

FAYSAL ISLAMIC BANKING PKR DEPOSITS - WEIGHTAGES	PRODUCT CODES	December 2022	January 2023	February 2023
ANNOUNCEMENT DATE		25-Nov-22	27-Dec-22	26-Jan-23
**MUDARIB PROFIT SHARING RATIO		50%	50%	50%

FAYSAL ISLAMIC - REMUNERATIVE CURRENT ACCOUNTS				
MONTHLY PROFIT PAYMENT FREQUENCY				
FAYSAL ISLAMIC MARGIN ACCOUNTS & SECURITY DEPOSIT	365	0.0012	0.0010	0.0010
FAYSAL ISLAMIC LOCKERS SECURITY MARGIN ACCOUNT	411	0.0012	0.0010	0.0010
FAYSAL ISLAMIC KAMIL BUSINESS ACCOUNT	355	0.0012	0.0010	0.0010
FAYSAL ISLAMIC REHMAT PERSONAL ACCOUNT	786	0.0012	0.0010	0.0010
FAYSAL ISLAMIC REHMAT BUSINESS ACCOUNT	787	0.0012	0.0010	0.0010
FAYSAL ISLAMIC REHMAT ACCOUNT - ROSHAN DIGITAL ACCOUNTS	789	0.0012	0.0010	0.0010
FAYSAL ISLAMIC TEZZ TAREEN ASAAN REMITTANCE ACCOUNT	788	0.0012	0.0010	0.0010
FAYSAL ISLAMIC TEZZ TAREEN REMITTANCE ACCOUNT	791	0.0012	0.0010	0.0010
FAYSAL ISLAMIC REHMAT PAYROLL ACCOUNT	405	0.0012	0.0010	0.0010
FAYSAL ISLAMIC ASAAN PAYROLL ACCOUNT	404	0.0012	0.0010	0.0010
FAYSAL ISLAMIC BASIC PAYROLL ACCOUNT	410	0.0012	0.0010	0.0010
FAYSAL ISLAMIC AMAL WOMEN ACT C	444	0.0012	0.0010	0.0010
6 MONTHLY PROFIT PAYMENT FREQUENCY				
FAYSAL ISLAMIC WCL AGRI MUDARA	474			0.0010
FAYSAL ISLAMIC - TAWARRUQ RCS AGRI NCA	435	0.0012	0.0010	0.0010
FAYSAL ISLAMIC PAYCHEQ PLUS (PAYROLL) ACCOUNT	391	0.0012	0.0010	0.0010
FAYSAL ISLAMIC ISLAMIC TAWARRUQ CC NCA	422	0.0012	0.0010	0.0010

FAYSAL ISLAMIC - OTHER SAVING ACCOUNTS				
MONTHLY PROFIT PAYMENT FREQUENCY				
FAYSAL ISLAMIC - ASAAN DIGITAL SAVINGS ACCOUNTS	702	0.7891	0.6946	0.7074
FAYSAL ISLAMIC - ROSHAN DIGITAL SAVINGS ACCOUNT	413	0.7891	0.6946	0.7074
FAYSAL ISLAMIC - ROSHAN DIGITAL BLUE SAVINGS ACCOUNT	466	0.7891	0.6946	0.7074
FAYSAL ISLAMIC - AMAL WOMEN ACCOUNT	443	0.7891	0.6946	0.7074
FAYSAL ISLAMIC - MANZIL ACCOUNT	420	0.9060	0.7975	0.8122
FAYSAL ISLAMIC - ZAMIN ACCOUNT	421	0.9060	0.7975	0.8122
ALCO / OTHER SAVING FUNDS	442	1.5782	1.3893	1.4148
ALCO / OTHER SAVING PLUS FUNDS	471	1.7535	1.5436	1.5720
PREMIUM SAVINGS ACCOUNT	472	1.6951	1.4922	1.5196
PREMIUM PLUS SAVINGS ACCOUNT	395	1.8120	1.5951	1.6244
SPECIAL FINANCIAL INSTITUTION ACCOUNT	396	1.9289	1.6980	1.7292
PRESTIGE SAVING ACCOUNT	445	1.9873	1.7495	1.7816
PRESTIGE SAVING PLUS ACCOUNT	446	2.0458	1.8009	1.8340
PRESTIGE SAVING MAX ACCOUNT	447	2.1042	1.8524	1.8606
DAILY PROFIT SAVING ACCOUNT		1.6951	1.4922	1.5196
HAJI ACCOUNT		0.9937	1.2864	1.3100
6 MONTHLY PROFIT PAYMENT FREQUENCY				
FAYSAL ISLAMIC - ASAAN SAVINGS ACCOUNTS	382	0.7891	0.6946	0.7074
FAYSAL ISLAMIC - PAYCHEQ PLUS ACCOUNT	399	0.7891	0.6946	0.7074

FAYSAL ISLAMIC SAVINGS ACCOUNTS / DIGITAL SAVING ACCOUNTS INDIVIDUAL / CORPORATE / PENSIONER				
MONTHLY PROFIT PAYMENT FREQUENCY				
Tier 1 (1-9,999,999)	307 / 308 / 356 / 708	0.7891	0.6946	0.7074
Tier 2 (10,000,000- 49,999,999)	307 / 308 / 356 / 708	0.8183	0.7204	0.7336
Tier 3 (50,000,000 - 99,999,999)	307 / 308 / 356 / 708	0.8475	0.7461	0.7598
Tier 4 (100,000,000 - 499,999,999)	307 / 308 / 356 / 708	0.8768	0.7718	0.7860
Tier 5 (500,000,000 to 999,999,999)	307 / 308 / 356 / 708	0.9937	0.8747	0.8908
Tier 6 (1,000,000,000 & above)	307 / 308 / 356 / 708	1.0813	0.9519	0.9694

FINANCIAL INSTITUTIONS DEPOSIT**New Tiers effective from February 2022**				
MONTHLY PROFIT PAYMENT FREQUENCY				
Tier 1 (1-9,999,999)	321	0.7891	0.6946	0.7074
Tier 2 (10,000,000- 49,999,999)	321	0.7891	0.6946	0.7074
Tier 3 (50,000,000 - 99,999,999)	321	1.8704	1.6465	1.6768
Tier 4 (100,000,000- 499,999,999)	321	1.8704	1.6465	1.6768
Tier 5 (500,000,000 to 999,999,999)	321	1.8704	1.6465	1.6768
Tier 6 (1,000,000,000 to Above)	321	1.8704	1.6465	1.6768

FAYSAL ISLAMIC LIFEPLUS SAVING ACCOUNT				
MONTHLY PROFIT PAYMENT FREQUENCY				
Tier 1 (0 - 499,999)	386	0.7891	1.3121	1.3362
Tier 2 (500,000 - 9,999,999)	386	0.9060	1.3121	1.3362
Tier 3 (10,000,000 - 49,999,999)	386	0.9644	1.3378	1.3624
Tier 4 (50,000,000 & Above)	386	1.0813	1.3378	1.3624

FAYSAI ISLAMIC BANKING PKR DEPOSITS - WEIGHTAGES	PRODUCT CODES	December 2022	January 2023	February 2023
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**MUDARIB PROFIT SHARING RATIO		50%	50%	50%

FAYSAI ISLAMIC MUNTAZIM SAVINGS ACCOUNTS - Monthly Profit				
MONTHLY PROFIT PAYMENT FREQUENCY				
Tier 1 (Rs.1 & 9,999,999)	390	0.7891	0.6946	0.7074
Tier 2 (Rs.10,000,000 & 24,999,999)	390	0.8475	0.7461	0.7598
Tier 3 (Rs.25,000,000 & 99,999,999)	390	0.9937	0.8747	0.8908
Tier 4 (Rs.100,000,000 & 499,999,999)	390	1.1106	0.9776	0.9956
Tier 5 (Rs.500,000,000 & above)	390	1.1398	1.0034	1.0218

