

**HISTORICAL RATE SHEET**

Product / Tiers	Jan-2013	Feb-2013	Mar-2013	Apr-2013	May-2013	Jun-2013	Jul-2013	Aug-2013	Sep-2013	Oct-2013	Nov-2013	Dec-2013
<b>Savings Regular *</b>												
Less than Rs. 100k	3.45%	3.50%	3.55%	3.02%	2.95%	3.04%	3.39%	3.65%	3.70%	3.50%	3.55%	3.60%
Rs. 100k upto Rs. 499.99k	3.70%	3.75%	3.80%	3.32%	3.05%	3.31%	3.69%	3.97%	4.03%	3.75%	3.80%	3.85%
Rs. 500k and above	3.95%	4.00%	4.05%	3.77%	3.45%	3.71%	4.13%	4.45%	4.51%	4.00%	4.05%	4.10%
<b>Savings Plus</b>												
Less than Rs. 500k	3.45%	3.50%	3.55%	3.02%	2.95%	3.04%	3.39%	3.65%	3.70%	3.50%	3.55%	3.60%
Rs. 500k to Rs. 999k	5.95%	6.00%	6.05%	6.00%	5.25%	5.20%	5.25%	5.30%	5.35%	5.40%	5.45%	5.50%
Rs. 1 mln to Rs. 4.99 mln	6.10%	6.15%	6.20%	6.15%	5.50%	5.45%	5.50%	5.72%	5.80%	5.85%	5.90%	5.95%
Rs. 5 mln to Rs. 9.99 mln	6.20%	6.25%	6.30%	6.25%	6.00%	5.95%	6.00%	6.05%	6.10%	6.15%	6.20%	6.25%
Rs. 10 mln to Rs. 24.99 mln	6.30%	6.35%	6.40%	6.35%	6.25%	6.20%	6.25%	6.30%	6.35%	6.40%	6.55%	6.75%
Rs. 25 mln to Rs. 49.99 mln	6.45%	6.50%	6.55%	6.50%	6.45%	6.40%	6.45%	6.50%	6.60%	6.65%	6.80%	7.00%
Rs 50 mln to Rs. 99.99 mln	6.80%	6.85%	6.90%	6.85%	6.80%	6.75%	6.55%	6.60%	6.72%	6.75%	6.90%	7.15%
Rs. 100 mln to Rs. 249.99 mln	-	7.05%	-	7.05%	7.00%	6.95%	-	-	-	-	7.40%	-
Rs. 250 mln to Rs. 499.99 mln	-	-	-	-	-	-	-	-	-	-	-	-
Rs. 500 mln to Rs. 999.99 mln	-	-	-	-	-	-	-	-	-	-	-	-
Rs. 1 bln and above	-	-	-	-	-	-	-	-	-	-	-	-
<b>Fixed Deposits</b>												
<b>Profit at Maturity Option</b>												
1 Month - Rs.100k to Rs. 999k	5.95%	6.00%	6.05%	6.00%	5.95%	5.45%	5.50%	5.55%	5.60%	5.65%	5.80%	5.90%
1 Month - Rs.1 mln to Rs.4.99 mln	6.35%	6.40%	6.45%	6.40%	6.25%	5.75%	5.80%	5.85%	5.90%	5.95%	6.10%	6.20%
1 Month - Rs.5 mln to Rs.9.99 mln	6.55%	6.60%	6.65%	6.60%	6.45%	5.95%	6.00%	6.05%	6.10%	6.15%	6.30%	6.40%
1 Month - Rs.10 mln to Rs.49.99 mln	6.65%	6.70%	6.75%	6.70%	6.50%	6.00%	6.05%	6.10%	6.28%	6.35%	6.50%	7.50%
1 Month - Rs.50 mln to Rs.99.99 mln	6.90%	6.95%	7.00%	6.95%	6.80%	6.30%	6.35%	6.40%	6.50%	6.55%	6.70%	7.75%
1 Month - Rs. 100 mln and above	7.15%	7.20%	-	-	-	-	6.70%	6.75%	6.85%	6.90%	7.05%	8.00%
3 Month - Rs.100k to Rs. 999k	6.25%	6.30%	6.35%	6.30%	6.15%	5.65%	5.70%	5.75%	5.80%	5.85%	6.00%	6.10%
3 Month - Rs.1mln to Rs.4.99 mln	6.65%	6.60%	6.65%	6.60%	6.45%	5.95%	6.00%	6.05%	6.10%	6.15%	6.30%	6.40%
