

PROFIT RATES DECLARED FOR FBL BRANCHES ONLY

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PRODUCT	Profit Rate *	Profit Rate *	Profit Rate *	Profit Rate *	Profit Rate *	Profit Rate *	Profit Rate *	Profit Rate *	Profit Rate *				
	Nov-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10
SAVING ACCOUNT													
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%
BARKAT KAMIL BUSINESS												0.01%	0.01%
BARKAT ISLAMIC INVESTMENT CERTIFICATE													
					4 750/								
1 MONTH	9 520/	9.00%	7.00%	0.25%	1.75%	0.00%	- 0.020/	0.00%	0.00%	0.00%	0.010/	0.00%	0.510/
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	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%
3 MONTHS(25000 ABOVE) 6 MONTHS	9.05%	0.23/0	7.23/0	9.77/0	9.31/6	9.30%	9.34/0	9.30%	9.50%	9.30%	9.31/0	9.30%	10.01/6
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	J.2070 _	0.7370	7.7370	10.0270	3.70%	<i>3.737</i> 0	<i>J.737</i> 0	<i>3.737</i> 0	3.7370	10.00%	10.0170	10.00%	10.5170
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)	-	-	-	-	-	-	_	-	-				
BARKAT MONTHLY													
INCOME CERTIFICATE													
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%	10.26%
						10.0070	10.0470	10.0070	10.0070	10.2370	11.04/0	10.2370	10.7070
FINANCIAL INSTITUTION DEPOSIT ACCOUNT													
DEI OSIT ACCOUNT													
25,000,000 To 100,000,000	_	_	_	_	_	_	_	_	_	_	_	_	_
100,000,000 To 100,000,000		<u>-</u>	_	<u>-</u>	_	_	_	_			<u>-</u>	_	- -
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%
						, .25,	3.3373	2.3370	2.3070	0.5575	0.01/0		_5.51,0
										l			

<u>Historical Rates - 2010 for Ex- RBS Brnahces Only</u>

Savings	Jan 10	Feb 10	Mar 10	Apr 10	May 10	June 10	July 10	Aug 10	Sept 10	Oct 10
Margin Accounts	0.09%	0.09%	0.09%	0.08%	0.08%	0.08%	0.08%	0.10%	0.09%	0.09%
Financial Institutions	12.12%		12.18%	12.02%	12.04%	12.13%	12.00%	12.42%	12.52%	12.63%
Semi-annual payout										
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%	3.0270	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%		
TERM DEPOSITS										
1 Month	-									
Tier 1 (100,000 to 4,999,999)		1							1	
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%
Tier 2 (5,000,000 to 9,999,999)	0.000/	0.000/	0.000/	0.050/	0.040/	-				
Monthly Payout	9.23%	9.02%	9.09%	9.06%	8.91%	0.030/	0.000/	0.430/	0.070/	0.000/
Maturity Payout Tier 3 (10,000,000 and 24,999,999)	9.31%	9.10%	9.18%	9.14%	8.99%	8.93%	8.99%	9.13%	8.97%	8.98%
Monthly Payout	9.31%									
Maturity Payout	9.31%									
Tier 4 (25,000,000 and 49,999,999)	J. 4 3/0		1							
Monthly Payout	+									
Maturity Payout										
Tier 5 (50,000,000 and above)	1	_	_		_	_		-	_	
Monthly Payout	1									
Maturity Payout	<u> </u>									
3 Months										
Tier 1 (1,000,000 to 4,999,999)										
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%
Tier 2 (5,000,000 to 9,999,999)									T	
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%
6 Months Tier 1 (1,000,000 to 4,999,999)										
Monthly Payout	10 200/	10.049/	10 130/	10.079/	0.500/	0.530/	0.500/	0.70%	0 E 40/	0.459/
Maturity Payout Maturity Payout	10.28% 10.54%	10.04% 10.29%	10.12% 10.38%	10.07% 10.32%	9.58% 10.09%	9.52% 10.02%	9.59% 10.01%	9.70% 10.08%	9.54% 10.00%	9.45% 9.92%
Tier 2 (5,000,000 to 9,999,999)	10.54%	10.25/6	10.36/6	10.32/0	10.03/6	10.02/6	10.01/6	10.06/6	10.0076	3.3270
Monthly Payout	10.37%	10.12%	10.21%	10.16%	9.75%	9.69%	9.76%	9.80%	9.82%	9.73%
Maturity Payout	10.5770	10.11270	10.2170	10.1070	317370	3.0370	3.7070	3.0070	3.0270	3.7370
1 Year										
Tier 1 (1,000,000 to 4,999,999)	Т									
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%
Tier 2 (5,000,000 to 9,999,999)										
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%								
3 Year	_	_	ı							
Tier 1 (10,000 to 500,000)	9.14%	9.10%								
Polationship based demosits (For 2 months)										
Relationship based deposits (For 3 months) Tier 1 (1,000,000 to 24,999,999)	T									
Monthly Payout	10.37%	10.04%	10.12%	10.16%	9.92%	9.60%	9.59%	9.70%	9.63%	9.73%
Maturity Payout	10.37%	10.46%	10.12%	10.16%	10.52%	10.61%	10.60%	10.75%	10.66%	10.58%
Tier 2 (25,000,000 and above)	10.01/0	_0.10/0	_0.00/0	_0.7570	10.02/0	10.01/0	10.00/0	10.,0/0	10.00/0	_0.00/0
Monthly Payout	1									
Maturity Payout	1			10.92%	11.04%	10.87%	11.05%	11.04%	11.03%	11.14%
Relationship based deposits (For 6 months)										
Tier 1 (1,000,000 to 24,999,999)										
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%
Tier 2 (25,000,000 and above)										
Monthly Payout										
Maturity Payout										
Relationship based deposits (For 12 months)	T									
Tier 1 (1,000,000 to 24,999,999)		<u> </u>	10.540/	10.49%	10.43%	10.53%	10.60%	10.75%	10.60%	10.200/
Ιλίοητημί μανούτ	10 730/	10 550/	7/1// /////		/ . 2 \	11175%	1U DU%	10.75%	10.66%	10.29%
Monthly Payout Maturity Payout	10.72%	10.55%	10.64%	10.49/0	10.43/0				11 220/	11 0/10/
Maturity Payout	10.72%	10.55%	10.64%	10.45%	10.43/6	10.95%	11.20%	11.42%	11.22%	11.04%
Maturity Payout Tier 2 (25,000,000 and above)	10.72%	10.55%	10.64%	10.45%	10.43/0				11.22%	11.04%
Maturity Payout	10.72%	10.55%	10.64%	10.45%	10.4370				11.22%	11.04%

