

DAWOOD ISLAMIC BANK LTD.

Profit Rates for the Month of

July-08

Type of Deposit	Category of Deposit	Profit Rate
LCY Savings Monthly	999,999	5.1540
	24,999,999	5.1592
	49,999,999	5.1644
	Above	5.1695
LCY Savings - Half Yearly	999,999	5.2829
	24,999,999	5.2880
	49,999,999	5.2932
	Above	5.2984
Smart Saving Deposit Individual	1,000,000	5.1540
	2,500,000	6.1849
	5,000,000	6.7003
	10,000,000	7.7311
	Above	9.0196
Smart Saving Deposit Corporate	49,999,999	10.0504
	150,000,000	10.5658
	250,000,000	11.0812
	300,000,000	11.4677
	500,000,000	11.8285
	Above	12.3439
LCY TDR DAYS 7	999,999	3.6078
	49,999,999	3.6130
	99,999,999	3.6181
	199,999,999	3.6233
LCY TDR MONTH 1	Above	3.6284
	999,999	3.7418
	49,999,999	3.7470
	99,999,999	3.7521
LCY TDR MONTHS 3	199,999,999	3.7573
	Above	3.7625
	999,999	3.8758
	49,999,999	3.8810
LCY TDR MONTHS 6	99,999,999	3.8861
	199,999,999	3.8913
	Above	3.8965
	999,999	4.0098
LCY TDR MONTHS QUARTERLY 6	49,999,999	4.0150
	99,999,999	4.0202
	199,999,999	4.0253
	Above	4.0305
LCY TDR MONTHS MATURITY 6	999,999	4.1439
	49,999,999	4.1490
	99,999,999	4.1542
	199,999,999	4.1593
LCY TDR YEAR QUARTERLY 1	Above	4.1645
	999,999	4.2779
	49,999,999	4.2830
	99,999,999	4.2882
LCY TDR YEAR MATURITY 1	199,999,999	4.2933
	Above	4.2985
	999,999	4.4119
	49,999,999	4.4170
LCY TDR YEARS HALF YEARLY 2	99,999,999	4.4222
	199,999,999	4.4273
	Above	4.4325
	999,999	4.5459
LCY TDR YEARS MATURITY 2	49,999,999	4.5510
	99,999,999	4.5562
	199,999,999	4.5613
	Above	4.5665
LCY TDR YEARS HALF YEARLY 3	999,999	4.6799
	49,999,999	4.6850
	99,999,999	4.6902
	199,999,999	4.6953
LCY TDR YEARS MATURITY 3	Above	4.7005
	999,999	4.8139
	49,999,999	4.8190
	99,999,999	4.8242
LCY TDR YEARS HALF YEARLY 5	199,999,999	4.8293
	Above	4.8345
	999,999	4.9479
	49,999,999	4.9530
LCY TDR YEARS MATURITY 5	99,999,999	4.9582
	199,999,999	4.9633
	Above	4.9685
	999,999	5.0819
LCY TDR YEARS HALF YEARLY 5	49,999,999	5.0870
	99,999,999	5.0922
	199,999,999	5.0973
	Above	5.1025
LCY TDR YEARS MATURITY 5	999,999	5.2159
	49,999,999	5.2210
	99,999,999	5.2262
	199,999,999	5.2314
	Above	5.2365

Category of Deposit	Profit Rate
FCY Savings-HY	0.5154
FCY TDR 7 Days	0.5206
FCY TDR 1 M	0.5257
FCY TDR 3 M	0.5309
FCY TDR 3 MM	0.5360
FCY TDR 6MQ	0.5412
FCY TDR 6MM	0.5463
FCY TDR 1 YQ	0.5515
FCY TDR 1 YM	0.5566
FCY TDR 2YQ	0.5618
FCY TDR 2YM	0.5669
FCY TDR 3YQ	0.5721
FCY TDR 3YM	0.5773
FCY TDR 5YQ	0.5824
FCY TDR 5YM	0.5876

LCY Education Plan Deposits	10.0504
LCY Retirement Plan Deposits	10.5658

Al-Mustageem Munafa Smart Deposit Account

Category of	Profit Rate
3 MONTHS MONTHLY	7.7311
6 MONTHS MONTHLY	8.2465
1 YEAR MONTHLY	10.0504
3 YEARS MONTHLY	10.5658
5 YEARS MONTHLY	11.0812

Borrowing from Financial Institutions

Category of	Profit Rate
Borrow FI - Wakala	6.9580
Borrow - Musharaka	6.9580
Borrowing FI - Modaraba	7.8599
Borrowing FI - C/Murabaha	7.8599

Category of	Profit Rate
Equity	2.0616

Profit Sharing Ratio

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

AUTHORISED SIGNATORY

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