3 Month - Rs.5 mln to Rs.9.99 mln	6.65%	6.70%	6.75%	6.70%	6.55%	6.05%	6.10%	6.15%	6.20%	6.25%	6.40%	6.50%
3 Month - Rs.10 mln to Rs.49.99 mln	6.90%	6.95%	7.00%	6.95%	6.75%	6.25%	6.30%	6.35%	6.44%	6.50%	6.65%	7.60%
3 Month - Rs.50 mln to Rs.99.99 mln	7.15%	7.20%	7.25%	7.20%	7.00%	6.50%	6.55%	6.60%	6.65%	6.70%	6.85%	7.85%
3 Month - Rs. 100 mln and above	-	-	-	-	-	-	-	7.00%	7.10%	7.50%	7.65%	8.10%
6 Month - Rs.100k to Rs. 999k	6.40%	6.45%	6.50%	6.45%	6.30%	5.80%	5.85%	5.90%	5.95%	6.00%	6.15%	6.25%
6 Month - Rs.1mln to Rs.4.99 mln	6.65%	6.70%	6.75%	6.70%	6.55%	6.05%	6.10%	6.15%	6.20%	6.25%	6.40%	6.50%
6 Month - Rs.5 mln to Rs.9.99 mln	6.90%	6.95%	7.00%	6.95%	6.80%	6.30%	6.35%	6.40%	6.50%	6.55%	6.70%	6.80%
6 Month - Rs.10 mln to Rs.49.99 mln	7.15%	7.20%	7.25%	7.20%	7.15%	6.65%	6.70%	6.75%	6.80%	6.85%	7.00%	7.75%
6 Month - Rs.50 mln to Rs.99.99 mln	7.25%	7.30%	7.35%	7.30%	7.25%	6.75%	-	-	-	-	-	8.00%
6 Month - Rs.100 mln to 199.99 mln	7.40%	7.45%	7.50%	7.45%	7.50%	7.00%	-	-	-	-	7.75%	8.25%
6 Month - Rs. 200 mln and above	-	-	-	-	-	-	-	-	-	-	-	-
1 year - Rs. 100k to Rs. 9.99 mln	7.90%	7.95%	8.00%	7.95%	7.65%	7.15%	7.15%	7.20%	7.25%	7.30%	7.45%	7.55%
1 year - Rs. 10 mln to Rs. 99.99 mln	8.15%	8.20%	8.25%	8.20%	8.00%	7.50%	7.45%	7.50%	7.55%	7.60%	7.75%	8.00%
1 year - Rs. 100 mln to Rs. 249.99 mln	8.40%	8.45%	8.50%	8.45%	8.25%	7.75%	7.70%	7.75%	7.85%	7.90%	8.05%	8.35%
1 year - Rs. 250 mln to Rs. 499.99 mln	-	-	-	-	-	-	-	-	-	-	8.45%	8.50%
1 year - Rs. 500 mln and above	8.90%	8.95%	9.00%	8.95%	8.75%	8.25%	8.30%	8.35%	8.45%	8.75%	8.90%	-
2 Years	8.90%	8.95%	9.00%	8.95%	8.85%	8.35%	8.40%	8.45%	8.57%	8.65%	8.70%	8.75%
3 Years	9.15%	9.20%	9.25%	9.20%	9.10%	8.60%	8.65%	8.70%	8.75%	8.80%	8.85%	8.90%
5 Years	9.40%	9.45%	9.50%	9.45%	9.35%	8.85%	8.90%	8.95%	9.00%	9.05%	9.10%	9.15%
7 Years	10.40%	10.45%	10.50%	10.45%	10.35%	9.85%	9.90%	9.95%	10.00%	10.05%	10.10%	10.15%
<b>Monthly Payout Option</b>												
1 year - Rs. 100k to Rs. 9.99 mln	7.75%	7.80%	7.85%	7.80%	7.50%	7.00%	7.00%	7.05%	7.10%	7.15%	7.30%	7.35%
1 year - Rs. 10 mln to Rs. 99.99 mln	8.00%	8.05%	8.10%	8.05%	7.85%	7.35%	7.35%	7.40%	7.45%	7.50%	7.65%	7.70%
1 year - Rs. 100 mln to Rs. 249.99 mln	-	-	-	-	-	-	7.55%	7.60%	7.72%	7.75%	7.90%	7.95%
2 years	8.45%	8.75%	8.80%	8.75%	8.65%	8.15%	8.20%	8.25%	8.30%	8.35%	8.55%	8.60%
3 years	8.95%	9.05%	9.10%	9.05%	8.80%	8.30%	8.35%	8.40%	8.45%	8.50%	8.70%	8.75%