OLD

FAYSAI ISLAMIC MUNTAZIM PLUS SAVINGS ACCOUNTS - Monthly Profit <i>This product is for all new converting branches ONLY.</i>				
MONTHLY PROFIT PAYMENT FREQUENCY				
Tier 1 (Rs.1 & 9,999,999)	436	1.1690	1.0291	1.0480
Tier 2 (Rs.10,000,000 & 24,999,999)	436	1.2275	1.0805	1.1004
Tier 3 (Rs.25,000,000 & above)	436	1.3444	1.1835	1.2052

FAYSAI ISLAMIC MUNTAZIM SAVINGS ACCOUNTS - 6 Monthly Profit				
6 MONTHLY PROFIT PAYMENT FREQUENCY				
Tier 1 (Rs.1 & 9,999,999)	387	0.7891	0.6946	0.7074
Tier 2 (Rs.10,000,000 & 24,999,999)	387	0.8475	0.7461	0.7598
Tier 3 (Rs.25,000,000 & 99,999,999)	387	0.9937	0.8747	0.8908
Tier 4 (Rs.100,000,000 & 499,999,999)	387	1.0521	0.9262	0.9432
Tier 5 (Rs.500,000,000 & above)	387	1.0813	0.9519	0.9694

OLD

FAYSAI ISLAMIC MUNTAZIM PLUS SAVINGS ACCOUNTS - 6 MONTHLY <i>This product is for all new converting branches ONLY.</i>				
6 MONTHLY PROFIT PAYMENT FREQUENCY				
Tier 1 (Rs.1 & 9,999,999)	437	1.1690	1.0291	1.0480
Tier 2 (Rs.10,000,000 & 24,999,999)	437	1.2275	1.0805	1.1004
Tier 3 (Rs.25,000,000 & above)	437	1.3444	1.1835	1.2052

FAYSAL ISLAMIC BANKING PKR DEPOSITS - WEIGHTAGES	PRODUCT CODES	December 2022	January 2023	February 2023
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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				
<i>BIIC - (Profit on Maturity)</i>				
Tier 1 (50,000 to 999,999)	309	0.7306	0.6432	0.6550
Tier 2 (1,000,000 to 9,999,999)	309	0.8768	0.7718	0.7860
Tier 3 (10,000,000 to 49,999,999)	309	0.9060	0.7975	0.8122
Tier 4 (50,000,000 and 99,999,999)	309	1.0521	0.9262	0.9432
Tier 5 (100,000,000 to 499,999,999)	309	1.0813	0.9519	0.9694
Tier 6 (500,000,000 to 999,999,999)	309	1.1106	0.9776	0.9956
Tier 7 (1,000,000,000 & abv)	309	1.1398	1.0034	1.0218
3 MONTH				
<i>BMIC - (Monthly Profit)</i>				
Tier 1 (50,000 to 999,999)	358	0.7774	0.6843	0.6969
Tier 2 (1,000,000 to 9,999,999)	358	0.8359	0.7358	0.7493
Tier 3 (10,000,000 to 49,999,999)	358	0.8943	0.7873	0.8017
Tier 4 (50,000,000 and 99,999,999)	358	0.9528	0.8387	0.8541
Tier 5 (100,000,000 to 499,999,999)	358	0.9995	0.8799	0.8960
Tier 6 (500,000,000 to 999,999,999)	358	1.0580	0.9313	0.9484
Tier 7 (1,000,000,000 & abv)	358	1.1164	0.9828	1.0008
<i>BIIC - (Profit on Maturity)</i>				
Tier 1 (50,000 to 999,999)	311	0.8943	0.7873	0.8017
Tier 2 (1,000,000 to 9,999,999)	311	0.9060	0.7975	0.8122
Tier 3 (10,000,000 to 49,999,999)	311	0.9644	0.8490	0.8646
Tier 4 (50,000,000 and 99,999,999)	311	1.0229	0.9005	0.9170
Tier 5 (100,000,000 to 499,999,999)	311	1.0813	0.9519	0.9694
Tier 6 (500,000,000 to 999,999,999)	311	1.1398	1.0034	1.0218
Tier 7 (1,000,000,000 & abv)	311	1.1982	1.0548	1.0742
6 MONTH				
<i>BMIC - (Monthly Profit)</i>				
Tier 1 (50,000 to 999,999)	347	0.8709	0.7667	0.7807
Tier 2 (1,000,000 to 9,999,999)	347	0.9177	0.8078	0.8227
Tier 3 (10,000,000 to 49,999,999)	347	0.9761	0.8593	0.8751
Tier 4 (50,000,000 and 99,999,999)	347	1.0346	0.9107	0.9275
Tier 5 (100,000,000 to 499,999,999)	347	1.0813	0.9519	0.9694
Tier 6 (500,000,000 to 999,999,999)	347	1.1398	1.0034	1.0218
Tier 7 (1,000,000,000 & abv)	347	1.1982	1.0548	1.0742
<i>BQIC - (Quarterly Profit)</i>				
Tier 1 (50,000 to 999,999)	401	0.8709	0.7667	0.7807
Tier 2 (1,000,000 to 9,999,999)	401	0.9294	0.8181	0.8331
Tier 3 (10,000,000 to 49,999,999)	401	0.9761	0.8593	0.8751
Tier 4 (50,000,000 and 99,999,999)	401	1.0346	0.9107	0.9275
Tier 5 (100,000,000 to 499,999,999)	401	1.0930	0.9622	0.9799
Tier 6 (500,000,000 to 999,999,999)	401	1.1515	1.0137	1.0323
Tier 7 (1,000,000,000 & abv)	401	1.1982	1.0548	1.0742
<i>BIIC - (Profit on Maturity)</i>				
Tier 1 (50,000 to 999,999)	312	0.9060	0.7975	0.8122
Tier 2 (1,000,000 to 9,999,999)	312	0.9352	0.8233	0.8384
Tier 3 (10,000,000 to 49,999,999)	312	0.9937	0.8747	0.8908
Tier 4 (50,000,000 and 99,999,999)	312	1.0521	0.9262	0.9432
Tier 5 (100,000,000 to 499,999,999)	312	1.1106	0.9776	0.9956
Tier 6 (500,000,000 to 999,999,999)	312	1.1690	1.0291	1.0480
Tier 7 (1,000,000,000 & abv)	312	1.2275	1.0805	1.1004

