

ACTUAL PROFIT RATES 2022

MONTH	PRODUCT CODE	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
<b>PKR DEPOSITS</b>													
MUDARIB PROFIT SHARING RATIO		50%	50%	40%	40%	50%	30%	20%	20%	20%	20%	45%	50%
DEPOSITOR'S SHARE IN PROFIT		50%	50%	60%	60%	50%	70%	80%	80%	80%	80%	55%	50%
<b>FAYSAL ISLAMIC REMUNERATIVE CURRENT ACCOUNTS</b>													
<b>MONTHLY PROFIT PAYMENT FREQUENCY</b>													
FAYSAL ISLAMIC MARGIN ACCOUNTS & SECURITY DEPOSIT	365	0.01%	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	411	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	355	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	786	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	787	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	789	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 ASAAAN REMMITTANCE ACCOUNT	788	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	791	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	405	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 ASAAAN PAYROLL ACCOUNT	404	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 BASIC PAYROLL ACCOUNT	410	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 - AMAL WOMEN CURRENT REMUNERATIVE ACCOUNT	444				0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC - TAWARRUQ RCS AGRI NCA	435	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%
<b>6 MONTHLY PROFIT PAYMENT FREQUENCY</b>													
FAYSAL ISLAMIC PAYCHEQ PLUS (PAYROLL ACCOUNT)	391	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	422	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
<b>FAYSAL ISLAMIC - OTHER SAVING ACCOUNTS</b>													
<b>MONTHLY PROFIT PAYMENT FREQUENCY</b>													
FAYSAL ISLAMIC - ASAAAN DIGITAL SAVINGS ACCOUNTS	702	0.00%	5.00%	5.00%	5.12%	6.50%	7.00%	6.75%	6.75%	6.84%	7.15%	6.75%	6.75%
FAYSAL ISLAMIC - ROSHAN DIGITAL SAVINGS ACCOUNT	413	3.35%	5.00%	5.00%	5.12%	6.50%	7.00%	6.75%	6.75%	6.84%	7.15%	6.75%	6.75%
FAYSAL ISLAMIC - ROSHAN DIGITAL BLUE SAVINGS ACCOUNT	466								6.75%	6.84%	7.15%	6.75%	6.75%
FAYSAL ISLAMIC - AMAL WOMEN ACCOUNT	443	0.00%	0.00%	0.00%	5.12%	0.00%	7.00%	6.75%	6.75%	6.84%	7.15%	6.75%	6.75%
FAYSAL ISLAMIC - MANZIL ACCOUNT	420	6.00%	6.00%	6.14%	7.50%	8.00%	7.75%	7.75%	7.85%	8.21%	7.75%	7.75%	7.75%
FAYSAL ISLAMIC - ZAMIN ACCOUNT	421	6.00%	6.00%	6.00%	6.14%	7.50%	8.00%	7.75%	7.75%	7.85%	8.21%	7.75%	7.75%
ALCO / OTHER SAVING FUNDS	442			10.75%	9.97%	11.75%	14.00%	13.50%	13.50%	13.67%	14.29%	13.50%	13.50%
ALCO / OTHER SAVING PLUS FUNDS	471					0.00%	15.50%	15.00%	15.00%	15.19%	15.88%	15.00%	15.00%
PREMIUM SAVINGS ACCOUNT	472					13.50%	14.50%	14.50%	14.50%	14.69%	15.35%	14.50%	14.50%
PREMIUM PLUS SAVINGS ACCOUNT	395									15.70%	16.41%	15.50%	15.50%
SPECIAL FINANCIAL INSTITUTION ACCOUNT	396										17.47%	16.50%	16.50%
PRESTIGE SAVING ACCOUNT	445												0.00%
PRESTIGE SAVING PLUS ACCOUNT	446												17.50%
PRESTIGE SAVING MAX ACCOUNT	447												0.00%
DAILY PROFIT SAVING ACCOUNT	476												0.00%
<b>6 MONTHLY PROFIT PAYMENT FREQUENCY</b>													
FAYSAL ISLAMIC - ASAAAN SAVINGS ACCOUNTS	382	3.35%	5.00%	5.00%	5.12%	6.50%	7.00%	6.75%	6.75%	6.84%	7.15%	6.75%	6.75%
FAYSAL ISLAMIC - PAYCHEQ PLUS ACCOUNT	399	3.35%	5.00%	5.00%	5.12%	6.50%	7.00%	6.75%	6.75%	6.84%	7.15%	6.75%	6.75%

MONTH	PRODUCT CODE	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
<b>PKR DEPOSITS</b>													
MUDARIB PROFIT SHARING RATIO		80%	80%	40%	40%	80%	30%	20%	20%	20%	20%	48%	80%
DEPOSITOR'S SHARE IN PROFIT		80%	80%	80%	80%	80%	70%	80%	80%	80%	80%	88%	80%
<b>FAYSAL ISLAMIC SAVINGS ACCOUNTS / DIGITAL SAVING ACCOUNTS INDIVIDUAL / CORPORATE / PENSIONER - OLD TERMS EFFECTIVE TILL JANUARY 2022</b>													
MONTHLY PROFIT PAYMENT FREQUENCY													
Tier 1 (0-499,999)	307 / 308 / 356 / 708	3.35%											
Tier 2 (500,000- 2,999,999)	307 / 308 / 356 / 708	3.35%											
Tier 3 (3,000,000 - 9,999,999)	307 / 308 / 356 / 708	3.35%											
Tier 4 (10,000,000 - 19,999,999)	307 / 308 / 356 / 708	3.60%											
Tier 5 (20,000,000 to 29,999,999)	307 / 308 / 356 / 708	3.70%											
Tier 6 (30,000,000 to 49,999,999)	307 / 308 / 356 / 708	3.80%											
Tier 7 (50,000,000 to 99,999,999)	307 / 308 / 356 / 708	3.90%											
Tier 8 (100,000,000 to 499,999,999)	307 / 308 / 356 / 708	4.00%											
Tier 9 (500,000,000 & above)	307 / 308 / 356 / 708	4.25%											
<b>FAYSAL ISLAMIC SAVINGS ACCOUNTS / DIGITAL SAVING ACCOUNTS INDIVIDUAL / CORPORATE / PENSIONER - NEW TERMS EFFECTIVE FROM FEBRUARY 2022</b>													
MONTHLY PROFIT PAYMENT FREQUENCY													
Tier 1 (1-9,999,999)	307 / 308 / 356 / 708		5.00%	5.00%	5.12%	6.50%	7.00%	6.75%	6.75%	6.84%	7.15%	6.75%	6.75%
Tier 2 (10,000,000- 49,999,999)	307 / 308 / 356 / 708		5.15%	5.15%	5.27%	6.75%	7.25%	7.00%	7.00%	7.09%	7.41%	7.00%	7.00%
Tier 3 (50,000,000- 99,999,999)	307 / 308 / 356 / 708		5.25%	5.25%	5.37%	7.00%	7.50%	7.25%	7.25%	7.34%	7.68%	7.25%	7.25%
Tier 4 (100,000,000 - 499,999,999)	307 / 308 / 356 / 708		5.50%	5.50%	5.63%	7.25%	7.75%	7.50%	7.50%	7.60%	7.94%	7.50%	7.50%
Tier 5 (500,000,000 to 999,999,999)	307 / 308 / 356 / 708		0.00%	0.00%	0.00%	8.25%	0.00%	0.00%	0.00%	8.61%	9.00%	8.50%	8.50%
Tier 6 (1,000,000,000 & above)	307 / 308 / 356 / 708		7.50%	7.50%	7.67%	9.00%	9.50%	9.25%	9.25%	9.37%	9.79%	9.25%	9.25%
<b>FINANCIAL INSTITUTIONS DEPOSIT - OLD TERMS EFFECTIVE TILL JANUARY 2022</b>													
MONTHLY PROFIT PAYMENT FREQUENCY													
Tier 1 (0-4,999,999)	321	3.35%											
Tier 2 (5,000,000- 49,999,999)	321	3.75%											
Tier 3 (50,000,000 - 149,999,999)	321	6.75%											
Tier 4 (150,000,000 - 299,999,999)	321	0.00%											
Tier 5 (300,000,000 to 499,999,999)	321	0.00%											
Tier 6 (500,000,000 to 999,999,999)	321	0.00%											
Tier 7 (1,000,000,000 to ABV)	321	0.00%											
<b>FINANCIAL INSTITUTIONS DEPOSIT - NEW TERMS EFFECTIVE FROM FEBRUARY 2022</b>													
MONTHLY PROFIT PAYMENT FREQUENCY													
Tier 1 (1-9,999,999)	321		5.00%	5.00%	5.12%	6.75%	6.75%	6.75%	6.75%	6.84%	7.15%	6.75%	6.75%
Tier 2 (10,000,000- 49,999,999)	321		5.50%	5.50%	5.63%	7.25%	7.25%	6.75%	6.75%	0.00%	0.00%	0.00%	6.75%
Tier 3 (50,000,000 - 99,999,999)	321		0.00%	10.50%	9.72%	0.00%	14.25%	16.00%	16.00%	0.00%	0.00%	0.00%	16.00%
Tier 4 (100,000,000 -499,999,999)	321		0.00%	10.50%	10.74%	12.00%	14.25%	16.00%	16.00%	0.00%	0.00%	0.00%	16.00%
Tier 5 (500,000,000 to 999,999,999)	321		0.00%	10.50%	10.74%	12.00%	0.00%	16.00%	16.00%	16.21%	0.00%	0.00%	16.00%
Tier 6 (1,000,000,000 to Above)	321		0.00%	10.50%	10.74%	12.00%	0.00%	16.00%	16.00%	0.00%	0.00%	0.00%	16.00%

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<b>PKR DEPOSITS</b>													
MUDARIB PROFIT SHARING RATIO		50%	50%	40%	40%	50%	30%	20%	20%	20%	20%	45%	50%
DEPOSITOR'S SHARE IN PROFIT		50%	50%	60%	60%	50%	70%	80%	80%	80%	80%	55%	50%
<b>FAYSAL ISLAMIC LIFEPLUS SAVINGS ACCOUNTS</b>													
MONTHLY PROFIT PAYMENT FREQUENCY													
Tier 1 (0 - 499,999)	386	3.35%	5.00%	5.00%	5.12%	6.75%	7.00%	6.75%	6.75%	6.84%	7.15%	6.75%	6.75%
Tier 2 (500,000 - 9,999,999)	386	5.75%	5.75%	5.75%	5.88%	7.50%	8.00%	7.75%	7.75%	7.85%	8.21%	7.75%	7.75%
Tier 3 (10,000,000 - 49,999,999)	386	6.25%	6.25%	6.25%	6.39%	8.00%	8.50%	8.25%	8.25%	8.36%	8.74%	8.25%	8.25%
