

**SUMMIT BANK ISLAMIC BANKING**
**DECLARED PROFIT RATES FOR THE MONTH OF March 2019**
**LOCAL CURRENCY**

Products	Tiers	Payment Frequency	May 2018	June 2018	July 2018	Aug 2018	Sep 2018	Oct 2018	Nov 2018	Dec 2018	Jan 2019	Feb 2019	March 2019	April 2019
<b>Buiness Account (BA)</b>														
	1 - 9,999,999,999	Monthly	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
<b>Margin Account (Security Deposit)</b>														
	1 - 9,999,999,999	Six monthly	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
<b>Bachat Savings Account (BSA)</b>														
	Rs 1 to 4,999,999	Six monthly	3.75%	3.75%	3.75%	4.25%	4.25%	4.25%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
	Rs 5,000,000 to 9,999,999	Six monthly	3.75%	3.75%	3.75%	4.25%	4.25%	4.25%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
	Rs 10,000,000 to 24,999,999	Six monthly	3.75%	3.75%	3.75%	4.25%	4.25%	4.25%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
	Rs 25,000,000 to 49,999,999	Six monthly	3.75%	3.75%	3.75%	4.25%	4.25%	4.25%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
	Rs 50,000,000 to 99,999,999	Six monthly	3.75%	3.75%	3.75%	4.25%	4.25%	4.25%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
	Rs 100,000,000 to 249,999,999	Six monthly	3.75%	3.75%	3.75%	4.25%	4.25%	4.25%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
	Rs 250,000,000 to 499,999,999	Six monthly	3.75%	3.75%	3.75%	4.25%	4.25%	4.25%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
	Rs 500,000,000 and above	Six monthly	3.75%	3.75%	3.75%	4.25%	4.25%	4.25%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
<b>Daily Savings Account (DSA)</b>														
	Rs 1 to 99,999	Monthly	3.75%	3.75%	3.75%	4.25%	4.25%	4.25%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
	Rs 100,000 to 999,999	Monthly	3.75%	3.75%	3.75%	4.25%	4.25%	4.25%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
	Rs 1,000,000 to 9,999,999	Monthly	3.75%	3.75%	3.75%	4.25%	4.25%	4.25%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
	Rs 10,000,000 to 24,999,999	Monthly	3.75%	3.75%	3.75%	4.25%	4.25%	4.25%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
	Rs 25,000,000 to 49,999,999	Monthly	3.75%	3.75%	3.75%	4.25%	4.25%	4.25%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
	Rs 50,000,000 to 99,999,999	Monthly	3.75%	3.75%	3.75%	4.25%	4.25%	4.25%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
	Rs 100,000,000 to 499,999,999	Monthly	3.75%	3.75%	4.00%	4.50%	4.50%	4.50%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
	Rs 500,000,000 and above	Monthly	3.75%	3.75%	4.25%	4.75%	4.75%	4.75%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
<b>Hamara Family Saving Account</b>														
	0 - 9,999,999,999	Monthly	3.75%	3.75%	4.00%	4.50%	4.50%	4.50%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
<b>Additional Bonus</b>														
	100,000 and above	Six monthly	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
<b>Children Saving Account- YoungBee</b>														
	0 - 9,999,999,999	Six monthly	3.75%	3.75%	4.00%	4.50%	4.50%	4.50%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
<b>Senior Citizen Savings Account</b>														
	0 - 999,999	Monthly	5.25%	5.25%	5.25%	5.75%	5.75%	5.75%	8.00%	8.00%	8.00%	8.00%	9.50%	9.50%
	1,000,000 - 9,999,999,999	Monthly	5.75%	5.75%	5.75%	6.25%	6.25%	6.25%	8.50%	8.50%	8.50%	8.50%	10.00%	10.00%

