

DAWOOD ISLAMIC BANK LTD.

Profit & Rate Calculation

May-08

Category of Deposit		Weightages	Monthly Average Deposit *	Weightages to be applied	Weighted Average Deposit	Ratio	Profit distribution	Rate of Profit (%)	Apr-08	Diff.
LCY Savings Monthly	999,999	1.000	900,628	1.00	900,628	0.000	1,402	1.8334	1,8801	(0.05)
	24,999,999	1.250	43,610,552	1.25	54,513,190	0.005	84,883	2.2917	2,3501	(0.06)
	49,999,999	1.500	5,806,386	1.50	8,709,579	0.001	13,562	2.7501	2,8201	(0.07)
	Above	1.750	98,912,440	1.75	173,096,770	0.016	269,531	3.2084	3,2902	(0.08)
	999,999	2.250	36,331,305	2.25	81,745,436	0.008	127,287	4.1251	4,2302	(0.11)
LCY Savings - Half Yearly	24,999,999	2.500	193,619,775	2.50	484,049,438	0.046	753,720	4.5834	4,7002	(0.12)
	49,999,999	2.750	133,321,984	2.75	366,635,457	0.034	570,893	5.0418	5,1703	(0.13)
	Above	3.000	339,449,374	3.00	1,018,348,122	0.096	1,585,684	5.5001	5,6403	(0.14)
	999,999	2.100	0	2.10	0	0.000	0	3.8501	3,9482	(0.10)
	49,999,999	2.350	0	2.35	0	0.000	0	4.3084	4,4182	(0.11)
LCY TDR 7 DAYS	99,999,999	2.600	0	2.60	0	0.000	0	4.7668	4,8883	(0.12)
	199,999,999	2.850	0	2.85	0	0.000	0	5.2251	5,3583	(0.13)
	Above	3.100	0	3.10	0	0.000	0	5.6835	5,8283	(0.14)
	999,999	2.125	0	2.13	0	0.000	0	3.8959	3,9952	(0.10)
	49,999,999	2.375	0	2.38	0	0.000	0	4.3543	4,4652	(0.11)
LCY TDR 1 MONTH	99,999,999	2.625	29,032,258	2.63	76,209,678	0.007	118,667	4.8126	4,9353	(0.12)
	199,999,999	2.875	174,193,548	2.88	500,806,452	0.047	779,813	5.2710	5,4053	(0.13)
	Above	3.125	96,774,194	3.13	302,419,355	0.028	470,901	5.7293	5,8753	(0.15)
	999,999	2.150	290,323	2.15	624,194	0.000	972	3.9418	4,0422	(0.10)
	49,999,999	2.400	47,583,952	2.40	114,201,485	0.011	177,825	4.4001	4,5122	(0.11)
LCY TDR 3 MONTHS MATURITY	99,999,999	2.650	0	2.65	0	0.000	0	4.8584	4,9623	(0.12)
	199,999,999	2.900	150,000,000	2.90	435,000,000	0.041	677,345	5.3168	5,4523	(0.14)
	Above	3.150	0	3.15	0	0.000	0	5.7751	5,9223	(0.15)
	999,999	2.156	0	2.16	0	0.000	0	3.9528	4,0535	(0.10)
	49,999,999	2.406	0	2.41	0	0.000	0	4.4111	4,5235	(0.11)
LCY TDR 6 MONTHS QUARTERLY	99,999,999	2.656	0	2.66	0	0.000	0	4.8694	4,9935	(0.12)
	199,999,999	2.906	0	2.91	0	0.000	0	5.3278	5,4636	(0.14)
	Above	3.156	0	3.16	0	0.000	0	5.7861	5,9336	(0.15)
	999,999	2.157	241,936	2.16	521,855	0.000	813	3.9546	4,0554	(0.10)
	49,999,999	2.407	0	2.41	0	0.000	0	4.4129	4,5254	(0.11)
LCY TDR 6 MONTHS MATURITY	99,999,999	2.657	0	2.66	0	0.000	0	4.8713	4,9954	(0.12)
	199,999,999	2.907	300,000,000	2.91	872,100,000	0.082	1,357,959	5.3296	5,4654	(0.14)
	Above	3.157	290,322,581	3.16	916,548,387	0.086	1,427,170	5.7880	5,9355	(0.15)
	999,999	2.158	0	2.16	0	0.000	0	3.9564	4,0573	(0.10)