Tier 4 (50,000,000 & Above)	386	7.00%	7.25%	7.25%	7.42%	9.00%	9.50%	9.25%	9.25%	9.37%	9.79%	9.25%	9.25%
<b>FAYSAL ISLAMIC MUNTAZIM SAVINGS ACCOUNTS</b>													
MONTHLY PROFIT PAYMENT FREQUENCY													
Tier 1 ( Rs.1 & 9,999,999)	390	4.25%	5.00%	5.00%	5.12%	6.75%	7.00%	6.75%	6.75%	6.84%	7.15%	6.75%	6.75%
Tier 2 ( Rs.10,000,000 & 24,999,999)	390	5.00%	5.50%	5.50%	5.63%	7.25%	7.50%	7.25%	7.25%	7.34%	7.68%	7.25%	7.25%
Tier 3 ( Rs.25,000,000 & 99,999,999)	390	6.50%	6.50%	6.50%	6.65%	8.25%	8.75%	8.50%	8.50%	8.61%	9.00%	8.50%	8.50%
Tier 4 ( Rs.100,000,000 & 499,999,999) - <i>NEW TIER EFFECTIVE FROM FEBRUARY 2022</i>	390	6.50%	7.50%	7.50%	7.67%	9.25%	9.75%	9.50%	9.50%	9.62%	10.06%	9.50%	9.50%
Tier 5 ( Rs.500,000,000 & above) - <i>NEW TIER EFFECTIVE FROM FEBRUARY 2022</i>	390	6.50%	7.75%	7.75%	0.00%	9.50%	10.00%	9.75%	9.75%	9.88%	10.32%	9.75%	9.75%
<b>FAYSAL ISLAMIC MUNTAZIM PLUS SAVINGS ACCOUNTS</b>													
MONTHLY PROFIT PAYMENT FREQUENCY													
Tier 1 ( 1- 9,999,999)	436	6.00%	6.50%	6.50%	6.65%	9.00%	10.50%	10.00%	10.00%	10.13%	10.59%	10.00%	10.00%
Tier 2 ( 10,000,000 - 24,999,999)	436	6.75%	6.75%	6.75%	6.91%	9.25%	10.75%	10.50%	10.50%	10.63%	11.12%	10.50%	10.50%
Tier 3 ( 25,000,000 & Above)	436	7.75%	7.75%	7.75%	7.93%	10.25%	11.75%	11.50%	11.50%	11.65%	12.18%	11.50%	11.50%
<b>FAYSAL ISLAMIC MUNTAZIM SAVINGS ACCOUNTS</b>													
6 MONTHLY PROFIT PAYMENT FREQUENCY													
Tier 1 ( Rs.1 & 9,999,999)	387	4.25%	5.00%	5.00%	5.12%	6.75%	7.00%	6.75%	6.75%	6.84%	7.15%	6.75%	6.75%
Tier 2 ( Rs.10,000,000 & 24,999,999)	387	5.00%	5.50%	5.50%	5.63%	7.25%	7.50%	7.25%	7.25%	7.34%	7.68%	7.25%	7.25%
Tier 3 ( Rs.25,000,000 & 99,999,999)	387	6.50%	6.50%	6.50%	6.65%	8.25%	8.75%	8.50%	8.50%	8.61%	9.00%	8.50%	8.50%
Tier 4 ( Rs.100,000,000 & 499,999,999) - <i>NEW TIER EFFECTIVE FROM FEBRUARY 2022</i>	387	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.00%	0.00%
Tier 5 ( Rs.500,000,000 & above) - <i>NEW TIER EFFECTIVE FROM FEBRUARY 2022</i>	387	6.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>FAYSAL ISLAMIC MUNTAZIM PLUS SAVINGS ACCOUNTS</b>													
6 MONTHLY PROFIT PAYMENT FREQUENCY													
Tier 1 ( 1- 9,999,999)	437	6.00%	6.50%	6.50%	6.65%	9.00%	10.50%	10.00%	10.00%	10.13%	10.59%	10.00%	10.00%
Tier 2 ( 10,000,000 - 24,999,999)	437	6.75%	6.75%	6.75%	6.91%	9.25%	10.75%	10.50%	10.50%	10.63%	11.12%	10.50%	10.50%
Tier 3 ( 25,000,000 & Above)	437	7.75%	7.75%	7.75%	7.93%	10.25%	11.75%	11.50%	11.50%	11.65%	12.18%	11.50%	11.50%

MONTH	PRODUCT CODE	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
<b>PKR DEPOSITS</b>													
MUDARIB PROFIT SHARING RATIO		50%	50%	40%	40%	50%	30%	20%	20%	20%	20%	45%	50%
DEPOSITOR'S SHARE IN PROFIT		50%	50%	60%	60%	50%	70%	80%	80%	80%	80%	55%	50%
<b>FAYSAL ISLAMIC - BARKAT INVESTMENTS CERTIFICATES (PKR)</b> <i>The following Tenures, Tiers and rates Declared apply for ROSHAN DIGITAL ACCOUNTS as well.</i>													
<b>1 MONTH BIIC (Maturity)</b>													
Tier 1 ( 50,000 to 999,999)	309	4.00%	4.50%	4.50%	4.60%	6.25%	6.25%	6.25%	6.25%	6.33%	6.62%	6.25%	6.25%
Tier 2 ( 1,000,000 to 9,999,999)	309	4.50%	5.00%	5.75%	5.88%	7.50%	7.50%	7.50%	7.50%	7.60%	7.94%	7.50%	7.50%
Tier 3 ( 10,000,000 to 49,999,999)	309	5.00%	5.50%	6.00%	6.14%	7.75%	7.75%	7.75%	7.75%	7.85%	8.21%	7.75%	7.75%
Tier 4 (50,000,000 and 99,999,999)	309	0.00%	0.00%	7.25%	7.42%	9.00%	9.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.00%
Tier 5 (100,000,000 to 499,999,999)	309	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.25%
Tier 6 (500,000,000 to 999,999,999)	309	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.50%
Tier 7 (1,000,000,000 & abv)	309	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.75%
<b>3 MONTHS BMIC (Monthly)</b>													
Tier 1 ( 50,000 to 999,999)	358	4.90%	4.90%	4.90%	5.01%	6.65%	6.65%	6.65%	6.65%	6.74%	7.04%	6.65%	6.65%
Tier 2 ( 1,000,000 to 9,999,999)	358	5.40%	5.40%	5.40%	5.52%	7.15%	7.15%	7.15%	7.15%	7.24%	7.57%	7.15%	7.15%
Tier 3 ( 10,000,000 to 49,999,999)	358	5.90%	5.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.65%
Tier 4 (50,000,000 and 99,999,999)	358	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.15%
Tier 5 (100,000,000 to 499,999,999)	358	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.55%
Tier 6 (500,000,000 to 999,999,999)	358	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)	358	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>3 MONTHS BIIC (Maturity)</b>													
Tier 1 ( 50,000 to 999,999)	311	5.00%	5.00%	5.90%	6.04%	7.65%	7.65%	7.65%	7.65%	7.75%	8.10%	7.65%	7.65%
Tier 2 ( 1,000,000 to 9,999,999)	311	5.50%	5.50%	6.00%	6.14%	7.75%	7.75%	7.75%	7.75%	7.85%	8.21%	7.75%	7.75%
Tier 3 ( 10,000,000 to 49,999,999)	311	6.00%	6.00%	6.00%	6.14%	7.75%	7.75%	7.75%	7.75%	7.85%	8.21%	7.75%	7.75%
Tier 4 (50,000,000 and 99,999,999)	311	6.50%	6.50%	6.50%	6.65%	8.25%	8.25%	8.25%	8.25%	8.36%	8.74%	0.00%	8.25%
Tier 5 (100,000,000 to 499,999,999)	311	7.00%	7.00%	7.00%	7.16%	8.75%	8.75%	8.75%	8.75%	8.86%	9.26%	8.75%	8.75%
Tier 6 (500,000,000 to 999,999,999)	311	7.50%	7.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.25%
Tier 7 (1,000,000,000 & abv)	311	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.75%
<b>6 MONTHS BMIC (Monthly)</b>													
Tier 1 ( 50,000 to 999,999)	347	5.70%	5.70%	5.70%	5.83%	7.45%	7.45%	7.45%	7.45%	7.55%	7.89%	7.45%	0.00%
Tier 2 ( 1,000,000 to 9,999,999)	347	6.10%	6.10%	6.10%	6.24%	7.85%	7.85%	7.85%	7.85%	7.95%	8.31%	7.85%	7.85%
Tier 3 ( 10,000,000 to 49,999,999)	347	0.00%	0.00%	6.60%	0.00%	0.00%	8.35%	8.35%	8.35%	8.46%	8.84%	8.35%	8.35%
Tier 4 (50,000,000 and 99,999,999)	347	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.85%
Tier 5 (100,000,000 to 499,999,999)	347	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.25%
Tier 6 (500,000,000 to 999,999,999)	347	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)	347	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	PRODUCT CODE	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
<b>PKR DEPOSITS</b>													
MUDARIB PROFIT SHARING RATIO		50%	50%	40%	40%	50%	30%	20%	20%	20%	20%	45%	50%
DEPOSITOR'S SHARE IN PROFIT		50%	50%	60%	60%	50%	70%	80%	80%	80%	80%	55%	50%
<b>6 MONTHS BQIC (Quarterly)</b>													
Tier 1 ( 50,000 to 999,999)	401	0.00%	5.70%	5.70%	5.83%	7.45%	7.45%	7.45%	7.45%	7.55%	7.89%	7.45%	0.00%
Tier 2 ( 1,000,000 to 9,999,999)	401	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.42%	7.95%
Tier 3 ( 10,000,000 to 49,999,999)	401	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.35%
Tier 4 (50,000,000 and 99,999,999)	401	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)	401	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)	401	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)	401	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>6 MONTHS BHC (Maturity)</b>													
Tier 1 ( 50,000 to 999,999)	312	5.75%	5.75%	6.00%	6.14%	7.75%	7.75%	7.75%	7.75%	7.85%	8.21%	7.75%	0.00%
Tier 2 ( 1,000,000 to 9,999,999)	312	6.25%	6.25%	6.25%	6.39%	8.00%	8.00%	8.00%	8.00%	8.10%	8.47%	8.00%	8.00%
Tier 3 ( 10,000,000 to 49,999,999)	312	6.75%	6.75%	6.75%	6.91%	8.50%	8.50%	8.50%	8.50%	8.61%	9.00%	8.50%	8.50%
