

**PROFIT RATES DECLARED FOR FBL BRANCHES ONLY**

PRODUCT	Profit Rate Nov-09	Profit Rate Jan-10	Profit Rate Feb-10	Profit Rate Mar-10	Profit Rate * Apr-10	Profit Rate * May-10	Profit Rate * Jun-10	Profit Rate * Jul-10	Profit Rate * Aug-10	Profit Rate * Sep-10	Profit Rate * Oct-10	Profit Rate * Nov-10	Profit Rate * Dec-10
<b>SAVING ACCOUNT</b>													
0 -500,000	5.01%	5.25%	5.25%	5.40%	5.26%	5.25%	5.27%	5.25%	5.25%	5.25%	5.26%	5.00%	5.00%
500,001 - 1,000,000	5.52%	5.50%	5.50%	5.65%	5.51%	5.50%	5.52%	5.50%	5.50%	5.50%	5.51%	5.50%	5.26%
1,000,001 - 5,000,000	-	5.60%	5.60%	6.17%	6.01%	6.00%	6.02%	6.00%	6.00%	6.00%	6.01%	6.00%	6.01%
5,000,001-25,000,000	6.02%	5.75%	5.75%	7.20%	7.01%	7.00%	7.03%	7.00%	7.00%	7.00%	7.01%	7.00%	7.01%
25,000,001 & ABOVE	-	-	7.50%	7.71%	7.51%	7.50%	7.53%	7.50%	7.50%	7.50%	7.51%	7.50%	8.01%
<b>BARKAT KAMIL BUSINESS</b>												0.01%	0.01%
<b>BARKAT ISLAMIC INVESTMENT CERTIFICATE</b>													
1 MONTH	-	-	-	-	1.75%	-	-	-	-	-	-	-	-
1 MONTH (25000 ABOVE)	8.53%	8.00%	7.00%	9.25%	9.01%	9.00%	9.03%	9.00%	9.00%	9.00%	9.01%	9.00%	9.51%
3 MONTHS	-	-	-	-	-	-	-	-	-	-	-	-	-
3 MONTHS(25000 ABOVE)	9.03%	8.25%	7.25%	9.77%	9.51%	9.50%	9.54%	9.50%	9.50%	9.50%	9.51%	9.50%	10.01%
6 MONTHS	-	-	-	-	-	-	-	-	-	-	-	-	-
6 MONTHS (25000 - 24.99 Mn)	9.28%	8.75%	7.75%	10.02%	9.76%	9.75%	9.79%	9.75%	9.75%	10.00%	10.01%	10.00%	10.51%
1 YR	-	-	-	-	-	-	-	-	-	-	-	-	-
1 YR (25000 - 24.99 Mn)	9.53%	9.50%	9.01%	10.28%	10.01%	10.25%	10.29%	10.25%	10.25%	10.50%	11.31%	10.50%	11.01%
6 MONTHS (25 Million ABOVE)	-	-	-	-	-	-	-	-	10.25%	10.50%	10.51%	10.50%	11.01%
1 YR (25 Million ABOVE)	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>BARKAT MONTHLY INCOME CERTIFICATE</b>													
6 MONTHS (100000 ABOVE)	-	-	-	-	-	9.50%	9.54%	9.50%	9.50%	9.75%	9.76%	9.75%	10.26%
1 YR (100000 ABOVE)	-	-	-	-	-	10.00%	10.04%	10.00%	10.00%	10.25%	11.04%	10.25%	10.76%
<b>FINANCIAL INSTITUTION DEPOSIT ACCOUNT</b>													
25,000,000 To 100,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-
100,000,001 To 200,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-
200,000,001 to 500,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-
500,000,001 & ABOVE	-	-	-	-	-	7.25%	8.03%	8.00%	8.00%	8.50%	8.51%	10.00%	10.01%