## SUMMIT BANK ISLAMIC BANKING

### DECLARED PROFIT RATES FOR THE MONTH OF March 2019

#### LOCAL CURRENCY

Products	Tiers	Payment Frequency	May 2018	June 2018	July 2018	Aug 2018	Sep 2018	Oct 2018	Nov 2018	Dec 2018	Jan 2019	Feb 2019	March 2019	April 2019
<b>Summit Asaan Mega Saving Account</b>	0 - 9,999,999,999	Monthly	3.75%	3.75%	4.00%	4.50%	4.50%	4.50%	6.00%	6.00%	6.00%	6.00%	<b>6.00%</b>	<b>6.00%</b>
<b>Summit Classic Account</b>														
<b>Classic (Plan A)</b>	Rs 0 to 249,999	Monthly	0.10%	0.10%	0.10%	0.60%	0.60%	0.60%	0.10%	0.10%	0.10%	0.10%	<b>0.10%</b>	<b>0.10%</b>
	Rs 250,000 to 975,000	Monthly	1.00%	1.00%	1.00%	1.50%	1.50%	1.50%	1.00%	1.00%	1.00%	1.00%	<b>1.00%</b>	<b>1.00%</b>
	> Rs 975,001 Above	Monthly	0.25%	0.25%	0.25%	0.75%	0.75%	0.75%	0.25%	0.25%	0.25%	0.25%	<b>0.25%</b>	<b>0.25%</b>
<b>Classic (Plan B)</b>	Rs 0 to 99,999	Monthly	0.10%	0.10%	0.10%	0.60%	0.60%	0.60%	0.10%	0.10%	0.10%	0.10%	<b>0.10%</b>	<b>0.10%</b>
	Rs 100,000 to 580,000	Monthly	1.45%	1.45%	1.45%	1.95%	1.95%	1.95%	1.45%	1.45%	1.45%	1.45%	<b>1.45%</b>	<b>1.45%</b>
	Rs 580,001 Above	Monthly	0.25%	0.25%	0.25%	0.75%	0.75%	0.75%	0.25%	0.25%	0.25%	0.25%	<b>0.25%</b>	<b>0.25%</b>
<b>Classic (Plan C)</b>	Rs 0 to 49,999	Monthly	0.10%	0.10%	0.10%	0.60%	0.60%	0.60%	0.10%	0.10%	0.10%	0.10%	<b>0.10%</b>	<b>0.10%</b>
	Rs 50,000 to 410,000	Monthly	2.10%	2.10%	2.10%	2.60%	2.60%	2.60%	2.10%	2.10%	2.10%	2.10%	<b>2.10%</b>	<b>2.10%</b>
	Rs 410,001 Above	Monthly	0.25%	0.25%	0.25%	0.75%	0.75%	0.75%	0.25%	0.25%	0.25%	0.25%	<b>0.25%</b>	<b>0.25%</b>
<b>1 Month Investment</b>														
	Rs 10,000 to 4,999,999	At Maturity	3.25%	3.25%	3.25%	3.75%	3.75%	3.75%	5.50%	5.50%	5.50%	5.50%	<b>5.50%</b>	<b>5.50%</b>
	Rs 5,000,000 to 9,999,999	At Maturity	4.00%	4.00%	4.00%	4.50%	4.50%	4.50%	5.50%	5.50%	5.50%	5.50%	<b>5.50%</b>	<b>5.50%</b>
	Rs 10,000,000 to 24,999,999	At Maturity	4.25%	4.25%	4.25%	4.75%	4.75%	4.75%	5.50%	5.50%	5.50%	5.50%	<b>5.50%</b>	<b>5.50%</b>
	Rs 25,000,000 to 49,999,999	At Maturity	4.50%	4.50%	4.50%	5.00%	5.00%	5.00%	5.50%	5.50%	5.50%	5.50%	<b>5.50%</b>	<b>5.50%</b>
	Rs 50,000,000 to 99,999,999	At Maturity	4.75%	4.75%	4.75%	5.25%	5.25%	5.25%	5.50%	5.50%	5.50%	5.50%	<b>5.50%</b>	<b>5.50%</b>
	Rs 100,000,000 to 249,999,999	At Maturity	5.00%	5.00%	5.00%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	<b>5.50%</b>	<b>5.50%</b>
	Rs 250,000,000 to 499,999,999	At Maturity	5.25%	5.25%	5.25%	5.75%	5.75%	5.75%	5.50%	5.50%	5.50%	5.50%	<b>5.50%</b>	<b>5.50%</b>
	Rs 500,000,000 and above	At Maturity	5.50%	5.50%	5.50%	6.00%	6.00%	6.00%	5.50%	5.50%	5.50%	5.50%	<b>5.50%</b>	<b>5.50%</b>