Tier 4 (50,000,000 and 99,999,999)	312	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.00%
Tier 5 (100,000,000 to 499,999,999)	312	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.50%
Tier 6 (500,000,000 to 999,999,999)	312	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)	312	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	10.50%
<b>1 YEAR - BMIC (Monthly)</b>													
Tier 1 ( 50,000 to 999,999)	348	6.60%	6.60%	6.60%	6.75%	8.35%	8.35%	8.35%	8.35%	8.46%	8.84%	8.35%	8.35%
Tier 2 ( 1,000,000 to 9,999,999)	348	7.10%	7.10%	7.10%	7.26%	8.85%	8.85%	8.85%	8.85%	8.96%	9.37%	8.85%	8.85%
Tier 3 ( 10,000,000 to 49,999,999)	348	7.50%	7.50%	7.50%	7.67%	9.25%	9.25%	9.25%	9.25%	9.37%	9.79%	9.25%	9.25%
Tier 4 (50,000,000 and 99,999,999)	348	8.00%	8.00%	8.00%	8.18%	9.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.75%
Tier 5 (100,000,000 to 499,999,999)	348	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	10.25%
Tier 6 (500,000,000 to 999,999,999)	348	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	10.65%
Tier 7 (1,000,000,000 & abv)	348	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>1 YEAR - BQIC (Quarterly)</b>													
Tier 1 ( 50,000 to 999,999)	327	6.60%	6.60%	6.60%	6.75%	8.35%	8.35%	8.35%	8.35%	8.46%	8.84%	8.35%	0.00%
Tier 2 ( 1,000,000 to 9,999,999)	327	7.10%	7.10%	7.10%	7.26%	8.85%	8.85%	8.85%	8.85%	8.96%	9.37%	8.85%	8.85%
Tier 3 ( 10,000,000 to 49,999,999)	327	7.60%	7.60%	7.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.35%
Tier 4 (50,000,000 and 99,999,999)	327	0.00%	0.00%	0.00%	0.00%	0.00%	14.80%	14.80%	14.80%	14.99%	15.67%	14.80%	14.80%
Tier 5 (100,000,000 to 499,999,999)	327	0.00%	0.00%	0.00%	0.00%	0.00%	14.80%	14.80%	14.80%	14.99%	15.67%	14.80%	14.80%
Tier 6 (500,000,000 to 999,999,999)	327	0.00%	0.00%	0.00%	0.00%	0.00%	14.80%	14.80%	14.80%	14.99%	15.67%	14.80%	0.00%
Tier 7 (1,000,000,000 & abv)	327	0.00%	0.00%	0.00%	0.00%	0.00%	14.80%	14.80%	14.80%	14.99%	15.67%	14.80%	14.80%
<b>1 YEAR - BHC (Half Yearly)</b>													
Tier 1 ( 50,000 to 999,999)	331	6.70%	6.70%	6.70%	6.85%	8.45%	8.45%	8.45%	8.45%	8.56%	8.95%	8.45%	0.00%
Tier 2 ( 1,000,000 to 9,999,999)	331	7.20%	7.20%	7.20%	7.37%	8.95%	8.95%	8.95%	8.95%	9.06%	9.48%	8.95%	8.95%
Tier 3 ( 10,000,000 to 49,999,999)	331	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.45%
Tier 4 (50,000,000 and 99,999,999)	331	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.85%
Tier 5 (100,000,000 to 499,999,999)	331	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)	331	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)	331	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>1 YEAR - BIC (Maturity)</b>													
Tier 1 ( 50,000 to 999,999)	313	6.75%	6.75%	6.75%	6.91%	8.50%	8.50%	8.50%	8.50%	8.61%	9.00%	8.50%	8.50%
Tier 2 ( 1,000,000 to 9,999,999)	313	7.25%	7.25%	7.25%	7.42%	9.00%	9.00%	9.00%	9.00%	9.12%	9.53%	9.00%	9.00%
Tier 3 ( 10,000,000 to 49,999,999)	313	7.75%	7.75%	7.75%	7.93%	9.50%	9.50%	9.50%	9.50%	9.62%	10.06%	9.50%	9.50%
Tier 4 (50,000,000 and 99,999,999)	313	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	10.00%
Tier 5 (100,000,000 to 499,999,999)	313	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	10.50%
Tier 6 (500,000,000 to 999,999,999)	313	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.00%
Tier 7 (1,000,000,000 & abv)	313	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	PRODUCT CODE	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
PKR DEPOSITS													
MUDARIB PROFIT SHARING RATIO		50%	50%	40%	40%	50%	30%	20%	20%	20%	20%	45%	50%
DEPOSITOR'S SHARE IN PROFIT		50%	50%	50%	50%	50%	70%	50%	50%	50%	50%	55%	50%
2 YEARS - BMIC (Monthly)													
Tier 1 ( 50,000 to 999,999)	324	7.50%	7.50%	7.50%	7.67%	9.25%	9.25%	9.25%	9.25%	9.37%	9.79%	9.25%	9.25%
Tier 2 ( 1,000,000 to 9,999,999)	324	7.50%	7.50%	7.50%	7.67%	9.25%	9.25%	9.25%	9.25%	9.37%	9.79%	9.25%	9.25%
Tier 3 ( 10,000,000 to 49,999,999)	324	7.50%	7.50%	7.50%	7.67%	9.25%	9.25%	9.25%	9.25%	9.37%	9.79%	9.25%	9.25%
Tier 4 (50,000,000 & abv)	324	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 - BQIC (Quarterly)													
Tier 1 ( 50,000 to 999,999)	328	7.60%	7.60%	7.60%	7.78%	9.35%	9.35%	9.35%	9.35%	9.47%	9.90%	9.35%	9.35%
Tier 2 ( 1,000,000 to 9,999,999)	328	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)	328	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)	328	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 - BHIC (Half Yearly)													
Tier 1 ( 50,000 to 999,999)	332	7.70%	7.70%	7.70%	7.88%	9.45%	9.45%	9.45%	9.45%	9.57%	10.01%	9.45%	9.45%
Tier 2 ( 1,000,000 to 9,999,999)	332	7.70%	7.70%	7.70%	7.88%	9.45%	9.45%	9.45%	9.45%	9.57%	10.01%	9.45%	9.45%
Tier 3 ( 10,000,000 to 49,999,999)	332	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)	332	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)	338	7.75%	7.75%	7.75%	7.93%	9.50%	9.50%	9.50%	9.50%	9.62%	10.06%	9.50%	9.50%
Tier 2 ( 1,000,000 to 9,999,999)	338	7.75%	7.75%	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)	338	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)	338	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 - BIIC (Maturity)													
Tier 1 ( 50,000 to 999,999)	335	7.75%	7.75%	7.75%	7.93%	9.50%	9.50%	9.50%	9.50%	9.62%	10.06%	9.50%	9.50%
Tier 2 ( 1,000,000 to 9,999,999)	335	7.75%	7.75%	7.75%	7.93%	9.50%	9.50%	9.50%	9.50%	9.62%	10.06%	9.50%	9.50%
Tier 3 ( 10,000,000 to 49,999,999)	335	7.75%	7.75%	7.75%	7.93%	9.50%	9.50%	9.50%	9.50%	9.62%	10.06%	9.50%	9.50%
Tier 4 (50,000,000 & abv)	335	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 - BMIC (Monthly)													
Tier 1 ( 50,000 to 999,999)	325	7.50%	7.50%	7.50%	7.67%	9.25%	9.25%	9.25%	9.25%	9.37%	9.79%	9.25%	9.25%
Tier 2 ( 1,000,000 to 9,999,999)	325	7.50%	7.50%	7.50%	7.67%	9.25%	9.25%	9.25%	9.25%	9.37%	9.79%	9.25%	9.25%
Tier 3 ( 10,000,000 to 49,999,999)	325	7.50%	7.50%	7.50%	7.67%	9.25%	9.25%	9.25%	9.25%	9.37%	9.79%	9.25%	9.25%
Tier 4 (50,000,000 & abv)	325	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)	329	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)	329	7.60%	7.60%	7.60%	7.78%	9.35%	9.35%	9.35%	9.35%	9.47%	9.90%	9.35%	9.35%
Tier 3 ( 10,000,000 to 49,999,999)	329	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)	329	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)	333	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)	333	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)	333	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)	333	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)	339	7.75%	7.75%	7.75%	7.93%	9.50%	9.50%	9.50%	9.50%	9.62%	10.06%	9.50%	9.50%
Tier 2 ( 1,000,000 to 9,999,999)	339	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)	339	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)	339	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 - BIIC (Maturity)													
Tier 1 ( 50,000 to 999,999)	336	7.75%	7.75%	7.75%	7.93%	9.50%	9.50%	9.50%	9.50%	9.62%	10.06%	9.50%	9.50%
Tier 2 ( 1,000,000 to 9,999,999)	336	7.75%	7.75%	7.75%	7.93%	9.50%	9.50%	9.50%	9.50%	9.62%	10.06%	9.50%	9.50%