**Historical Rates - 2010 for Ex- RBS Brnaches Only**

Savings	Jan 10	Feb 10	Mar 10	Apr 10	May 10	June 10	July 10	Aug 10	Sept 10	Oct 10
<b>Margin Accounts</b>	0.09%	0.09%	0.09%	0.08%	0.08%	0.08%	0.08%	0.10%	0.09%	0.09%
<b>Financial Institutions</b>	12.12%		12.18%	12.02%	12.04%	12.13%	12.00%	12.42%	12.52%	12.63%
<b>Semi-annual payout</b>										
Tier 1: 0 to 2.99 MM - Quarterly Payout	5.54%	5.02%	5.06%	5.06%	5.00%	5.05%	5.00%	5.14%	5.05%	5.05%
Tier 2: 3 MM to 4.99 MM - Quarterly Payout	7.03%		6.01%	5.54%	5.60%	5.39%	5.43%	5.61%	6.45%	6.10%
Tier 3: 5 MM to 9.99 MM- Quarterly Payout	8.52%	8.51%	8.83%	8.51%	8.31%	6.91%	6.96%	7.14%	7.01%	6.54%
Tier 4: 10 MM to 24.99- Quarterly Payout						8.42%	8.48%	8.66%	8.69%	8.19%
Tier 5: 25 MM to 49.99- Quarterly Payout									9.72%	9.06%
Tier 6 (50,000,000 and abv) - Quarterly Payout								8.99%		
<b>TERM DEPOSITS</b>										
<b>1 Month</b>										
<b>Tier 1 ( 100,000 to 4,999,999)</b>										
Monthly Payout	9.05%	8.76%	8.84%	8.80%	8.82%	8.76%	8.82%	8.94%	8.79%	8.80%
Maturity Payout	9.14%	8.85%	8.92%	8.97%	8.91%	8.85%	8.91%	9.04%	8.88%	8.89%
<b>Tier 2 ( 5,000,000 to 9,999,999)</b>										
Monthly Payout	9.23%	9.02%	9.09%	9.06%	8.91%					
Maturity Payout	9.31%	9.10%	9.18%	9.14%	8.99%	8.93%	8.99%	9.13%	8.97%	8.98%
<b>Tier 3 (10,000,000 and 24,999,999)</b>										
Monthly Payout	9.31%									
Maturity Payout	9.49%									
<b>Tier 4 (25,000,000 and 49,999,999)</b>										
Monthly Payout										
Maturity Payout										
<b>Tier 5 (50,000,000 and above)</b>										
Monthly Payout										
Maturity Payout										
<b>3 Months</b>										
<b>Tier 1 (1,000,000 to 4,999,999)</b>										
Monthly Payout	10.19%	9.95%	10.04%	9.99%	9.41%	9.35%	9.42%	9.51%	9.35%	9.36%
Maturity Payout	10.46%	10.21%	10.30%	10.24%	9.84%	9.77%	9.92%	9.99%	9.91%	9.83%
<b>Tier 2 (5,000,000 to 9,999,999)</b>										
Monthly Payout	10.28%	10.04%	10.12%	10.07%	9.67%	9.60%	9.67%	9.80%	9.72%	9.64%
Maturity Payout	10.54%	10.29%	10.38%	10.32%	10.01%	9.94%	10.01%	10.08%	10.00%	9.92%
<b>6 Months</b>										
<b>Tier 1 (1,000,000 to 4,999,999)</b>										
Monthly Payout	10.28%	10.04%	10.12%	10.07%	9.58%	9.52%	9.59%	9.70%	9.54%	9.45%
Maturity Payout	10.54%	10.29%	10.38%	10.32%	10.09%	10.02%	10.01%	10.08%	10.00%	9.92%
<b>Tier 2 (5,000,000 to 9,999,999)</b>										
Monthly Payout	10.37%	10.12%	10.21%	10.16%	9.75%	9.69%	9.76%	9.80%	9.82%	9.73%
Maturity Payout										
<b>1 Year</b>										
<b>Tier 1 (1,000,000 to 4,999,999)</b>										
Monthly Payout	10.37%	10.29%	10.30%	10.24%	10.18%	9.94%	9.92%	9.99%	9.91%	9.83%
Maturity Payout	10.81%	10.72%	10.64%	10.49%	10.60%	10.53%	10.52%	10.56%	10.47%	10.39%
<b>Tier 2 (5,000,000 to 9,999,999)</b>										
Monthly Payout	10.46%	10.38%	10.47%	10.32%	10.26%	10.02%	10.01%	10.08%	10.00%	9.92%
Maturity Payout	11.07%	10.97%								
<b>3 Year</b>										
<b>Tier 1 (10,000 to 500,000)</b>										
	9.14%	9.10%								
<b>Relationship based deposits (For 3 months)</b>										
<b>Tier 1 (1,000,000 to 24,999,999)</b>										
Monthly Payout	10.37%	10.04%	10.12%	10.16%	9.92%	9.60%	9.59%	9.70%	9.63%	9.73%
Maturity Payout	10.81%	10.46%	10.55%	10.75%	10.52%	10.61%	10.60%	10.75%	10.66%	10.58%
<b>Tier 2 (25,000,000 and above)</b>										
Monthly Payout										
Maturity Payout				10.92%	11.04%	10.87%	11.05%	11.04%	11.03%	11.14%
<b>Relationship based deposits (For 6 months)</b>										
<b>Tier 1 (1,000,000 to 24,999,999)</b>										
Monthly Payout	10.46%	10.12%	10.21%	10.24%	10.01%	9.94%	9.92%	9.99%	9.91%	9.83%
Maturity Payout	10.90%	10.72%	10.81%	10.83%	10.60%	10.70%	10.69%	10.85%	10.75%	10.58%
<b>Tier 2 (25,000,000 and above)</b>										
Monthly Payout										
Maturity Payout										
<b>Relationship based deposits (For 12 months)</b>										
<b>Tier 1 (1,000,000 to 24,999,999)</b>										
Monthly Payout	10.72%	10.55%	10.64%	10.49%	10.43%	10.53%	10.60%	10.75%	10.66%	10.29%
Maturity Payout						10.95%	11.20%	11.42%	11.22%	11.04%
<b>Tier 2 (25,000,000 and above)</b>										
Monthly Payout										
Maturity Payout										

