

DAWOOD ISLAMIC BANK LTD.

Profit Rates for the Month of

February-09

Type of Deposit	Category of Deposit	Profit Rate
LCY Savings Monthly	999,999	5.5377
	24,999,999	5.5433
	49,999,999	5.5488
	Above	5.5543
LCY Savings - Half Yearly	999,999	5.6762
	24,999,999	5.6817
	49,999,999	5.6872
	Above	5.6928
Smart Saving Deposit Individual	1,000,000	5.5377
	2,500,000	6.6453
	5,000,000	7.1990
	10,000,000	8.3066
	Above	9.6910
Smart Saving Deposit Corporate	49,999,999	10.7985
	150,000,000	11.3523
	250,000,000	11.9061
	300,000,000	12.3214
	500,000,000	12.7091
LCY TDR DAYS	Above	13.2628
	999,999	3.8764
	49,999,999	3.8819
	99,999,999	3.8875
	199,999,999	3.8930
LCY TDR MONTH	Above	3.8985
	999,999	4.0204
	49,999,999	4.0259
	99,999,999	4.0315
	199,999,999	4.0370
LCY TDR MONTHS	Above	4.0425
	999,999	4.1644
	49,999,999	4.1699
	99,999,999	4.1754
	199,999,999	4.1810
LCY TDR MONTHS QUARTERLY	Above	4.1865
	999,999	4.3083
	49,999,999	4.3139
	99,999,999	4.3194
	199,999,999	4.3250
LCY TDR MONTHS MATURITY	Above	4.3305
	999,999	4.4523
	49,999,999	4.4579
	99,999,999	4.4634
	199,999,999	4.4689
LCY TDR YEAR QUARTERLY	Above	4.4745
	999,999	4.5963
	49,999,999	4.6018
	99,999,999	4.6074
	199,999,999	4.6129
LCY TDR YEAR MATURITY	Above	4.6185
	999,999	4.7403
	49,999,999	4.7458
	99,999,999	4.7514
	199,999,999	4.7569
LCY TDR YEARS HALF YEARLY	Above	4.7624
	999,999	4.8843
	49,999,999	4.8898
	99,999,999	4.8953
	199,999,999	4.9009
LCY TDR YEARS MATURITY	Above	4.9064
	999,999	5.0282
	49,999,999	5.0338
	99,999,999	5.0393
	199,999,999	5.0449
LCY TDR YEARS HALF YEARLY	Above	5.0504
	999,999	5.1722
	49,999,999	5.1778
	99,999,999	5.1833
	199,999,999	5.1888
LCY TDR YEARS MATURITY	Above	5.1944
	999,999	5.3162
	49,999,999	5.3217
	99,999,999	5.3273
	199,999,999	5.3328
LCY TDR YEARS HALF YEARLY	Above	5.3384
	999,999	5.4602
	49,999,999	5.4657
	99,999,999	5.4713
	199,999,999	5.4768
LCY TDR YEARS MATURITY	Above	5.4823
	999,999	5.6042
	49,999,999	5.6097
	99,999,999	5.6152
	199,999,999	5.6208
	Above	5.6263

Category of Deposit	Profit Rate
FCY Savings-HY	0.5538
FCY TDR 7 Days	0.5593
FCY TDR 1 M	0.5648
FCY TDR 3 M	0.5704
FCY TDR 3 MM	0.5759
FCY TDR 6MQ	0.5815
FCY TDR 6MM	0.5870
FCY TDR 1 YQ	0.5925
FCY TDR 1 YM	0.5981
FCY TDR 2YQ	0.6036
FCY TDR 2YM	0.6091
FCY TDR 3YQ	0.6147
FCY TDR 3YM	0.6202
FCY TDR 5YQ	0.6258
FCY TDR 5YM	0.6313

LCY Education Plan Deposits	10.7985
LCY Retirement Plan Deposits	11.3523

Al-Mustaqeem Munafa Smart Deposit Account

Category of	Profit Rate
3 MONTHS MONTHLY	8.5835
6 MONTHS MONTHLY	9.1372
1 YEAR MONTHLY	13.2905
3 YEARS MONTHLY	14.3981
5 YEARS MONTHLY	15.5056

Borrowing from Financial Insti

Category of	Profit Rate
MODARABA	5.5543

Margin deposits	0.0055
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Category of	Profit Rate
Equity	2.2151

Profit Sharing Ratio

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

AUTHORISED SIGNATORY

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