	1.97%	1.96%	1.99%	2.02%	2.00%	2.00%	2.12%	2.06%	2.00%	2.00%	2.00%	2.09%
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers and Employees of Business Concerns-SME Clients												
Active Tax Payers List Under the Income Tax Ordinance,2001												
Tier 1 (1 & abv)	0.001%	0.001%	0.001%	0.000%	0.001%	0.001%	0.001%	0.001%	0.001%	0.001%	0.001%	0.001%
Non- Active Tax Payers List Under the Income Tax Ordinance,2001												
Tier 1 (1 & abv)	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers and Employees of Business Concerns-Corporate & Commercial Clients												
Active Tax Payers List Under the Income Tax Ordinance,2001												
Tier 1 (1 & abv)	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
Non- Active Tax Payers List Under the Income Tax Ordinance,2001												
Tier 1 (1 & abv)	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
PKR DEPOSITS												
MUDARIB PROFIT SHARING RATIO	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
DEPOSITOR'S SHARE IN PROFIT	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
Islamic Refinance Facility for Combating COVID – 19 (IRFCF)												
Tier 1 (1 & abv)	0.001%	0.001%	0.001%	0.000%	0.000%	0.001%	0.001%	0.001%	0.000%	0.000%	0.001%	0.001%
Islamic Temporary Economic Refinance Facility (ITERF)												
Tier 1 (1 & abv)	0.098%	0.098%	0.100%	0.101%	0.100%	0.100%	0.106%	0.103%	0.100%	3.000%	3.500%	3.663%
Islamic Refinance Facility for Modernization of SMEs (IRFMS)												
Up-to 3 years												
Tier 1 (1 & abv)	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
Over 3 years and up-to 5 years												
Tier 1 (1 & abv)	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
Over 5 years and up-to 10 years												
Tier 1 (1 & abv)	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
Islamic Financing Facility for Renewable Energy- (IFRE)												
Category I-Maximum twelve (12) years, including maximum grace period of two (02) years.												
Tier 1 (1 & abv)	2.95%	2.94%	2.99%	3.03%	3.00%	3.00%	3.17%	3.09%	3.00%	3.00%	3.00%	3.14%
Category II-Maximum ten (10) years, including maximum grace period of three (03) months.												
Tier 1 (1 & abv)	1.97%	1.96%	1.99%	2.02%	2.00%	2.00%	2.12%	2.06%	2.00%	2.00%	2.00%	2.09%
Category III-Maximum ten (10) years												
Tier 1 (1 & abv)	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
Islamic Financing Facility for Storage of Agricultural Produce (IFFSAP)												
Up-to 7 years												
Tier 1 (1 & abv)	0.00%	0.00%	0.00%	0.00%	2.00%	2.00%	2.12%	2.06%	2.00%	4.00%	4.00%	4.19%
Islamic Financing Facility for Low Cost Housing For Special Segments												
Tier 1 (1 & abv)	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
PKR DEPOSITS												
MUDARIB PROFIT SHARING RATIO	80%	48%	38%	38%	30%	38%	38%	38%	38%	38%	38%	38%
DEPOSITOR'S SHARE IN PROFIT	80%	88%	88%	88%	70%	88%	88%	88%	88%	88%	88%	88%
FAYSAL ISLAMIC 1 YEAR BARKAT INVESTMENTS CERTIFICATES <i>New Deposits are not being booked in this category effective June 2020, and hence this category shall remain active for existing depositors only.</i>												
BMIC (Monthly)												
Tier 1 (500,000 to 9,999,999)	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.85%
Tier 2 (10,000,000 to 50,000,000)	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.11%
BIIC (Maturity)												
Tier 1 (500,000 to 9,999,999)	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.11%
Tier 2 (10,000,000 to 50,000,000)	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

TERMS & CONDITIONS
for Placement in Faysal Islamic - Special 1 Year Barkat Investment Certificate

1. Placement in this product will be eligible for fresh funds only.
2. Limit per client will be as per Tiers defined - Minimum (PKR 500,000/-) & Maximum (PKR 50,000,000/-).
3. In case of premature encashment, last declared rates of the nearest completed tenor of the Faysal Islamic - Barkat Investment Certificate shall apply.
