

DAWOOD ISLAMIC BANK LTD.
Profit Rates for the Month of
January-10

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	5.1494
	10,000,000	6.0077
	Above	6.6514
Smart Saving Deposit Corporate	999,999	5.0000
	49,999,999	7.5096
	150,000,000	8.1533
	250,000,000	8.5824
	300,000,000	9.0115
	500,000,000	9.4406
	Above	9.8698
LCY TDR DAYS 7	999,999	2.5747
	49,999,999	2.5790
	99,999,999	2.5833
	199,999,999	2.5876
LCY TDR MONTH 1	Above	2.5919
	999,999	2.6863
	49,999,999	2.6906
	99,999,999	2.6949
LCY TDR MONTHS 3	199,999,999	2.6992
	Above	2.7035
	999,999	2.7507
	49,999,999	2.7549
LCY TDR MONTHS 6	99,999,999	2.7592
	199,999,999	2.7635
	Above	2.7678
	999,999	2.8794
LCY TDR MONTHS QUARTERLY 6	49,999,999	2.8837
	99,999,999	2.8880
	199,999,999	2.8923
	Above	2.8966
LCY TDR MONTHS MATURITY 6	999,999	2.9223
	49,999,999	2.9266
	99,999,999	2.9309
	199,999,999	2.9352
LCY TDR YEAR QUARTERLY 1	Above	2.9395
	999,999	3.1154
	49,999,999	3.1197
	99,999,999	3.1240
LCY TDR YEAR MATURITY 1	199,999,999	3.1283
	Above	3.1326
	999,999	3.2227
	49,999,999	3.2270
LCY TDR YEARS HALF YEARLY 2	99,999,999	3.2313
	199,999,999	3.2356
	Above	3.2399
	999,999	3.3085
LCY TDR YEARS MATURITY 2	49,999,999	3.3128
	99,999,999	3.3171
	199,999,999	3.3214
	Above	3.3257
LCY TDR YEARS MATURITY 3	999,999	3.4373
	49,999,999	3.4415
	99,999,999	3.4458
	199,999,999	3.4501
LCY TDR YEARS HALF YEARLY 3	Above	3.4544
	999,999	3.5445
	49,999,999	3.5488
	99,999,999	3.5531
LCY TDR YEARS MATURITY 3	199,999,999	3.5574
	Above	3.5617
	999,999	3.6518
	49,999,999	3.6561
LCY TDR YEARS MATURITY 5	99,999,999	3.6604
	199,999,999	3.6647
	Above	3.6690
	999,999	3.6947
LCY TDR YEARS HALF YEARLY 5	49,999,999	3.6990
	99,999,999	3.7033
	199,999,999	3.7076
	Above	3.7119
LCY TDR YEARS MATURITY 5	999,999	4.3427
	49,999,999	4.3470
	99,999,999	4.3513
	199,999,999	4.3556
	Above	4.3599

Category of Deposit	Profit Rate
FCY Savings-HY	0.4291
FCY TDR 7 Days	0.4334
FCY TDR 1 M	0.4377
FCY TDR 3 M	0.4420
FCY TDR 3 MM	0.4463
FCY TDR 6MQ	0.4506
FCY TDR 6MM	0.4549
FCY TDR 1 YQ	0.4592
FCY TDR 1 YM	0.4634
FCY TDR 2YQ	0.4677
FCY TDR 2YM	0.4720
FCY TDR 3YQ	0.4763
FCY TDR 3YM	0.4806
FCY TDR 5YQ	0.4849
FCY TDR 5YM	0.4892

LCY Education Plan Deposits	6.8659
LCY Retirement Plan Deposits	7.7242

Al-Mustaqem Munafa Smart Deposit Account

Category of	Profit Rate
3 MONTHS MONTHLY	6.0077
6 MONTHS MONTHLY	6.8659
1 YEAR MONTHLY	11.2000
3 YEARS MONTHLY	11.3717
5 YEARS MONTHLY	11.5862

Borrowing from Financial Inst

Category of	Profit Rate
MODARABA	4.3041

Margin deposits	0.0043
-----------------	--------

Category of	Profit Rate
Equity	1.5019

Profit Sharing Ratio

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

AUTHORISED SIGNATORY

AUTHORISED SIGNATORY