

FAYSAL ISLAMIC BANKING PKR DEPOSITS - WEIGHTAGES	December 2021	January 2022	February 2022
ANNOUNCEMENT DATE	25-Nov-21	28-Dec-21	27-Jan-22
**MUDARIB PROFIT SHARING RATIO	50%	50%	50%

FAYSAL ISLAMIC - REMUNERATIVE CURRENT ACCOUNTS			
MONTHLY PROFIT PAYMENT FREQUENCY			
FAYSAL ISLAMIC MARGIN ACCOUNTS & SECURITY DEPOSIT	0.0027	0.0025	0.0028
FAYSAL ISLAMIC LOCKERS SECURITY MARGIN ACCOUNT	0.0037	0.0035	0.0038
FAYSAL ISLAMIC KAMIL BUSINESS ACCOUNT	0.0027	0.0025	0.0028
FAYSAL ISLAMIC REHMAT PERSONAL ACCOUNT	0.0027	0.0025	0.0028
FAYSAL ISLAMIC REHMAT BUSINESS ACCOUNT	0.0027	0.0025	0.0028
FAYSAL ISLAMIC REHMAT ACCOUNT - ROSHAN DIGITAL ACCOUNTS	0.0027	0.0025	0.0028
FAYSAL ISLAMIC TEZZ TAREEN ASAAN REMITTANCE ACCOUNT	0.0027	0.0025	0.0028
FAYSAL ISLAMIC TEZZ TAREEN REMITTANCE ACCOUNT	0.0027	0.0025	0.0028
FAYSAL ISLAMIC REHMAT PAYROLL ACCOUNT	0.0027	0.0025	0.0028
FAYSAL ISLAMIC ASAAN PAYROLL ACCOUNT	0.0027	0.0025	0.0028
FAYSAL ISLAMIC BASIC PAYROLL ACCOUNT	0.0027	0.0025	0.0028
FAYSAL ISLAMIC - TAWARRUQ RCS AGRIC NCA			0.0028
6 MONTHLY PROFIT PAYMENT FREQUENCY			
FAYSAL ISLAMIC PAYCHEQ PLUS (PAYROLL) ACCOUNT	0.0027	0.0025	0.0028
FAYSAL ISLAMIC ISLAMIC TAWARRUQ CC NCA	0.0027	0.0025	0.0028

FAYSAL ISLAMIC - OTHER SAVING ACCOUNTS			
MONTHLY PROFIT PAYMENT FREQUENCY			
FAYSAL ISLAMIC - ROSHAN DIGITAL SAVINGS ACCOUNT	0.8123	0.8421	1.4036
FAYSAL ISLAMIC - WOMEN ACCOUNT	0.8123	0.8421	1.4036
FAYSAL ISLAMIC - MANZIL ACCOUNT	1.1644	1.5083	1.6843
FAYSAL ISLAMIC - ZAMIN ACCOUNT	1.1644	1.5083	1.6843
6 MONTHLY PROFIT PAYMENT FREQUENCY			
FAYSAL ISLAMIC - ASAAN SAVINGS ACCOUNTS	0.8123	0.8421	1.4036
FAYSAL ISLAMIC - ASAAN DIGITAL SAVINGS ACCOUNTS	0.8123	0.8421	1.4036
FAYSAL ISLAMIC - PAYCHEQ PLUS ACCOUNT	0.8123	0.8421	1.4036

FAYSAL ISLAMIC DIGITAL SAVING ACCOUNTS *Tiers effective till January 2022*			
MONTHLY PROFIT PAYMENT FREQUENCY			
Tier 1 (0-499,999)	0.8123	0.8421	
Tier 2 (500,000 - 2,999,999)	0.8123	0.8421	
Tier 3 (3,000,000 - 9,999,999)	0.8123	0.8421	
Tier 4 (10,000,000 - 19,999,999)	0.8394	0.9050	
Tier 5 (20,000,000 to 29,999,999)	0.8665	0.9301	
Tier 6 (30,000,000 to 49,999,999)	0.8936	0.9552	
Tier 7 (50,000,000 to 99,999,999)	0.9071	0.9804	
Tier 8 (100,000,000 to 499,999,999)	0.9207	1.0055	
Tier 9 (500,000,000 & above)	1.0019	1.0684	

FAYSAL ISLAMIC DIGITAL SAVING ACCOUNTS *New Tiers effective from February 2022*			
MONTHLY PROFIT PAYMENT FREQUENCY			
Tier 1 (1-9,999,999)			1.4036
Tier 2 (10,000,000- 49,999,999)			1.4457
Tier 3 (50,000,000 - 99,999,999)			1.4737
Tier 4 (100,000,000 - 499,999,999)			1.5439
Tier 5 (500,000,000 to 999,999,999)			1.8527
Tier 6 (1,000,000,000 & above)			2.1053

FAYSAL ISLAMIC SAVING ACCOUNT *Tiers effective till January 2022*			
MONTHLY PROFIT PAYMENT FREQUENCY			
Tier 1 (0-499,999)	0.8123	0.8421	
Tier 2 (500,000 - 2,999,999)	0.8123	0.8421	
Tier 3 (3,000,000 - 9,999,999)	0.8123	0.8421	
Tier 4 (10,000,000 - 19,999,999)	0.8394	0.9050	
Tier 5 (20,000,000 to 29,999,999)	0.8665	0.9301	
Tier 6 (30,000,000 to 49,999,999)	0.8936	0.9552	
Tier 7 (50,000,000 to 99,999,999)	0.9071	0.9804	
Tier 8 (100,000,000 to 499,999,999)	0.9207	1.0055	
Tier 9 (500,000,000 & above)	1.0019	1.0684	

FAYSAL ISLAMIC SAVING ACCOUNT *New Tiers effective from February 2022*			
MONTHLY PROFIT PAYMENT FREQUENCY			
Tier 1 (1-9,999,999)			1.4036
Tier 2 (10,000,000- 49,999,999)			1.4457
Tier 3 (50,000,000 - 99,999,999)			1.4737
Tier 4 (100,000,000 - 499,999,999)			1.5439
Tier 5 (500,000,000 to 999,999,999)			1.8527
Tier 6 (1,000,000,000 & above)			2.1053

FAYSAL ISLAMIC FINANCIAL INSTITUTIONS DEPOSIT *Tiers effective till January 2022*			
MONTHLY PROFIT PAYMENT FREQUENCY			
Tier 1 (0-4,999,999)	0.8123	0.8421	
Tier 2 (5,000,000 - 49,999,999)	0.8123	0.9437	
Tier 3 (50,000,000 - 149,999,999)	1.5570	1.6968	
Tier 4 (150,000,000 - 299,999,999)	1.6247	1.7597	
Tier 5 (300,000,000 to 499,999,999)	1.6924	1.8225	
Tier 6 (500,000,000 to 999,999,999)	1.7601	1.8854	
Tier 7 (1,000,000,000 to ABV)	1.8278	1.9482	

FINANCIAL INSTITUTIONS DEPOSIT *New Tiers effective from February 2022*			
MONTHLY PROFIT PAYMENT FREQUENCY			
Tier 1 (1-9,999,999)			1.4036
Tier 2 (10,000,000- 49,999,999)			1.5439
Tier 3 (50,000,000 - 99,999,999)			1.9650
Tier 4 (100,000,000 - 499,999,999)			2.0352
Tier 5 (500,000,000 to 999,999,999)			2.1053
Tier 6 (1,000,000,000 to Above)			2.1755

FAYSAL ISLAMIC LIFEPLUS SAVING ACCOUNT			
MONTHLY PROFIT PAYMENT FREQUENCY			
Tier 1 (1 - 499,999)	0.8123	0.8421	1.4036
Tier 2 (500,000 - 9,999,999)	1.4216	1.4454	1.6141
Tier 3 (10,000,000 - 49,999,999)	1.4893	1.5711	1.7545
Tier 4 (50,000,000 & 99,999,999)	1.5570		
Tier 5 (100,000,000 & 499,999,999)	1.6247	1.7597	2.0352
Tier 6 (500,000,000 & Above)	1.7601		

FAYZAL ISLAMIC MUNTAZIM PLUS SAVINGS ACCOUNTS - Monthly Profit (Accounts in Fayzal Islamic Muntazim, Monthly Saving account (390) of branches converted more than 6 months old will be moved to this new product, NTB accounts and accounts of new opened branches.)