Savings	Nov 10	Dec 10
<b>Margin Accounts</b>	0.09%	0.09%
<b>Financial Institutions</b>		
<b>Quarterly Payout</b>		
Tier 1 ( 0 to 499,999K)	5.04%	5.02%
Tier 2 ( 500K to 999,999K)	5.14%	5.12%
Tier 3 ( 1,000,000 to 4,999,999)	5.71%	5.69%
Tier 4 ( 5,000,000 to 9,999,999)	6.66%	6.63%
Tier 5 (10,000,000 and 24,999,999)	7.61%	7.39%
Tier 6 (25,000,000 to 49,999,999)	8.37%	7.96%
Tier 7 (50,000,000 & abv)		8.43%
<b>Term Deposit</b>		
<b>1 Month</b>		
<b>Tier 1 ( 25,000 to 999,999)</b>		
Monthly Payout	7.99%	7.96%
Maturity Payout	7.99%	7.96%
<b>Tier 2 ( 100,000 to 4,999,999)</b>		
Monthly Payout	8.94%	8.91%
Maturity Payout	8.94%	8.91%
<b>Tier 3 ( 5,000,000 to 9,999,999)</b>		
Monthly Payout	9.04%	
Maturity Payout		9.38%
<b>Tier 4 (10,000,000 and 24,999,999)</b>		
Monthly Payout		
Maturity Payout		
<b>Tier 5 (25,000,000 and abv)</b>		
Monthly Payout		
Maturity Payout		
<b>3 Months</b>		
<b>Tier 1 ( 25,000 to 999,999)</b>		
Monthly Payout	9.14%	9.10%
Maturity Payout		
<b>Tier 2 (1,000,000 to 4,999,999)</b>		
Monthly Payout	9.23%	9.19%
Maturity Payout	9.42%	9.38%
<b>Tier 3 (5,000,000 to 9,999,999)</b>		
Monthly Payout	9.52%	9.48%
Maturity Payout	9.80%	9.76%
<b>6 Months</b>		
<b>Tier 1 ( 25,000 to 999,999)</b>		
Monthly Payout		9.19%
Maturity Payout		
<b>Tier 2 (1,000,000 to 4,999,999)</b>		
Monthly Payout	9.52%	9.48%
Maturity Payout	10.09%	9.95%
<b>Tier 3 (5,000,000 to 9,999,999)</b>		
Monthly Payout	9.80%	9.76%
Maturity Payout		
<b>1 Year</b>		
<b>Tier 1 ( 25,000 to 999,999)</b>		
Monthly Payout		
Maturity Payout		
<b>Tier 2 (1,000,000 to 4,999,999)</b>		
Monthly Payout	10.28%	10.23%
Maturity Payout	10.56%	10.52%
<b>Tier 3 (5,000,000 to 9,999,999)</b>		
Monthly Payout	10.37%	10.33%
Maturity Payout		
<b>3 Year</b>		
<b>Tier 1 (10,000 to 500,000)</b>		
<b>Relationship based deposits (For 3 months)</b>		
<b>Tier 1 (1,000,000 to 24,999,999)</b>		
Monthly Payout	9.80%	9.76%
Maturity Payout	9.99%	10.04%
<b>Tier 2 (25,000,000 and above)</b>		
Monthly Payout		
Maturity Payout	10.47%	
<b>Relationship based deposits (For 6 months)</b>		
<b>Tier 1 (1,000,000 to 24,999,999)</b>		
Monthly Payout	9.90%	9.85%
Maturity Payout	10.47%	10.61%
<b>Tier 2 (25,000,000 and above)</b>		
Monthly Payout		
Maturity Payout		
<b>Relationship based deposits (For 12 months)</b>		
<b>Tier 1 (1,000,000 to 24,999,999)</b>		
Monthly Payout	10.37%	10.42%
Maturity Payout	10.94%	11.28%
<b>Tier 2 (25,000,000 and above)</b>		
Monthly Payout		
Maturity Payout		

**PROFIT RATES DECLARED**

PRODUCT	Profit Rate *	Profit Rate *	Profit Rate *
	Aug-10	Sep-10	Oct-10
<b>SAVING ACCOUNT</b>			
0 -500,000	5.25%	5.25%	5.26%
500,001 - 1,000,000	5.50%	5.50%	5.51%
1,000,001 - 5,000,000	6.00%	6.00%	6.01%
5,000,001-25,000,000	7.00%	7.00%	7.01%
25,000,001 & ABOVE	7.50%	7.50%	7.51%
<b>BARKAT ISLAMIC INVESTMENT CERTIFICATE (Above 25000)</b>			
1 MONTH	9.00%	9.00%	9.01%
3 MONTHS	9.50%	9.50%	9.51%
6 MONTHS	9.75%	10.00%	10.01%
1 YR	10.25%	10.50%	11.31%
<b>BARKAT MONTHLY INCOME CERTIFICATE (Above 100,000)</b>			
6 MONTHS	9.50%	9.75%	9.76%
1 YR	10.00%	10.25%	11.04%
<b>FINANCIAL INSTITUTION DEPOSIT ACCOUNT</b>			
250,000,001 - 500,000,000	-	-	-
500,000,001 & ABOVE	8.00%	8.00%	8.51%