

DAWOOD ISLAMIC BANK LTD.
Profit Rates for the Month of
November-08

Type of Deposit	Category of Deposit	Profit Rate
LCY Savings Monthly	999,999	5.7429
	24,999,999	5.7486
	49,999,999	5.7544
	Above	5.7601
LCY Savings - Half Yearly	999,999	5.8864
	24,999,999	5.8922
	49,999,999	5.8979
	Above	5.9037
Smart Saving Deposit Individual	1,000,000	5.7429
	2,500,000	6.8915
	5,000,000	7.4657
	10,000,000	8.6143
	Above	10.0500
Smart Saving Deposit Corporate	49,999,999	11.1986
	150,000,000	11.7729
	250,000,000	12.3472
	300,000,000	12.7779
	500,000,000	13.1799
	Above	13.7542
LCY TDR 7 DAYS	999,999	4.0200
	49,999,999	4.0258
	99,999,999	4.0315
	199,999,999	4.0372
	Above	4.0430
LCY TDR 1 MONTH	999,999	4.1693
	49,999,999	4.1751
	99,999,999	4.1808
	199,999,999	4.1866
LCY TDR 3 MONTHS	Above	4.1923
	999,999	4.3186
	49,999,999	4.3244
	99,999,999	4.3301
	199,999,999	4.3359
LCY TDR 6 MONTHS QUARTERLY	Above	4.3416
	999,999	4.4680
	49,999,999	4.4737
	99,999,999	4.4794
	199,999,999	4.4852
LCY TDR 6 MONTHS MATURITY	Above	4.4909
	999,999	4.6173
	49,999,999	4.6230
	99,999,999	4.6288
	199,999,999	4.6345
LCY TDR 1 YEAR QUARTERLY	Above	4.6402
	999,999	4.7666
	49,999,999	4.7723
	99,999,999	4.7781
	199,999,999	4.7838
LCY TDR 1 YEAR MATURITY	Above	4.7896
	999,999	4.9159
	49,999,999	4.9216
	99,999,999	4.9274
	199,999,999	4.9331
LCY TDR 2 YEARS HALF YEARLY	Above	4.9389
	999,999	5.0652
	49,999,999	5.0710
	99,999,999	5.0767
	199,999,999	5.0824
LCY TDR 2 YEARS MATURITY	Above	5.0882
	999,999	5.2145
	49,999,999	5.2203
	99,999,999	5.2260
	199,999,999	5.2318
LCY TDR 3 YEARS HALF YEARLY	Above	5.2375
	999,999	5.3638
	49,999,999	5.3696
	99,999,999	5.3753
	199,999,999	5.3811
LCY TDR 3 YEARS MATURITY	Above	5.3868
	999,999	5.5132
	49,999,999	5.5189
	99,999,999	5.5246
	199,999,999	5.5304
LCY TDR 5 YEARS HALF YEARLY	Above	5.5361
	999,999	5.6625
	49,999,999	5.6682
	99,999,999	5.6740
	199,999,999	5.6797
LCY TDR 5 YEARS MATURITY	Above	5.6854
	999,999	5.8118
	49,999,999	5.8175
	99,999,999	5.8233
	199,999,999	5.8290
	Above	5.8348

Category of Deposit	Profit Rate
FCY Savings-HY	0.5743
FCY TDR 7 Days	0.5800
FCY TDR 1 M	0.5858
FCY TDR 3 M	0.5915
FCY TDR 3 MM	0.5973
FCY TDR 6MQ	0.6030
FCY TDR 6MM	0.6087
FCY TDR 1 YQ	0.6145
FCY TDR 1 YM	0.6202
FCY TDR 2YQ	0.6260
FCY TDR 2YM	0.6317
FCY TDR 3YQ	0.6375
FCY TDR 3YM	0.6432
FCY TDR 5YQ	0.6489
FCY TDR 5YM	0.6547
LCY Education Plan Deposits	11.1986
LCY Retirement Plan Deposits	11.7729

Al-Mustaqeem Munafa Smart Deposit Account

Category of	Profit Rate
3 MONTHS MONTHLY	8.9015
6 MONTHS MONTHLY	9.4757
1 YEAR MONTHLY	14.9315
3 YEARS MONTHLY	16.0801
5 YEARS MONTHLY	17.2286

Borrowing from Financial Inst

Category of	Profit Rate
MUSHARAKA	-
WAKALA	-
MODARABA	5.7601
C/MURABAHA	-

Category of	Profit Rate
Equity	2.2972

Profit Sharing Ratio

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