

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

Type of Deposit	Category of Deposit	Profit Rate
LCY Savings Monthly	999,999	5.1982
	24,999,999	5.2034
	49,999,999	5.2086
	Above	5.2138
LCY Savings - Half Yearly	999,999	5.3282
	24,999,999	5.3334
	49,999,999	5.3386
	Above	5.3438
Smart Saving Deposit Individual	1,000,000	5.1982
	2,500,000	6.2379
	5,000,000	6.7577
	10,000,000	7.7973
Smart Saving Deposit Corporate	Above	9.0969
	49,999,999	10.1365
	150,000,000	10.6564
	250,000,000	11.1762
LCY TDR DAYS	300,000,000	11.5661
	500,000,000	11.9299
	Above	12.4498
	999,999	3.6388
LCY TDR MONTH	49,999,999	3.6440
	99,999,999	3.6492
	199,999,999	3.6544
	Above	3.6596
LCY TDR MONTHS	999,999	3.7739
	49,999,999	3.7791
	99,999,999	3.7843
	199,999,999	3.7895
LCY TDR MONTHS QUARTERLY	Above	3.7947
	999,999	3.9091
	49,999,999	3.9143
	99,999,999	3.9195
LCY TDR MONTHS MATURITY	199,999,999	3.9247
	Above	3.9299
	999,999	4.0442
	49,999,999	4.0494
LCY TDR YEARS QUARTERLY	99,999,999	4.0546
	199,999,999	4.0598
	Above	4.0650
	999,999	4.1794
LCY TDR YEARS MATURITY	49,999,999	4.1846
	99,999,999	4.1898
	199,999,999	4.1950
	Above	4.2002
LCY TDR YEARS QUARTERLY	999,999	4.3145
	49,999,999	4.3197
	99,999,999	4.3249
	199,999,999	4.3301
LCY TDR YEARS MATURITY	Above	4.3353
	999,999	4.4497
	49,999,999	4.4549
	99,999,999	4.4601
LCY TDR YEARS HALF YEARLY	199,999,999	4.4653
	Above	4.4705
	999,999	4.5848
	49,999,999	4.5900
LCY TDR YEARS MATURITY	99,999,999	4.5952
	199,999,999	4.6004
	Above	4.6056
	999,999	4.7200
LCY TDR YEARS HALF YEARLY	49,999,999	4.7252
	99,999,999	4.7304
	199,999,999	4.7356
	Above	4.7408
LCY TDR YEARS MATURITY	999,999	4.8551
	49,999,999	4.8603
	99,999,999	4.8655
	199,999,999	4.8707
LCY TDR YEARS QUARTERLY	Above	4.8759
	999,999	4.9903
	49,999,999	4.9955
	99,999,999	5.0007
LCY TDR YEARS MATURITY	199,999,999	5.0059
	Above	5.0111
	999,999	5.1255
	49,999,999	5.1307
LCY TDR YEARS HALF YEARLY	99,999,999	5.1359
	199,999,999	5.1410
	Above	5.1462
	999,999	5.2606
LCY TDR YEARS MATURITY	49,999,999	5.2658
	99,999,999	5.2710
	199,999,999	5.2762
	Above	5.2814

Category of Deposit	Profit Rate
FCY Savings-HY	0.5198
FCY TDR 7 Days	0.5250
FCY TDR 1 M	0.5302
FCY TDR 3 M	0.5354
FCY TDR 3 MM	0.5406
FCY TDR 6MQ	0.5458
FCY TDR 6MM	0.5510
FCY TDR 1 YQ	0.5562
FCY TDR 1 YM	0.5614
FCY TDR 2YQ	0.5666
FCY TDR 2YM	0.5718
FCY TDR 3YQ	0.5770
FCY TDR 3YM	0.5822
FCY TDR 5YQ	0.5874
FCY TDR 5YM	0.5926

<b>LCY Education Plan Deposits</b>	<b>10.1365</b>
<b>LCY Retirement Plan Deposits</b>	<b>10.6564</b>

**Al-Mustaqeem Munafa Smart Deposit Account**

Category of	Profit Rate
3 MONTHS MONTHLY	8.0573
6 MONTHS MONTHLY	8.5771
1 YEAR MONTHLY	10.1365
3 YEARS MONTHLY	10.6564
5 YEARS MONTHLY	10.9163

**Borrowing from Financial Inst**

Category of	Profit Rate
Borrow FI - Wakala	5.2138
Borrow - Musharaka	5.2138
Borrowing FI - Modaraba	5.2138
Borrowing FI - C/Murabaha	5.2138

Category of	Profit Rate
Equity	2.0793

**Profit Sharing Ratio**

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

AUTHORISED SIGNATORY

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