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### DECLARED PROFIT RATES FOR THE MONTH OF March 2019

#### LOCAL CURRENCY

Products	Tiers	Payment Frequency	May 2018	June 2018	July 2018	Aug 2018	Sep 2018	Oct 2018	Nov 2018	Dec 2018	Jan 2019	Feb 2019	March 2019	April 2019
<b>1 Year - Investment</b>														
	Rs 10,000 to 4,999,999	Monthly	3.50%	3.50%	3.60%	4.10%	4.10%	4.10%	5.75%	5.75%	5.75%	5.75%	<b>5.75%</b>	<b>5.75%</b>
	Rs 5,000,000 to 9,999,999	Monthly	4.20%	4.20%	4.30%	4.80%	4.80%	4.80%	5.75%	5.75%	5.75%	5.75%	<b>5.75%</b>	<b>5.75%</b>
	Rs 10,000,000 to 24,999,999	Monthly	4.45%	4.45%	4.55%	5.05%	5.05%	5.05%	5.75%	5.75%	5.75%	5.75%	<b>5.75%</b>	<b>5.75%</b>
	Rs 25,000,000 to 49,999,999	Monthly	4.70%	4.70%	4.80%	5.30%	5.30%	5.30%	5.75%	5.75%	5.75%	5.75%	<b>5.75%</b>	<b>5.75%</b>
	Rs 50,000,000 to 99,999,999	Monthly	4.95%	4.95%	5.05%	5.55%	5.55%	5.55%	5.75%	5.75%	5.75%	5.75%	<b>5.75%</b>	<b>5.75%</b>
	Rs 100,000,000 to 249,999,999	Monthly	5.20%	5.20%	5.30%	5.80%	5.80%	5.80%	5.75%	5.75%	5.75%	5.75%	<b>5.75%</b>	<b>5.75%</b>
	Rs 250,000,000 to 499,999,999	Monthly	5.45%	5.45%	5.55%	6.05%	6.05%	6.05%	5.75%	5.75%	5.75%	5.75%	<b>5.75%</b>	<b>5.75%</b>
	Rs 500,000,000 and above	Monthly	5.70%	5.70%	5.80%	6.30%	6.30%	6.30%	5.75%	5.75%	5.75%	5.75%	<b>5.75%</b>	<b>5.75%</b>
<b>1 Year - Investment</b>														
	Rs 10,000 to 4,999,999	Quarterly	3.75%	3.75%	3.85%	4.35%	4.35%	4.35%	5.75%	5.75%	5.75%	5.75%	<b>5.75%</b>	<b>5.75%</b>
	Rs 5,000,000 to 9,999,999	Quarterly	4.25%	4.25%	4.35%	4.85%	4.85%	4.85%	5.75%	5.75%	5.75%	5.75%	<b>5.75%</b>	<b>5.75%</b>
	Rs 10,000,000 to 24,999,999	Quarterly	4.50%	4.50%	4.60%	5.10%	5.10%	5.10%	5.75%	5.75%	5.75%	5.75%	<b>5.75%</b>	<b>5.75%</b>
	Rs 25,000,000 to 49,999,999	Quarterly	4.75%	4.75%	4.85%	5.35%	5.35%	5.35%	5.75%	5.75%	5.75%	5.75%	<b>5.75%</b>	<b>5.75%</b>
	Rs 50,000,000 to 99,999,999	Quarterly	5.00%	5.00%	5.10%	5.60%	5.60%	5.60%	5.75%	5.75%	5.75%	5.75%	<b>5.75%</b>	<b>5.75%</b>
	Rs 100,000,000 to 249,999,999	Quarterly	5.25%	5.25%	5.35%	5.85%	5.85%	5.85%	5.75%	5.75%	5.75%	5.75%	<b>5.75%</b>	<b>5.75%</b>
	Rs 250,000,000 to 499,999,999	Quarterly	5.50%	5.50%	5.60%	6.10%	6.10%	6.10%	5.75%	5.75%	5.75%	5.75%	<b>5.75%</b>	<b>5.75%</b>