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

1 YEAR				
BMIC - (Monthly Profit)				
Tier 1 (50,000 to 999,999)	348	0.9761	0.8593	0.8751
Tier 2 (1,000,000 to 9,999,999)	348	1.0346	0.9107	0.9275
Tier 3 (10,000,000 to 49,999,999)	348	1.0813	0.9519	0.9694
Tier 4 (50,000,000 and 99,999,999)	348	1.1398	1.0034	1.0218
Tier 5 (100,000,000 to 499,999,999)	348	1.1982	1.0548	1.0742
Tier 6 (500,000,000 to 999,999,999)	348	1.2450	1.0960	1.1161
Tier 7 (1,000,000,000 & abv)	348	1.3035	1.1474	1.1685
BQIC - (Quarterly Profit)				
Tier 1 (50,000 to 999,999)	327	0.9761	0.8593	0.8751
Tier 2 (1,000,000 to 9,999,999)	327	1.0346	0.9107	0.9275
Tier 3 (10,000,000 to 49,999,999)	327	1.0930	0.9622	0.9799
Tier 4 (50,000,000 and 99,999,999)	327	1.7302	1.5231	1.5510
Tier 5 (100,000,000 to 499,999,999)	327	1.7302	1.5231	1.5510
Tier 6 (500,000,000 to 999,999,999)	327	1.7302	1.5231	1.5510
Tier 7 (1,000,000,000 & abv)	327	1.7302	1.5231	1.5510
BHIC - (Half Yearly Profit)				
Tier 1 (50,000 to 999,999)	331	0.9878	0.8696	0.8855
Tier 2 (1,000,000 to 9,999,999)	331	1.0463	0.9210	0.9379
Tier 3 (10,000,000 to 49,999,999)	331	1.1047	0.9725	0.9903
Tier 4 (50,000,000 and 99,999,999)	331	1.1515	1.0137	1.0323
Tier 5 (100,000,000 to 499,999,999)	331	1.2099	1.0651	1.0847
Tier 6 (500,000,000 to 999,999,999)	331	1.2684	1.1166	1.1371
Tier 7 (1,000,000,000 & abv)	331	1.3268	1.1680	1.1895
BIIC - (Profit on Maturity)				
Tier 1 (50,000 to 999,999)	313	0.9937	0.8747	0.8908
Tier 2 (1,000,000 to 9,999,999)	313	1.0521	0.9262	0.9432
Tier 3 (10,000,000 to 49,999,999)	313	1.1106	0.9776	0.9956
Tier 4 (50,000,000 and 99,999,999)	313	1.1690	1.0291	1.0480
Tier 5 (100,000,000 to 499,999,999)	313	1.2275	1.0805	1.1004
Tier 6 (500,000,000 to 999,999,999)	313	1.2859	1.1320	1.1528
Tier 7 (1,000,000,000 & abv)	313	1.3444	1.1835	1.2052
2 YEARS				
BMIC - (Monthly Profit)				
Tier 1 (50,000 to 999,999)	324	1.0813	0.9519	0.9694
Tier 2 (1,000,000 to 9,999,999)	324	1.0813	0.9519	0.9694
Tier 3 (10,000,000 to 49,999,999)	324	1.0813	0.9519	0.9694
Tier 4 (50,000,000 & abv)	324	1.0813	0.9519	0.9694
BQIC - (Quarterly Profit)				
Tier 1 (50,000 to 999,999)	328	1.0930	0.9622	0.9799
Tier 2 (1,000,000 to 9,999,999)	328	1.0930	0.9622	0.9799
Tier 3 (10,000,000 to 49,999,999)	328	1.0930	0.9622	0.9799
Tier 4 (50,000,000 & abv)	328	1.0930	0.9622	0.9799
BHIC - (Half Yearly Profit)				
Tier 1 (50,000 to 999,999)	332	1.1047	0.9725	0.9903
Tier 2 (1,000,000 to 9,999,999)	332	1.1047	0.9725	0.9903
Tier 3 (10,000,000 to 49,999,999)	332	1.1047	0.9725	0.9903
Tier 4 (50,000,000 & abv)	332	1.1047	0.9725	0.9903
BYIC - (Yearly Profit)				
Tier 1 (50,000 to 999,999)	338	1.1106	0.9776	0.9956
Tier 2 (1,000,000 to 9,999,999)	338	1.1106	0.9776	0.9956
Tier 3 (10,000,000 to 49,999,999)	338	1.1106	0.9776	0.9956
Tier 4 (50,000,000 & abv)	338	1.1106	0.9776	0.9956
BIIC - (Profit on Maturity)				
Tier 1 (50,000 to 999,999)	335	1.1106	0.9776	0.9956
Tier 2 (1,000,000 to 9,999,999)	335	1.1106	0.9776	0.9956
Tier 3 (10,000,000 to 49,999,999)	335	1.1106	0.9776	0.9956
Tier 4 (50,000,000 & abv)	335	1.1106	0.9776	0.9956

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

3 YEARS				
BMIC - (Monthly Profit)				
Tier 1 (50,000 to 999,999)	325	1.0813	0.9519	0.9694
Tier 2 (1,000,000 to 9,999,999)	325	1.0813	0.9519	0.9694
Tier 3 (10,000,000 to 49,999,999)	325	1.0813	0.9519	0.9694
Tier 4 (50,000,000 & abv)	325	1.0813	0.9519	0.9694
BQIC - (Quarterly Profit)				
Tier 1 (50,000 to 999,999)	329	1.0930	0.9622	0.9799
Tier 2 (1,000,000 to 9,999,999)	329	1.0930	0.9622	0.9799
Tier 3 (10,000,000 to 49,999,999)	329	1.0930	0.9622	0.9799
Tier 4 (50,000,000 & abv)	329	1.0930	0.9622	0.9799
BHIC - (Half Yearly Profit)				
Tier 1 (50,000 to 999,999)	333	1.1047	0.9725	0.9903
Tier 2 (1,000,000 to 9,999,999)	333	1.1047	0.9725	0.9903
Tier 3 (10,000,000 to 49,999,999)	333	1.1047	0.9725	0.9903
Tier 4 (50,000,000 & abv)	333	1.1047	0.9725	0.9903
BYIC - (Yearly Profit)				
Tier 1 (50,000 to 999,999)	339	1.1106	0.9776	0.9956
Tier 2 (1,000,000 to 9,999,999)	339	1.1106	0.9776	0.9956
Tier 3 (10,000,000 to 49,999,999)	339	1.1106	0.9776	0.9956
Tier 4 (50,000,000 & abv)	339	1.1106	0.9776	0.9956
BIIC - (Profit on Maturity)				
Tier 1 (50,000 to 999,999)	336	1.1106	0.9776	0.9956
Tier 2 (1,000,000 to 9,999,999)	336	1.1106	0.9776	0.9956
Tier 3 (10,000,000 to 49,999,999)	336	1.1106	0.9776	0.9956
Tier 4 (50,000,000 & abv)	336	1.1106	0.9776	0.9956
5 YEARS				
BMIC - (Monthly Profit)				
Tier 1 (50,000 to 999,999)	326	1.0813	0.9519	0.9694
Tier 2 (1,000,000 to 9,999,999)	326	1.0813	0.9519	0.9694
Tier 3 (10,000,000 to 49,999,999)	326	1.0813	0.9519	0.9694
Tier 4 (50,000,000 & abv)	326	1.0813	0.9519	0.9694
BQIC - (Quarterly Profit)				
Tier 1 (50,000 to 999,999)	330	1.0930	0.9622	0.9799
Tier 2 (1,000,000 to 9,999,999)	330	1.0930	0.9622	0.9799
Tier 3 (10,000,000 to 49,999,999)	330	1.0930	0.9622	0.9799
Tier 4 (50,000,000 & abv)	330	1.0930	0.9622	0.9799
BHIC - (Half Yearly Profit)				
Tier 1 (50,000 to 999,999)	334	1.1047	0.9725	0.9903
Tier 2 (1,000,000 to 9,999,999)	334	1.1047	0.9725	0.9903
Tier 3 (10,000,000 to 49,999,999)	334	1.1047	0.9725	0.9903
Tier 4 (50,000,000 & abv)	334	1.1047	0.9725	0.9903
BYIC - (Yearly Profit)				
Tier 1 (50,000 to 999,999)	340	1.1106	0.9776	0.9956
Tier 2 (1,000,000 to 9,999,999)	340	1.1106	0.9776	0.9956
Tier 3 (10,000,000 to 49,999,999)	340	1.1106	0.9776	0.9956
Tier 4 (50,000,000 & abv)	340	1.1106	0.9776	0.9956
BIIC - (Profit on Maturity)				
Tier 1 (50,000 to 999,999)	337	1.1106	0.9776	0.9956
Tier 2 (1,000,000 to 9,999,999)	337	1.1106	0.9776	0.9956
Tier 3 (10,000,000 to 49,999,999)	337	1.1106	0.9776	0.9956
Tier 4 (50,000,000 & abv)	337	1.1106	0.9776	0.9956