	49,999,999	2.408	62,483,871	2.41	150,461,161	0.014	234,285	4.4148	4,5273	(0.11)
LCY TDR 1 YEAR QUARTERLY	99,999,999	2.658	110,000,000	2.66	292,380,000	0.027	455,269	4.8731	4,9973	(0.12)
	199,999,999	2.908	0	2.91	0	0.000	0	5.3315	5,4673	(0.14)
	Above	3.158	0	3.16	0	0.000	0	5.7898	5,9373	(0.15)
	999,999	2.159	30,097	2.16	64,980	0.000	101	3.9583	4,0591	(0.10)
	49,999,999	2.409	29,565,766	2.41	71,223,931	0.007	110,904	4.4166	4,5292	(0.11)
LCY TDR 1 YEAR MATURITY	99,999,999	2.659	80,000,000	2.66	212,720,000	0.020	331,229	4.8749	4,9992	(0.12)
	199,999,999	2.909	200,000,000	2.91	581,800,000	0.055	905,929	5.3333	5,4692	(0.14)
	Above	3.159	0	3.16	0	0.000	0	5.7916	5,9392	(0.15)
	999,999	2.160	0	2.16	0	0.000	0	3.9601	4,0610	(0.10)
	49,999,999	2.410	0	2.41	0	0.000	0	4.4184	4,5310	(0.11)
LCY TDR 2 YEARS HALF YEARLY	99,999,999	2.660	0	2.66	0	0.000	0	4.8768	5,0011	(0.12)
	199,999,999	2.910	0	2.91	0	0.000	0	5.3351	5,4711	(0.14)
	Above	3.160	0	3.16	0	0.000	0	5.7935	5,9411	(0.15)
	999,999	2.161	0	2.16	0	0.000	0	3.9619	4,0629	(0.10)
	49,999,999	2.411	0	2.41	0	0.000	0	4.4203	4,5329	(0.11)
LCY TDR 2 YEARS MATURITY	99,999,999	2.661	0	2.66	0	0.000	0	4.8786	5,0029	(0.12)
	199,999,999	2.911	0	2.91	0	0.000	0	5.3370	5,4730	(0.14)
	Above	3.161	0	3.16	0	0.000	0	5.7953	5,9430	(0.15)
	999,999	2.162	0	2.16	0	0.000	0	3.9638	4,0648	(0.10)
	49,999,999	2.412	0	2.41	0	0.000	0	4.4221	4,5348	(0.11)
LCY TDR 3 YEARS HALF YEARLY	99,999,999	2.662	0	2.66	0	0.000	0	4.8804	5,0048	(0.12)
	199,999,999	2.912	0	2.91	0	0.000	0	5.3388	5,4748	(0.14)
	Above	3.162	0	3.16	0	0.000	0	5.7971	5,9449	(0.15)
	999,999	2.163	400,000	2.16	865,200	0.000	1,347	3.9656	4,0667	(0.10)
	49,999,999	2.413	0	2.41	0	0.000	0	4.4239	4,5367	(0.11)
LCY TDR 3 YEARS MATURITY	99,999,999	2.663	0	2.66	0	0.000	0	4.8823	5,0067	(0.12)
	199,999,999	2.913	0	2.91	0	0.000	0	5.3406	5,4767	(0.14)
	Above	3.163	0	3.16	0	0.000	0	5.7990	5,9467	(0.15)
	999,999	2.164	0	2.16	0	0.000	0	3.9674	4,0685	(0.10)
	49,999,999	2.414	20,000,000	2.41	48,280,000	0.005	75,177	4.4258	4,5386	(0.11)
LCY TDR 5 YEARS HALF YEARLY	99,999,999	2.664	0	2.66	0	0.000	0	4.8841	5,0086	(0.12)
	199,999,999	2.914	0	2.91	0	0.000	0	5.3425	5,4786	(0.14)
	Above	3.164	0	3.16	0	0.000	0	5.8008	5,9486	(0.15)
	999,999	2.165	0	2.17	0	0.000	0	3.9693	4,0704	(0.10)
	49,999,999	2.415	0	2.42	0	0.000	0	4.4276	4,5404	(0.11)
LCY TDR 5 YEARS MATURITY	99,999,999	2.665	0	2.67	0	0.000	0	4.8859	5,0105	(0.12)
	199,999,999	2.915	0	2.92	0	0.000	0	5.3443	5,4805	(0.14)
	Above	3.165	0	3.17	0	0.000	0	5.8026	5,9505	(0.15)
	999,999	2.166	0	2.17	0	0.000	0	3.9708	4,0725	(0.10)
	49,999,999	2.416	0	2.42	0	0.000	0	4.4289	4,5425	(0.11)

