

DAWOOD ISLAMIC BANK LTD.
Profit Rates for the Month of
January-09

Type of Deposit	Category of Deposit	Profit Rate
LCY Savings Monthly	999,999	5.5267
	24,999,999	5.5322
	49,999,999	5.5378
	Above	5.5433
LCY Savings - Half Yearly	999,999	5.6649
	24,999,999	5.6704
	49,999,999	5.6759
	Above	5.6815
Smart Saving Deposit Individual	1,000,000	5.5267
	2,500,000	6.6320
	5,000,000	7.1847
	10,000,000	8.2901
Smart Saving Deposit Corporate	Above	9.6717
	49,999,999	10.7771
	150,000,000	11.3297
	250,000,000	11.8824
LCY TDR DAYS 7	300,000,000	12.2969
	500,000,000	12.6838
	Above	13.2365
	999,999	3.8687
LCY TDR MONTH 1	49,999,999	3.8742
	99,999,999	3.8797
	199,999,999	3.8853
	Above	3.8908
LCY TDR MONTHS 3	999,999	4.0124
	49,999,999	4.0179
	99,999,999	4.0234
	199,999,999	4.0290
LCY TDR MONTHS 6	Above	4.0345
	999,999	4.1561
	49,999,999	4.1616
	99,999,999	4.1671
LCY TDR MONTHS QUARTERLY	199,999,999	4.1727
	Above	4.1782
	999,999	4.2998
	49,999,999	4.3053
LCY TDR MONTHS MATURITY	99,999,999	4.3108
	199,999,999	4.3164
	Above	4.3219
	999,999	4.4435
LCY TDR YEAR QUARTERLY	49,999,999	4.4490
	99,999,999	4.4545
	199,999,999	4.4600
	Above	4.4656
LCY TDR YEAR MATURITY	999,999	4.5872
	49,999,999	4.5927
	99,999,999	4.5982
	199,999,999	4.6037
LCY TDR YEARS HALF YEARLY	Above	4.6093
	999,999	4.7309
	49,999,999	4.7364
	99,999,999	4.7419
LCY TDR YEARS MATURITY	199,999,999	4.7474
	Above	4.7530
	999,999	4.8746
	49,999,999	4.8801
LCY TDR YEARS MATURITY	99,999,999	4.8856
	199,999,999	4.8911
	Above	4.8967
	999,999	5.0182
LCY TDR YEARS MATURITY	49,999,999	5.0238
	99,999,999	5.0293
	199,999,999	5.0348
	Above	5.0404
LCY TDR YEARS MATURITY	999,999	5.1619
	49,999,999	5.1675
	99,999,999	5.1730
	199,999,999	5.1785
LCY TDR YEARS MATURITY	Above	5.1840
	999,999	5.3056
	49,999,999	5.3112
	99,999,999	5.3167
LCY TDR YEARS MATURITY	199,999,999	5.3222
	Above	5.3277
	999,999	5.4493
	49,999,999	5.4549
LCY TDR YEARS MATURITY	99,999,999	5.4604
	199,999,999	5.4659
	Above	5.4714
	999,999	5.5930
LCY TDR YEARS MATURITY	49,999,999	5.5985
	99,999,999	5.6041
	199,999,999	5.6096
	Above	5.6151

Category of Deposit	Profit Rate
FCY Savings-HY	0.5527
FCY TDR 7 Days	0.5582
FCY TDR 1 M	0.5637
FCY TDR 3 M	0.5693
FCY TDR 3 MM	0.5748
FCY TDR 6MQ	0.5803
FCY TDR 6MM	0.5858
FCY TDR 1 YQ	0.5914
FCY TDR 1 YM	0.5969
FCY TDR 2YQ	0.6024
FCY TDR 2YM	0.6079
FCY TDR 3YQ	0.6135
FCY TDR 3YM	0.6190
FCY TDR 5YQ	0.6245
FCY TDR 5YM	0.6300

LCY Education Plan Deposits	10.7771
LCY Retirement Plan Deposits	11.3297

Al-Mustaqeem Munafa Smart Deposit Account

Category of	Profit Rate
3 MONTHS MONTHLY	8.5664
6 MONTHS MONTHLY	9.1191
1 YEAR MONTHLY	13.2641
3 YEARS MONTHLY	14.3694
5 YEARS MONTHLY	15.4748

Borrowing from Financial Inst

Category of	Profit Rate
MODARABA	5.5433
Margin deposits	0.0055

Category of	Profit Rate
Equity	2.2107

Profit Sharing Ratio

Rabbul Maal (Depositor)	30%
Mudarib (Bank)	70%

AUTHORISED SIGNATORY

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