4. Weightages & Actual rates will apply for each deal amount defined as per the tiers above.

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
USD DEPOSITS												
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%
MARGIN ACCOUNTS & SECURITY DEPOSIT	0.0171%	0.0170%	0.0204%	0.0188%	0.0159%	0.0115%	0.0257%	0.0306%	0.0436%	0.0245%	0.0208%	0.0269%
ISLAMIC LOCKERS SECURITY MARGIN ACCOUNT	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0208%	0.0000%
FAYSAL ISLAMI REHMAT ACCOUNT - ROSHAN DIGITAL ACCOUNT	0.0171%	0.0170%	0.0204%	0.0188%	0.0159%	0.0115%	0.0257%	0.0306%	0.0436%	0.0245%	0.0208%	0.0269%
FAYSAL ISLAMI SAVING ACCOUNT - ROSHAN DIGITAL ACCOUNT	0.0171%	0.0170%	0.0204%	0.0188%	0.0159%	0.0115%	0.0257%	0.0306%	0.0436%	0.0245%	0.0208%	0.0269%
FAYSAL ISLAMI DIGITAL SAVING ACCOUNT-USD MONTHLY												
Tier 1 (0 to USD 49, 999)											0.0000%	0.0000%
Tier 2 (USD 50,000 to USD 199,999)												0.0000%
Tier 3 (USD 200,000 & above)												0.0000%
FAYSAL ISLAMIC USD SAVING ACCOUNTS - Monthly												
Tier 1 (1 to USD 49, 999)	0.0171%	0.0170%	0.0204%	0.0188%	0.0159%	0.0115%	0.0257%	0.0306%	0.0436%	0.0245%	0.0208%	0.0269%
Tier 2 (USD 50,000 to USD 199,999)	0.0856%	0.0852%	0.1020%	0.0939%	0.0793%	0.0577%	0.1286%	0.1531%	0.2181%	0.1223%	0.1038%	0.1345%
Tier 3 (USD 200,000 & above)	0.1713%	0.1704%	0.2041%	0.1877%	0.1586%	0.1154%	0.2572%	0.3063%	0.4361%	0.2447%	0.2077%	0.2690%
FAYSAL ISLAMIC USD SAVING ACCOUNTS - 6 Monthly												
Tier 1 (1 to USD 49, 999)	0.0171%	0.0170%	0.0204%	0.0188%	0.0159%	0.0115%	0.0257%	0.0306%	0.0436%	0.0245%	0.0208%	0.0269%
Tier 2 (USD 50,000 to USD 199,999)	0.0856%	0.0852%	0.1020%	0.0939%	0.0793%	0.0577%	0.1286%	0.1531%	0.2181%	0.1223%	0.1038%	0.1345%
Tier 3 (USD 200,000 & above)	0.1713%	0.1704%	0.2041%	0.1877%	0.1586%	0.1154%	0.2572%	0.3063%	0.4361%	0.2447%	0.2077%	0.2690%
FAYSAL ISLAMIC - BARKAT INVESTMENT CERTIFICATES (USD)												
The following Tenures, Tiers and Expected Rates apply for ROSHAN DIGITAL ACCOUNTS as well.												
1 MONTH BIIC (Maturity)												
Tier 1 (USD 1 to USD 49,999)	0.0171%	0.0170%	0.0204%	0.0188%	0.0159%	0.0115%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
Tier 2 (USD 50,000 above)	0.0856%	0.0852%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
3 MONTHS BIIC (Maturity)												
Tier 1 (USD 1 to USD 49,999)	0.0171%	0.0170%	0.0204%	0.0188%	0.0159%	0.0115%	0.0257%	0.0306%	0.0436%	0.0245%	0.0208%	0.0269%
Tier 2 (USD 50,000 above)	0.1713%	0.1704%	0.2041%	0.1877%	0.1586%	0.1154%	0.2572%	0.3063%	0.4361%	0.2447%	0.2077%	0.2690%
6 MONTHS BIIC (Maturity)												
Tier 1 (USD 1 to USD 49,999)	0.0171%	0.0170%	0.0204%	0.0188%	0.0159%	0.0115%	0.0257%	0.0306%	0.0436%	0.0245%	0.0208%	0.0269%
Tier 2 (USD 50,000 above)	0.2569%	0.2556%	0.3061%	0.2816%	0.2378%	0.1731%	0.3858%	0.4594%	0.6542%	0.3670%	0.3115%	0.4035%
12 MONTHS BIIC (Maturity)												
Tier 1 (USD 1 to USD 49,999)	0.0171%	0.0170%	0.0204%	0.0188%	0.0159%	0.0115%	0.0257%	0.0306%	0.0436%	0.0245%	0.0208%	0.0269%
Tier 2 (USD 50,000 above)	0.2569%	0.2556%	0.3061%	0.2816%	0.2378%	0.1731%	0.3858%	0.4594%	0.6542%	0.3670%	0.3115%	0.4035%

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
EURO DEPOSITS												
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%
FAYSAL ISLAMIC EURO SAVING ACCOUNTS - Monthly												
Tier 1 (EURO 1 to EURO 49,999)	0.0660%	0.0332%	0.0430%	0.0401%	0.0454%	0.0531%	0.0556%	0.0570%	0.0814%	0.0387%	0.0292%	0.0151%