	Rs 500,000,000 and above	Quarterly	5.75%	5.75%	5.85%	6.35%	6.35%	6.35%	5.75%	5.75%	5.75%	5.75%	<b>5.75%</b>	<b>5.75%</b>
<b>1 Year - Investment</b>														
	Rs 10,000 to 4,999,999	At Half yearly	4.00%	4.00%	4.10%	4.60%	4.60%	4.60%	5.75%	5.75%	5.75%	5.75%	<b>5.75%</b>	<b>5.75%</b>
	Rs 5,000,000 to 9,999,999	At Half yearly	4.30%	4.30%	4.40%	4.90%	4.90%	4.90%	5.75%	5.75%	5.75%	5.75%	<b>5.75%</b>	<b>5.75%</b>
	Rs 10,000,000 to 24,999,999	At Half yearly	4.55%	4.55%	4.65%	5.15%	5.15%	5.15%	5.75%	5.75%	5.75%	5.75%	<b>5.75%</b>	<b>5.75%</b>
	Rs 25,000,000 to 49,999,999	At Half yearly	4.80%	4.80%	4.90%	5.40%	5.40%	5.40%	5.75%	5.75%	5.75%	5.75%	<b>5.75%</b>	<b>5.75%</b>
	Rs 50,000,000 to 99,999,999	At Half yearly	5.05%	5.05%	5.15%	5.65%	5.65%	5.65%	5.75%	5.75%	5.75%	5.75%	<b>5.75%</b>	<b>5.75%</b>
	Rs 100,000,000 to 249,999,999	At Half yearly	5.30%	5.30%	5.40%	5.90%	5.90%	5.90%	5.75%	5.75%	5.75%	5.75%	<b>5.75%</b>	<b>5.75%</b>
	Rs 250,000,000 to 499,999,999	At Half yearly	5.55%	5.55%	5.65%	6.15%	6.15%	6.15%	5.75%	5.75%	5.75%	5.75%	<b>5.75%</b>	<b>5.75%</b>
	Rs 500,000,000 and above	At Half yearly	5.80%	5.80%	5.90%	6.40%	6.40%	6.40%	5.75%	5.75%	5.75%	5.75%	<b>5.75%</b>	<b>5.75%</b>
<b>1 Year - Investment</b>														
	Rs 10,000 to 4,999,999	At Maturity	4.25%	4.25%	4.35%	4.85%	4.85%	4.85%	6.00%	6.00%	6.00%	6.00%	<b>6.00%</b>	<b>6.00%</b>
	Rs 5,000,000 to 9,999,999	At Maturity	4.35%	4.35%	4.45%	4.95%	4.95%	4.95%	6.00%	6.00%	6.00%	6.00%	<b>6.00%</b>	<b>6.00%</b>
	Rs 10,000,000 to 24,999,999	At Maturity	4.60%	4.60%	4.70%	5.20%	5.20%	5.20%	6.00%	6.00%	6.00%	6.00%	<b>6.00%</b>	<b>6.00%</b>
	Rs 25,000,000 to 49,999,999	At Maturity	4.85%	4.85%	4.95%	5.45%	5.45%	5.45%	6.00%	6.00%	6.00%	6.00%	<b>6.00%</b>	<b>6.00%</b>
	Rs 50,000,000 to 99,999,999	At Maturity	5.10%	5.10%	5.20%	5.70%	5.70%	5.70%	6.00%	6.00%	6.00%	6.00%	<b>6.00%</b>	<b>6.00%</b>
	Rs 100,000,000 to 249,999,999	At Maturity	5.35%	5.35%	5.45%	5.95%	5.95%	5.95%	6.00%	6.00%	6.00%	6.00%	<b>6.00%</b>	<b>6.00%</b>
	Rs 250,000,000 to 499,999,999	At Maturity	5.60%	5.60%	5.70%	6.20%	6.20%	6.20%	6.00%	6.00%	6.00%	6.00%	<b>6.00%</b>	<b>6.00%</b>
	Rs 500,000,000 and above	At Maturity	5.85%	5.85%	5.95%	6.45%	6.45%	6.45%	6.00%	6.00%	6.00%	6.00%	<b>6.00%</b>	<b>6.00%</b>