Savings	Nov 10	Dec 10
Margin Accounts	0.09%	0.09%
Financial Institutions	5.55/0	3.03/0
Quarterly Payout	= 0.40/	- 000/
Tier 1 (0 to 499,999K) Tier 2 (500K to 999,999K)	5.04% 5.14%	5.02% 5.12%
Tier 3 (1,000,000 to 4,999,999)	5.14%	5.12%
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%
Term Deposit		
1 Month		
Tier 1 (25,000 to 999,999)	7.000/	7.060/
Monthly Payout Maturity Payout	7.99% 7.99%	7.96% 7.96%
Tier 2 (100,000 to 4,999,999)	7.99%	7.90%
Monthly Payout	8.94%	8.91%
Maturity Payout	8.94%	8.91%
Tier 3 (5,000,000 to 9,999,999)		
Monthly Payout	9.04%	
Maturity Payout		9.38%
Tier 4 (10,000,000 and 24,999,999)		
Monthly Payout		
Maturity Payout Tier 5 (25,000,000 and abv)		
Monthly Payout		
Maturity Payout		
3 Months		
Tier 1 (25,000 to 999,999)		
Monthly Payout	9.14%	9.10%
Maturity Payout		
Tier 2 (1,000,000 to 4,999,999)	0.220/	0.400/
Monthly Payout Maturity Payout	9.23% 9.42%	9.19% 9.38%
Tier 3 (5,000,000 to 9,999,999)	9.42%	9.36%
Monthly Payout	9.52%	9.48%
Maturity Payout	9.80%	9.76%
6 Months		
Tier 1 (25,000 to 999,999)		
Monthly Payout		9.19%
Maturity Payout		
Tier 2 (1,000,000 to 4,999,999) Monthly Payout	0.530/	9.48%
Maturity Payout	9.52% 10.09%	9.48%
Tier 3 (5,000,000 to 9,999,999)	10.0570	3.3370
Monthly Payout	9.80%	9.76%
Maturity Payout		
1 Year		
Tier 1 (25,000 to 999,999)		
Monthly Payout		
Maturity Payout Tier 2 (1,000,000 to 4,999,999)		
Monthly Payout	10.28%	10.23%
Maturity Payout	10.56%	10.52%
Tier 3 (5,000,000 to 9,999,999)		
Monthly Payout	10.37%	10.33%
Maturity Payout		
3 Year Tier 1 (10,000 to 500,000)		
1.6. 1 (10,000 to 300,000)		
Relationship based deposits (For 3 mor	nths)	
Tier 1 (1,000,000 to 24,999,999)		
Monthly Payout	9.80%	9.76%
Maturity Payout	9.99%	10.04%
Tier 2 (25,000,000 and above)		
Monthly Payout	10 470/	
Maturity Payout Relationship based deposits (For 6 mor	10.47%	
Tier 1 (1,000,000 to 24,999,999)		
Monthly Payout	9.90%	9.85%
Maturity Payout	10.47%	10.61%
Tier 2 (25,000,000 and above)		
Monthly Payout		
Maturity Payout	omate = \	
Relationship based deposits (For 12 mo Tier 1 (1,000,000 to 24,999,999)	unths)	
Monthly Payout	10.37%	10.42%
Maturity Payout	10.57%	11.28%
Tier 2 (25,000,000 and above)		
Monthly Payout		
Maturity Payout		



PROFIT RATES DECLARED

PRODUCT	Profit Rate *	Profit Rate *	Profit Rate *
	Aug-10	Sep-10	Oct-10
SAVING ACCOUNT			
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%	
25,000,001 & ABOVE	7.50%	7.50%	7.51%
BARKAT ISLAMIC INVESTMENT CERTIFICATE (Above 25000)			
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%
BARKAT MONTHLY INCOME CERTIFICATE (Above 100,000)			
6 MONTHS	9.50%	9.75%	9.76%
1 YR	10.00%	10.25%	11.04%
FINANCIAL INSTITUTION DEPOSIT ACCOUNT			
250,000,001 - 500,000,000	-	-	-
500,000,001 & ABOVE	8.00%	8.00%	8.51%