

DAWOOD ISLAMIC BANK LTD.

Profit & Rate Calculation

June-08

Category of Deposit	Category	Rate of Profit (%)
LCY Savings Monthly	999,999	5.0060
	24,999,999	5.0110
	49,999,999	5.0160
	Above	5.0210
LCY Savings - Half Yearly	999,999	5.1311
	24,999,999	5.1361
	49,999,999	5.1411
	Above	5.1461
LCY Smart Savings Deposit - Individual	1,000,000	5.0060
	2,500,000	6.0072
	5,000,000	6.5078
	10,000,000	7.5090
	Above	8.7605
LCY Smart Savings Deposit - Corporate	49,999,999	9.7616
	150,000,000	10.2622
	250,000,000	10.7628
	300,000,000	11.1383
	500,000,000	11.4887
	Above	11.9893
LCY Education Plan Deposits	All	9.7616
LCY Retirement Plan Deposits	All	10.2622
LCY TDR 7 DAYS	999,999	3.5042
	49,999,999	3.5092
	99,999,999	3.5142
	199,999,999	3.5192
	Above	3.5242
LCY TDR 1 MONTH	999,999	3.6343
	49,999,999	3.6393
	99,999,999	3.6443
	199,999,999	3.6494
	Above	3.6544
LCY TDR 3 MONTHS MATURITY	999,999	3.7645
	49,999,999	3.7695
	99,999,999	3.7745
	199,999,999	3.7795
	Above	3.7845
LCY TDR 6 MONTHS QUARTERLY	999,999	3.8946
	49,999,999	3.8997
	99,999,999	3.9047
	199,999,999	3.9097
	Above	3.9147
LCY TDR 6 MONTHS MATURITY	999,999	4.0248
	49,999,999	4.0298
	99,999,999	4.0348
	199,999,999	4.0398
	Above	4.0448
LCY TDR 1 YEAR QUARTERLY	999,999	4.1550
	49,999,999	4.1600
	99,999,999	4.1650
	199,999,999	4.1700
	Above	4.1750
LCY TDR 1 YEAR MATURITY	999,999	4.2851
	49,999,999	4.2901
	99,999,999	4.2951
	199,999,999	4.3001
	Above	4.3051
LCY TDR 2 YEARS HALF YEARLY	999,999	4.4153
	49,999,999	4.4203
	99,999,999	4.4253
	199,999,999	4.4303
	Above	4.4353
LCY TDR 2 YEARS MATURITY	999,999	4.5454
	49,999,999	4.5504
	99,999,999	4.5554
	199,999,999	4.5604
	Above	4.5654

DAWOOD ISLAMIC BANK LTD.

Profit & Rate Calculation
June-08

Category of Deposit	Category	Rate of Profit (%)
LCY TDR 3 YEARS HALF YEARLY	999,999	4.6756
	49,999,999	4.6806
	99,999,999	4.6856
	199,999,999	4.6906
	Above	4.6956
LCY TDR 3 YEARS MATURITY	999,999	4.8057
	49,999,999	4.8107
	99,999,999	4.8157
	199,999,999	4.8208
	Above	4.8258
LCY TDR 5 YEARS HALF YEARLY	999,999	4.9359
	49,999,999	4.9409
	99,999,999	4.9459
	199,999,999	4.9509
	Above	4.9559
LCY TDR 5 YEARS MATURITY	999,999	5.0660
	49,999,999	5.0711
	99,999,999	5.0761
	199,999,999	5.0811
	Above	5.0861

FCY Savings-HY		0.5006
FCY TDR 7 Days		0.5056
FCY TDR 1 M		0.5106
FCY TDR 3 M		0.5156
FCY TDR 3 MM		0.5206
FCY TDR 6MQ		0.5256
FCY TDR 6MM		0.5306
FCY TDR 1 YQ		0.5356
FCY TDR 1 YM		0.5406
FCY TDR 2YQ		0.5457
FCY TDR 2YM		0.5507
FCY TDR 3YQ		0.5557
FCY TDR 3YM		0.5607
FCY TDR 5YQ		0.5657
FCY TDR 5YM		0.5707

Al-Mustaqeem Munafa Smart Deposit Account

3 MONTHS MONTHLY	All	7.5090
6 MONTHS MONTHLY	All	8.0096
1 YEAR MONTHLY	All	8.5102
3 YEARS MONTHLY	All	9.0108
5 YEARS MONTHLY	All	9.5113

Borrowing from Financial Institutions

Borrowing FI - Musharaka	All	7.6341
Borrowing FI - Wakala	All	7.6341
Borrowing FI - Modaraba	All	7.6341
Borrowing FI - C/Murabaha	All	7.6341

Equity		2.0024
--------	--	--------