

# **DAWOOD ISLAMIC BANK LTD.**

## **Profit Rates**

**For the Month of February 2008**

| Type of Deposit             | Category of Deposit | Profit Rate   |
|-----------------------------|---------------------|---------------|
| LCY Savings Monthly         | 999,999             | <b>1.2610</b> |
|                             | 24,999,999          | <b>1.5762</b> |
|                             | 49,999,999          | <b>1.8915</b> |
|                             | Above               | <b>2.2067</b> |
| LCY Savings - Half Yearly   | 999,999             | <b>2.8372</b> |
|                             | 24,999,999          | <b>3.1525</b> |
|                             | 49,999,999          | <b>3.4677</b> |
|                             | Above               | <b>3.7830</b> |
| LCY TDR DAYS 7              | 999,999             | <b>2.6481</b> |
|                             | 49,999,999          | <b>2.9633</b> |
|                             | 99,999,999          | <b>3.2786</b> |
|                             | 199,999,999         | <b>3.5938</b> |
|                             | Above               | <b>3.9091</b> |
| LCY TDR MONTH 1             | 999,999             | <b>2.6796</b> |
|                             | 49,999,999          | <b>2.9948</b> |
|                             | 99,999,999          | <b>3.3101</b> |
|                             | 199,999,999         | <b>3.6253</b> |
|                             | Above               | <b>3.9406</b> |
| LCY TDR MONTHS 3            | 999,999             | <b>2.7111</b> |
|                             | 49,999,999          | <b>3.0264</b> |
|                             | 99,999,999          | <b>3.3416</b> |
|                             | 199,999,999         | <b>3.6569</b> |
|                             | Above               | <b>3.9721</b> |
| LCY TDR MONTHS 6 QUARTERLY  | 999,999             | <b>2.7187</b> |
|                             | 49,999,999          | <b>3.0339</b> |
|                             | 99,999,999          | <b>3.3492</b> |
|                             | 199,999,999         | <b>3.6644</b> |
|                             | Above               | <b>3.9797</b> |
| LCY TDR MONTHS 6 MATURITY   | 999,999             | <b>2.7199</b> |
|                             | 49,999,999          | <b>3.0352</b> |
|                             | 99,999,999          | <b>3.3504</b> |
|                             | 199,999,999         | <b>3.6657</b> |
|                             | Above               | <b>3.9809</b> |
| LCY TDR YEAR 1 QUARTERLY    | 999,999             | <b>2.7212</b> |
|                             | 49,999,999          | <b>3.0365</b> |
|                             | 99,999,999          | <b>3.3517</b> |
|                             | 199,999,999         | <b>3.6669</b> |
|                             | Above               | <b>3.9822</b> |
| LCY TDR YEAR 1 MATURITY     | 999,999             | <b>2.7225</b> |
|                             | 49,999,999          | <b>3.0377</b> |
|                             | 99,999,999          | <b>3.3530</b> |
|                             | 199,999,999         | <b>3.6682</b> |
|                             | Above               | <b>3.9835</b> |
| LCY TDR YEARS 2 HALF YEARLY | 999,999             | <b>2.7237</b> |
|                             | 49,999,999          | <b>3.0390</b> |
|                             | 99,999,999          | <b>3.3542</b> |
|                             | 199,999,999         | <b>3.6695</b> |
|                             | Above               | <b>3.9847</b> |
| LCY TDR YEARS 2 MATURITY    | 999,999             | <b>2.7250</b> |
|                             | 49,999,999          | <b>3.0402</b> |
|                             | 99,999,999          | <b>3.3555</b> |
|                             | 199,999,999         | <b>3.6707</b> |
|                             | Above               | <b>3.9860</b> |
| LCY TDR YEARS 3 HALF YEARLY | 999,999             | <b>2.7263</b> |
|                             | 49,999,999          | <b>3.0415</b> |
|                             | 99,999,999          | <b>3.3567</b> |
|                             | 199,999,999         | <b>3.6720</b> |
|                             | Above               | <b>3.9872</b> |
| LCY TDR YEARS 3 MATURITY    | 999,999             | <b>2.7275</b> |
|                             | 49,999,999          | <b>3.0428</b> |
|                             | 99,999,999          | <b>3.3580</b> |
|                             | 199,999,999         | <b>3.6733</b> |
|                             | Above               | <b>3.9885</b> |
| LCY TDR YEARS 5 HALF YEARLY | 999,999             | <b>2.7288</b> |
|                             | 49,999,999          | <b>3.0440</b> |
|                             | 99,999,999          | <b>3.3593</b> |
|                             | 199,999,999         | <b>3.6745</b> |
|                             | Above               | <b>3.9898</b> |
| LCY TDR YEARS 5 MATURITY    | 999,999             | <b>2.7300</b> |
|                             | 49,999,999          | <b>3.0453</b> |
|                             | 99,999,999          | <b>3.3605</b> |
|                             | 199,999,999         | <b>3.6758</b> |
|                             | Above               | <b>3.9910</b> |
| Equity                      |                     | <b>0.9457</b> |

| Category of Deposit | Weightages | Profit Rate   |
|---------------------|------------|---------------|
| FCY Savings-HY      | 0.40       | <b>0.5044</b> |
| FCY TDR 7 Days      | 0.50       | <b>0.6305</b> |
| FCY TDR 1 M         | 0.55       | <b>0.6935</b> |
| FCY TDR 3 M         | 0.56       | <b>0.7062</b> |
| FCY TDR 3 MM        | 0.57       | <b>0.7188</b> |
| FCY TDR 6MQ         | 0.58       | <b>0.7314</b> |
| FCY TDR 6MM         | 0.59       | <b>0.7440</b> |
| FCY TDR 1 YQ        | 0.60       | <b>0.7566</b> |
| FCY TDR 1 YM        | 0.61       | <b>0.7692</b> |
| FCY TDR 2YQ         | 0.62       | <b>0.7818</b> |
| FCY TDR 2YM         | 0.63       | <b>0.7944</b> |
| FCY TDR 3YQ         | 0.64       | <b>0.8070</b> |
| FCY TDR 3YM         | 0.65       | <b>0.8196</b> |
| FCY TDR 5YQ         | 0.66       | <b>0.8323</b> |
| FCY TDR 5YM         | 0.67       | <b>0.8449</b> |

Profit Sharing Ratio 80:20  
Net Distributable Profit  
Rabbul Maal (Depositor  
Mudarib (Bank)

20%  
80%