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

FAYSAL ISLAMI - MUNTAZIM BIC (PKR)				
1 MONTH				
BIIC - (Profit on Maturity)				
Tier 1 (50,000 to 499,999)	423	0.9060	0.7975	0.8122
Tier 2 (500,000 to 999,999)	423	0.9177	0.8078	0.8227
Tier 3 (1,000,000 to 2,999,999)	423	0.9294	0.8181	0.8331
Tier 4 (3,000,000 to 7,999,999)	423	1.2567	1.1063	1.1266
Tier 5 (8,000,000 to 9,999,999)	423	1.2684	1.1166	1.1371
Tier 6 (10,000,000 to 24,999,999)	423	1.2801	1.1269	1.1475
Tier 7 (25,000,000 to 49,999,999)	423	1.2918	1.1371	1.1580
Tier 8 (50,000,000 to 99,999,999)	423	1.3035	1.1474	1.1685
Tier 9 (100,000,000 to 249,999,999)	423	1.3152	1.1577	1.1790
Tier 10 (250,000,000 to 499,999,999)	423	1.5197	1.3378	1.3624
Tier 11 (500,000,000 to 1,499,999,999)	423	1.6366	1.4407	1.4672
Tier 12 (1,500,000,000 & Above)	423	1.7535	1.5436	1.5720
3 MONTHS				
BMIC - (Monthly Profit)				
Tier 1 (50,000 to 499,999)	427	0.9001	0.7924	0.8069
Tier 2 (500,000 to 999,999)	427	0.9118	0.8027	0.8174
Tier 3 (1,000,000 to 2,999,999)	427	0.9235	0.8130	0.8279
Tier 4 (3,000,000 to 7,999,999)	427	1.2278	1.0805	1.1004
Tier 5 (8,000,000 to 9,999,999)	427	1.2392	1.0908	1.1109
Tier 6 (10,000,000 to 24,999,999)	427	1.2509	1.1011	1.1213
Tier 7 (25,000,000 to 49,999,999)	427	1.2625	1.1114	1.1318
Tier 8 (50,000,000 to 99,999,999)	427	1.2742	1.1217	1.1423
Tier 9 (100,000,000 to 249,999,999)	427	1.2859	1.1320	1.1528
Tier 10 (250,000,000 to 499,999,999)	427	1.2976	1.1423	1.1633
Tier 11 (500,000,000 to 1,499,999,999)	427	1.3093	1.1526	1.1737
Tier 12 (1,500,000,000 & Above)	427	1.3210	1.1629	1.1842
BIIC - (Profit on Maturity)				
Tier 1 (50,000 to 499,999)	424	0.9235	0.8130	0.8279
Tier 2 (500,000 to 999,999)	424	0.9352	0.8233	0.8384
Tier 3 (1,000,000 to 2,999,999)	424	0.9469	0.8336	0.8489
Tier 4 (3,000,000 to 7,999,999)	424	1.2742	1.1217	1.1423
Tier 5 (8,000,000 to 9,999,999)	424	1.2859	1.1320	1.1528
Tier 6 (10,000,000 to 24,999,999)	424	1.2976	1.1423	1.1633
Tier 7 (25,000,000 to 49,999,999)	424	1.3093	1.1526	1.1737
Tier 8 (50,000,000 to 99,999,999)	424	1.3210	1.1629	1.1842
Tier 9 (100,000,000 to 249,999,999)	424	1.3327	1.1732	1.1947
Tier 10 (250,000,000 to 499,999,999)	424	1.3444	1.1835	1.2052
Tier 11 (500,000,000 to 1,499,999,999)	424	1.3561	1.1937	1.2157
Tier 12 (1,500,000,000 & Above)	424	1.3678	1.2040	1.2261
6 MONTHS				
BMIC - (Monthly Profit)				
Tier 1 (50,000 to 499,999)	428	1.0287	0.9056	0.9222
Tier 2 (500,000 to 999,999)	428	1.0404	0.9159	0.9327
Tier 3 (1,000,000 to 2,999,999)	428	1.0404	0.9159	0.9327
Tier 4 (3,000,000 to 7,999,999)	428	1.3561	1.1937	1.2157
Tier 5 (8,000,000 to 9,999,999)	428	1.3678	1.2040	1.2261
Tier 6 (10,000,000 to 24,999,999)	428	1.3794	1.2143	1.2366
Tier 7 (25,000,000 to 49,999,999)	428	1.3911	1.2246	1.2471
Tier 8 (50,000,000 to 99,999,999)	428	1.4028	1.2349	1.2576
Tier 9 (100,000,000 to 249,999,999)	428	1.4145	1.2452	1.2681
Tier 10 (250,000,000 to 499,999,999)	428	1.4262	1.2555	1.2785
Tier 11 (500,000,000 to 1,499,999,999)	428	1.4379	1.2658	1.2890
Tier 12 (1,500,000,000 & Above)	428	1.4496	1.2761	1.2995
BIIC - (Profit on Maturity)				
Tier 1 (50,000 to 499,999)	425	1.0463	0.9210	0.9379
Tier 2 (500,000 to 999,999)	425	1.0580	0.9313	0.9484
Tier 3 (1,000,000 to 2,999,999)	425	1.0697	0.9416	0.9589
Tier 4 (3,000,000 to 7,999,999)	425	1.3970	1.2298	1.2523
Tier 5 (8,000,000 to 9,999,999)	425	1.4087	1.2401	1.2628
Tier 6 (10,000,000 to 24,999,999)	425	1.4204	1.2503	1.2733
Tier 7 (25,000,000 to 49,999,999)	425	1.4321	1.2606	1.2838
Tier 8 (50,000,000 to 99,999,999)	425	1.4437	1.2709	1.2943
Tier 9 (100,000,000 to 249,999,999)	425	1.4554	1.2812	1.3047
Tier 10 (250,000,000 to 499,999,999)	425	1.4671	1.2915	1.3152
Tier 11 (500,000,000 to 1,499,999,999)	425	1.4788	1.3018	1.3257
Tier 12 (1,500,000,000 & Above)	425	1.4905	1.3121	1.3362

