

DAWOOD ISLAMIC BANK LTD.
Profit Rates for the Month of
November-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	5.4857
	10,000,000	6.4000
	Above	7.0857
Smart Saving Deposit Corporate	999,999	4.5714
	49,999,999	8.0000
	150,000,000	8.6857
	250,000,000	9.1428
	300,000,000	9.5999
	500,000,000	10.0571
	Above	10.5142
LCY TDR DAYS 7	999,999	2.7428
	49,999,999	2.7474
	99,999,999	2.7520
	199,999,999	2.7566
	Above	2.7611
LCY TDR MONTH 1	999,999	2.8617
	49,999,999	2.8663
	99,999,999	2.8708
	199,999,999	2.8754
	Above	2.8800
LCY TDR MONTHS 3	999,999	2.9303
	49,999,999	2.9348
	99,999,999	2.9394
	199,999,999	2.9440
	Above	2.9486
LCY TDR MONTHS 6	999,999	3.0674
	49,999,999	3.0720
	99,999,999	3.0766
	199,999,999	3.0811
	Above	3.0857
LCY TDR MONTHS 6 MATURITY	999,999	3.1131
	49,999,999	3.1177
	99,999,999	3.1223
	199,999,999	3.1268
	Above	3.1314
LCY TDR YEAR QUARTERLY 1	999,999	3.3188
	49,999,999	3.3234
	99,999,999	3.3280
	199,999,999	3.3326
	Above	3.3371
LCY TDR YEAR MATURITY 1	999,999	3.4331
	49,999,999	3.4377
	99,999,999	3.4423
	199,999,999	3.4468
	Above	3.4514
LCY TDR YEARS HALF YEARLY 2	999,999	3.5246
	49,999,999	3.5291
	99,999,999	3.5337
	199,999,999	3.5383
	Above	3.5428
LCY TDR YEARS MATURITY 2	999,999	3.6617
	49,999,999	3.6663
	99,999,999	3.6708
	199,999,999	3.6754
	Above	3.6800
LCY TDR YEARS HALF YEARLY 3	999,999	3.7760
	49,999,999	3.7806
	99,999,999	3.7851
	199,999,999	3.7897
	Above	3.7943
LCY TDR YEARS MATURITY 3	999,999	3.8903
	49,999,999	3.8948
	99,999,999	3.8994
	199,999,999	3.9040
	Above	3.9086
LCY TDR YEARS HALF YEARLY 5	999,999	3.9360
	49,999,999	3.9405
	99,999,999	3.9451
	199,999,999	3.9497
	Above	3.9543
LCY TDR YEARS MATURITY 5	999,999	4.6263
	49,999,999	4.6308
	99,999,999	4.6354
	199,999,999	4.6400
	Above	4.6445

Category of Deposit	Profit Rate
FCY Savings-HY	0.4571
FCY TDR 7 Days	0.4617
FCY TDR 1 M	0.4663
FCY TDR 3 M	0.4709
FCY TDR 3 MM	0.4754
FCY TDR 6MQ	0.4800
FCY TDR 6MM	0.4846
FCY TDR 1 YQ	0.4891
FCY TDR 1 YM	0.4937
FCY TDR 2YQ	0.4983
FCY TDR 2YM	0.5029
FCY TDR 3YQ	0.5074
FCY TDR 3YM	0.5120
FCY TDR 5YQ	0.5166
FCY TDR 5YM	0.5211

LCY Education Plan Deposits	7.3142
LCY Retirement Plan Deposits	8.2285

Al-Mustaqem Munafa Smart Deposit Account

Category of	Profit Rate
3 MONTHS MONTHLY	6.4000
6 MONTHS MONTHLY	7.3142
1 YEAR MONTHLY	11.9314
3 YEARS MONTHLY	12.1142
5 YEARS MONTHLY	12.3428

Borrowing from Financial Inst

Category of	Profit Rate
MODARABA	4.5851

Margin deposits	0.0046
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Category of	Profit Rate
Equity	1.6000

Profit Sharing Ratio

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

AUTHORISED SIGNATORY

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