5 years	9.20%	9.30%	9.35%	9.30%	9.15%	8.65%	8.70%	8.75%	8.80%	8.85%	8.95%	9.00%
7 years	10.20%	10.30%	10.35%	10.30%	10.10%	9.60%	9.60%	9.65%	9.70%	9.75%	9.95%	10.00%
<b>Quarterly Payout Option</b>												
1 year - Rs. 100k to Rs. 9.99 mln	7.80%	7.85%	7.90%	7.85%	7.55%	7.05%	7.05%	7.10%	7.15%	7.20%	7.35%	7.40%
1 year - Rs. 10 mln to Rs. 99.99 mln	8.05%	8.10%	8.15%	8.10%	7.90%	7.40%	7.35%	7.40%	7.45%	7.50%	7.65%	7.70%
1 year - Rs. 100 mln to Rs. 249.99 mln	-	-	-	-	-	-	-	-	-	-	-	-
1 year - Rs. 250 mln to Rs. 499.99 mln	-	-	-	-	-	-	-	-	-	-	-	-
2 years	8.60%	8.80%	8.85%	8.80%	8.75%	8.25%	8.30%	8.35%	8.40%	8.45%	8.60%	8.65%
3 years	9.05%	9.10%	9.15%	9.10%	9.00%	8.50%	8.55%	8.60%	8.65%	8.70%	8.85%	8.80%
5 years	9.30%	9.35%	9.40%	9.35%	9.25%	8.75%	8.80%	8.85%	8.90%	8.95%	9.00%	9.05%
7 years	10.30%	10.35%	10.40%	10.35%	10.25%	9.75%	9.65%	9.70%	9.75%	9.80%	10.00%	10.05%
<b>Half Yearly Payout Option</b>												
1 year - Rs. 100k to Rs. 9.99 mln	7.85%	7.90%	7.95%	7.90%	7.60%	7.10%	7.10%	7.15%	7.20%	7.25%	7.40%	7.45%
1 year - Rs. 10 mln to Rs. 99.99 mln	8.10%	8.15%	8.20%	8.15%	7.95%	7.45%	7.40%	7.45%	7.50%	7.55%	7.70%	7.75%
1 year - Rs. 100 mln to Rs. 249.99 mln	8.35%	8.40%	8.45%	8.40%	8.20%	7.70%	7.65%	7.70%	7.75%	7.85%	8.00%	8.05%
2 years	8.85%	8.90%	8.95%	8.90%	8.80%	8.30%	8.35%	8.40%	8.45%	8.50%	8.65%	8.70%
3 years	9.10%	9.15%	9.20%	9.15%	9.05%	8.55%	8.60%	8.65%	8.70%	8.75%	8.80%	8.85%
5 years	9.35%	9.40%	9.45%	9.40%	9.30%	8.80%	8.85%	8.90%	8.95%	9.00%	9.05%	9.10%
7 years	10.35%	10.40%	10.45%	10.40%	10.30%	9.80%	9.75%	9.80%	9.85%	9.90%	10.05%	10.10%
<b>FCY Deposits</b>												
Savings - Less than USD 500	-	-	-	-	-	-	-	-	-	-	-	-
Savings - USD 500 to USD 499.99k	0.25%	0.26%	0.25%	0.15%	0.13%	0.12%	0.15%	0.17%	0.18%	0.20%	0.25%	0.27%
Savings - USD 500k and above	0.35%	0.36%	0.30%	0.25%	0.20%	0.19%	0.21%	0.25%	0.30%	0.35%	0.38%	0.40%
Savings - Less than GBP 500	-	-	-	-	-	-	-	-	-	-	-	-
Savings - GBP 500 and above	0.25%	0.26%	0.25%	0.25%	0.20%	0.18%	0.20%	0.22%	0.30%	0.35%	0.38%	0.40%
Savings - Less than EUR 500	-	-	-	-	-	-	-	-	-	-	-	-
Savings - EUR 500 and above	0.25%	0.26%	0.25%	0.25%	0.20%	0.18%	0.20%	0.22%	0.30%	0.35%	0.38%	0.40%
3 Months - USD 2k to USD 499.99k	0.70%	0.71%	0.65%	0.60%	0.55%	0.50%	0.55%	0.58%	0.60%	0.65%	0.70%	0.72%
3 Months - USD 500k and above	-	-	-	-	-	-	-	-	-	-	-	-