1 YEAR				
<i>BMIC - (Monthly Profit)</i>				
Tier 1 (50,000 to 499,999)	429	1.1108	0.9776	0.9956
Tier 2 (500,000 to 999,999)	429	1.1223	0.9879	1.0061
Tier 3 (1,000,000 to 2,999,999)	429	1.1340	0.9982	1.0165
Tier 4 (3,000,000 to 7,999,999)	429	1.4262	1.2555	1.2785
Tier 5 (8,000,000 to 9,999,999)	429	1.4379	1.2658	1.2890
Tier 6 (10,000,000 to 24,999,999)	429	1.4496	1.2761	1.2995
Tier 7 (25,000,000 to 49,999,999)	429	1.4613	1.2864	1.3100
Tier 8 (50,000,000 to 99,999,999)	429	1.4730	1.2967	1.3205
Tier 9 (100,000,000 to 249,999,999)	429	1.4847	1.3069	1.3309
Tier 10 (250,000,000 to 499,999,999)	429	1.4963	1.3172	1.3414
Tier 11 (500,000,000 to 1,499,999,999)	429	1.5080	1.3275	1.3519
Tier 12 (1,500,000,000 & Above)	429	1.5197	1.3378	1.3624
<i>BIIC - (Profit on Maturity)</i>				
Tier 1 (50,000 to 499,999)	426	1.1632	1.0239	1.0427
Tier 2 (500,000 to 999,999)	426	1.1749	1.0342	1.0532
Tier 3 (1,000,000 to 2,999,999)	426	1.1866	1.0445	1.0637
Tier 4 (3,000,000 to 7,999,999)	426	1.5139	1.3327	1.3571
Tier 5 (8,000,000 to 9,999,999)	426	1.5256	1.3430	1.3676
Tier 6 (10,000,000 to 24,999,999)	426	1.5373	1.3533	1.3781
Tier 7 (25,000,000 to 49,999,999)	426	1.5490	1.3635	1.3886
Tier 8 (50,000,000 to 99,999,999)	426	1.5606	1.3738	1.3991
Tier 9 (100,000,000 to 249,999,999)	426	1.5723	1.3841	1.4095
Tier 10 (250,000,000 to 499,999,999)	426	1.5840	1.3944	1.4200
Tier 11 (500,000,000 to 1,499,999,999)	426	1.5957	1.4047	1.4305
Tier 12 (1,500,000,000 & Above)	426	1.6074	1.4150	1.4410

FAYSAL ISLAMIC - MUNTAZIM BIC PLUS (PKR)				
<i>(Previously known as Faysal Islamic - other funds investment certificates, this product has been moved from Special Pool.)</i>				
1 MONTH				
<i>BIIC - (Profit on Maturity)</i>				
Tier 1: (50,000 to 499,999,999)	457	1.2859	1.1320	1.1528
Tier 2: (5,000,000 to 99,999,999)	457	1.5782	1.3893	1.4148
Tier 3: (100,000,000 to 299,999,999)	457	1.6074	1.4150	1.4410
Tier 4: (300,000,000 to 499,999,999)	457	1.6366	1.4407	1.4672
Tier 5: (500,000,000 to 999,999,999)	457	1.7828	1.5694	1.5982
Tier 6: (1,000,000,000 to 2,999,999,999)	457	1.6659	1.4665	1.4934
Tier 7: (3,000,000,000 to 4,999,999,999)	457	1.7535	1.5436	1.5720
Tier 8: (5,000,000,000 & above)	457	1.8704	1.6465	1.6768
3 MONTHS				
<i>BMIC - (Monthly Profit)</i>				
Tier 1: (50,000 to 499,999,999)	459	1.4028	1.2349	1.2576
Tier 2: (5,000,000 to 99,999,999)	459	1.6717	1.4716	1.4986
Tier 3: (100,000,000 to 299,999,999)	459	1.7418	1.5333	1.5615
Tier 4: (300,000,000 to 499,999,999)	459	1.8704	1.6465	1.6768
Tier 5: (500,000,000 to 999,999,999)	459	1.5899	1.3996	1.4253
Tier 6: (1,000,000,000 to 2,999,999,999)	459	1.8997	1.6723	1.7030
Tier 7: (3,000,000,000 to 4,999,999,999)	459	1.8015	1.5858	1.6149
Tier 8: (5,000,000,000 & above)	459	1.7418	1.5333	1.5615
<i>BIIC - (Profit on Maturity)</i>				
Tier 1: (50,000 to 499,999,999)	458	1.4613	1.2864	1.3100
Tier 2: (5,000,000 to 99,999,999)	458	1.9581	1.7237	1.7554
Tier 3: (100,000,000 to 299,999,999)	458	1.8295	1.6105	1.6401
Tier 4: (300,000,000 to 499,999,999)	458	1.8412	1.6208	1.6506
Tier 5: (500,000,000 to 999,999,999)	458	1.6659	1.4665	1.4934
Tier 6: (1,000,000,000 to 2,999,999,999)	458	1.9581	1.7237	1.7554
Tier 7: (3,000,000,000 to 4,999,999,999)	458	1.9289	1.6980	1.7292
Tier 8: (5,000,000,000 & above)	458	1.8412	1.6208	1.6506
6 MONTHS				
<i>BMIC - (Monthly Profit)</i>				
Tier 1: (50,000 to 499,999,999)	461	1.4145	1.2452	1.2681
Tier 2: (5,000,000 to 99,999,999)	461	1.4963	1.3172	1.3414
Tier 3: (100,000,000 to 299,999,999)	461	1.5314	1.3481	1.3729
Tier 4: (300,000,000 to 499,999,999)	461	1.7185	1.5128	1.5405
Tier 5: (500,000,000 to 999,999,999)	461	1.7418	1.5333	1.5615
Tier 6: (1,000,000,000 to 2,999,999,999)	461	1.8003	1.5848	1.6139
Tier 7: (3,000,000,000 to 4,999,999,999)	461	1.8120	1.5951	1.6244
Tier 8: (5,000,000,000 & above)	461	1.6366	1.4407	1.4672
<i>BIIC - (Profit on Maturity)</i>				
Tier 1: (50,000 to 499,999,999)	460	1.4613	1.2864	1.3100
Tier 2: (5,000,000 to 99,999,999)	460	1.5490	1.3635	1.3886
Tier 3: (100,000,000 to 299,999,999)	460	1.5782	1.3893	1.4148
Tier 4: (300,000,000 to 499,999,999)	460	1.7828	1.5694	1.5982
Tier 5: (500,000,000 to 999,999,999)	460	1.5080	1.3275	1.3519
Tier 6: (1,000,000,000 to 2,999,999,999)	460	1.8704	1.6465	1.6768
Tier 7: (3,000,000,000 to 4,999,999,999)	460	1.8821	1.6568	1.6873
Tier 8: (5,000,000,000 & above)	460	1.6951	1.4922	1.5196
1 YEAR				
<i>BMIC - (Monthly Profit)</i>				
Tier 1: (50,000 to 499,999,999)	463	1.6016	1.4099	1.4357
Tier 2: (5,000,000 to 99,999,999)	463	1.6016	1.4099	1.4357
Tier 3: (100,000,000 to 299,999,999)	463	1.6249	1.4304	1.4567
Tier 4: (300,000,000 to 499,999,999)	463	1.6483	1.4510	1.4777
Tier 5: (500,000,000 to 999,999,999)	463	1.8003	1.5848	1.6139
Tier 6: (1,000,000,000 to 2,999,999,999)	463	1.7652	1.5539	1.5825
Tier 7: (3,000,000,000 to 4,999,999,999)	463	1.7769	1.5642	1.5929
Tier 8: (5,000,000,000 & above)	463	1.8237	1.6054	1.6349
<i>BIIC - (Profit on Maturity)</i>				
Tier 1: (50,000 to 499,999,999)	462	1.6951	1.4922	1.5196
Tier 2: (5,000,000 to 99,999,999)	462	1.6951	1.4922	1.5196
Tier 3: (100,000,000 to 299,999,999)	462	1.7243	1.5179	1.5458
Tier 4: (300,000,000 to 499,999,999)	462	1.7535	1.5436	1.5720
Tier 5: (500,000,000 to 999,999,999)	462	1.9289	1.6980	1.7292
Tier 6: (1,000,000,000 to 2,999,999,999)	462	1.8880	1.6620	1.6925
Tier 7: (3,000,000,000 to 4,999,999,999)	462	1.8997	1.6723	1.7030
Tier 8: (5,000,000,000 & above)	462	1.9581	1.7237	1.7554