Tier 3 ( 10,000,000 to 49,999,999)	336	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)	336	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	PRODUCT CODE	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
<b>PKR DEPOSITS</b>													
MUDARIB PROFIT SHARING RATIO		50%	50%	40%	40%	50%	30%	20%	20%	20%	20%	45%	50%
DEPOSITOR'S SHARE IN PROFIT		50%	50%	60%	60%	50%	70%	80%	80%	80%	80%	55%	50%
<b>5 YEARS - BMIC (Monthly)</b>													
Tier 1 ( 50,000 to 999,999)	326	7.50%	7.50%	7.50%	7.67%	9.25%	9.25%	9.25%	9.25%	9.37%	9.79%	9.25%	9.25%
Tier 2 ( 1,000,000 to 9,999,999)	326	7.50%	7.50%	7.50%	7.67%	9.25%	9.25%	9.25%	9.25%	9.37%	9.79%	9.25%	9.25%
Tier 3 ( 10,000,000 to 49,999,999)	326	7.50%	7.50%	7.50%	7.67%	9.25%	9.25%	9.25%	9.25%	9.37%	9.79%	9.25%	9.25%
Tier 4 (50,000,000 & abv)	326	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>5 YEARS - BQIC (Quarterly)</b>													
Tier 1 ( 50,000 to 999,999)	330	7.60%	7.60%	7.60%	7.78%	9.35%	9.35%	9.35%	9.35%	9.47%	9.90%	9.35%	9.35%
Tier 2 ( 1,000,000 to 9,999,999)	330	7.60%	7.60%	7.60%	7.78%	9.35%	9.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 3 ( 10,000,000 to 49,999,999)	330	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)	330	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>5 YEARS - BHIC (Half Yearly)</b>													
Tier 1 ( 50,000 to 999,999)	334	7.70%	7.70%	7.70%	7.88%	9.45%	9.45%	9.45%	9.45%	9.57%	10.01%	9.45%	9.45%
Tier 2 ( 1,000,000 to 9,999,999)	334	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)	334	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)	334	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>5 YEARS - BYIC ( Yearly )</b>													
Tier 1 ( 50,000 to 999,999)	340	7.75%	7.75%	7.75%	7.93%	9.50%	9.50%	9.50%	9.50%	9.62%	10.06%	9.50%	9.50%
Tier 2 ( 1,000,000 to 9,999,999)	340	7.75%	7.75%	7.75%	7.93%	9.50%	9.50%	9.50%	9.50%	9.62%	10.06%	9.50%	9.50%
Tier 3 ( 10,000,000 to 49,999,999)	340	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)	340	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>5 YEARS - BIIC (Maturity)</b>													
Tier 1 ( 50,000 to 999,999)	337	7.75%	7.75%	7.75%	7.93%	9.50%	9.50%	9.50%	9.50%	9.62%	10.06%	9.50%	9.50%
Tier 2 ( 1,000,000 to 9,999,999)	337	7.75%	7.75%	7.75%	7.93%	9.50%	9.50%	9.50%	9.50%	9.62%	10.06%	9.50%	9.50%
Tier 3 ( 10,000,000 to 49,999,999)	337	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)	337	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	PRODUCT CODE	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
<b>PKR DEPOSITS</b>													
MUDARIB PROFIT SHARING RATIO		50%	50%	40%	40%	50%	30%	20%	20%	20%	20%	48%	50%
DEPOSITOR'S SHARE IN PROFIT		50%	50%	60%	60%	50%	70%	80%	80%	80%	80%	55%	50%

FAYSAL ISLAMI - MUNTAZIM BIC

<b>1 MONTH BIIC (Maturity)</b>													
Tier 1 ( 50,000 to 499,999)	423	4.25%	4.25%	4.25%	4.35%	7.00%	7.75%	7.75%	7.75%	7.85%	8.21%	7.75%	7.75%
Tier 2 ( 500,000 to 999,999)	423	4.25%	4.25%	4.25%	4.35%	7.10%	7.85%	7.85%	7.85%	7.95%	8.31%	7.85%	7.85%
Tier 3 ( 1,000,000 to 2,999,999)	423	4.25%	4.25%	4.25%	4.35%	7.20%	7.95%	7.95%	7.95%	8.05%	8.42%	7.95%	7.95%
Tier 4 ( 3,000,000 to 7,999,999)	423	6.50%	8.00%	8.00%	8.18%	10.00%	10.75%	10.75%	10.75%	10.89%	11.38%	10.75%	10.75%
Tier 5 ( 8,000,000 to 9,999,999)	423	6.75%	8.10%	8.10%	8.29%	10.10%	10.85%	10.85%	10.85%	10.99%	11.49%	10.85%	10.85%
Tier 6 ( 10,000,000 to 24,999,999)	423	7.85%	8.15%	8.15%	8.34%	10.20%	10.95%	10.95%	10.95%	11.09%	11.59%	10.95%	10.95%
Tier 7 ( 25,000,000 to 49,999,999)	423	8.00%	8.20%	8.20%	8.39%	10.30%	11.05%	11.05%	11.05%	11.19%	11.70%	11.05%	11.05%
Tier 8 ( 50,000,000 to 99,999,999)	423	8.15%	8.30%	8.30%	8.59%	10.40%	11.15%	11.15%	11.15%	11.29%	11.81%	11.15%	11.15%
Tier 9 ( 100,000,000 to 249,999,999)	423	8.30%	8.40%	8.40%	8.59%	10.50%	11.25%	11.25%	11.25%	11.39%	11.91%	11.25%	11.25%
Tier 10 ( 250,000,000 to 499,999,999)	423	8.45%	8.50%	8.50%	8.59%	10.60%	13.00%	13.00%	13.00%	13.76%	13.00%	13.00%	13.00%
Tier 11 ( 500,000,000 to 1,499,999,999)	423	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)	423	0.00%	0.00%	0.00%	0.00%	0.00%	15.00%	15.00%	0.00%	0.00%	0.00%	0.00%	0.00%

<b>3 MONTHS BMIC (Monthly)</b>													
Tier 1 ( 50,000 to 499,999)	427	0.00%	0.00%	4.25%	4.35%	7.00%	7.70%	7.70%	7.70%	7.80%	8.15%	7.70%	7.70%
Tier 2 ( 500,000 to 999,999)	427	0.00%	0.00%	4.50%	4.60%	7.10%	7.80%	7.80%	7.80%	7.90%	8.26%	7.80%	7.80%
Tier 3 ( 1,000,000 to 2,999,999)	427	4.70%	4.70%	6.90%	7.06%	7.20%	7.90%	7.90%	7.90%	8.00%	8.36%	7.90%	7.90%
Tier 4 ( 3,000,000 to 7,999,999)	427	6.90%	8.00%	8.00%	8.18%	9.80%	10.50%	10.50%	10.50%	10.63%	11.12%	10.50%	10.50%
Tier 5 ( 8,000,000 to 9,999,999)	427	7.30%	8.10%	8.10%	8.29%	9.90%	10.60%	10.60%	10.60%	10.74%	11.22%	10.60%	10.60%
Tier 6 ( 10,000,000 to 24,999,999)	427	8.10%	8.20%	8.40%	8.59%	10.00%	10.70%	10.70%	10.70%	10.84%	11.33%	10.70%	10.70%
Tier 7 ( 25,000,000 to 49,999,999)	427	8.30%	8.30%	8.50%	8.70%	10.10%	10.80%	10.80%	10.80%	0.00%	0.00%	0.00%	0.00%
Tier 8 ( 50,000,000 to 99,999,999)	427	8.50%	8.50%	8.70%	8.90%	10.20%	10.90%	10.90%	10.90%	0.00%	0.00%	0.00%	0.00%
Tier 9 ( 100,000,000 to 249,999,999)	427	0.00%	0.00%	8.80%	9.00%	10.30%	11.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 10 ( 250,000,000 to 499,999,999)	427	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)	427	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)	427	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>3 MONTHS BIIC (Maturity)</b>													
Tier 1 ( 50,000 to 499,999)	424	0.00%	0.00%	0.00%	4.35%	7.15%	7.90%	7.90%	7.90%	8.00%	8.36%	7.90%	7.90%
Tier 2 ( 500,000 to 999,999)	424	0.00%	0.00%	0.00%	0.00%	0.00%	8.00%	8.00%	8.00%	0.00%	0.00%	8.00%	8.00%
Tier 3 ( 1,000,000 to 2,999,999)	424	4.75%	4.75%	7.00%	7.16%	7.35%	8.10%	8.10%	8.10%	8.20%	8.58%	8.10%	8.10%
Tier 4 ( 3,000,000 to 7,999,999)	424	7.00%	8.15%	8.15%	8.34%	10.15%	10.90%	10.90%	10.90%	11.04%	11.54%	10.90%	10.90%
Tier 5 ( 8,000,000 to 9,999,999)	424	7.50%	8.25%	8.25%	8.44%	10.25%	11.00%	11.00%	11.00%	11.14%	11.65%	11.00%	11.00%
Tier 6 ( 10,000,000 to 24,999,999)	424	8.25%	8.40%	8.60%	8.80%	10.35%	11.10%	11.10%	11.10%	11.24%	11.75%	11.10%	11.10%
Tier 7 ( 25,000,000 to 49,999,999)	424	8.50%	8.50%	8.70%	8.90%	10.45%	11.20%	11.20%	11.20%	11.34%	11.86%	11.20%	11.20%
Tier 8 ( 50,000,000 to 99,999,999)	424	8.75%	8.75%	8.95%	9.00%	10.55%	11.30%	11.30%	11.30%	0.00%	0.00%	11.30%	11.30%
Tier 9 ( 100,000,000 to 249,999,999)	424	0.00%	0.00%	9.00%	9.21%	10.65%	11.40%	11.40%	11.40%	0.00%	0.00%	0.00%	0.00%
Tier 10 ( 250,000,000 to 499,999,999)	424	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.50%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 11 ( 500,000,000 to 1,499,999,999)	424	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)	424	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	PRODUCT CODE	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
PKR DEPOSITS													
MUDARIB PROFIT SHARING RATIO		50%	50%	40%	40%	50%	30%	20%	20%	20%	20%	45%	50%
DEPOSITOR'S SHARE IN PROFIT		50%	50%	60%	60%	50%	70%	80%	80%	80%	80%	55%	50%
6 MONTHS BMIC (Monthly)													
Tier 1 ( 50,000 to 499,999)	428	0.00%	0.00%	0.00%	4.35%	7.30%	8.80%	8.80%	8.80%	8.91%	9.32%	8.80%	8.80%
Tier 2 ( 500,000 to 999,999)	428	0.00%	0.00%	0.00%	0.00%	0.00%	8.90%	8.90%	8.90%	9.01%	9.42%	8.90%	8.90%