OLD

MONTHLY PROFIT PAYMENT FREQUENCY			
Tier 1 (Rs.1 & 9,999,999)	1.0154	1.0684	1.8246
Tier 2 (Rs.10,000,000 & 24,999,999)	1.2185	1.2569	1.8948
Tier 3 (Rs.25,000,000 & above)	1.6247	1.6340	2.1755

FAYZAL ISLAMIC MUNTAZIM SAVINGS ACCOUNTS - Monthly Profit

MONTHLY PROFIT PAYMENT FREQUENCY			
Tier 1 (Rs.1 & 9,999,999)	1.2539	1.5083	1.4036
Tier 2 (Rs.10,000,000 & 24,999,999)	1.5570	1.6968	1.5439
Tier 3 (Rs.25,000,000 & 49,999,999)			1.8246
Tier 4 (Rs.100,000,000 & 499,999,999)	1.8278	1.9482	2.1053
Tier 5 (Rs.500,000,000 & above)			2.1755

FAYSAL ISLAMIC BANKING PKR DEPOSITS - WEIGHTAGES	December 2021	January 2022	February 2022
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**MUDARIB PROFIT SHARING RATIO	50%	50%	50%

FAYSAL ISLAMIC MUNTAZIM PLUS SAVINGS ACCOUNTS - 6 MONTHLY (Accounts in Faysal Islamic Muntazim, 6 Monthly Saving account (387) of branches converted more than 6 months old will be moved to this new product, NTB accounts and accounts of new opened branches.)

6 MONTHLY PROFIT PAYMENT FREQUENCY			
Tier 1 (Rs.1 & 9,999,999)	1.0154	1.0684	1.8246
Tier 2 (Rs.10,000,000 & 24,999,999)	1.2185	1.2569	1.8948
Tier 3 (Rs.25,000,000 & above)	1.4893	1.6340	2.1755

FAYSAL ISLAMIC MUNTAZIM SAVINGS ACCOUNTS - 6 Monthly Profit			
6 MONTHLY PROFIT PAYMENT FREQUENCY			
Tier 1 (Rs.1 & 9,999,999)	1.3539	1.5083	1.4036
Tier 2 (Rs.10,000,000 & 24,999,999)	1.5570	1.6968	1.5439
Tier 3 (Rs.25,000,000 & 99,999,999)	1.8278	1.9482	1.8246
Tier 4 (Rs.100,000,000 & 499,999,999)			1.9650
Tier 5 (Rs.500,000,000 & above)			2.0352

FAYSAL ISLAMIC BANKING PKR DEPOSITS - WEIGHTAGES	December 2021	January 2022	February 2022
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**MUDARIB PROFIT SHARING RATIO	50%	50%	50%

FAYSAL ISLAMIC - BARKAT INVESTMENTS CERTIFICATES (PKR)			
The following Tenures, Tiers and Weightages apply for ROSHAN DIGITAL ACCOUNTS as well.			
1 MONTH			
BHC - (Profit on Maturity)			
Tier 1 (50,000 to 999,999)	0.8800	1.0055	1.2632
Tier 2 (1,000,000 to 9,999,999)	1.0154	1.1312	1.4036
Tier 3 (10,000,000 to 49,999,999)	1.0831	1.2569	1.5439
Tier 4 (50,000,000 and 99,999,999)	1.3539	1.8225	2.0352
Tier 5 (100,000,000 to 499,999,999)	1.4893	1.8854	2.1053
Tier 6 (500,000,000 to 999,999,999)	1.6247	1.9482	2.1755
Tier 7 (1,000,000,000 & abv)	1.7601	2.0110	2.2457
3 MONTH			
BMIC - (Monthly Profit)			
Tier 1 (50,000 to 999,999)	0.8800	1.2318	1.3755
Tier 2 (1,000,000 to 9,999,999)	1.0154	1.3575	1.5159
Tier 3 (10,000,000 to 49,999,999)	1.0831	1.4831	1.6562
Tier 4 (50,000,000 and 99,999,999)	1.3810	1.6088	1.7966
Tier 5 (100,000,000 to 499,999,999)	1.5164	1.7094	1.9088
Tier 6 (500,000,000 to 999,999,999)	1.6518	1.8351	2.0492
Tier 7 (1,000,000,000 & abv)	1.7872	1.9608	2.1896
BHC - (Profit on Maturity)			
Tier 1 (50,000 to 999,999)	0.8800	1.2569	1.4036
Tier 2 (1,000,000 to 9,999,999)	1.0154	1.3826	1.5439
Tier 3 (10,000,000 to 49,999,999)	1.0831	1.5083	1.6843
Tier 4 (50,000,000 and 99,999,999)	1.2862	1.6340	1.8246
Tier 5 (100,000,000 to 499,999,999)	1.4216	1.7597	1.9650
Tier 6 (500,000,000 to 999,999,999)	1.6788	1.8854	2.1053
Tier 7 (1,000,000,000 & abv)	1.8142	2.0110	2.2457
6 MONTH			
BMIC - (Monthly Profit)			
Tier 1 (50,000 to 999,999)	1.0154	1.4329	1.6001
Tier 2 (1,000,000 to 9,999,999)	1.0831	1.5334	1.7124
Tier 3 (10,000,000 to 49,999,999)	1.1508	1.6591	1.8527
Tier 4 (50,000,000 and 99,999,999)	1.5705	1.7848	1.9931
Tier 5 (100,000,000 to 499,999,999)	1.6382	1.8854	2.1053
Tier 6 (500,000,000 to 999,999,999)	1.7059	2.0110	2.2457
Tier 7 (1,000,000,000 & abv)	1.7736	2.1367	2.3861
BQIC - (Quarterly Profit)			
Tier 1 (50,000 to 999,999)	1.0154	1.4329	1.6001
Tier 2 (1,000,000 to 9,999,999)	1.0831	1.5586	1.7404
Tier 3 (10,000,000 to 49,999,999)	1.1508	1.6591	1.8527
Tier 4 (50,000,000 and 99,999,999)	1.5841	1.7848	1.9931
Tier 5 (100,000,000 to 499,999,999)	1.6518	1.9105	2.1334
Tier 6 (500,000,000 to 999,999,999)	1.7195	2.0362	2.2738
Tier 7 (1,000,000,000 & abv)	1.7872	2.1367	2.3861
BHC - (Profit on Maturity)			
Tier 1 (50,000 to 999,999)	1.0154	1.4454	1.6141
Tier 2 (1,000,000 to 9,999,999)	1.0831	1.5711	1.7545
Tier 3 (10,000,000 to 49,999,999)	1.1508	1.6968	1.8948
Tier 4 (50,000,000 and 99,999,999)	1.6247	1.8225	2.0352
Tier 5 (100,000,000 to 499,999,999)	1.6924	1.9482	2.1755
Tier 6 (500,000,000 to 999,999,999)	1.7601	2.0739	2.3159
Tier 7 (1,000,000,000 & abv)	1.8278	2.1996	2.4562