FAYSAL ISLAMI - MUNTAZIM BIC PREMIUM				
1 MONTH				
BIIIC - (Profit on Maturity)				
Tier 1: (50,000 to 499,999,999)	397	1.4028	1.2349	1.2576
Tier 2: (5,000,000 to 99,999,999)	397	1.6951	1.4922	1.5720
Tier 3: (100,000,000 to 299,999,999)	397	1.7243	1.5179	1.5458
Tier 4: (300,000,000 to 499,999,999)	397	1.7535	1.5436	1.5982
Tier 5: (500,000,000 to 999,999,999)	397	1.8997	1.6723	1.6244
Tier 6: (1,000,000,000 to 2,999,999,999)	397	1.7828	1.5694	1.6506
Tier 7: (3,000,000,000 to 4,999,999,999)	397	1.8704	1.6465	1.6768
Tier 8: (5,000,000,000 & above)	397	1.9873	1.7495	1.7816
3 MONTHS				
BMIC - (Monthly Profit)				
Tier 1: (50,000 to 499,999,999)	448	1.5197	1.3378	1.3624
Tier 2: (5,000,000 to 99,999,999)	448	1.7886	1.5745	1.6034
Tier 3: (100,000,000 to 299,999,999)	448	1.8587	1.6363	1.6663
Tier 4: (300,000,000 to 499,999,999)	448	1.9873	1.7495	1.7816
Tier 5: (500,000,000 to 999,999,999)	448	1.7068	1.5025	1.5301
Tier 6: (1,000,000,000 to 2,999,999,999)	448	2.0166	1.7752	1.8078
Tier 7: (3,000,000,000 to 4,999,999,999)	448	1.9184	1.6887	1.7197
Tier 8: (5,000,000,000 & above)	448	1.8587	1.6363	1.6663
BIIIC - (Profit on Maturity)				
Tier 1: (50,000 to 499,999,999)	449	1.5782	1.3893	1.4148
Tier 2: (5,000,000 to 99,999,999)	449	2.0750	1.7855	1.8183
Tier 3: (100,000,000 to 299,999,999)	449	1.9464	1.7134	1.7449
Tier 4: (300,000,000 to 499,999,999)	449	1.9581	1.7237	1.7554
Tier 5: (500,000,000 to 999,999,999)	449	1.7828	1.5694	1.7030
Tier 6: (1,000,000,000 to 2,999,999,999)	449	2.0750	1.8266	1.7816
Tier 7: (3,000,000,000 to 4,999,999,999)	449	2.0458	1.8009	1.8340
Tier 8: (5,000,000,000 & above)	449	1.9581	1.7237	1.7711

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 Certificated / 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 PKR DEPOSITS - WEIGHTAGES	PRODUCT CODES	December 2022	January 2023	February 2023
ANNOUNCEMENT DATE		25-Nov-22	27-Dec-22	26-Jan-23
**MUDARIB PROFIT SHARING RATIO		50%	50%	50%

FAYSAL ISLAMIC - INSTITUTIONAL INVESTMENT CERTIFICATE				
1 MONTH				
BMIC - (Profit on Maturity) : Tier 1 (50,000 & Above)	374	1.0346	0.9107	0.9275
3 MONTHS				
BMIC - (Monthly Profit) : Tier 1 (50,000 & Above)	378	1.0346	0.9107	0.9275
BMIC - (Profit on Maturity) : Tier 1 (50,000 & Above)	375	1.0580	0.9313	0.9484
6 MONTHS				
BMIC - (Monthly Profit) : Tier 1 (50,000 & Above)	379	1.0463	0.9210	0.9379
BMIC - (Profit on Maturity) : Tier 1 (50,000 & Above)	376	1.0697	0.9416	0.9589
12 MONTHS				
BMIC - (Monthly Profit) : Tier 1 (50,000 & Above)	380	1.0521	0.9262	0.9432
BMIC - (Profit on Maturity) : Tier 1 (50,000 & Above)	377	1.0813	0.9519	0.9694

FAYSAL ISLAMIC BANKING PKR 1 YEAR BARKAT INVESTMENT CERTIFICATE - WEIGHTAGES	PRODUCT CODES	December 2022	January 2023	February 2023
ANNOUNCEMENT DATE		25-Nov-22	27-Dec-22	26-Jan-23
**MUDARIB PROFIT SHARING RATIO		50%	50%	50%

FAYSAL ISLAMIC - BARKAT INVESTMENT CERTIFICATE - WEIGHTAGES				
1 YEAR				
BMIC - (Monthly Profit)				
Tier 1 (500,000 to 9,999,999)	320/1MS	1.4321	1.2606	1.2838
Tier 2 (10,000,000 to 50,000,000)	320/1MS	1.5490	1.3635	1.3886
BMIC - (Profit on Maturity)				
Tier 1 (500,000 to 9,999,999)	317 / 1YS	1.5197	1.3378	1.3624
Tier 2 (10,000,000 to 50,000,000)	317 / 1YS	1.6366	1.4407	1.4672

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 LIFE PLUS INVESTMENT CERTIFICATE				
1 YEAR				
BMIC - (Monthly Profit) : Tier 1 (50,000 To 4,999,999)	464	1.4321	1.2606	1.2838
BMIC - (Monthly Profit) : Tier 2 (5,000,000 & Above)	464	1.5490	1.3635	1.3886
BMIC - (Profit on Maturity) : Tier 1 (50,000 To 4,999,999)	465	1.5197	1.3378	1.3624
BMIC - (Profit on Maturity) : Tier 2 (5,000,000 & Above)	465	1.6366	1.4407	1.4672

ISLAMIC LONG TERM FINANCING FACILITY- NON TEXTILE SECTORS				
3 YEARS				
Quarterly Profit : Tier 1 (1 & Above) - (OLD DISBURSEMENT)		0.5261	0.4631	0.4716
Quarterly Profit : Tier 1 (1 & Above) - (NEW DISBURSEMENT)		0.4092	0.3602	0.3668
Quarterly Profit : Tier 1 (1 & Above) - (NEW DISBURSEMENT EFFECTIVE FROM 24TH MAY 2022)		0.6430	0.5660	0.5764
Quarterly Profit : Tier 1 (1 & Above) - (NEW DISBURSEMENT EFFECTIVE FROM 8TH JULY 2022)		0.7891	0.6946	0.8908
Tier 1 (1 & obv) - (DISBURSEMENT EFFECTIVE FROM 23RD NOVEMBER 2022)			0.6946	0.9956
Tier 1 (1 & obv) - (DISBURSEMENT EFFECTIVE FROM 30th DECEMBER 2023)				1.2052
Tier 1 (1 & obv) - (DISBURSEMENT EFFECTIVE FROM 23RD JANUARY 2023)				1.3100
5 YEARS				
Quarterly Profit : Tier 1 (1 & Above) - (OLD DISBURSEMENT)		0.4092	0.3602	0.3668
Quarterly Profit : Tier 1 (1 & Above) - (NEW DISBURSEMENT)		0.2923	0.2573	0.2620
Quarterly Profit : Tier 1 (1 & Above) - (NEW DISBURSEMENT EFFECTIVE FROM 24TH MAY 2022)		0.5261	0.4631	0.4716
Quarterly Profit : Tier 1 (1 & Above) - (NEW DISBURSEMENT EFFECTIVE FROM 8TH JULY 2022)		0.6722	0.5917	0.7860
Tier 1 (1 & obv) - (DISBURSEMENT EFFECTIVE FROM 23RD NOVEMBER 2022)			0.5917	0.8908
Tier 1 (1 & obv) - (DISBURSEMENT EFFECTIVE FROM 30th DECEMBER 2023)				1.1004
Tier 1 (1 & obv) - (DISBURSEMENT EFFECTIVE FROM 23RD JANUARY 2023)				1.2052
10 YEARS				
Quarterly Profit : Tier 1 (1 & Above) - (OLD DISBURSEMENT)		0.3507	0.3087	0.3144
Quarterly Profit : Tier 1 (1 & Above) - (NEW DISBURSEMENT)		0.2338	0.2058	0.2096
Quarterly Profit : Tier 1 (1 & Above) - (NEW DISBURSEMENT EFFECTIVE FROM 24TH MAY 2022)		0.4676	0.4116	0.4192
Quarterly Profit : Tier 1 (1 & Above) - (NEW DISBURSEMENT EFFECTIVE FROM 8TH JULY 2022)		0.6137	0.5403	0.7336
Tier 1 (1 & obv) - (DISBURSEMENT EFFECTIVE FROM 23RD NOVEMBER 2022)			0.5403	0.8384
Tier 1 (1 & obv) - (DISBURSEMENT EFFECTIVE FROM 30th DECEMBER 2023)				1.0480
Tier 1 (1 & obv) - (DISBURSEMENT EFFECTIVE FROM 23RD JANUARY 2023)				1.1528