Tier 2 (EURO 50,000 to EURO 199,999)	0.0660%	0.0332%	0.0430%	0.0401%	0.0454%	0.0531%	0.0556%	0.0570%	0.0814%	0.0387%	0.0292%	0.0151%
Tier 3 (EURO 200,000 & above)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.1934%	0.1462%	0.0753%
FAYSAL ISLAMIC EURO SAVING ACCOUNTS - 6 Monthly												
Tier 1 (EURO 1 to EURO 49,999)	0.0660%	0.0332%	0.0430%	0.0401%	0.0454%	0.0531%	0.0556%	0.0570%	0.0814%	0.0387%	0.0292%	0.0151%
Tier 2 (EURO 50,000 to EURO 199,999)	0.3301%	0.1662%	0.2149%	0.2004%	0.2270%	0.2656%	0.2779%	0.2852%	0.4071%	0.1934%	0.1462%	0.0753%
Tier 3 (EURO 200,000 & above)	0.0000%	0.0000%	0.0000%	0.2004%	0.2270%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
FAYSAL ISLAMIC - BARKAT INVESTMENT CERTIFICATES (EURO)												
New Tiers effective From April 2020												
1 MONTH BIIC (Maturity)												
Tier 1 (EURO 1 to EURO 49,999)	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 2 (EURO 50,000 above)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
3 MONTHS BIIC (Maturity)												
Tier 1 (EURO 1 to EURO 49,999)	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 2 (EURO 50,000 above)	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 (EURO 1 to EURO 49,999)	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 2 (EURO 50,000 above)	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 (EURO 1 to EURO 49,999)	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 2 (EURO 50,000 above)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
GBP DEPOSITS												
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%
FAYSAL ISLAMIC GBP SAVING ACCOUNTS - Monthly												
<i>New Tiers effective From April 2020</i>												
Tier 1 (GBP 1 to GBP 49,999)	0.0715%	0.0454%	0.0463%	0.0349%	0.0346%	0.0365%	0.0453%	0.0414%	0.0714%	0.0452%	0.0422%	0.0402%
Tier 2 (GBP 50,000 to GBP 199,999)	0.3577%	0.2268%	0.2316%	0.1745%	0.1729%	0.1826%	0.2265%	0.2068%	0.3572%	0.2258%	0.2108%	0.2011%
Tier 3 (GBP 200,000 & above)	0.0000%	0.2268%	0.2316%	0.1745%	0.1729%	0.1826%	0.2265%	0.2068%	0.3572%	0.2258%	0.2108%	0.2011%
FAYSAL ISLAMIC GBP SAVING ACCOUNTS - 6 Monthly												
<i>New Tiers effective From April 2020</i>												
Tier 1 (GBP 1 to GBP 49,999)	0.0715%	0.0454%	0.0463%	0.0349%	0.0346%	0.0365%	0.0453%	0.0414%	0.0714%	0.0452%	0.0422%	0.0402%
Tier 2 (GBP 50,000 to GBP 199,999)	0.3577%	0.2268%	0.2316%	0.1745%	0.1729%	0.1826%	0.2265%	0.2068%	0.3572%	0.2258%	0.2108%	0.2011%
Tier 3 (GBP 200,000 & above)	0.3577%	0.2268%	0.2316%	0.1745%	0.1729%	0.1826%	0.2265%	0.2068%	0.3572%	0.2258%	0.2108%	0.2011%
FAYSAL ISLAMIC - BARKAT INVESTMENT CERTIFICATES (GBP)												
<i>New Tiers effective From April 2020</i>												
1 MONTH BIIC (Maturity)												
Tier 1 (GBP 1 to GBP 49,999)	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 2 (GBP 50,000 above)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
3 MONTHS BIIC (Maturity)												
Tier 1 (GBP 1 to GBP 49,999)	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 2 (GBP 50,000 above)	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 (GBP 1 to GBP 49,999)	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 2 (GBP 50,000 above)	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 (GBP 1 to GBP 49,999)	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 2 (GBP 50,000 above)	0.0715%	0.0454%	0.0463%	0.0349%	0.0346%	0.0365%	0.0453%	0.0414%	0.0714%	0.0452%	0.0422%	0.0402%