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**MUDARIB PROFIT SHARING RATIO	50%	50%	50%

1 YEAR			
BMIC - (Monthly Profit)			
Tier 1 (50,000 to 999,999)	1.3404	1.6591	1.8527
Tier 2 (1,000,000 to 9,999,999)	1.3404	1.7848	1.9931
Tier 3 (10,000,000 to 49,999,999)	1.4081	1.8854	2.1053
Tier 4 (50,000,000 and 99,999,999)	1.4081	2.0110	2.2457
Tier 5 (100,000,000 to 499,999,999)	1.7059	2.1367	2.3861
Tier 6 (500,000,000 to 999,999,999)	1.7736	2.2373	2.4983
Tier 7 (1,000,000,000 & abv)	1.8278	2.3630	2.6387
BQIC - (Quarterly Profit)			
Tier 1 (50,000 to 999,999)	1.3539	1.6591	1.8527
Tier 2 (1,000,000 to 9,999,999)	1.3539	1.7848	1.9931
Tier 3 (10,000,000 to 49,999,999)	1.4216	1.9105	2.1334
Tier 4 (50,000,000 and 99,999,999)	1.6518	2.0362	2.2738
Tier 5 (100,000,000 to 499,999,999)	1.7195	2.1367	2.3861
Tier 6 (500,000,000 to 999,999,999)	1.7872	2.2624	2.5264
Tier 7 (1,000,000,000 & abv)	1.8413	2.3881	2.6668
BHIC - (Half Yearly Profit)			
Tier 1 (50,000 to 999,999)	1.3539	1.6842	1.8808
Tier 2 (1,000,000 to 9,999,999)	1.3539	1.8099	2.0211
Tier 3 (10,000,000 to 49,999,999)	1.5976	1.9356	2.1615
Tier 4 (50,000,000 and 99,999,999)	1.6653	2.0362	2.2738
Tier 5 (100,000,000 to 499,999,999)	1.7330	2.1619	2.4141
Tier 6 (500,000,000 to 999,999,999)	1.8007	2.2876	2.5545
Tier 7 (1,000,000,000 & abv)	1.8549	2.4133	2.6948
BHC - (Profit on Maturity)			
Tier 1 (50,000 to 999,999)	1.3674	1.6968	1.8948
Tier 2 (1,000,000 to 9,999,999)	1.3674	1.8225	2.0352
Tier 3 (10,000,000 to 49,999,999)	1.4351	1.9482	2.1755
Tier 4 (50,000,000 and 99,999,999)	1.4351	2.0739	2.3159
Tier 5 (100,000,000 to 499,999,999)	1.7601	2.1996	2.4562
Tier 6 (500,000,000 to 999,999,999)	1.8278	2.3253	2.5966
Tier 7 (1,000,000,000 & abv)	1.8955	2.4510	2.7370
2 YEARS			
BMIC - (Monthly Profit)			
Tier 1 (50,000 to 999,999)	1.6382	1.8854	2.1053
Tier 2 (1,000,000 to 9,999,999)	1.6382	1.8854	2.1053
Tier 3 (10,000,000 to 49,999,999)	1.6382	1.8854	2.1053
Tier 4 (50,000,000 & abv)	1.6382	1.8854	2.1053
BQIC - (Quarterly Profit)			
Tier 1 (50,000 to 999,999)	1.6518	1.9105	2.1334
Tier 2 (1,000,000 to 9,999,999)	1.6518	1.9105	2.1334
Tier 3 (10,000,000 to 49,999,999)	1.6518	1.9105	2.1334
Tier 4 (50,000,000 & abv)	1.6518	1.9105	2.1334
BHIC - (Half Yearly Profit)			
Tier 1 (50,000 to 999,999)	1.6653	1.9356	2.1615
Tier 2 (1,000,000 to 9,999,999)	1.6653	1.9356	2.1615
Tier 3 (10,000,000 to 49,999,999)	1.6653	1.9356	2.1615
Tier 4 (50,000,000 & abv)	1.6653	1.9356	2.1615
BYIC - (Yearly Profit)			
Tier 1 (50,000 to 999,999)	1.6924	1.9482	2.1755
Tier 2 (1,000,000 to 9,999,999)	1.6924	1.9482	2.1755
Tier 3 (10,000,000 to 49,999,999)	1.6924	1.9482	2.1755
Tier 4 (50,000,000 & abv)	1.6924	1.9482	2.1755
BIIC - (Profit on Maturity)			
Tier 1 (50,000 to 999,999)	1.6924	1.9482	2.1755
Tier 2 (1,000,000 to 9,999,999)	1.6924	1.9482	2.1755
Tier 3 (10,000,000 to 49,999,999)	1.6924	1.9482	2.1755
Tier 4 (50,000,000 & abv)	1.6924	1.9482	2.1755

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3 YEARS			
BMIC - (Monthly Profit)			
Tier 1 (50,000 to 999,999)	1.6382	1.8854	2.1053
Tier 2 (1,000,000 to 9,999,999)	1.6382	1.8854	2.1053
Tier 3 (10,000,000 to 49,999,999)	1.6382	1.8854	2.1053
Tier 4 (50,000,000 & abv)	1.6382	1.8854	2.1053
BQIC - (Quarterly Profit)			
Tier 1 (50,000 to 999,999)	1.6518	1.9105	2.1334
Tier 2 (1,000,000 to 9,999,999)	1.6518	1.9105	2.1334
Tier 3 (10,000,000 to 49,999,999)	1.6518	1.9105	2.1334
Tier 4 (50,000,000 & abv)	1.6518	1.9105	2.1334
BHIC - (Half Yearly Profit)			
Tier 1 (50,000 to 999,999)	1.6653	1.9356	2.1615
Tier 2 (1,000,000 to 9,999,999)	1.6653	1.9356	2.1615
Tier 3 (10,000,000 to 49,999,999)	1.6653	1.9356	2.1615
Tier 4 (50,000,000 & abv)	1.6653	1.9356	2.1615
BVIC - (Yearly Profit)			
Tier 1 (50,000 to 999,999)	1.6924	1.9482	2.1755
Tier 2 (1,000,000 to 9,999,999)	1.6924	1.9482	2.1755
Tier 3 (10,000,000 to 49,999,999)	1.6924	1.9482	2.1755
Tier 4 (50,000,000 & abv)	1.6924	1.9482	2.1755
BHIC - (Profit on Maturity)			
Tier 1 (50,000 to 999,999)	1.6924	1.9482	2.1755
Tier 2 (1,000,000 to 9,999,999)	1.6924	1.9482	2.1755
Tier 3 (10,000,000 to 49,999,999)	1.6924	1.9482	2.1755
Tier 4 (50,000,000 & abv)	1.6924	1.9482	2.1755
5 YEARS			
BMIC - (Monthly Profit)			
Tier 1 (50,000 to 999,999)	1.6382	1.8854	2.1053
Tier 2 (1,000,000 to 9,999,999)	1.6382	1.8854	2.1053
Tier 3 (10,000,000 to 49,999,999)	1.6382	1.8854	2.1053
Tier 4 (50,000,000 & abv)	1.6382	1.8854	2.1053
BQIC - (Quarterly Profit)			
Tier 1 (50,000 to 999,999)	1.6518	1.9105	2.1334
Tier 2 (1,000,000 to 9,999,999)	1.6518	1.9105	2.1334
Tier 3 (10,000,000 to 49,999,999)	1.6518	1.9105	2.1334
Tier 4 (50,000,000 & abv)	1.6518	1.9105	2.1334
BHIC - (Half Yearly Profit)			
Tier 1 (50,000 to 999,999)	1.6653	1.9356	2.1615
Tier 2 (1,000,000 to 9,999,999)	1.6653	1.9356	2.1615
Tier 3 (10,000,000 to 49,999,999)	1.6653	1.9356	2.1615
Tier 4 (50,000,000 & abv)	1.6653	1.9356	2.1615
BVIC - (Yearly Profit)			
Tier 1 (50,000 to 999,999)	1.6924	1.9482	2.1755
Tier 2 (1,000,000 to 9,999,999)	1.6924	1.9482	2.1755
Tier 3 (10,000,000 to 49,999,999)	1.6924	1.9482	2.1755
Tier 4 (50,000,000 & abv)	1.6924	1.9482	2.1755
BHIC - (Profit on Maturity)			
Tier 1 (50,000 to 999,999)	1.6924	1.9482	2.1755
Tier 2 (1,000,000 to 9,999,999)	1.6924	1.9482	2.1755
Tier 3 (10,000,000 to 49,999,999)	1.6924	1.9482	2.1755
Tier 4 (50,000,000 & abv)	1.6924	1.9482	2.1755

