

**DAWOOD ISLAMIC BANK LTD.**  
**Profit Rates for the Month of**  
**April-09**

Type of Deposit	Category of Deposit	Profit Rate
LCY Savings Monthly	999,999	5.0183
	24,999,999	5.0233
	49,999,999	5.0283
	Above	5.0333
LCY Savings - Half Yearly	999,999	5.1437
	24,999,999	5.1487
	49,999,999	5.1538
	Above	5.1588
Smart Saving Deposit Individual	1,000,000	5.0183
	2,500,000	6.0219
	5,000,000	6.5237
	10,000,000	7.5274
	Above	8.7820
Smart Saving Deposit Corporate	10,000,000	5.0183
	49,999,999	9.7856
	150,000,000	10.2874
	250,000,000	10.7893
	300,000,000	11.1656
LCY TDR DAYS	999,999	3.5128
	49,999,999	3.5178
	99,999,999	3.5228
	199,999,999	3.5278
	Above	3.5329
LCY TDR MONTH	999,999	3.6433
	49,999,999	3.6483
	99,999,999	3.6533
	199,999,999	3.6583
LCY TDR MONTHS	Above	3.6633
	999,999	3.7737
	49,999,999	3.7788
	99,999,999	3.7838
	199,999,999	3.7888
LCY TDR MONTHS QUARTERLY	Above	3.7938
	999,999	3.9042
	49,999,999	3.9092
	99,999,999	3.9142
	199,999,999	3.9193
LCY TDR MONTHS MATURITY	Above	3.9243
	999,999	4.0347
	49,999,999	4.0397
	99,999,999	4.0447
	199,999,999	4.0497
LCY TDR YEAR QUARTERLY	Above	4.0548
	999,999	4.1652
	49,999,999	4.1702
	99,999,999	4.1752
	199,999,999	-
LCY TDR YEAR MATURITY	Above	4.1852
	999,999	4.2956
	49,999,999	4.3007
	99,999,999	4.3057
	199,999,999	4.3107
LCY TDR YEARS HALF YEARLY	Above	4.3157
	999,999	4.4261
	49,999,999	4.4311
	99,999,999	4.4361
	199,999,999	4.4412
LCY TDR YEARS MATURITY	Above	4.4462
	999,999	4.5566
	49,999,999	4.5616
	99,999,999	4.5666
	199,999,999	4.5716
LCY TDR YEARS HALF YEARLY	Above	4.5767
	999,999	4.6871
	49,999,999	4.6921
	99,999,999	4.6971
	199,999,999	4.7021
LCY TDR YEARS MATURITY	Above	4.7071
	999,999	4.8175
	49,999,999	4.8226
	99,999,999	4.8276
	199,999,999	4.8326
LCY TDR YEARS HALF YEARLY	Above	4.8376
	999,999	4.9480
	49,999,999	4.9530
	99,999,999	4.9580
	199,999,999	4.9631
LCY TDR YEARS MATURITY	Above	4.9681
	999,999	5.0785
	49,999,999	5.0835
	99,999,999	5.0885
	199,999,999	5.0935
Above	5.0986	

Category of Deposit	Profit Rate
FCY Savings-HY	0.5018
FCY TDR 7 Days	0.5068
FCY TDR 1 M	0.5119
FCY TDR 3 M	0.5169
FCY TDR 3 MM	0.5219
FCY TDR 6MQ	0.5269
FCY TDR 6MM	0.5319
FCY TDR 1 YQ	0.5370
FCY TDR 1 YM	0.5420
FCY TDR 2YQ	0.5470
FCY TDR 2YM	0.5520
FCY TDR 3YQ	0.5570
FCY TDR 3YM	0.5620
FCY TDR 5YQ	0.5671
FCY TDR 5YM	0.5721

LCY Education Plan Deposits	9.7856
LCY Retirement Plan Deposits	10.2874

**Al-Mustaqem Munafa Smart Deposit Account**

Category of	Profit Rate
3 MONTHS MONTHLY	7.7783
6 MONTHS MONTHLY	8.2801
1 YEAR MONTHLY	13.5493
3 YEARS MONTHLY	14.0511
5 YEARS MONTHLY	14.3021

**Borrowing from Financial Inst**

Category of	Profit Rate
MODARABA	5.0333

Margin deposits	0.0050
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Category of	Profit Rate
Equity	2.0073

**Profit Sharing Ratio**

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

AUTHORISED SIGNATORY

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