Tier 3 ( 1,000,000 to 2,999,999)	428	4.25%	4.25%	4.25%	4.35%	7.50%	8.90%	8.90%	8.90%	9.01%	9.42%	8.90%	8.90%
Tier 4 ( 3,000,000 to 7,999,999)	428	8.60%	9.10%	8.90%	9.10%	10.20%	11.60%	11.60%	11.60%	11.75%	12.28%	11.60%	11.60%
Tier 5 ( 8,000,000 to 9,999,999)	428	8.65%	9.15%	8.90%	9.10%	10.30%	11.70%	11.70%	11.70%	11.85%	0.00%	0.00%	11.70%
Tier 6 ( 10,000,000 to 24,999,999)	428	8.70%	9.20%	9.00%	9.21%	10.40%	11.80%	11.80%	11.80%	11.95%	12.49%	11.80%	11.80%
Tier 7 ( 25,000,000 to 49,999,999)	428	8.75%	9.25%	9.00%	9.21%	10.50%	11.90%	11.90%	11.90%	12.05%	12.60%	11.90%	11.90%
Tier 8 ( 50,000,000 to 99,999,999)	428	8.80%	9.30%	9.00%	0.00%	10.60%	12.00%	12.00%	12.00%	0.00%	12.71%	12.00%	12.00%
Tier 9 ( 100,000,000 to 249,999,999)	428	8.85%	0.00%	9.10%	9.31%	10.70%	12.10%	12.10%	12.10%	0.00%	0.00%	0.00%	0.00%
Tier 10 ( 250,000,000 to 499,999,999)	428	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)	428	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)	428	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)	425	0.00%	4.25%	4.25%	0.00%	0.00%	0.00%	8.95%	8.95%	9.06%	9.48%	8.95%	8.95%
Tier 2 ( 500,000 to 999,999)	425	0.00%	0.00%	0.00%	0.00%	0.00%	9.05%	9.05%	9.05%	9.17%	9.58%	9.05%	9.05%
Tier 3 ( 1,000,000 to 2,999,999)	425	4.25%	4.25%	4.25%	4.35%	0.00%	9.15%	9.15%	9.15%	9.27%	9.69%	9.15%	9.15%
Tier 4 ( 3,000,000 to 7,999,999)	425	8.85%	9.35%	9.00%	9.21%	10.45%	11.95%	11.95%	11.95%	12.10%	12.65%	11.95%	11.95%
Tier 5 ( 8,000,000 to 9,999,999)	425	0.00%	0.00%	9.05%	9.26%	10.55%	12.05%	0.00%	0.00%	12.20%	12.76%	12.05%	12.05%
Tier 6 ( 10,000,000 to 24,999,999)	425	8.95%	9.45%	9.10%	9.31%	10.65%	12.15%	12.15%	12.15%	12.31%	12.86%	12.15%	12.15%
Tier 7 ( 25,000,000 to 49,999,999)	425	9.00%	9.50%	9.15%	9.36%	10.75%	12.25%	12.25%	12.25%	12.41%	12.97%	12.25%	12.25%
Tier 8 ( 50,000,000 to 99,999,999)	425	9.05%	9.55%	9.20%	0.00%	10.85%	12.35%	12.35%	12.35%	12.51%	13.08%	12.35%	12.35%
Tier 9 ( 100,000,000 to 249,999,999)	425	0.00%	9.60%	9.30%	9.51%	10.95%	12.45%	12.45%	12.45%	12.61%	13.18%	12.45%	12.45%
Tier 10 ( 250,000,000 to 499,999,999)	425	0.00%	0.00%	0.00%	0.00%	11.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 11 ( 500,000,000to 1,499,999,999)	425	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)	425	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 (Monthly)													
Tier 1 ( 50,000 to 499,999)	429	4.25%	4.25%	4.25%	4.35%	8.10%	9.50%	9.50%	9.50%	9.62%	10.06%	9.50%	9.50%
Tier 2 ( 500,000 to 999,999)	429	0.00%	0.00%	4.25%	4.35%	8.20%	9.60%	9.60%	9.60%	9.72%	10.16%	9.60%	9.60%
Tier 3 ( 1,000,000 to 2,999,999)	429	4.25%	4.25%	4.25%	4.35%	8.30%	9.70%	9.70%	9.70%	9.82%	10.27%	9.70%	9.70%
Tier 4 ( 3,000,000 to 7,999,999)	429	6.60%	9.50%	8.90%	9.10%	10.90%	12.20%	12.20%	12.20%	12.36%	12.92%	12.20%	12.20%
Tier 5 ( 8,000,000 to 9,999,999)	429	6.95%	9.60%	9.00%	9.21%	11.00%	12.30%	12.30%	12.30%	12.46%	13.02%	12.30%	12.30%
Tier 6 ( 10,000,000 to 24,999,999)	429	8.40%	9.70%	9.10%	9.31%	11.10%	12.40%	12.40%	12.40%	12.56%	13.13%	12.40%	12.40%
Tier 7 ( 25,000,000 to 49,999,999)	429	8.60%	9.80%	9.20%	9.41%	11.20%	12.50%	12.50%	12.50%	12.66%	13.24%	12.50%	12.50%
Tier 8 ( 50,000,000 to 99,999,999)	429	8.80%	9.90%	9.30%	0.00%	11.30%	12.60%	12.60%	12.60%	12.76%	13.34%	12.60%	12.60%
Tier 9 ( 100,000,000 to 249,999,999)	429	9.00%	10.00%	9.40%	9.62%	11.30%	12.70%	12.70%	12.70%	12.86%	13.45%	12.70%	12.70%
Tier 10 ( 250,000,000 to 499,999,999)	429	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)	429	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)	429	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 - BIC (Maturity)													
Tier 1 ( 50,000 to 499,999)	426	4.25%	4.25%	4.25%	4.35%	8.45%	9.95%	9.95%	9.95%	10.08%	10.54%	9.95%	9.95%
Tier 2 ( 500,000 to 999,999)	426	0.00%	0.00%	0.00%	8.55%	0.00%	10.05%	10.05%	10.05%	10.18%	10.64%	10.05%	10.05%
Tier 3 ( 1,000,000 to 2,999,999)	426	4.25%	4.25%	4.25%	4.35%	8.65%	10.15%	10.15%	10.15%	10.28%	10.75%	10.15%	10.15%
Tier 4 ( 3,000,000 to 7,999,999)	426	6.60%	9.95%	9.80%	10.03%	0.00%	12.95%	12.95%	12.95%	13.12%	13.71%	12.95%	12.95%
Tier 5 ( 8,000,000 to 9,999,999)	426	0.00%	0.00%	0.00%	0.00%	11.55%	13.05%	13.05%	13.05%	13.22%	13.82%	13.05%	13.05%
Tier 6 ( 10,000,000 to 24,999,999)	426	8.75%	10.15%	9.90%	10.13%	11.65%	13.15%	13.15%	13.15%	13.32%	13.92%	13.15%	13.15%
Tier 7 ( 25,000,000 to 49,999,999)	426	9.00%	10.25%	9.95%	10.18%	11.75%	13.25%	13.25%	13.25%	13.42%	14.03%	13.25%	13.25%
Tier 8 ( 50,000,000 to 99,999,999)	426	9.10%	10.35%	10.00%	10.23%	11.85%	13.35%	13.35%	13.35%	13.52%	14.14%	13.35%	13.35%
Tier 9 ( 100,000,000 to 249,999,999)	426	7.45%	10.45%	10.05%	10.28%	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)	426	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)	426	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)	426	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	PRODUCT CODE	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
PKR DEPOSITS													
MUDARIB PROFIT SHARING RATIO		50%	50%	40%	40%	50%	30%	20%	20%	20%	20%	45%	50%
DEPOSITOR'S SHARE IN PROFIT		50%	50%	60%	60%	50%	70%	80%	80%	80%	80%	55%	50%
FAYSAL ISLAMI - MUNTAZIM BIC													
1 MONTH BIIC (Maturity)													
Tier 1: (50,000 to 4,999,999)	457		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.14%	0.00%	0.00%	0.00%
Tier 2: (5,000,000 to 99,999,999)	457		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 3: (100,000,000 to 299,999,999)	457		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	13.75%
Tier 4: (300,000,000 to 499,999,999)	457		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5: (500,000,000 to 999,999,999)	457		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	15.45%	16.15%	15.25%	0.00%
Tier 6: (1,000,000,000 to 2,999,999,999)	457		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	14.25%	0.00%	0.00%	0.00%	0.00%
Tier 7: (3,000,000,000 to 4,999,999,999)	457		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	15.00%
Tier 8: (5,000,000,000 & above)	457		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 MONTHS BMIC (Monthly)													
Tier 1: (50,000 to 4,999,999)	459		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	12.15%	0.00%	0.00%	0.00%
Tier 2: (5,000,000 to 99,999,999)	459		0.00%	0.00%	0.00%	0.00%	14.30%	14.30%	14.30%	0.00%	0.00%	0.00%	0.00%
Tier 3: (100,000,000 to 299,999,999)	459		0.00%	0.00%	0.00%	14.30%	13.40%	14.90%	14.90%	15.09%	15.78%	14.90%	0.00%
Tier 4: (300,000,000 to 499,999,999)	459		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5: (500,000,000 to 999,999,999)	459		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6: (1,000,000,000 to 2,999,999,999)	459		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 7: (3,000,000,000 to 4,999,999,999)	459		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	15.60%	15.61%	16.32%	15.41%	0.00%
Tier 8: (5,000,000,000 & above)	459		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 MONTHS BIIC (Maturity)													
Tier 1: (50,000 to 4,999,999)	458		0.00%	0.00%	0.00%	0.00%	12.50%	0.00%	0.00%	12.66%	0.00%	12.50%	12.50%
Tier 2: (5,000,000 to 99,999,999)	458		0.00%	0.00%	0.00%	0.00%	15.00%	16.95%	16.95%	17.17%	17.95%	16.75%	16.75%
Tier 3: (100,000,000 to 299,999,999)	458		0.00%	0.00%	0.00%	15.10%	14.00%	15.65%	15.65%	15.85%	16.57%	15.65%	15.65%