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**MUDARIB PROFIT SHARING RATIO	50%	50%	50%

FAYSAL ISLAMI - MUNTAZIM BIC (PKR)			
1 MONTH			
BIC - (Profit on Maturity)			
Tier 1 (50,000 to 499,999)	1.1508	1.0684	1.1930
Tier 2 (500,000 to 999,999)	1.1508	1.0684	1.1930
Tier 3 (1,000,000 to 2,999,999)	1.1508	1.0684	1.1930
Tier 4 (3,000,000 to 7,999,999)	1.7601	1.6340	2.2457
Tier 5 (8,000,000 to 9,999,999)	1.8278	1.6968	2.2738
Tier 6 (10,000,000 to 24,999,999)	1.8955	1.9733	2.2878
Tier 7 (25,000,000 to 49,999,999)	1.9632	2.0110	2.3018
Tier 8 (50,000,000 to 99,999,999)	2.0309	2.0487	2.3299
Tier 9 (100,000,000 to 249,999,999)	2.1663	2.0865	2.3580
Tier 10 (250,000,000 to 499,999,999)	2.2340	2.1242	2.3861
Tier 11 (500,000,000 to 1,499,999,999)	2.3693	2.1996	2.4562
Tier 12 (1,500,000,000 & Above)	2.4370	2.2624	2.5264
3 MONTHS			
BMIC - (Monthly Profit)			
Tier 1 (50,000 to 499,999)	1.1508	1.0684	1.1930
Tier 2 (500,000 to 999,999)	1.1508	1.1312	1.2632
Tier 3 (1,000,000 to 2,999,999)	1.1508	1.1815	1.3194
Tier 4 (3,000,000 to 7,999,999)	1.7059	1.7345	2.2457
Tier 5 (8,000,000 to 9,999,999)	1.6788	1.8351	2.2738
Tier 6 (10,000,000 to 24,999,999)	1.7601	2.0362	2.3018
Tier 7 (25,000,000 to 49,999,999)	1.6518	2.0865	2.3299
Tier 8 (50,000,000 to 99,999,999)	2.0986	2.1367	2.3861
Tier 9 (100,000,000 to 249,999,999)	2.1663	2.1619	2.4703
Tier 10 (250,000,000 to 499,999,999)	2.2069	2.2121	2.4983
Tier 11 (500,000,000 to 1,499,999,999)	2.3287	2.2121	2.4983
Tier 12 (1,500,000,000 & Above)	2.4100	2.2373	2.4983
BIC - (Profit on Maturity)			
Tier 1 (50,000 to 499,999)	1.1508	1.0684	1.1930
Tier 2 (500,000 to 999,999)	1.1508	1.1312	1.2632
Tier 3 (1,000,000 to 2,999,999)	1.1508	1.1941	1.3334
Tier 4 (3,000,000 to 7,999,999)	1.7059	1.7597	2.2878
Tier 5 (8,000,000 to 9,999,999)	2.0309	1.8854	2.3159
Tier 6 (10,000,000 to 24,999,999)	1.7059	2.0739	2.3680
Tier 7 (25,000,000 to 49,999,999)	1.6518	2.1367	2.3861
Tier 8 (50,000,000 to 99,999,999)	2.1256	2.1996	2.4562
Tier 9 (100,000,000 to 249,999,999)	1.8413	2.2247	2.5264
Tier 10 (250,000,000 to 499,999,999)	2.2340	2.2624	2.5545
Tier 11 (500,000,000 to 1,499,999,999)	2.3693	2.2750	2.5545
Tier 12 (1,500,000,000 & Above)	2.4370	2.2876	2.5545
6 MONTHS			
BMIC - (Monthly Profit)			
Tier 1 (50,000 to 499,999)	1.1508	1.0684	1.1930
Tier 2 (500,000 to 999,999)	1.1508	1.0684	1.1930
Tier 3 (1,000,000 to 2,999,999)	1.1508	1.0684	1.1930
Tier 4 (3,000,000 to 7,999,999)	1.7330	2.1619	2.5545
Tier 5 (8,000,000 to 9,999,999)	1.7330	2.1744	2.5685
Tier 6 (10,000,000 to 24,999,999)	1.7330	2.1870	2.5826
Tier 7 (25,000,000 to 49,999,999)	1.8684	2.1996	2.5966
Tier 8 (50,000,000 to 99,999,999)	1.7330	2.2121	2.6106
Tier 9 (100,000,000 to 249,999,999)	1.7330	2.2247	2.6247
Tier 10 (250,000,000 to 499,999,999)	2.1663	2.2373	2.6387
Tier 11 (500,000,000 to 1,499,999,999)	2.1933	2.2499	2.6527
Tier 12 (1,500,000,000 & Above)	2.2340	2.2624	2.6668
BIC - (Profit on Maturity)			
Tier 1 (50,000 to 499,999)	1.1508	1.0684	1.1930
Tier 2 (500,000 to 999,999)	1.1508	1.0684	1.1930
Tier 3 (1,000,000 to 2,999,999)	1.1508	1.0684	1.1930
Tier 4 (3,000,000 to 7,999,999)	1.7330	2.2247	2.6247
Tier 5 (8,000,000 to 9,999,999)	1.7330	2.2373	2.6387
Tier 6 (10,000,000 to 24,999,999)	1.7330	2.2499	2.6527
Tier 7 (25,000,000 to 49,999,999)	1.8413	2.2624	2.6668
Tier 8 (50,000,000 to 99,999,999)	1.7330	2.2750	2.6808
Tier 9 (100,000,000 to 249,999,999)	2.1663	2.2876	2.6948
Tier 10 (250,000,000 to 499,999,999)	2.1933	2.3001	2.7089
Tier 11 (500,000,000 to 1,499,999,999)	2.2340	2.3127	2.7229
Tier 12 (1,500,000,000 & Above)	2.2746	2.3253	2.7370