ISLAMIC LONG TERM FINANCING FACILITY- TEXTILE SECTORS				
3 YEARS				
Quarterly Profit : Tier 1 (1 & Above)		0.4092	0.3602	0.3668
Quarterly Profit : Tier 1 (1 & Above) - (NEW DISBURSEMENT EFFECTIVE FROM 24TH MAY 2022)		0.6430	0.5660	0.5764
Quarterly Profit : Tier 1 (1 & Above) - (NEW DISBURSEMENT EFFECTIVE FROM 8TH JULY 2022)		0.7891	0.6946	0.8908
Tier 1 (1 & obv) - (DISBURSEMENT EFFECTIVE FROM 23RD NOVEMBER 2022)			0.6946	0.9956
Tier 1 (1 & obv) - (DISBURSEMENT EFFECTIVE FROM 30th DECEMBER 2023)				1.2052
Tier 1 (1 & obv) - (DISBURSEMENT EFFECTIVE FROM 23RD JANUARY 2023)				1.3100
5 YEARS				
Quarterly Profit : Tier 1 (1 & Above)		0.2923	0.2573	0.2620
Quarterly Profit : Tier 1 (1 & Above) - (NEW DISBURSEMENT EFFECTIVE FROM 24TH MAY 2022)		0.5261	0.4631	0.4716
Quarterly Profit : Tier 1 (1 & Above) - (NEW DISBURSEMENT EFFECTIVE FROM 8TH JULY 2022)		0.6722	0.5917	0.7860
Tier 1 (1 & obv) - (DISBURSEMENT EFFECTIVE FROM 23RD NOVEMBER 2022)			0.5917	0.8908
Tier 1 (1 & obv) - (DISBURSEMENT EFFECTIVE FROM 30th DECEMBER 2023)				1.1004
Tier 1 (1 & obv) - (DISBURSEMENT EFFECTIVE FROM 23RD JANUARY 2023)				1.2052
10 YEARS				
Quarterly Profit : Tier 1 (1 & Above)		0.2338	0.2058	0.2096
Quarterly Profit : Tier 1 (1 & Above) - (NEW DISBURSEMENT EFFECTIVE FROM 24TH MAY 2022)		0.4676	0.4116	0.4192
Quarterly Profit : Tier 1 (1 & Above) - (NEW DISBURSEMENT EFFECTIVE FROM 8TH JULY 2022)		0.6137	0.5403	0.7336
Tier 1 (1 & obv) - (DISBURSEMENT EFFECTIVE FROM 23RD NOVEMBER 2022)				0.8384
Tier 1 (1 & obv) - (DISBURSEMENT EFFECTIVE FROM 30th DECEMBER 2023)				1.0480
Tier 1 (1 & obv) - (DISBURSEMENT EFFECTIVE FROM 23RD JANUARY 2023)				1.1528

FAYSAL ISLAMIC BANKING PKR DEPOSITS - WEIGHTAGES	PRODUCT CODES	December 2022	January 2023	February 2023
ANNOUNCEMENT DATE		25-Nov-22	27-Dec-22	26-Jan-23
**MUDARIB PROFIT SHARING RATIO		50%	50%	50%

Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers and Employees of Business Concerns-SME Clients				
Active Tax Payers List Under the Income Tax Ordinance,2001				
Tier 1 (1 & Above)		0.0001	0.0001	0.0001
Non-Active Tax Payers List Under the Income Tax Ordinance,2001				
Tier 1 (1 & Above)		0.1169	0.1029	0.1048

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)		0.0001	0.0001	0.0001
Non-Active Tax Payers List Under the Income Tax Ordinance,2001				
Tier 1 (1 & Above)		0.2338	0.2338	0.2096

Islamic Refinance Facility for Combating COVID -19 (IRFCC)				
Tier 1 (1 & Above)		0.0001	0.0001	0.0001

Islamic Temporary Economic Refinance Facility (ITERF)				
Tier 1 (1 & Above)		0.1169	0.1029	0.1048

Islamic Refinance Facility for Modernization of SMEs (IRFM#)				
Up-to 3 years				
Tier 1 (1 & Above)		0.6430	0.5660	0.5764
Over 3 years and up-to 5 years				
Tier 1 (1 & Above)		0.7306	0.6432	0.6550
Over 5 years and up-to 10 years				
Tier 1 (1 & Above)		0.7365	0.6483	0.6602

Islamic Financing Facility for Renewable Energy- (IFRE)				
Category I-Maximum twelve (12) years, including maximum grace period of two (02) years.				
Tier 1 (1 & Above)		0.3507	0.3507	0.3144
Category II-Maximum ten (10) years, including maximum grace period of three (03) months.				
Tier 1 (1 & Above)		0.2338	0.2338	0.2096
Category III-Maximum ten (10) years				
Tier 1 (1 & Above)		0.3507	0.3507	0.3144

Islamic Financing Facility for Storage of Agricultural Produce (IFFSAP)				
Up-to 7 years				
Tier 1 (1 & Above) - Corporate		0.4676	0.4676	0.4192
Up-to 7 years				
Tier 1 (1 & Above) - SME		0.2338	0.2338	0.2096

Islamic Financing Facility for Low Cost Housing For Special Segments				
Tier 1 (1 & Above)		0.1169	0.1169	0.1048

Islamic SME Assan Refinance Scheme - 3 Years				
Tier 1 (1 & Above)		0.1169	0.1169	0.1048

FAYSAL ISLAMIC BANKING USD DEPOSITS - WEIGHTAGES	PRODUCT CODES	December 2022	January 2023	February 2023
ANNOUNCEMENT DATE		25-Nov-22	27-Dec-22	26-Jan-23
**MUDARIB PROFIT SHARING RATIO		90%	90%	90%

MARGIN ACCOUNTS & SECURITY DEPOSIT

MONTHLY PROFIT PAYMENT FREQUENCY				
MARGIN ACCOUNTS & SECURITY DEPOSIT	412	0.1802	0.2084	0.1776
ISLAMIC LOCKERS SECURITY MARGIN ACCOUNT	417	0.1802	0.2084	0.1776
FAYSAL ISLAMI REHMAT ACCOUNT - ROSHAN DIGITAL ACCOUNT	790	0.1802	0.2084	0.1776
FAYSAL ISLAMI SAVING ACCOUNT - ROSHAN DIGITAL ACCOUNT	414	0.1802	0.2084	0.1776
FAYSAL ISLAMI - ROSHAN DIGITAL BLUE SAVING ACCOUNT	467	0.1802	0.2084	0.1776

