

DAWOOD ISLAMIC BANK LTD.

Profit Rates for the Month of

December-08

Type of Deposit	Category of Deposit	Profit Rate
LCY Savings Monthly	999,999	5.7641
	24,999,999	5.7698
	49,999,999	5.7756
	Above	5.7814
LCY Savings - Half Yearly	999,999	5.9082
	24,999,999	5.9139
	49,999,999	5.9197
	Above	5.9255
Smart Saving Deposit Individual	1,000,000	5.7641
	2,500,000	6.9169
	5,000,000	7.4933
	10,000,000	8.6461
	Above	10.0871
Smart Saving Deposit Corporate	49,999,999	11.2399
	150,000,000	11.8164
	250,000,000	12.3928
	300,000,000	12.8251
	500,000,000	13.2286
	Above	13.8050
LCY TDR DAYS 7	999,999	4.0349
	49,999,999	4.0406
	99,999,999	4.0464
	199,999,999	4.0521
LCY TDR MONTH 1	Above	4.0579
	999,999	4.1847
	49,999,999	4.1905
	99,999,999	4.1962
LCY TDR MONTHS 3	199,999,999	4.2020
	Above	4.2078
	999,999	4.3346
	49,999,999	4.3403
LCY TDR MONTHS 6	99,999,999	4.3461
	199,999,999	4.3519
	Above	4.3576
	999,999	4.4845
LCY TDR MONTHS QUARTERLY 6	49,999,999	4.4902
	99,999,999	4.4960
	199,999,999	4.5017
	Above	4.5075
LCY TDR MONTHS MATURITY 6	999,999	4.6343
	49,999,999	4.6401
	99,999,999	4.6458
	199,999,999	4.6516
LCY TDR YEAR QUARTERLY 1	Above	4.6574
	999,999	4.7842
	49,999,999	4.7899
	99,999,999	4.7957
LCY TDR YEAR MATURITY 1	199,999,999	4.8015
	Above	4.8072
	999,999	4.9340
	49,999,999	4.9398
LCY TDR YEARS HALF YEARLY 2	99,999,999	4.9456
	199,999,999	4.9513
	Above	4.9571
	999,999	5.0839
LCY TDR YEARS MATURITY 2	49,999,999	5.0897
	99,999,999	5.0954
	199,999,999	5.1012
	Above	5.1070
LCY TDR YEARS MATURITY 3	999,999	5.2338
	49,999,999	5.2395
	99,999,999	5.2453
	199,999,999	5.2511
LCY TDR YEARS HALF YEARLY 3	Above	5.2568
	999,999	5.3836
	49,999,999	5.3894
	99,999,999	5.3952
LCY TDR YEARS MATURITY 3	199,999,999	5.4009
	Above	5.4067
	999,999	5.5335
	49,999,999	5.5393
LCY TDR YEARS MATURITY 5	99,999,999	5.5450
	199,999,999	5.5508
	Above	5.5566
	999,999	5.6834
LCY TDR YEARS HALF YEARLY 5	49,999,999	5.6891
	99,999,999	5.6949
	199,999,999	5.7007
	Above	5.7064
LCY TDR YEARS MATURITY 5	999,999	5.8332
	49,999,999	5.8390
	99,999,999	5.8448
	199,999,999	5.8505
	Above	5.8563

Category of Deposit	Profit Rate
FCY Savings-HY	0.5764
FCY TDR 7 Days	0.5822
FCY TDR 1 M	0.5879
FCY TDR 3 M	0.5937
FCY TDR 3 MM	0.5995
FCY TDR 6MQ	0.6052
FCY TDR 6MM	0.6110
FCY TDR 1 YQ	0.6168
FCY TDR 1 YM	0.6225
FCY TDR 2YQ	0.6283
FCY TDR 2YM	0.6340
FCY TDR 3YQ	0.6398
FCY TDR 3YM	0.6456
FCY TDR 5YQ	0.6513
FCY TDR 5YM	0.6571

LCY Education Plan Deposits	11.2399
LCY Retirement Plan Deposits	11.8164

Al-Mustaqeem Munafa Smart Deposit Account

Category of	Profit Rate
3 MONTHS MONTHLY	8.9343
6 MONTHS MONTHLY	9.5107
1 YEAR MONTHLY	14.4102
3 YEARS MONTHLY	15.5630
5 YEARS MONTHLY	16.7158

Borrowing from Financial Insti

Category of	Profit Rate
MUSHARAKA	5.7814
WAKALA	5.7814
MODARABA	5.7814
C/MURABAH	5.7814

Category of	Profit Rate
Equity	2.3056

Profit Sharing Ratio

Rabbul Maal (Depositor)	20%
Mudarib (Bank)	80%

AUTHORISED SIGNATORY

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