

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

Type of Deposit	Category of Deposit	Profit Rate
LCY Savings Monthly	999,999	5.0000
	24,999,999	5.0000
	49,999,999	5.0000
	Above	5.0000
LCY Savings - Half Yearly	999,999	5.0000
	24,999,999	5.0000
	49,999,999	5.0000
	Above	5.0000
Smart Saving Deposit Individual	1,000,000	5.0000
	2,500,000	5.0000
	5,000,000	5.2496
	10,000,000	6.1246
	Above	6.7808
Smart Saving Deposit Corporate	999,999	5.0000
	49,999,999	7.6557
	150,000,000	8.3119
	250,000,000	8.7494
	300,000,000	9.1869
	500,000,000	9.6243
	Above	10.0618
LCY TDR DAYS 7	999,999	2.6248
	49,999,999	2.6292
	99,999,999	2.6336
	199,999,999	2.6379
	Above	2.6423
LCY TDR MONTH 1	999,999	2.7386
	49,999,999	2.7429
	99,999,999	2.7473
	199,999,999	2.7517
	Above	2.7561
LCY TDR MONTHS 3	999,999	2.8042
	49,999,999	2.8086
	99,999,999	2.8129
	199,999,999	2.8173
	Above	2.8217
LCY TDR MONTHS QUARTERLY 6	999,999	2.9354
	49,999,999	2.9398
	99,999,999	2.9442
	199,999,999	2.9485
	Above	2.9529
LCY TDR MONTHS MATURITY 6	999,999	2.9792
	49,999,999	2.9835
	99,999,999	2.9879
	199,999,999	2.9923
	Above	2.9967
LCY TDR YEAR QUARTERLY 1	999,999	3.1760
	49,999,999	3.1804
	99,999,999	3.1848
	199,999,999	3.1892
	Above	3.1935
LCY TDR YEAR MATURITY 1	999,999	3.2854
	49,999,999	3.2898
	99,999,999	3.2942
	199,999,999	3.2985
	Above	3.3029
LCY TDR YEARS HALF YEARLY 2	999,999	3.3729
	49,999,999	3.3773
	99,999,999	3.3816
	199,999,999	3.3860
	Above	3.3904
LCY TDR YEARS MATURITY 2	999,999	3.5041
	49,999,999	3.5085
	99,999,999	3.5129
	199,999,999	3.5173
	Above	3.5216
LCY TDR YEARS HALF YEARLY 3	999,999	3.6135
	49,999,999	3.6179
	99,999,999	3.6223
	199,999,999	3.6266
	Above	3.6310
LCY TDR YEARS MATURITY 3	999,999	3.7229
	49,999,999	3.7272
	99,999,999	3.7316
	199,999,999	3.7360
	Above	3.7404
LCY TDR YEARS HALF YEARLY 5	999,999	3.7666
	49,999,999	3.7710
	99,999,999	3.7754
	199,999,999	3.7797
	Above	3.7841
LCY TDR YEARS MATURITY 5	999,999	4.4272
	49,999,999	4.4316
	99,999,999	4.4359
	199,999,999	4.4403
	Above	4.4447

Category of Deposit	Profit Rate
FCY Savings-HY	0.4375
FCY TDR 7 Days	0.4418
FCY TDR 1 M	0.4462
FCY TDR 3 M	0.4506
FCY TDR 3 MM	0.4550
FCY TDR 6MQ	0.4593
FCY TDR 6MM	0.4637
FCY TDR 1 YQ	0.4681
FCY TDR 1 YM	0.4725
FCY TDR 2YQ	0.4768
FCY TDR 2YM	0.4812
FCY TDR 3YQ	0.4856
FCY TDR 3YM	0.4900
FCY TDR 5YQ	0.4943
FCY TDR 5YM	0.4987

LCY Education Plan Deposits	6.9995
LCY Retirement Plan Deposits	7.8745

Al-Mustaqem Munafa Smart Deposit Account

Category of	Profit Rate
3 MONTHS MONTHLY	6.1246
6 MONTHS MONTHLY	6.9995
1 YEAR MONTHLY	11.4180
3 YEARS MONTHLY	11.5930
5 YEARS MONTHLY	11.8117

Borrowing from Financial Inst

Category of	Profit Rate
MODARABA	4.3878

Margin deposits	0.0044
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Category of	Profit Rate
Equity	1.5311

Profit Sharing Ratio

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

AUTHORISED SIGNATORY

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