1 YEAR			
BMIC - (Monthly Profit)			
Tier 1 (50,000 to 499,999)	1.1508	1.0684	1.1930
Tier 2 (500,000 to 999,999)	1.1508	1.0684	1.1930
Tier 3 (1,000,000 to 2,999,999)	1.1508	1.0684	1.1930
Tier 4 (3,000,000 to 7,999,999)	1.7872	1.6591	2.6668
Tier 5 (8,000,000 to 9,999,999)	1.8819	1.7471	2.6948
Tier 6 (10,000,000 to 24,999,999)	1.9090	2.1116	2.7229
Tier 7 (25,000,000 to 49,999,999)	1.9090	2.1639	2.7510
Tier 8 (50,000,000 to 99,999,999)	1.9090	2.2121	2.7791
Tier 9 (100,000,000 to 249,999,999)	2.0173	2.2624	2.8071
Tier 10 (250,000,000 to 499,999,999)	2.3964	2.3127	2.8352
Tier 11 (500,000,000 to 1,499,999,999)	2.4100	2.3378	2.8633
Tier 12 (1,500,000,000 & Above)	2.4370	2.3630	2.8913
BIC - (Profit on Maturity)			
Tier 1 (50,000 to 499,999)	1.1508	1.0684	1.1930
Tier 2 (500,000 to 999,999)	1.1508	1.0684	1.1930
Tier 3 (1,000,000 to 2,999,999)	1.1508	1.0684	1.1930
Tier 4 (3,000,000 to 7,999,999)	1.7872	1.6591	2.7931
Tier 5 (8,000,000 to 9,999,999)	1.8819	2.1367	2.8212
Tier 6 (10,000,000 to 24,999,999)	1.9090	2.1996	2.8492
Tier 7 (25,000,000 to 49,999,999)	1.9090	2.2624	2.8773
Tier 8 (50,000,000 to 99,999,999)	1.9090	2.2876	2.9054
Tier 9 (100,000,000 to 249,999,999)	2.0173	1.8728	2.9335
Tier 10 (250,000,000 to 499,999,999)	2.3964	2.4238	2.9615
Tier 11 (500,000,000 to 1,499,999,999)	2.4100	2.4384	2.9896
Tier 12 (1,500,000,000 & Above)	2.4370	2.4510	3.0177

Faysal Islamic - other funds investment certificates have been moved from Treasury Mudarabah Pool

FAYSAL ISLAMIC - OTHER FUNDS INVESTMENT CERTIFICATES

1 MONTH		
BIIC - (Profit on Maturity)		
Tier 1: (50,000 to 499,999,999)		2.3861
Tier 2: (5,000,000 to 99,999,999)		2.4562
Tier 3: (100,000,000 to 299,999,999)		2.5966
Tier 4: (300,000,000 to 499,999,999)		2.7370
Tier 5: (500,000,000 to 999,999,999)		2.8071
Tier 6: (1,000,000,000 to 2,999,999,999)		2.8773
Tier 7: (3,000,000,000 to 4,999,999,999)		3.0177
Tier 8: (5,000,000,000 & above)		3.0878
3 MONTHS		
BMIC - (Monthly Profit)		
Tier 1: (50,000 to 499,999,999)		2.3861
Tier 2: (5,000,000 to 99,999,999)		2.4422
Tier 3: (100,000,000 to 299,999,999)		2.6948
Tier 4: (300,000,000 to 499,999,999)		2.7791
Tier 5: (500,000,000 to 999,999,999)		2.8352
Tier 6: (1,000,000,000 to 2,999,999,999)		2.9756
Tier 7: (3,000,000,000 to 4,999,999,999)		3.0317
Tier 8: (5,000,000,000 & above)		3.0878
BIIC - (Profit on Maturity)		
Tier 1: (50,000 to 499,999,999)		2.4562
Tier 2: (5,000,000 to 99,999,999)		2.5264
Tier 3: (100,000,000 to 299,999,999)		2.8071
Tier 4: (300,000,000 to 499,999,999)		2.8773
Tier 5: (500,000,000 to 999,999,999)		2.9475
Tier 6: (1,000,000,000 to 2,999,999,999)		3.0878
Tier 7: (3,000,000,000 to 4,999,999,999)		3.1580
Tier 8: (5,000,000,000 & above)		3.2282
6 MONTHS		
BMIC - (Monthly Profit)		
Tier 1: (50,000 to 499,999,999)		2.4703
Tier 2: (5,000,000 to 99,999,999)		2.6106
Tier 3: (100,000,000 to 299,999,999)		2.6668
Tier 4: (300,000,000 to 499,999,999)		2.6948
Tier 5: (500,000,000 to 999,999,999)		2.7229
Tier 6: (1,000,000,000 to 2,999,999,999)		3.0036
Tier 7: (3,000,000,000 to 4,999,999,999)		3.1440
Tier 8: (5,000,000,000 & above)		3.2843
BIIC - (Profit on Maturity)		
Tier 1: (50,000 to 499,999,999)		2.5264
Tier 2: (5,000,000 to 99,999,999)		2.6668
Tier 3: (100,000,000 to 299,999,999)		2.7370
Tier 4: (300,000,000 to 499,999,999)		2.7510
Tier 5: (500,000,000 to 999,999,999)		2.7791
Tier 6: (1,000,000,000 to 2,999,999,999)		3.0878
Tier 7: (3,000,000,000 to 4,999,999,999)		3.2282
Tier 8: (5,000,000,000 & above)		3.3686
1 YEAR		
BMIC - (Monthly Profit)		
Tier 1: (50,000 to 499,999,999)		2.5966
Tier 2: (5,000,000 to 99,999,999)		2.8773
Tier 3: (100,000,000 to 299,999,999)		3.0457
Tier 4: (300,000,000 to 499,999,999)		3.0878
Tier 5: (500,000,000 to 999,999,999)		3.1159
Tier 6: (1,000,000,000 to 2,999,999,999)		3.1300
Tier 7: (3,000,000,000 to 4,999,999,999)		3.1580
Tier 8: (5,000,000,000 & above)		3.2282
BIIC - (Profit on Maturity)		
Tier 1: (50,000 to 499,999,999)		2.6668
Tier 2: (5,000,000 to 99,999,999)		2.8475
Tier 3: (100,000,000 to 299,999,999)		3.0036
Tier 4: (300,000,000 to 499,999,999)		3.0317
Tier 5: (500,000,000 to 999,999,999)		3.0598
Tier 6: (1,000,000,000 to 2,999,999,999)		3.3124
Tier 7: (3,000,000,000 to 4,999,999,999)		3.3686
Tier 8: (5,000,000,000 & above)		3.4528

FAYSAL ISLAMIC BANKING PKR DEPOSITS - WEIGHTAGES	December 2021	January 2022	February 2022
ANNOUNCEMENT DATE	25-Nov-21	28-Dec-21	27-Jan-22
**MUDARIB PROFIT SHARING RATIO	50%	50%	50%