Tier 4: (300,000,000 to 499,999,999)	458		0.00%	0.00%	0.00%	0.00%	14.50%	15.75%	15.75%	15.95%	16.68%	15.75%	15.75%
Tier 5: (500,000,000 to 999,999,999)	458		10.50%	10.50%	10.74%	14.25%	14.25%	14.25%	14.25%	0.00%	0.00%	0.00%	0.00%
Tier 6: (1,000,000,000 to 2,999,999,999)	458		0.00%	0.00%	0.00%	0.00%	14.75%	16.80%	16.80%	17.02%	17.79%	16.75%	16.75%
Tier 7: (3,000,000,000 to 4,999,999,999)	458		0.00%	0.00%	0.00%	0.00%	15.10%	16.50%	16.50%	0.00%	0.00%	0.00%	16.50%
Tier 8: (5,000,000,000 & above)	458		0.00%	0.00%	0.00%	15.10%	0.00%	15.75%	15.75%	15.95%	16.68%	15.75%	15.75%
6 MONTHS BMIC (Monthly)													
Tier 1: (50,000 to 4,999,999)	461		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 2: (5,000,000 to 99,999,999)	461		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 3: (100,000,000 to 299,999,999)	461		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 4: (300,000,000 to 499,999,999)	461		0.00%	0.00%	0.00%	0.00%	14.70%	14.70%	14.70%	14.89%	15.56%	14.70%	14.70%
Tier 5: (500,000,000 to 999,999,999)	461		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6: (1,000,000,000 to 2,999,999,999)	461		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 7: (3,000,000,000 to 4,999,999,999)	461		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 8: (5,000,000,000 & above)	461		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6 MONTHS BIIC (Maturity)													
Tier 1: (50,000 to 4,999,999)	460		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 2: (5,000,000 to 99,999,999)	460		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 3: (100,000,000 to 299,999,999)	460		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 4: (300,000,000 to 499,999,999)	460		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5: (500,000,000 to 999,999,999)	460		0.00%	0.00%	0.00%	12.90%	15.50%	12.90%	12.90%	13.07%	13.66%	12.90%	0.00%
Tier 6: (1,000,000,000 to 2,999,999,999)	460		0.00%	0.00%	0.00%	0.00%	16.00%	16.00%	16.00%	16.21%	16.94%	16.00%	16.00%
Tier 7: (3,000,000,000 to 4,999,999,999)	460		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 8: (5,000,000,000 & above)	460		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

MONTH	PRODUCT CODE	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
PKR DEPOSITS													
MUDARIB PROFIT SHARING RATIO		50%	50%	40%	40%	50%	30%	20%	20%	20%	20%	45%	50%
DEPOSITOR'S SHARE IN PROFIT		50%	50%	60%	60%	50%	70%	80%	80%	80%	80%	55%	50%
1 YEAR - BMIC (Monthly)													
Tier 1: (50,000 to 4,999,999)	463		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	13.70%
Tier 2: (5,000,000 to 99,999,999)	463		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 3: (100,000,000 to 299,999,999)	463		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 4: (300,000,000 to 499,999,999)	463		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5: (500,000,000 to 999,999,999)	463		0.00%	0.00%	0.00%	0.00%	14.40%	15.40%	15.40%	15.60%	16.31%	15.40%	15.40%
Tier 6: (1,000,000,000 to 2,999,999,999)	463		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 7: (3,000,000,000 to 4,999,999,999)	463		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 8: (5,000,000,000 & above)	463		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1 YEAR - BIC (Maturity)													
Tier 1: (50,000 to 4,999,999)	462		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 2: (5,000,000 to 99,999,999)	462		10.50%	10.50%	10.74%	13.60%	14.00%	14.50%	14.50%	14.69%	15.35%	14.50%	14.50%
Tier 3: (100,000,000 to 299,999,999)	462		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 4: (300,000,000 to 499,999,999)	462		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5: (500,000,000 to 999,999,999)	462		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6: (1,000,000,000 to 2,999,999,999)	462		0.00%	0.00%	0.00%	0.00%	15.80%	16.15%	16.15%	16.36%	17.10%	16.15%	16.15%
Tier 7: (3,000,000,000 to 4,999,999,999)	462		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 8: (5,000,000,000 & above)	462		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
FAYSAL ISLAMI - MUNTAZIM BIC PREMIUM													
1 MONTH													
Tier 1: (50,000 to 4,999,999)	397												0.00%
Tier 2: (5,000,000 to 99,999,999)	397												0.00%
Tier 3: (100,000,000 to 299,999,999)	397												0.00%
Tier 4: (300,000,000 to 499,999,999)	397												0.00%
Tier 5: (500,000,000 to 999,999,999)	397												0.00%
Tier 6: (1,000,000,000 to 2,999,999,999)	397												0.00%
Tier 7: (3,000,000,000 to 4,999,999,999)	397												0.00%
Tier 8: (5,000,000,000 & above)	397												0.00%
3 MONTHS													
Tier 1: (50,000 to 4,999,999)	448												0.00%
Tier 2: (5,000,000 to 99,999,999)	448												0.00%
Tier 3: (100,000,000 to 299,999,999)	448												0.00%
Tier 4: (300,000,000 to 499,999,999)	448												0.00%
Tier 5: (500,000,000 to 999,999,999)	448												0.00%
Tier 6: (1,000,000,000 to 2,999,999,999)	448												17.25%
Tier 7: (3,000,000,000 to 4,999,999,999)	448												0.00%
Tier 8: (5,000,000,000 & above)	448												0.00%
6 MONTHS													
Tier 1: (50,000 to 4,999,999)	449												0.00%
Tier 2: (5,000,000 to 99,999,999)	449												0.00%
Tier 3: (100,000,000 to 299,999,999)	449												16.65%
Tier 4: (300,000,000 to 499,999,999)	449												16.75%
Tier 5: (500,000,000 to 999,999,999)	449												0.00%
Tier 6: (1,000,000,000 to 2,999,999,999)	449												0.00%
Tier 7: (3,000,000,000 to 4,999,999,999)	449												0.00%
Tier 8: (5,000,000,000 & above)	449												0.00%

MONTH	PRODUCT CODE	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
<b>PKR DEPOSITS</b>													
MUDARIB PROFIT SHARING RATIO		50%	50%	40%	40%	50%	30%	20%	20%	20%	20%	45%	50%
DEPOSITOR'S SHARE IN PROFIT		50%	50%	60%	60%	50%	70%	80%	80%	80%	80%	55%	50%
<b>FAYSAL ISLAMIC INSTITUTIONAL INVESTMENTS CERTIFICATES</b>													
1 MONTH BIIC (Maturity)													
Tier 1 ( 50,000 & Above)	374	7.10%	7.10%	7.10%	7.26%	8.85%	8.85%	8.85%	8.85%	8.96%	9.37%	8.85%	8.85%
3 MONTHS BMIC (Monthly)													
Tier 1 ( 50,000 & Above)	378	7.10%	7.10%	7.10%	7.26%	8.85%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 MONTHS BIIC (Maturity)													
Tier 1 ( 50,000 & Above)	375	7.30%	7.30%	7.30%	7.47%	9.05%	9.05%	9.05%	9.05%	9.17%	9.58%	9.05%	9.05%
6 MONTHS BMIC (Monthly)													
Tier 1 ( 50,000 & Above)	379	7.20%	7.20%	7.20%	7.37%	8.95%	8.95%	8.95%	8.95%	9.06%	9.48%	8.95%	8.95%
6 MONTHS BIIC (Maturity)													
Tier 1 ( 50,000 & Above)	376	7.40%	7.40%	7.40%	7.57%	9.15%	9.15%	9.15%	9.15%	9.27%	9.69%	9.15%	9.15%
12 MONTHS BMIC (Monthly)													
Tier 1 ( 50,000 & Above)	380	7.25%	7.25%	7.25%	7.42%	9.00%	9.00%	9.00%	9.00%	9.12%	9.53%	9.00%	9.00%
12 MONTHS BIIC (Maturity)													
Tier 1 ( 50,000 & Above)	377	7.50%	7.50%	7.50%	7.67%	9.25%	9.25%	9.25%	9.25%	9.37%	9.79%	9.25%	9.25%
<b>PKR 1 YEAR BIC POOL &amp; SPECIAL BIC 1 YEAR POOL</b>													
1 YEAR BMIC (Monthly)													
Tier 1 ( 500,000 to 9,999,999)	320/1MS	9.10%	9.10%	9.10%	9.31%	11.20%	11.80%	11.80%	12.25%	12.41%	12.97%	12.25%	12.25%
Tier 2 ( 10,000,000 & Above)	320/1MS	9.60%	9.60%	9.60%	9.82%	12.25%	13.25%	13.25%	13.25%	13.42%	14.03%	13.25%	13.25%