FAYSAL ISLAMIC SAVING ACCOUNTS & FAYSAL ISLAMI - DIGITAL SAVING ACCOUNT

MONTHLY PROFIT PAYMENT FREQUENCY				
Tier 1 (0 to USD 49, 999)	370 / 709	0.1802	0.2084	0.1776
Tier 2 (USD 50,000 to USD 199,999)	370 / 709	0.9009	1.0422	0.8882
Tier 3 (USD 200,000 & above)	370 / 709	1.8018	2.0843	1.7765

FAYSAL ISLAMIC SAVING ACCOUNTS / FROZEN ACCOUNTS

6 MONTHLY PROFIT PAYMENT FREQUENCY				
Tier 1 (0 to USD 49, 999)	351	0.1802	0.2084	0.1776
Tier 2 (USD 50,000 to USD 199,999)	351	0.9009	1.0422	0.8882
Tier 3 (USD 200,000 & above)	351	1.8018	2.0843	1.7765

FAYSAL ISLAMIC INVESTMENT CERTIFICATES

The following Tenures, Tiers and Weightages apply for: **ROSHAN DIGITAL ACCOUNTS as well.**

1 MONTH - BIIC - (Profit on Maturity)				
Tier 1 (USD 1 to USD 50,000)	341	0.1802	0.2084	0.1776
Tier 2 (USD 50,000 above)	341	0.9009	1.0422	0.8882
3 MONTHS - BIIC - (Profit on Maturity)				
Tier 1 (USD 1 to USD 50,000)	371	0.1802	0.2084	0.1776
Tier 2 (USD 50,000 above)	371	1.8018	2.0843	1.7765
6 MONTHS - BIIC - (Profit on Maturity)				
Tier 1 (USD 1 to USD 50,000)	372	0.1802	0.2084	0.1776
Tier 2 (USD 50,000 above)	372	2.7027	3.1265	2.6647
12 MONTHS - BIIC - (Profit on Maturity)				
Tier 1 (USD 1 to USD 50,000)	373	0.1802	0.2084	0.1776
Tier 2 (USD 50,000 above)	373	2.7027	3.1265	2.6647

FAYSAL ISLAMIC BANKING EURO DEPOSITS - WEIGHTAGES	PRODUCT CODES	December 2022	January 2023	February 2023
ANNOUNCEMENT DATE		25-Nov-22	27-Dec-22	26-Jan-23
**MUDARIB PROFIT SHARING RATIO		90%	90%	90%

FAYSAL ISLAMIC SAVING ACCOUNTS

MONTHLY PROFIT PAYMENT FREQUENCY

Tier	Product Code	December 2022	January 2023	February 2023
Tier 1 (0 to EURO 49,999)	349	1.3576	0.4154	0.4004
Tier 2 (EURO 50,000 to EURO 199,999)	349	1.3576	0.4154	0.4004
Tier 3 (EURO 200,000 & above)	349	6.7879	2.0768	2.0022

FAYSAL ISLAMIC SAVING ACCOUNTS / FROZEN ACCOUNTS

6 MONTHLY PROFIT PAYMENT FREQUENCY

Tier	Product Code	December 2022	January 2023	February 2023
Tier 1 (0 to EURO 49,999)	352	1.3576	0.4154	0.4004
Tier 2 (EURO 50,000 to EURO 199,999)	352	6.7879	2.0768	2.0022
Tier 3 (EURO 200,000 & above)	352	6.7879	2.0768	2.0022

FAYSAL ISLAMIC INVESTMENT CERTIFICATES

1 MONTH - BIIC - (Profit on Maturity)

Tier	Product Code	December 2022	January 2023	February 2023
Tier 1 (EURO 1 to EURO 50,000)	342	1.3576	0.4154	0.4004
Tier 2 (EURO 50,000 above)	342	1.3576	0.4154	0.4004

3 MONTHS - BIIC - (Profit on Maturity)

Tier	Product Code	December 2022	January 2023	February 2023
Tier 1 (EURO 1 to EURO 50,000)	343	1.3576	0.4154	0.4004
Tier 2 (EURO 50,000 above)	343	1.3576	0.4154	0.4004

6 MONTHS - BIIC - (Profit on Maturity)

Tier	Product Code	December 2022	January 2023	February 2023
Tier 1 (EURO 1 to EURO 50,000)	344	1.3576	0.4154	0.4004
Tier 2 (EURO 50,000 above)	344	1.3576	0.4154	0.4004

12 MONTHS - BIIC - (Profit on Maturity)

Tier	Product Code	December 2022	January 2023	February 2023
Tier 1 (EURO 1 to EURO 50,000)	345	1.3576	0.4154	0.4004
Tier 2 (EURO 50,000 above)	345	1.3576	0.4154	0.4004

FAYSAL ISLAMIC BANKING GBP DEPOSITS - WEIGHTAGES	PRODUCT CODES	December 2022	January 2023	February 2023
ANNOUNCEMENT DATE		25-Nov-22	27-Dec-22	26-Jan-23
**MUDARIB PROFIT SHARING RATIO		90%	90%	90%

FAYSAL ISLAMIC SAVING ACCOUNTS				
MONTHLY PROFIT PAYMENT FREQUENCY				
Tier 1 (0 to GBP 49, 999)	350	0.4104	0.4080	0.4246
Tier 2 (GBP 50,000 to GBP 199,999)	350	2.0518	2.0401	2.1229
Tier 3 (GBP 200,000 & above)	350	2.0518	2.0401	2.1229

FAYSAL ISLAMIC SAVING ACCOUNTS / FROZEN ACCOUNTS				
6 MONTHLY PROFIT PAYMENT FREQUENCY				
Tier 1 (0 to GBP 49, 999)	353	0.4104	0.4080	0.4246
Tier 2 (GBP 50,000 to GBP 199,999)	353	2.0518	2.0401	2.1229
Tier 3 (GBP 200,000 & above)	353	2.0518	2.0401	2.1229

*Profit Payment Frequency is Semi - Annually

FAYSAL ISLAMIC INVESTMENT CERTIFICATES				
1 MONTH - BIIC - (Profit on Maturity)				
Tier 1 (GBP 1 to GBP 50,000)	346	0.4104	0.4080	0.4246
Tier 2 (GBP 50,000 above)	346	0.4104	0.4080	0.4246
3 MONTHS - BIIC - (Profit on Maturity)				
Tier 1 (GBP 1 to GBP 50,000)	392	0.4104	0.4080	0.4246
Tier 2 (GBP 50,000 above)	392	0.4104	0.4080	0.4246
6 MONTHS - BIIC - (Profit on Maturity)				
Tier 1 (GBP 1 to GBP 50,000)	393	0.4104	0.4080	0.4246
Tier 2 (GBP 50,000 above)	393	0.4104	0.4080	0.4246
12 MONTHS - BIIC - (Profit on Maturity)				
Tier 1 (GBP 1 to GBP 50,000)	394	0.4104	0.4080	0.4246
Tier 2 (GBP 50,000 above)	394	0.4104	0.4080	0.4246

NOTE:

- ** Mudarib Share applicable for each category of Deposits.
- In case of any upward revision in PSR announcement from previous month is made, the depositor(s) shall be allowed to withdraw their investments without any deduction / forfeiture of profits /penalties etc
- 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 BIC or Barkat Investment Certificate shall apply.
- Rates are indicative and can change based on market conditions.
- Zakat and Taxes apply as per existing law.