FAYSAL ISLAMIC - INSTITUTIONAL INVESTMENT CERTIFICATE			
1 MONTH			
BMC - (Profit on Maturity) : Tier 1 (50,000 & Above)	1.4893	1.7848	1.9931
3 MONTHS			
BMC - (Monthly Profit) : Tier 1 (50,000 & Above)	1.4893	1.7848	1.9931
BMC - (Profit on Maturity) : Tier 1 (50,000 & Above)	1.5570	1.8351	2.0492
6 MONTHS			
BMC - (Monthly Profit) : Tier 1 (50,000 & Above)	1.4893	1.8059	2.0211
BMC - (Profit on Maturity) : Tier 1 (50,000 & Above)	1.5570	1.8602	2.0773
12 MONTHS			
BMC - (Monthly Profit) : Tier 1 (50,000 & Above)	1.5570	1.8225	2.0352
BMC - (Profit on Maturity) : Tier 1 (50,000 & Above)	1.6247	1.8854	2.1053

FAYSAL ISLAMIC LIFE PLUS INVESTMENT CERTIFICATE			
1 YEAR			
BMC - (Monthly Profit) : Tier 1 (50,000 To 4,999,999)	1.7601	2.2876	2.5545
BMC - (Monthly Profit) : Tier 2 (5,000,000 & Above)	1.9632	2.4133	2.6948
BMC - (Profit on Maturity) : Tier 1 (50,000 To 4,999,999)	1.8142	2.3881	2.6668
BMC - (Profit on Maturity) : Tier 2 (5,000,000 & Above)	2.0309	2.5138	2.8071

ISLAMIC LONG TERM FINANCING FACILITY-NON TEXTILE SECTORS			
3 YEARS			
Quarterly Profit : Tier 1 (1 & Above) - (OLD DISBURSEMENT)	1.2185	1.1312	1.2632
Quarterly Profit : Tier 1 (1 & Above) - (NEW DISBURSEMENT)	0.9477	0.8798	0.9825
5 YEARS			
Quarterly Profit : Tier 1 (1 & Above) - (OLD DISBURSEMENT)	0.9477	0.8798	0.9825
Quarterly Profit : Tier 1 (1 & Above) - (NEW DISBURSEMENT)	0.6770	0.6285	0.7018
10 YEARS			
Quarterly Profit : Tier 1 (1 & Above) - (OLD DISBURSEMENT)	0.8123	0.7541	0.8421
Quarterly Profit : Tier 1 (1 & Above) - (NEW DISBURSEMENT)	0.5416	0.5028	0.5614

ISLAMIC LONG TERM FINANCING FACILITY-TEXTILE SECTORS			
3 YEARS			
Quarterly Profit : Tier 1 (1 & Above)	0.9477	0.8798	0.9825
5 YEARS			
Quarterly Profit : Tier 1 (1 & Above)	0.6770	0.6285	0.7018
10 YEARS			
Quarterly Profit : Tier 1 (1 & Above)	0.5416	0.5028	0.5614

FAYSAL ISLAMIC BANKING PKR DEPOSITS - WEIGHTAGES	December 2021	January 2022	February 2022
ANNOUNCEMENT DATE	25-Nov-21	28-Dec-21	27-Jan-22
**MUDARIB PROFIT SHARING RATIO	50%	50%	50%

Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers and Employees of Business Concerns-SMB Clients			
Active Tax Payers List Under the Income Tax Ordinance,2001			
Tier 1 (1 & Above)	0.0003	0.0003	0.0003

Non-Active Tax Payers List Under the Income Tax Ordinance,2001			
Tier 1 (1 & Above)	0.2708	0.2514	0.2807

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 & Above)	0.0003	0.0003	0.0003

Non-Active Tax Payers List Under the Income Tax Ordinance,2001			
Tier 1 (1 & Above)	0.5416	0.5028	0.5614

Islamic Refinance Facility for Combating COVID -19 (IRPCC)			
Tier 1 (1 & Above)	0.0003	0.0003	0.0003

Islamic Temporary Economic Refinance Facility (TYREF)			
Tier 1 (1 & Above)	0.9477	0.0003	0.0003

Islamic Refinance Facility for Modernization of SMBs (IRFMS)			
Up-to 3 years			
Tier 1 (1 & Above)	1.4893	1.3826	1.5439

Over 3 years and up-to 5 years			
Tier 1 (1 & Above)	1.6924	1.5711	1.7545

Over 5 years and up-to 10 years			
Tier 1 (1 & Above)	1.7059	1.5837	1.7685

Islamic Financing Facility for Renewable Energy- (IFFRE)			
Category I-Maximum twelve (12) years, including maximum grace period of two (02) years.			
Tier 1 (1 & Above)	0.8123	0.7541	0.8421

Category II-Maximum ten (10) years, including maximum grace period of three (03) months.			
Tier 1 (1 & Above)	0.5416	0.5028	0.5614

Category III-Maximum ten (10) years			
Tier 1 (1 & Above)	0.8123	0.7541	0.8421

Islamic Financing Facility for Storage of Agricultural Produce (IFFAAP)			
Up-to 7 years			
Tier 1 (1 & Above) - Corporate	1.0831	1.0055	1.1229

Up-to 7 years			
Tier 1 (1 & Above) - SME	0.5416	0.5028	0.5614

Islamic Financing Facility for Low Cost Housing For Special Segments			
Tier 1 (1 & Above)	0.2708	0.2514	0.2807

Islamic SME Asset Refinance Scheme - 3 Years			
Tier 1 (1 & Above)	0.2708	0.2514	0.2807

FAYSAL ISLAMIC BANKING PKR 1 YEAR BARKAT INVESTMENT CERTIFICATE - WEIGHTAGES	December 2021	January 2022	February 2022
ANNOUNCEMENT DATE	25-Nov-21	28-Dec-21	27-Jan-22
**MUDARIB PROFIT SHARING RATIO	35%	50%	50%

1 YEAR			
BMIC - (Monthly Profit)			
Tier 1 (500,000 to 9,999,999)	1.9528	2.2876	2.5545
Tier 2 (10,000,000 to 50,000,000)	2.0377	2.4133	2.6948
BHC - (Profit on Maturity)			
Tier 1 (500,000 to 9,999,999)	2.0376	2.3881	2.6668
Tier 2 (10,000,000 to 50,000,000)	2.0377	2.5138	2.8071

In case of premature encashment, last declared rates of the nearest completed tenor of the Faysal Islamic Muntazim BIC shall apply (last declared rate in previous 12 months)

If in case no rate have been declared for the specific tier in aysal Islamic Muntazim BIC in previous 12 months then, Faysal Islamic - Barkat Investment Certificate shall apply (last declared rate in previous 12 months).

FAYSAL ISLAMIC BANKING FAYSAL ISLAMIC - SPECIAL BIC 1 YEAR POOL Effective 1st January 2022, Special BIC 1 Year Pool is being moved to General PKR and merged with PKR 1 Year BIC Pool.	December 2021	January 2022	February 2022
ANNOUNCEMENT DATE	25-Nov-21	28-Dec-21	27-Jan-22
**MUDARIB PROFIT SHARING RATIO	35%	50%	50%

1 YEAR			
BMIC - (Monthly Profit)			
Tier 1 (500,000 to 9,999,999)	2.4516	2.2876	2.5545
Tier 2 (10,000,000 to 50,000,000)	2.5742	2.4133	2.6948
BHC - (Profit on Maturity)			
Tier 1 (500,000 to 9,999,999)	2.6559	2.3881	2.6668
Tier 2 (10,000,000 to 50,000,000)		2.5138	2.8071

In case of premature encashment, last declared rates of the nearest completed tenor of the Faysal Islamic Muntazim BIC shall apply (last declared rate in previous 12 months)

If in case no rate have been declared for the specific tier in aysal Islamic Muntazim BIC in previous 12 months then, Faysal Islamic - Barkat Investment Certificate shall apply (last declared rate in previous 12 months).