1 YEAR BIIC (Maturity)													
Tier 1 ( 500,000 to 9,999,999)	317 / 1YS	9.50%	9.50%	9.50%	9.72%	11.75%	12.50%	12.50%	13.00%	13.17%	13.76%	13.00%	13.00%
Tier 2 ( 10,000,000 & Above)	317 / 1YS	10.00%	10.00%	10.00%	10.23%	12.95%	13.75%	13.75%	14.00%	14.18%	14.82%	14.00%	14.00%
<b>FAYSAL ISLAMIC LIFE PLUS INVESTMENT CERTIFICATE - 1 YEAR</b>													
1 YEAR BMIC (Monthly)													
Tier 1 ( 50,000 TO 4,999,999)	464	9.10%	9.10%	9.10%	9.31%	11.20%	11.80%	11.80%	12.25%	12.41%	12.97%	12.25%	12.25%
Tier 2 ( 5,000,000 & Above)	464	9.60%	9.60%	9.60%	9.82%	12.25%	13.25%	13.25%	13.25%	13.42%	14.03%	13.25%	13.25%
1 YEAR BIIC (Maturity)													
Tier 1 ( 50,000 TO 4,999,999)	465	9.50%	9.50%	9.50%	9.72%	11.75%	12.50%	12.50%	13.00%	13.17%	13.76%	13.00%	13.00%
Tier 2 ( 5,000,000 & Above)	465	10.00%	10.00%	10.00%	10.23%	12.95%	13.75%	13.75%	14.00%	14.18%	14.82%	14.00%	14.00%

MONTH	PRODUCT CODE	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
<b>PKR DEPOSITS</b>													
MUDARIB PROFIT SHARING RATIO		50%	50%	40%	40%	50%	30%	20%	20%	20%	20%	45%	50%
DEPOSITOR'S SHARE IN PROFIT		50%	50%	60%	60%	50%	70%	80%	80%	80%	80%	55%	50%
<b>Islamic Long Term Financing Facility-Non Textile Sectors</b>													
<b>3 Years</b>													
Tier 1 (1 & abv) - (OLD DISBURSEMENT)	DLB	0.0000%	0.0000%	0.00%	0.00%	0.00%	0.00%	0.0000%	4.5007%	0.0000%	0.00%	0.00%	0.00%
Tier 1 (1 & abv) - (NEW DISBURSEMENT)	DLB	0.0000%	0.0000%	0.00%	0.00%	0.00%	0.00%	0.0000%	0.0000%	0.0000%	0.00%	0.00%	0.00%
Tier 1 (1 & abv) - (DISBURSEMENT EFFECTIVE FROM 24TH MAY 2022)	DLB					0.00%	0.00%	0.0000%	0.0000%	0.0000%	0.00%	0.00%	0.00%
Tier 1 (1 & abv) - (DISBURSEMENT EFFECTIVE FROM 8TH JULY 2022)	DLB							0.0000%	0.0000%	0.0000%	0.00%	0.00%	0.00%
Tier 1 (1 & abv) - (DISBURSEMENT EFFECTIVE FROM 23RD NOVEMBER 2022)	DLB							0.0000%	0.0000%	0.0000%	0.00%	0.00%	0.00%
<b>5 Years</b>													
Tier 1 (1 & abv) - (OLD DISBURSEMENT)	DLB	0.0000%	0.0000%	0.00%	0.00%	0.00%	0.00%	0.0000%	3.5005%	0.0000%	0.00%	0.00%	0.00%
Tier 1 (1 & abv) - (NEW DISBURSEMENT)	DLB	0.0000%	0.0000%	0.00%	0.00%	0.00%	0.00%	0.0000%	0.0000%	0.0000%	0.00%	0.00%	0.00%
Tier 1 (1 & abv) - (DISBURSEMENT EFFECTIVE FROM 24TH MAY 2022)	DLB					0.00%	0.00%	0.0000%	0.0000%	0.0000%	0.00%	0.00%	0.00%
Tier 1 (1 & abv) - (DISBURSEMENT EFFECTIVE FROM 8TH JULY 2022)	DLB							0.0000%	0.0000%	0.0000%	0.00%	0.00%	0.00%
Tier 1 (1 & abv) - (DISBURSEMENT EFFECTIVE FROM 23RD NOVEMBER 2022)	DLB												0.00%
<b>10 Years</b>													
Tier 1 (1 & abv) - (OLD DISBURSEMENT)	DLB	3.0007%	3.0003%	3.00%	3.07%	3.00%	3.00%	3.0008%	3.0008%	3.0385%	3.18%	3.00%	3.00%
Tier 1 (1 & abv) - (NEW DISBURSEMENT)	DLB	2.0005%	2.0002%	2.00%	2.05%	2.00%	2.00%	2.0006%	2.0006%	2.0257%	2.12%	2.00%	2.00%
Tier 1 (1 & abv) - (DISBURSEMENT EFFECTIVE FROM 24TH MAY 2022)	DLB					0.00%	0.00%	4.0011%	4.0011%	4.0513%	4.24%	4.00%	4.00%
Tier 1 (1 & abv) - (DISBURSEMENT EFFECTIVE FROM 8TH JULY 2022)	DLB							0.0000%	0.0000%	0.0000%	0.00%	0.00%	0.00%
Tier 1 (1 & abv) - (DISBURSEMENT EFFECTIVE FROM 23RD NOVEMBER 2022)	DLB												0.00%
<b>Islamic Long Term Financing Facility-Textile Sectors</b>													
<b>3 Years</b>													
Tier 1 (1 & abv)	DLB	3.5009%	3.5003%	3.50%	3.58%	3.50%	3.50%	3.5010%	0.0000%	3.5449%	3.71%	3.50%	3.50%
Tier 1 (1 & abv) - (DISBURSEMENT EFFECTIVE FROM 24TH MAY 2022)	DLB					0.00%	0.00%	5.5015%	0.0000%	0.0000%	0.00%	0.00%	0.00%
Tier 1 (1 & abv) - (DISBURSEMENT EFFECTIVE FROM 8TH JULY 2022)	DLB							0.0000%	0.0000%	0.0000%	0.00%	0.00%	0.00%
Tier 1 (1 & abv) - (DISBURSEMENT EFFECTIVE FROM 23RD NOVEMBER 2022)	DLB												0.00%
<b>5 Years</b>													
Tier 1 (1 & abv)	DLB	2.5006%	2.5002%	2.50%	2.56%	2.50%	2.50%	2.5007%	2.5004%	2.5321%	2.65%	2.50%	3.50%
Tier 1 (1 & abv) - (DISBURSEMENT EFFECTIVE FROM 24TH MAY 2022)	DLB					0.00%	4.50%	4.5012%	0.0000%	0.0000%	0.00%	0.00%	0.00%
Tier 1 (1 & abv) - (DISBURSEMENT EFFECTIVE FROM 8TH JULY 2022)	DLB							0.0000%	0.0000%	0.0000%	0.00%	0.00%	0.00%
Tier 1 (1 & abv) - (DISBURSEMENT EFFECTIVE FROM 23RD NOVEMBER 2022)	DLB												0.00%
<b>10 Years</b>													
Tier 1 (1 & abv)	DLB	2.0005%	2.0002%	2.00%	2.05%	2.00%	2.00%	2.0006%	2.0003%	2.0257%	2.12%	2.00%	2.50%
Tier 1 (1 & abv) - (DISBURSEMENT EFFECTIVE FROM 24TH MAY 2022)	DLB					0.00%	0.00%	4.0011%	0.0000%	4.0513%	4.24%	4.00%	0.00%
Tier 1 (1 & abv) - (DISBURSEMENT EFFECTIVE FROM 8TH JULY 2022)	DLB							0.0000%	0.0000%	0.0000%	0.00%	0.00%	0.00%
Tier 1 (1 & abv) - (DISBURSEMENT EFFECTIVE FROM 23RD NOVEMBER 2022)	DLB												0.00%
<b>Islamic Refinance Scheme for Payment of Wages &amp; Salaries to the Workers and Employees of Business Concerns-SME Clients</b>													
<b>Active Tax Payers List Under the Income Tax Ordinance,2001</b>													
Tier 1 (1 & abv)	DLW	0.0010%	0.0010%	0.001%	0.001%	0.000%	0.000%	0.0010%	0.0010%	0.0010%	0.0011%	0.001%	0.001%
<b>Non- Active Tax Payers List Under the Income Tax Ordinance,2001</b>													
Tier 1 (1 & abv)	DLW	0.0000%	0.0000%	0.000%	0.000%	0.000%	0.000%	0.0000%	0.0000%	0.0000%	0.0000%	0.000%	0.000%
<b>Islamic Refinance Scheme for Payment of Wages &amp; Salaries to the Workers and Employees of Business Concerns-Corporate &amp; Commercial Clients</b>													
<b>Active Tax Payers List Under the Income Tax Ordinance,2001</b>													
Tier 1 (1 & abv)	DLW	0.0000%	0.0000%	0.0000%	0.000%	0.000%	0.000%	0.0000%	0.0000%	0.0000%	0.0000%	0.000%	0.001%
<b>Non- Active Tax Payers List Under the Income Tax Ordinance,2001</b>													
Tier 1 (1 & abv)	DLW	0.0000%	0.0000%	0.0000%	0.000%	0.000%	0.000%	0.0000%	0.0000%	0.0000%	0.0000%	0.000%	0.000%

MONTH	PRODUCT CODE	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
<b>PKR DEPOSITS</b>													
MUDARIB PROFIT SHARING RATIO		50%	50%	40%	40%	50%	30%	20%	20%	20%	20%	45%	50%
DEPOSITOR'S SHARE IN PROFIT		50%	50%	60%	60%	50%	70%	80%	80%	80%	80%	55%	50%
<b>Islamic Refinance Facility for Combating COVID – 19 (IRFCC)</b>													
Tier 1 (1 & abv)	SB	0.0010%	0.0010%	0.001%	0.001%	0.000%	0.000%	0.0010%	0.0010%	0.0010%	0.0011%	0.001%	0.001%
<b>Islamic Temporary Economic Refinance Facility (ITERF)</b>													
Tier 1 (1 & abv)	DLE	0.0010%	0.0010%	0.001%	1.023%	1.050%	1.000%	0.9888%	1.0001%	1.0128%	1.059%	1.000%	1.000%
<b>Islamic Refinance Facility for Modernization of SMEs (IRFMS)</b>													
Up-to 3 years													
Tier 1 (1 & abv)		0.0000%	0.0000%	0.0000%	0.000%	0.000%	0.000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
Over 3 years and up-to 5 years													
Tier 1 (1 & abv)		0.0000%	0.0000%	0.0000%	0.000%	0.000%	0.000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
Over 5 years and up-to 10 years													
Tier 1 (1 & abv)		0.0000%	0.0000%	0.0000%	0.000%	0.000%	0.000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
<b>Islamic Financing Facility for Renewable Energy: (IFRE)</b>													
Category I-Maximum 12 years, including maximum grace period of 2 years.													
Tier 1 (1 & abv)	BRE	3.0007%	3.0003%	3.00%	3.07%	3.00%	3.00%	3.0008%	3.0004%	3.0385%	3.176%	3.00%	3.00%
Category II-Maximum 10 years, including maximum grace period of 3 months.													