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### DECLARED PROFIT RATES FOR THE MONTH OF March 2019

#### LOCAL CURRENCY

Products	Tiers	Payment Frequency	May 2018	June 2018	July 2018	Aug 2018	Sep 2018	Oct 2018	Nov 2018	Dec 2018	Jan 2019	Feb 2019	March 2019	April 2019
<b>2 Years - Investment</b>		Monthly	3.75%	3.75%	3.85%	4.35%	4.35%	4.35%	6.25%	6.25%	6.25%	6.25%	<b>6.25%</b>	<b>6.25%</b>
<b>2 Years - Investment</b>		Quarterly	4.25%	4.25%	4.35%	4.85%	4.85%	4.85%	6.25%	6.25%	6.25%	6.25%	<b>6.25%</b>	<b>6.25%</b>
<b>2 Years - Investment</b>		At Half yearly	4.50%	4.50%	4.60%	5.10%	5.10%	5.10%	6.25%	6.25%	6.25%	6.25%	<b>6.25%</b>	<b>6.25%</b>
<b>2 Years - Investment</b>		At Annually	4.75%	4.75%	4.85%	5.35%	5.35%	5.35%	6.25%	6.25%	6.25%	6.25%	<b>6.25%</b>	<b>6.25%</b>
<b>2 Years - Investment</b>		At Maturity	5.00%	5.00%	5.10%	5.60%	5.60%	5.60%	7.00%	7.00%	7.00%	7.00%	<b>7.00%</b>	<b>7.00%</b>
<b>3 Years - Investment</b>		Monthly	4.25%	4.25%	4.35%	4.85%	4.85%	4.85%	6.50%	6.50%	6.50%	6.50%	<b>6.50%</b>	<b>6.50%</b>
<b>3 Years - Investment</b>		Quarterly	4.50%	4.50%	4.60%	5.10%	5.10%	5.10%	6.50%	6.50%	6.50%	6.50%	<b>6.50%</b>	<b>6.50%</b>
<b>3 Years - Investment</b>		At Half yearly	4.75%	4.75%	4.85%	5.35%	5.35%	5.35%	6.50%	6.50%	6.50%	6.50%	<b>6.50%</b>	<b>6.50%</b>
<b>3 Years - Investment</b>		At Annually	5.00%	5.00%	5.10%	5.60%	5.60%	5.60%	6.75%	6.75%	6.75%	6.75%	<b>6.75%</b>	<b>6.75%</b>
<b>3 Years - Investment</b>		At Maturity	5.25%	5.25%	5.35%	5.85%	5.85%	5.85%	7.00%	7.00%	7.00%	7.00%	<b>7.00%</b>	<b>7.00%</b>
<b>4 Years - Investment</b>		Monthly	4.75%	4.75%	4.85%	5.35%	5.35%	5.35%	6.50%	6.50%	6.50%	6.50%	<b>6.50%</b>	<b>6.50%</b>
<b>4 Years - Investment</b>		Quarterly	5.00%	5.00%	5.10%	5.60%	5.60%	5.60%	6.75%	6.75%	6.75%	6.75%	<b>6.75%</b>	<b>6.75%</b>
<b>4 Years - Investment</b>		At Half yearly	5.25%	5.25%	5.35%	5.85%	5.85%	5.85%	7.00%	7.00%	7.00%	7.00%	<b>7.00%</b>	<b>7.00%</b>
<b>4 Years - Investment</b>		At Annually	5.50%	5.50%	5.60%	6.10%	6.10%	6.10%	7.25%	7.25%	7.25%	7.25%	<b>7.25%</b>	<b>7.25%</b>
<b>4 Years - Investment</b>		At Maturity	5.75%	5.75%	5.85%	6.35%	6.35%	6.35%	7.50%	7.50%	7.50%	7.50%	<b>7.50%</b>	<b>7.50%</b>
<b>5 Years - Investment</b>		Monthly	5.25%	5.25%	5.35%	5.85%	5.85%	5.85%	7.25%	7.25%	7.25%	7.25%	<b>7.25%</b>	<b>7.25%</b>
<b>5 Years - Investment</b>		Quarterly	5.50%	5.50%	5.60%	6.10%	6.10%	6.10%	7.50%	7.50%	7.50%	7.50%	<b>7.50%</b>	<b>7.50%</b>
<b>5 Years - Investment</b>		At Half yearly	5.75%	5.75%	5.85%	6.35%	6.35%	6.35%	7.50%	7.50%	7.50%	7.50%	<b>7.50%</b>	<b>7.50%</b>
<b>5 Years - Investment</b>		At Annually	6.00%	6.00%	6.10%	6.60%	6.60%	6.60%	7.75%	7.75%	7.75%	7.75%	<b>7.75%</b>	<b>7.75%</b>
<b>5 Years - Investment</b>		At Maturity	6.25%	6.25%	6.35%	6.85%	6.85%	6.85%	8.00%	8.00%	8.00%	8.00%	<b>8.00%</b>	<b>8.00%</b>