FAYSAL ISLAMIC BANKING OTHER FUNDS - WEIGHTAGES	December 2021	January 2022	February 2022
ANNOUNCEMENT DATE	25-Nov-21	28-Dec-21	27-Jan-22
**MUDARIB PROFIT SHARING RATIO	17%	15%	10%

FAYSAL ISLAMIC - OTHER FUNDS SAVINGS ACCOUNTS			
MONTHLY PROFIT PAYMENT FREQUENCY			
Tier 1: (0 to 499,999,999)	1.2332	1.2410	1.0300
Tier 2: (500,000,000 to 999,999,999)	1.3630	1.3716	
Tier 3: (1,000,000,000 & Above)	1.3955	1.4043	

FAYSAL ISLAMIC - OTHER FUNDS INVESTMENT CERTIFICATES			
1 MONTH			
BIIC - (Profit on Maturity)			
Tier 1: (50,000 to 499,999,999)	0.9736	0.9797	
Tier 2: (5,000,000 to 99,999,999)	1.0061	1.0777	
Tier 3: (100,000,000 to 299,999,999)	1.0385	1.1103	
Tier 4: (300,000,000 to 499,999,999)	1.1034	1.1430	
Tier 5: (500,000,000 to 999,999,999)	1.1683	1.1757	
Tier 6: (1,000,000,000 to 2,999,999,999)	1.2332	1.2410	
Tier 7: (3,000,000,000 to 4,999,999,999)	1.2981	1.3063	
Tier 8: (5,000,000,000 & above)	1.3630	1.3716	
3 MONTHS			
BMIC - (Monthly Profit)			
Tier 1: (50,000 to 499,999,999)	0.8438	0.8491	
Tier 2: (5,000,000 to 99,999,999)	0.8762	1.1365	
Tier 3: (100,000,000 to 299,999,999)	0.9087	1.1430	
Tier 4: (300,000,000 to 499,999,999)	0.9736	1.1495	
Tier 5: (500,000,000 to 999,999,999)	1.0385	1.1561	
Tier 6: (1,000,000,000 to 2,999,999,999)	1.1683	1.1626	
Tier 7: (3,000,000,000 to 4,999,999,999)	1.2332	1.1691	
Tier 8: (5,000,000,000 & above)	1.2981	1.1757	
BIIC - (Profit on Maturity)			
Tier 1: (50,000 to 499,999,999)	0.8568	0.8621	
Tier 2: (5,000,000 to 99,999,999)	0.8892	1.1103	
Tier 3: (100,000,000 to 299,999,999)	0.9217	1.1430	
Tier 4: (300,000,000 to 499,999,999)	0.9866	1.1626	
Tier 5: (500,000,000 to 999,999,999)	1.0515	1.1691	
Tier 6: (1,000,000,000 to 2,999,999,999)	1.1813	1.1757	
Tier 7: (3,000,000,000 to 4,999,999,999)	1.2462	1.1822	
Tier 8: (5,000,000,000 & above)	1.3111	1.1887	
6 MONTHS			
BMIC - (Monthly Profit)			
Tier 1: (50,000 to 499,999,999)	0.8438	0.8491	
Tier 2: (5,000,000 to 99,999,999)	0.8762	1.1887	
Tier 3: (100,000,000 to 299,999,999)	0.9087	1.1953	
Tier 4: (300,000,000 to 499,999,999)	0.9411	1.2018	
Tier 5: (500,000,000 to 999,999,999)	0.9736	1.2083	
Tier 6: (1,000,000,000 to 2,999,999,999)	1.0061	1.2148	
Tier 7: (3,000,000,000 to 4,999,999,999)	1.0385	1.2214	
Tier 8: (5,000,000,000 & above)	1.0710	1.2279	
BIIC - (Profit on Maturity)			
Tier 1: (50,000 to 499,999,999)	0.8568	0.8621	
Tier 2: (5,000,000 to 99,999,999)	0.8892	1.2279	
Tier 3: (100,000,000 to 299,999,999)	0.9217	1.2344	
Tier 4: (300,000,000 to 499,999,999)	0.9541	1.2410	
Tier 5: (500,000,000 to 999,999,999)	0.9866	1.2475	
Tier 6: (1,000,000,000 to 2,999,999,999)	1.0190	1.2540	
Tier 7: (3,000,000,000 to 4,999,999,999)	1.0515	1.2606	
Tier 8: (5,000,000,000 & above)	1.0839	1.2671	
1 YEAR			
BMIC - (Monthly Profit)			
Tier 1: (50,000 to 499,999,999)	0.9736	0.9797	
Tier 2: (5,000,000 to 99,999,999)	1.0061	1.2802	
Tier 3: (100,000,000 to 299,999,999)	1.0385	1.2867	
Tier 4: (300,000,000 to 499,999,999)	1.0710	1.2932	
Tier 5: (500,000,000 to 999,999,999)	1.1034	1.2998	
Tier 6: (1,000,000,000 to 2,999,999,999)	1.1359	1.3063	
Tier 7: (3,000,000,000 to 4,999,999,999)	1.1683	1.3128	
Tier 8: (5,000,000,000 & above)	1.2008	1.3194	
BIIC - (Profit on Maturity)			
Tier 1: (50,000 to 499,999,999)	1.0061	1.0124	
Tier 2: (5,000,000 to 99,999,999)	1.0385	1.3455	
Tier 3: (100,000,000 to 299,999,999)	1.0710	1.3520	
Tier 4: (300,000,000 to 499,999,999)	1.1034	1.3585	
Tier 5: (500,000,000 to 999,999,999)	1.1359	1.3651	
Tier 6: (1,000,000,000 to 2,999,999,999)	1.1683	1.3716	
Tier 7: (3,000,000,000 to 4,999,999,999)	1.2008	1.3781	
Tier 8: (5,000,000,000 & above)	1.2332	1.3847	

1. Placement in "Other Funds" product will be based on all necessary approvals only.

2. In case of premature encashment, if last declared rates of the nearest completed tenor of the Faysal Islamic - Other Funds Investment Certificates is not available, then last declared rates of the nearest completed tenor of the Faysal Islamic Investment Certificate / Muntazim Investment Certificates shall apply (which ever is available respectively).