Tier 1 (1 & abv)	BRE	2.0005%	2.0002%	2.00%	2.05%	2.00%	2.00%	2.0006%	2.0003%	2.0257%	2.12%	2.00%	2.00%
Category III-Maximum ten (10) years													
Tier 1 (1 & abv)	BRE	0.0000%	0.0000%	0.000%	0.000%	0.000%	0.000%	0.0000%	0.0000%	0.0000%	0.000%	0.000%	0.0000%
<b>Islamic Financing Facility for Storage of Agricultural Produce (IFFSAP)</b>													
Up-to 7 years - Corporate													
Tier 1 (1 & abv)	AFF/SFP	4.0010%	4.0004%	4.00%	4.09%	4.00%	4.00%	4.0011%	4.0006%	4.0513%	4.24%	3.9998%	4.00%
Up-to 7 years - SME/AGRI													
Tier 1 (1 & abv)	AFF/SFP	0.0000%	0.0000%	0.00%	0.00%	0.00%	2.00%	2.0006%	0.0000%	2.0257%	2.12%	1.9999%	2.00%
<b>Islamic Refinance Facility for Low Cost Housing For Special Segments</b>													
Tier 1 (1 & abv)	AML	0.0000%	0.0000%	0.00%	0.00%	0.00%	0.00%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
<b>Islamic SME Asaan Refinance Scheme - 3 Years</b>													
Tier 1 (1 & abv)	AML	0.0000%	0.0000%	0.0000%	0.00%	0.00%	0.00%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%

MONTH	PRODUCT CODE	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%
FAYSAL ISLAMIC - OTHER USD SAVING ACCOUNTS													
MONTHLY PROFIT PAYMENT FREQUENCY													
FAYSAL ISLAMI MARGIN ACCOUNTS & SECURITY DEPOSIT	412	0.0190%	0.0139%	0.0106%	0.0053%	0.0109%	0.0100%	0.0246%	0.0522%	0.05993%	0.1024%	0.1017%	0.1066%
FAYSAL ISLAMI LOCKERS SECURITY MARGIN ACCOUNT	417	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.00000%	0.0000%	0.0000%	0.0000%
FAYSAL ISLAMI REHMAT ACCOUNT USD-NRP	790	0.0190%	0.0139%	0.0106%	0.0053%	0.0109%	0.0100%	0.0246%	0.0522%	0.05993%	0.1024%	0.1017%	0.1066%
FAYSAL ISLAMI SAVING ACCOUNT USD-NRP	414	0.0190%	0.0139%	0.0106%	0.0053%	0.0109%	0.0100%	0.0246%	0.0522%	0.05993%	0.1024%	0.1017%	0.1066%
FAYSAL ISLAMI - ROSHAN DIGITAL BLUE SAVING ACCOUNT	467								0.0000%	0.00000%	0.0000%	0.1017%	0.1066%
FAYSAL ISLAMI USD SAVING ACCOUNTS & USD DIGITAL SAVING ACCOUNT													
MONTHLY PROFIT PAYMENT FREQUENCY													
Tier 1 ( 0 to USD 49, 999)	370 / 709	0.0190%	0.0139%	0.0106%	0.0053%	0.0109%	0.0100%	0.0246%	0.0522%	0.0599%	0.1024%	0.1017%	0.1066%
Tier 2 ( USD 50,000 to USD 199,999)	370 / 709	0.0948%	0.0697%	0.0530%	0.0264%	0.0545%	0.0500%	0.1230%	0.2610%	0.2997%	0.5118%	0.5085%	0.5330%
Tier 3 ( USD 200,000 & above)	370 / 709	0.1896%	0.1394%	0.1061%	0.0527%	0.1090%	0.1000%	0.2461%	0.5219%	0.5993%	1.0236%	1.0171%	1.0661%
FAYSAL ISLAMIC USD SAVING ACCOUNTS - 6 Monthly													
6 MONTHLY PROFIT PAYMENT FREQUENCY													
Tier 1 ( 1 to USD 49, 999)	351	0.0190%	0.0139%	0.0106%	0.0053%	0.0109%	0.0100%	0.0246%	0.0522%	0.0599%	0.1024%	0.1017%	0.1066%
Tier 2 ( USD 50,000 to USD 199,999)	351	0.0948%	0.0697%	0.0530%	0.0264%	0.0545%	0.0500%	0.1230%	0.2610%	0.2997%	0.5118%	0.5085%	0.5330%
Tier 3 ( USD 200,000 & above)	351	0.1896%	0.1394%	0.1061%	0.0527%	0.1090%	0.1000%	0.2461%	0.5219%	0.5993%	1.0236%	1.0171%	1.0661%
FAYSAL ISLAMIC - BAKKAT INVESTMENT CERTIFICATES (USD)													
1 MONTH BIIC (Maturity)													
Tier 1 ( USD 1 to USD 49,999)	341	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 ( USD 50,000 above)	341	0.0000%	0.0697%	0.0530%	0.0264%	0.0545%	0.0500%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
3 MONTHS BIIC (Maturity)													
Tier 1 ( USD 1 to USD 49,999)	371	0.0190%	0.0139%	0.0106%	0.0053%	0.0109%	0.0100%	0.0246%	0.0522%	0.0599%	0.1024%	0.1017%	0.1066%
Tier 2 ( USD 50,000 above)	371	0.1896%	0.1394%	0.1061%	0.0527%	0.1090%	0.1000%	0.2461%	0.5219%	0.5993%	1.0236%	1.0171%	1.0661%
6 MONTHS BIIC (Maturity)													
Tier 1 ( USD 1 to USD 49,999)	372	0.0190%	0.0139%	0.0106%	0.0053%	0.0109%	0.0100%	0.0246%	0.0522%	0.0599%	0.1024%	0.1017%	0.1066%
Tier 2 ( USD 50,000 above)	372	0.2843%	0.2091%	0.1591%	0.0791%	0.1636%	0.1500%	0.3691%	0.7829%	0.8990%	1.5354%	1.5256%	1.5991%
12 MONTHS BIIC (Maturity)													
Tier 1 ( USD 1 to USD 49,999)	373	0.0190%	0.0139%	0.0106%	0.0053%	0.0109%	0.0100%	0.0246%	0.0522%	0.0599%	0.1024%	0.1017%	0.1066%
Tier 2 ( USD 50,000 above)	373	0.2843%	0.2091%	0.1591%	0.0791%	0.1636%	0.1500%	0.3691%	0.7829%	0.8990%	1.5354%	1.5256%	1.5991%

MONTH	PRODUCT CODE	JAN	FEB	MAR	APR	MAY	JUN	JUL	JUL	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 PROFIT PAYMENT FREQUENCY													
Tier 1 ( EURO 1 to EURO 49,999)	349	0.0100%	0.0302%	0.0426%	0.1269%	0.0996%	0.1498%	0.2095%	0.3608%	0.3352%	0.2786%	0.2664%	0.2218%
Tier 2 ( EURO 50,000 to EURO 199,999)	349	0.0100%	0.0302%	0.0426%	0.1269%	0.0996%	0.1498%	0.2093%	0.3608%	0.3352%	0.2786%	0.2664%	0.2218%
Tier 3 ( EURO 200,000 & above)	349	0.0500%	0.0000%	0.2131%	0.6343%	0.4979%	0.7489%	1.0476%	1.8039%	1.6761%	1.3929%	1.3319%	1.1090%
FAYSAL ISLAMIC EURO SAVING ACCOUNTS													
6 MONTHLY PROFIT PAYMENT FREQUENCY													
Tier 1 ( EURO 1 to EURO 49,999)	352	0.0100%	0.0302%	0.0426%	0.1269%	0.0996%	0.1498%	0.2095%	0.3608%	0.3352%	0.2786%	0.2664%	0.2218%
Tier 2 ( EURO 50,000 to EURO 199,999)	352	0.0500%	0.1512%	0.2131%	0.6343%	0.4979%	0.7489%	1.0476%	1.8039%	1.6761%	1.3929%	1.3319%	1.1090%
Tier 3 ( EURO 200,000 & above)	352	0.0000%	0.0000%	0.0000%	0.0000%	0.4979%	0.7489%	1.0476%	1.8039%	1.6761%	1.3929%	1.3319%	1.1090%
FAYSAL ISLAMIC - BARAA INVESTMENT CERTIFICATES (EURO)													
1 MONTH BIIC (Maturity)													
Tier 1 ( EURO 1 to EURO 49,999)	342	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)	342	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)	343	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)	343	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)	344	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)	344	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)	345	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)	345	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	PRODUCT CODE	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
<b>GBP DEPOSITS</b>													
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%
<b>FAYSAL ISLAMIC GBP SAVING ACCOUNTS</b>													
Tier 1 ( GBP 1 to GBP 49,999)	350	0.0313%	0.0152%	0.0037%	0.0486%	0.0116%	0.0614%	0.0857%	0.1226%	0.1509%	0.1909%	0.2222%	0.2102%
Tier 2 ( GBP 50,000 to GBP 199,999)	350	0.1564%	0.0758%	0.0185%	0.2428%	0.0579%	0.3071%	0.4285%	0.6131%	0.7547%	0.9543%	1.1112%	1.0512%
Tier 3 ( GBP 200,000 & above)	350	0.1564%	0.0758%	0.0185%	0.2428%	0.0579%	0.3071%	0.4285%	0.6131%	0.0000%	0.9543%	1.1112%	1.0512%
<b>FAYSAL ISLAMIC GBP SAVING ACCOUNTS</b>													
Tier 1 ( GBP 1 to GBP 49,999)	353	0.0313%	0.0152%	0.0037%	0.0486%	0.0116%	0.0614%	0.0857%	0.1226%	0.1509%	0.1909%	0.2222%	0.2102%
Tier 2 ( GBP 50,000 to GBP 199,999)	353	0.1564%	0.0758%	0.0185%	0.2428%	0.0579%	0.3071%	0.4285%	0.6131%	0.7547%	0.9543%	1.1112%	1.0512%
Tier 3 ( GBP 200,000 & above)	353	0.1564%	0.0758%	0.0185%	0.2428%	0.0579%	0.3071%	0.4285%	0.6131%	0.7547%	0.9543%	1.1112%	1.0512%
<b>FAYSAL ISLAMIC - BARKAT INVESTMENT CERTIFICATES (GBP)</b>													
<i>New Tiers effective from April 2020</i>													
<b>1 MONTH BIIC (Maturity)</b>													
Tier 1 ( GBP 1 to GBP 49,999)	346	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)	346	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
<b>3 MONTHS BIIC (Maturity)</b>													
Tier 1 ( GBP 1 to GBP 49,999)	392	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.1909%	0.2222%	0.2102%
Tier 2 ( GBP 50,000 above)	392	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.1509%	0.0000%	0.0000%	0.0000%
<b>6 MONTHS BIIC (Maturity)</b>													
Tier 1 ( GBP 1 to GBP 49,999)	393	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)	393	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.1226%	0.1509%	0.1909%	0.2222%	0.2102%
<b>12 MONTHS BIIC (Maturity)</b>													
Tier 1 ( GBP 1 to GBP 49,999)	394	0.0000%	0.0000%	0.0037%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
Tier 2 ( GBP 50,000 above)	394	0.0313%	0.0152%	0.0000%	0.0486%	0.0116%	0.0614%	0.0857%	0.1226%	0.1509%	0.1909%	0.2222%	0.2102%