**Zubair Ahmed**  
Pool Manager- Islamic Banking

**Syed Rehan Jilani / Ghazanfar Ahsan**  
Product Manager / Head Islamic Banking

**Mufi Muhammad Najeeb Khan**  
Shariah Board Member

**Syed Zubair Hussain**  
RSBM / Head of Shariah Compliance

**SUMMIT BANK ISLAMIC BANKING**

**DECLARED PROFIT RATES FOR THE MONTH OF March 2019**

**FOREIGN CURRENCY (USD,EURO,GBP & YEN)**

Products	Tiers	Payment Frequency	June 2018	July 2018	July 2018	Aug 2018	Sep 2018	Oct 2018	Nov 2018	Dec 2018	Jan 2019	Feb 2019	March 2019	April 2019
<b>Bachat Savings Account (BSA)</b>	All	Six monthly	0.50%	0.50%	0.50%	1.00%	1.00%	1.00%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
<b>1 Month Investment</b>	5,000 and above	At Maturity	0.50%	0.50%	0.50%	1.00%	1.00%	1.00%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
<b>3 Months Investment</b>	5,000 and above	At Maturity	0.50%	0.50%	0.50%	1.00%	1.00%	1.00%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
<b>6 Months Investment</b>	5,000 and above	At Maturity	0.50%	0.50%	0.50%	1.00%	1.00%	1.00%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
<b>1 Year - Investment</b>	5,000 and above	At Maturity	0.50%	0.50%	0.50%	1.00%	1.00%	1.00%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%

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