3. Zakat and Taxes apply as per existing law.

4. Faysal Islamic-Other Funds Investment Certificates have been moved to General Pool.

FAYSAL ISLAMIC BANKING USD DEPOSITS - WEIGHTAGES	December 2021	January 2022	February 2022
ANNOUNCEMENT DATE	25-Nov-21	28-Dec-21	27-Jan-22
**MUDARIB PROFIT SHARING RATIO	90%	90%	90%

MARGIN ACCOUNTS & SECURITY DEPOSIT			
MONTHLY PROFIT PAYMENT FREQUENCY			
MARGIN ACCOUNTS & SECURITY DEPOSIT	0.2075	0.1946	0.2269
ISLAMIC LOCKERS SECURITY MARGIN ACCOUNT	0.2075	0.1946	0.2269
FAYSAL ISLAMI REHMAT ACCOUNT - ROSHAN DIGITAL ACCOUNT	0.2075	0.1946	0.2269
FAYSAL ISLAMI SAVING ACCOUNT - ROSHAN DIGITAL ACCOUNT	0.2075	0.1946	0.2269

FAYSAL ISLAMI - DIGITAL SAVING ACCOUNT USD			
MONTHLY PROFIT PAYMENT FREQUENCY			
Tier 1 (0 to USD 49,999)	0.2075	0.1946	0.2269
Tier 2 (USD 50,000 to USD 199,999)	1.0376	0.9729	1.1347
Tier 3 (USD 200,000 & above)	2.0752	1.9457	2.2694

FAYSAL ISLAMIC SAVING ACCOUNTS			
MONTHLY PROFIT PAYMENT FREQUENCY			
Tier 1 (0 to USD 49,999)	0.2075	0.1946	0.2269
Tier 2 (USD 50,000 to USD 199,999)	1.0376	0.9729	1.1347
Tier 3 (USD 200,000 & above)	2.0752	1.9457	2.2694

FAYSAL ISLAMIC SAVING ACCOUNTS -			
6 MONTHLY PROFIT PAYMENT FREQUENCY			
Tier 1 (0 to USD 49,999)	0.2075	0.1946	0.2269
Tier 2 (USD 50,000 to USD 199,999)	1.0376	0.9729	1.1347
Tier 3 (USD 200,000 & above)	2.0752	1.9457	2.2694

FAYSAL ISLAMIC INVESTMENT CERTIFICATES			
<i>The following Tenures, Tiers and Weightages apply for ROSHAN DIGITAL ACCOUNTS as well.</i>			
1 MONTH - BIIC - (Profit on Maturity)			
Tier 1 (USD 1 to USD 50,000)	0.2075	0.1946	0.2269
Tier 2 (USD 50,000 above)	1.0376	0.9729	1.1347
3 MONTHS - BIIC - (Profit on Maturity)			
Tier 1 (USD 1 to USD 50,000)	0.2075	0.1946	0.2269
Tier 2 (USD 50,000 above)	2.0752	1.9457	2.2694
6 MONTHS - BIIC - (Profit on Maturity)			
Tier 1 (USD 1 to USD 50,000)	0.2075	0.1946	0.2269
Tier 2 (USD 50,000 above)	3.1128	2.9186	3.4042
12 MONTHS - BIIC - (Profit on Maturity)			
Tier 1 (USD 1 to USD 50,000)	0.2075	0.1946	0.2269
Tier 2 (USD 50,000 above)	3.1128	2.9186	3.4042

FAYSAL ISLAMIC BANKING EURO DEPOSITS - WEIGHTAGES	December 2021	January 2022	February 2022
ANNOUNCEMENT DATE	25-Nov-21	28-Dec-21	27-Jan-22
**MUDARIB PROFIT SHARING RATIO	90%	90%	90%

FAYSAL ISLAMIC SAVING ACCOUNTS			
MONTHLY PROFIT PAYMENT FREQUENCY			
Tier 1 (0 to EURO 49,999)	0.9229	0.6999	0.9825
Tier 2 (EURO 50,000 to EURO 199,999)	0.9229	0.6999	0.9825
Tier 3 (EURO 200,000 & above)	4.6147	3.4993	4.9124

FAYSAL ISLAMIC SAVING ACCOUNTS			
6 MONTHLY PROFIT PAYMENT FREQUENCY			
Tier 1 (0 to EURO 49,999)	0.9229	0.6999	0.9825
Tier 2 (EURO 50,000 to EURO 199,999)	4.6147	3.4993	4.9124
Tier 3 (EURO 200,000 & above)	4.6147	3.4993	4.9124

FAYSAL ISLAMIC INVESTMENT CERTIFICATES			
1 MONTH - BIIC - (Profit on Maturity)			
Tier 1 (EURO 1 to EURO 50,000)	0.9229	0.6999	0.9825
Tier 2 (EURO 50,000 above)	0.9229	0.6999	0.9825
3 MONTHS - BIIC - (Profit on Maturity)			
Tier 1 (EURO 1 to EURO 50,000)	0.9229	0.6999	0.9825
Tier 2 (EURO 50,000 above)	0.9229	0.6999	0.9825
6 MONTHS - BIIC - (Profit on Maturity)			
Tier 1 (EURO 1 to EURO 50,000)	0.9229	0.6999	0.9825
Tier 2 (EURO 50,000 above)	0.9229	0.6999	0.9825
12 MONTHS - BIIC - (Profit on Maturity)			
Tier 1 (EURO 1 to EURO 50,000)	0.9229	0.6999	0.9825
Tier 2 (EURO 50,000 above)	0.9229	0.6999	0.9825

FAYSAL ISLAMIC BANKING GBP DEPOSITS - WEIGHTAGES	December 2021	January 2022	February 2022
ANNOUNCEMENT DATE	25-Nov-21	28-Dec-21	27-Jan-22
**MUDARIB PROFIT SHARING RATIO	90%	90%	90%

FAYSAL ISLAMIC SAVING ACCOUNTS			
MONTHLY PROFIT PAYMENT FREQUENCY			
Tier 1 (0 to GBP 49,999)	0.4681	0.3713	0.3722
Tier 2 (GBP 50,000 to GBP 199,999)	2.3403	1.8566	1.8609
Tier 3 (GBP 200,000 & above)	2.3403	1.8566	1.8609

FAYSAL ISLAMIC SAVING ACCOUNTS			
6 MONTHLY PROFIT PAYMENT FREQUENCY			
Tier 1 (0 to GBP 49,999)	0.4681	0.3713	0.3722
Tier 2 (GBP 50,000 to GBP 199,999)	2.3403	1.8566	1.8609
Tier 3 (GBP 200,000 & above)	2.3403	1.8566	1.8609

**Profit Payment Frequency is Semi - Annually*

FAYSAL ISLAMIC INVESTMENT CERTIFICATES			
1 MONTH - BIIC - (Profit on Maturity)			
Tier 1 (GBP 1 to GBP 50,000)	0.4681	0.3713	0.3722
Tier 2 (GBP 50,000 above)	0.4681	0.3713	0.3722
3 MONTHS - BIIC - (Profit on Maturity)			
Tier 1 (GBP 1 to GBP 50,000)	0.4681	0.3713	0.3722
Tier 2 (GBP 50,000 above)	0.4681	0.3713	0.3722
6 MONTHS - BIIC - (Profit on Maturity)			
Tier 1 (GBP 1 to GBP 50,000)	0.4681	0.3713	0.3722
Tier 2 (GBP 50,000 above)	0.4681	0.3713	0.3722
12 MONTHS - BIIC - (Profit on Maturity)			
Tier 1 (GBP 1 to GBP 50,000)	0.4681	0.3713	0.3722
Tier 2 (GBP 50,000 above)	0.4681	0.3713	0.3722

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.
- In case of premature encashment, last declared rates of the nearest completed tenor of the Faysal Islamic - Muntazim BIIC or Barkat Investment Certificate shall
- Rates are indicative and can change based on market conditions.
- Zakat and Taxes apply as per existing law.