

DAWOOD ISLAMIC BANK LTD.
Profit Rates for the Month of
October-08

Type of Deposit	Category of Deposit	Profit Rate
LCY Savings Monthly	999,999	5.2913
	24,999,999	5.2966
	49,999,999	5.3019
	Above	5.3072
LCY Savings - Half Yearly	999,999	5.4236
	24,999,999	5.4289
	49,999,999	5.4342
	Above	5.4395
Smart Saving Deposit Individual	1,000,000	5.2913
	2,500,000	6.3496
	5,000,000	6.8787
	10,000,000	7.9370
Smart Saving Deposit Corporate	Above	9.2598
	49,999,999	10.3181
	150,000,000	10.8472
	250,000,000	11.3763
LCY TDR DAYS 7	300,000,000	11.7732
	500,000,000	12.1436
	Above	12.6727
	999,999	3.7039
LCY TDR MONTH 1	49,999,999	3.7092
	99,999,999	3.7145
	199,999,999	3.7198
	Above	3.7251
LCY TDR MONTHS 3	999,999	3.8415
	49,999,999	3.8468
	99,999,999	3.8521
	199,999,999	3.8574
LCY TDR MONTHS 6	Above	3.8627
	999,999	3.9791
	49,999,999	3.9844
	99,999,999	3.9897
LCY TDR MONTHS QUARTERLY 6	199,999,999	3.9949
	Above	4.0002
	999,999	4.1167
	49,999,999	4.1219
LCY TDR MONTHS MATURITY 6	99,999,999	4.1272
	199,999,999	4.1325
	Above	4.1378
	999,999	4.2542
LCY TDR YEAR QUARTERLY 1	49,999,999	4.2595
	99,999,999	4.2648
	199,999,999	4.2701
	Above	4.2754
LCY TDR YEAR MATURITY 1	999,999	4.3918
	49,999,999	4.3971
	99,999,999	4.4024
	199,999,999	4.4077
LCY TDR YEARS HALF YEARLY 2	Above	4.4130
	999,999	4.5294
	49,999,999	4.5347
	99,999,999	4.5400
LCY TDR YEARS MATURITY 2	199,999,999	4.5452
	Above	4.5505
	999,999	4.6669
	49,999,999	4.6722
LCY TDR YEARS MATURITY 3	99,999,999	4.6775
	199,999,999	4.6828
	Above	4.6881
	999,999	4.8045
LCY TDR YEARS MATURITY 5	49,999,999	4.8098
	99,999,999	4.8151
	199,999,999	4.8204
	Above	4.8257
LCY TDR YEARS MATURITY 5	999,999	4.9421
	49,999,999	4.9474
	99,999,999	4.9527
	199,999,999	4.9580
LCY TDR YEARS MATURITY 5	Above	4.9633
	999,999	5.0797
	49,999,999	5.0850
	99,999,999	5.0903
LCY TDR YEARS MATURITY 5	199,999,999	5.0955
	Above	5.1008
	999,999	5.2172
	49,999,999	5.2225
LCY TDR YEARS MATURITY 5	99,999,999	5.2278
	199,999,999	5.2331
	Above	5.2384
	999,999	5.3548
LCY TDR YEARS MATURITY 5	49,999,999	5.3601
	99,999,999	5.3654
	199,999,999	5.3707
	Above	5.3760

Category of Deposit	Profit Rate
FCY Savings-HY	0.5291
FCY TDR 7 Days	0.5344
FCY TDR 1 M	0.5397
FCY TDR 3 M	0.5450
FCY TDR 3 MM	0.5503
FCY TDR 6MQ	0.5556
FCY TDR 6MM	0.5609
FCY TDR 1 YQ	0.5662
FCY TDR 1 YM	0.5715
FCY TDR 2YQ	0.5768
FCY TDR 2YM	0.5820
FCY TDR 3YQ	0.5873
FCY TDR 3YM	0.5926
FCY TDR 5YQ	0.5979
FCY TDR 5YM	0.6032

LCY Education Plan Deposits	10.3181
LCY Retirement Plan Deposits	10.8472

Al-Mustaqeem Munafa Smart Deposit Account

Category of	Profit Rate
3 MONTHS MONTHLY	8.2016
6 MONTHS MONTHLY	8.7307
1 YEAR MONTHLY	10.5826
3 YEARS MONTHLY	11.1118
5 YEARS MONTHLY	11.3763

Borrowing from Financial Inst

Category of	Profit Rate
MUSHARAKA	5.3072
WAKALA	5.3072
MODARABA	5.3072
C/MURABAHA	5.3072

Category of	Profit Rate
Equity	2.1165

Profit Sharing Ratio

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

AUTHORISED SIGNATORY

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