

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

Type of Deposit	Category of Deposit	Profit Rate
LCY Savings Monthly	999,999	5.0007
	24,999,999	5.0057
	49,999,999	5.0107
	Above	5.0157
LCY Savings - Half Yearly	999,999	5.1257
	24,999,999	5.1307
	49,999,999	5.1357
	Above	5.1407
Smart Saving Deposit Individual	1,000,000	5.0007
	2,500,000	6.0008
	5,000,000	6.5009
	10,000,000	7.5010
	Above	8.7512
Smart Saving Deposit Corporate	999,999	5.0007
	49,999,999	9.7513
	150,000,000	10.2514
	250,000,000	10.7515
	300,000,000	11.1265
	500,000,000	11.4766
	Above	11.9767
LCY TDR DAYS 7	999,999	3.5005
	49,999,999	3.5055
	99,999,999	3.5105
	199,999,999	3.5155
	Above	3.5205
LCY TDR MONTH 1	999,999	3.6305
	49,999,999	3.6355
	99,999,999	3.6405
	199,999,999	3.6455
	Above	3.6505
LCY TDR MONTHS 3	999,999	3.7605
	49,999,999	3.7655
	99,999,999	3.7705
	199,999,999	3.7755
	Above	3.7805
LCY TDR MONTHS QUARTERLY 6	999,999	3.8905
	49,999,999	3.8955
	99,999,999	3.9005
	199,999,999	3.9055
	Above	3.9105
LCY TDR MONTHS MATURITY 6	999,999	4.0206
	49,999,999	4.0256
	99,999,999	4.0306
	199,999,999	4.0356
	Above	4.0406
LCY TDR YEAR QUARTERLY 1	999,999	4.1506
	49,999,999	4.1556
	99,999,999	4.1606
	199,999,999	4.1656
	Above	4.1706
LCY TDR YEAR MATURITY 1	999,999	4.2806
	49,999,999	4.2856
	99,999,999	4.2906
	199,999,999	4.2956
	Above	4.3006
LCY TDR YEARS HALF YEARLY 2	999,999	4.4106
	49,999,999	4.4156
	99,999,999	4.4206
	199,999,999	4.4256
	Above	4.4306
LCY TDR YEARS MATURITY 2	999,999	4.5406
	49,999,999	4.5456
	99,999,999	4.5506
	199,999,999	4.5556
	Above	4.5606
LCY TDR YEARS HALF YEARLY 3	999,999	4.6706
	49,999,999	4.6756
	99,999,999	4.6806
	199,999,999	4.6856
	Above	4.6906
LCY TDR YEARS MATURITY 3	999,999	4.8007
	49,999,999	4.8057
	99,999,999	4.8107
	199,999,999	4.8157
	Above	4.8207
LCY TDR YEARS HALF YEARLY 5	999,999	4.9307
	49,999,999	4.9357
	99,999,999	4.9407
	199,999,999	4.9457
	Above	4.9507
LCY TDR YEARS MATURITY 5	999,999	5.0607
	49,999,999	5.0657
	99,999,999	5.0707
	199,999,999	5.0757
	Above	5.0807

Category of Deposit	Profit Rate
FCY Savings-HY	0.5001
FCY TDR 7 Days	0.5051
FCY TDR 1 M	0.5101
FCY TDR 3 M	0.5151
FCY TDR 3 MM	0.5201
FCY TDR 6MQ	0.5251
FCY TDR 6MM	0.5301
FCY TDR 1 YQ	0.5351
FCY TDR 1 YM	0.5401
FCY TDR 2YQ	0.5451
FCY TDR 2YM	0.5501
FCY TDR 3YQ	0.5551
FCY TDR 3YM	0.5601
FCY TDR 5YQ	0.5651
FCY TDR 5YM	0.5701

LCY Education Plan Deposits	9.7513
LCY Retirement Plan Deposits	10.2514

**Al-Mustaqem Munafa Smart Deposit Account**

Category of	Profit Rate
3 MONTHS MONTHLY	7.7511
6 MONTHS MONTHLY	8.2511
1 YEAR MONTHLY	13.5019
3 YEARS MONTHLY	14.0019
5 YEARS MONTHLY	14.2520

**Borrowing from Financial Inst**

Category of	Profit Rate
MODARABA	5.0157

Margin deposits	0.0050
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Category of	Profit Rate
Equity	2.0003

**Profit Sharing Ratio**

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

AUTHORISED SIGNATORY

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