6 Months - USD 2k to USD 499.99k	0.75%	0.76%	0.70%	0.65%	0.60%	0.55%	0.60%	0.62%	0.65%	0.70%	0.75%	0.77%
6 Months - USD 500k and above	-	-	-	-	-	-	-	-	-	-	-	-
1 Year - USD 2k to USD 499.99k	0.85%	0.86%	0.80%	0.75%	0.70%	0.65%	0.70%	0.75%	0.80%	0.85%	0.90%	0.92%
1 Year - USD 500k and above	1.00%	1.01%	1.00%	0.95%	0.90%	0.85%	0.90%	0.95%	1.00%	1.05%	1.10%	1.12%

**Note:**  
 \* Savings Regular Tiers have been changed in Mar-13, please contact your nearest DIBPL Branch for details  
 Rates are declared on a monthly basis and are annualized rates, Profit on USD Fixed Deposits is paid Monthly  
 Any investment of Rs. 50 million and above needs prior approval from Head-Office  
 24/7 Dubai Islamic Phone Banking Service: 111-786-DIB

HISTORICAL RATE SHEET												
Product / Tiers	Jan-2013	Feb-2013	Mar-2013	Apr-2013	May-2013	Jun-2013	Jul-2013	Aug-2013	Sep-2013	Oct-2013	Nov-2013	Dec-2013
<b>Special Savings</b>												
Less than Rs. 500k	3.45%	3.50%	3.55%	3.02%	2.95%	3.04%	3.39%	3.65%	3.70%	3.50%	3.55%	3.60%
Rs. 500k to Rs. 999k	5.95%	6.00%	6.05%	6.00%	5.25%	5.20%	5.25%	5.30%	5.35%	5.40%	5.45%	5.50%
Rs. 1 mln to Rs. 4.99 mln	6.10%	6.15%	6.20%	6.15%	5.50%	5.45%	5.50%	5.72%	5.80%	5.85%	5.90%	5.95%
Rs. 5 mln to Rs. 9.99 mln	6.20%	6.25%	6.30%	6.25%	6.00%	5.95%	6.00%	6.05%	6.10%	6.15%	6.20%	6.25%
Rs. 10 mln to Rs. 24.99 mln	6.30%	6.35%	6.40%	6.35%	6.25%	6.20%	6.25%	6.30%	6.35%	6.40%	6.55%	6.75%
Rs. 25 mln to Rs. 49.99 mln	6.45%	6.50%	6.55%	6.50%	6.45%	6.40%	6.45%	6.50%	6.60%	6.65%	6.80%	7.00%
Rs 50 mln to Rs. 99.99 mln	6.80%	6.85%	6.90%	6.85%	6.80%	6.75%	6.55%	6.60%	6.72%	6.75%	6.90%	7.15%
Rs. 100 mln to Rs. 249.99 mln	7.00%	7.05%	7.10%	7.05%	7.00%	6.95%	6.85%	6.90%	7.02%	7.25%	7.40%	7.45%
Rs. 250 mln to Rs. 499.99 mln	7.15%	7.20%	7.25%	7.20%	7.15%	7.10%	7.00%	7.05%	7.17%	7.60%	7.75%	7.90%
Rs. 500 mln to Rs. 999.99 mln	7.40%	-	-	-	7.40%	7.35%	-	-	7.75%	8.00%	8.15%	8.20%
Rs. 1 bin and above	-	-	-	-	-	-	-	-	-	-	-	8.80%
<b>E-Savings</b>												
Less than Rs. 10k	3.45%	3.50%	3.55%	3.02%	2.95%	3.04%	3.39%	3.65%	3.70%	3.50%	3.55%	3.60%
Rs. 10k to Rs. 99.99k	7.25%	7.20%	7.25%	7.20%	7.25%	7.20%	7.25%	7.30%	7.25%	7.30%	7.35%	7.40%
Rs. 100k to Rs. 4.99 million	7.50%	7.45%	7.50%	7.45%	7.50%	7.45%	7.50%	7.55%	7.50%	7.55%	7.60%	7.65%
Rs. 5 million & above	-	-	-	-	-	-	-	-	-	-	-	-

**Note:**

All above are Annualized Profit Rates  
24/7 Dubai Islamic Phone Banking Service: 111-786-DIB