FCY Savings-HY		0.400	10,499,252	0.40	4,199,701	0.000	6,539	0.7334	0.7520	(0.02)
FCY TDR 7 Days		0.500	0	0.50	0	0.000	0	0.9167	0.9400	(0.02)
FCY TDR 1 M		0.550	0	0.55	0	0.000	0	1.0084	1.0341	(0.03)
FCY TDR 3 M		0.560	0	0.56	0	0.000	0	1.0267	1.0529	(0.03)
FCY TDR 3 MM		0.570	0	0.57	0	0.000	0	1.0450	1.0717	(0.03)
FCY TDR 6MQ		0.580	0	0.58	0	0.000	0	1.0634	1.0905	(0.03)
FCY TDR 6MM		0.590	0	0.59	0	0.000	0	1.0817	1.1093	(0.03)
FCY TDR 1 YQ		0.600	0	0.60	0	0.000	0	1.1000	1.1281	(0.03)
FCY TDR 1 YM		0.610	0	0.61	0	0.000	0	1.1184	1.1469	(0.03)
FCY TDR 2YQ		0.620	0	0.62	0	0.000	0	1.1367	1.1657	(0.03)
FCY TDR 2YM		0.630	0	0.63	0	0.000	0	1.1550	1.1845	(0.03)
FCY TDR 3YQ		0.640	0	0.64	0	0.000	0	1.1734	1.2033	(0.03)
FCY TDR 3YM		0.650	0	0.65	0	0.000	0	1.1917	1.2221	(0.03)
FCY TDR 5YQ		0.660	0	0.66	0	0.000	0	1.2100	1.2409	(0.03)
FCY TDR 5YM		0.670	0	0.67	0	0.000	0	1.2284	1.2597	(0.03)

Al-Mustaqem Munafa Smart Deposit Account

3 MONTHS MONTHLY	All	4.200	12,698,710	4.20	53,334,581	0.005	83,048	7.7002	7.8964	(0.20)
6 MONTHS MONTHLY	All	4.500	1,099,677	4.50	4,948,548	0.000	7,705	8.2502	8.4604	(0.21)
1 YEAR MONTHLY	All	5.200	54,085,435	5.20	281,244,262	0.026	437,929	9.5336	9.7765	(0.24)
3 YEARS MONTHLY	All	5.500	3,750,000	5.50	20,625,000	0.002	32,115	10.0836	10.3405	(0.26)
5 YEARS MONTHLY	All	5.700	4,700,661	5.70	26,793,769	0.003	41,721	10.4502	10.7166	(0.27)

Borrowing from Financial Institutions

Borrowing FI - Musharaka	All	5.200	37,419,355	5.20	194,580,645	0.018	302,984	9.5336	-	9.53
Borrowing FI - Wakala	All	5.000	0	5.00	0	0.000	0	9.1669	9.4005	(0.23)
Borrowing FI - Modaraba	All	4.700	60,967,742	4.70	286,548,387	0.027	446,188	8.8365	8.8365	(0.22)
Borrowing FI - C/Murabaha	All	5.200	0	5.20	0	0.000	0	9.5336	9.7765	(0.24)

||
||
||