

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

| Type of Deposit                 | Category of Deposit | Profit Rate |
|---------------------------------|---------------------|-------------|
|                                 | 999,999             | 5.2110      |
| LCY Savings Monthly             | 24,999,999          | 5.2162      |
|                                 | 49,999,999          | 5.2214      |
|                                 | Above               | 5.2266      |
|                                 | 999,999             | 5.3413      |
| LCY Savings - Half Yearly       | 24,999,999          | 5.3465      |
|                                 | 49,999,999          | 5.3517      |
|                                 | Above               | 5.3569      |
|                                 | 1,000,000           | 5.2110      |
| Smart Saving Deposit Individual | 2,500,000           | 6.2532      |
|                                 | 5,000,000           | 6.7743      |
|                                 | 10,000,000          | 7.8165      |
|                                 | Above               | 9.1192      |
|                                 | 10,000,000          | 5.2110      |
|                                 | 49,999,999          | 10.1614     |
| Smart Saving Deposit Corporate  | 150,000,000         | 10.6825     |
|                                 | 250,000,000         | 11.2036     |
|                                 | 300,000,000         | 11.5944     |
|                                 | 500,000,000         | 11.9592     |
|                                 | Above               | 12.4803     |
|                                 | 999,999             | 3.6477      |
| LCY TDR 7 DAYS                  | 49,999,999          | 3.6529      |
|                                 | 99,999,999          | 3.6581      |
|                                 | 199,999,999         | 3.6633      |
|                                 | Above               | 3.6685      |
|                                 | 999,999             | 3.7832      |
| LCY TDR 1 MONTH                 | 49,999,999          | 3.7884      |
|                                 | 99,999,999          | 3.7936      |
|                                 | 199,999,999         | 3.7988      |
|                                 | Above               | 3.8040      |
|                                 | 999,999             | 3.9187      |
| LCY TDR 3 MONTHS                | 49,999,999          | 3.9239      |
|                                 | 99,999,999          | 3.9291      |
|                                 | 199,999,999         | 3.9343      |
|                                 | Above               | 3.9395      |
|                                 | 999,999             | 4.0541      |
| LCY TDR 6 MONTHS QUARTERLY      | 49,999,999          | 4.0594      |
|                                 | 99,999,999          | 4.0646      |
|                                 | 199,999,999         | 4.0698      |
|                                 | Above               | 4.0750      |
|                                 | 999,999             | 4.1896      |
| LCY TDR 6 MONTHS MATURITY       | 49,999,999          | 4.1948      |
|                                 | 99,999,999          | 4.2000      |
|                                 | 199,999,999         | 4.2053      |
|                                 | Above               | 4.2105      |
|                                 | 999,999             | 4.3251      |
| LCY TDR 1 YEAR QUARTERLY        | 49,999,999          | 4.3303      |
|                                 | 99,999,999          | 4.3355      |
|                                 | 199,999,999         | 4.3407      |
|                                 | Above               | 4.3460      |
|                                 | 999,999             | 4.4606      |
| LCY TDR 1 YEAR MATURITY         | 49,999,999          | 4.4658      |
|                                 | 99,999,999          | 4.4710      |
|                                 | 199,999,999         | 4.4762      |
|                                 | Above               | 4.4814      |
|                                 | 999,999             | 4.5961      |
| LCY TDR 2 YEARS HALF YEARLY     | 49,999,999          | 4.6013      |
|                                 | 99,999,999          | 4.6065      |
|                                 | 199,999,999         | 4.6117      |
|                                 | Above               | 4.6169      |
|                                 | 999,999             | 4.7316      |
| LCY TDR 2 YEARS MATURITY        | 49,999,999          | 4.7368      |
|                                 | 99,999,999          | 4.7420      |
|                                 | 199,999,999         | 4.7472      |
|                                 | Above               | 4.7524      |
|                                 | 999,999             | 4.8671      |
| LCY TDR 3 YEARS HALF YEARLY     | 49,999,999          | 4.8723      |
|                                 | 99,999,999          | 4.8775      |
|                                 | 199,999,999         | 4.8827      |
|                                 | Above               | 4.8879      |
|                                 | 999,999             | 5.0025      |
| LCY TDR 3 YEARS MATURITY        | 49,999,999          | 5.0077      |
|                                 | 99,999,999          | 5.0130      |
|                                 | 199,999,999         | 5.0182      |
|                                 | Above               | 5.0234      |
|                                 | 999,999             | 5.1380      |
| LCY TDR 5 YEARS HALF YEARLY     | 49,999,999          | 5.1432      |
|                                 | 99,999,999          | 5.1484      |
|                                 | 199,999,999         | 5.1537      |
|                                 | Above               | 5.1589      |
|                                 | 999,999             | 5.2735      |
| LCY TDR 5 YEARS MATURITY        | 49,999,999          | 5.2787      |
|                                 | 99,999,999          | 5.2839      |
|                                 | 199,999,999         | 5.2891      |
|                                 | Above               | 5.2944      |

| Category of Deposit | Profit Rate |
|---------------------|-------------|
| FCY Savings-HY      | 0.5211      |
| FCY TDR 7 Days      | 0.5263      |
| FCY TDR 1 M         | 0.5315      |
| FCY TDR 3 M         | 0.5367      |
| FCY TDR 3 MM        | 0.5419      |
| FCY TDR 6MQ         | 0.5472      |
| FCY TDR 6MM         | 0.5524      |
| FCY TDR 1 YQ        | 0.5576      |
| FCY TDR 1 YM        | 0.5628      |
| FCY TDR 2YQ         | 0.5680      |
| FCY TDR 2YM         | 0.5732      |
| FCY TDR 3YQ         | 0.5784      |
| FCY TDR 3YM         | 0.5836      |
| FCY TDR 5YQ         | 0.5888      |
| FCY TDR 5YM         | 0.5941      |

|                              |         |
|------------------------------|---------|
| LCY Education Plan Deposits  | 10.1614 |
| LCY Retirement Plan Deposits | 10.6825 |

**Al-Mustaqeem Munafa Smart Deposit Account**

| Category of      | Profit Rate |
|------------------|-------------|
| 3 MONTHS MONTHLY | 8.0770      |
| 6 MONTHS MONTHLY | 8.5981      |
| 1 YEAR MONTHLY   | 14.5907     |
| 3 YEARS MONTHLY  | 14.6950     |
| 5 YEARS MONTHLY  | 14.7992     |

**Borrowing from Financial Insti**

| Category of | Profit Rate |
|-------------|-------------|
| MODARABA    | 5.2266      |

|                 |        |
|-----------------|--------|
| Margin deposits | 0.0052 |
|-----------------|--------|

| Category of | Profit Rate |
|-------------|-------------|
| Equity      | 2.0844      |

**Profit Sharing Ratio**

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

AUTHORISED SIGNATORY

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