بنك دبي الإسلامي
Dubai Islamic Bank

Weightage & Profit Sharing Ratio Announcment (Common Mudaraba Pool) for the Month of Dec 2017

Product / Tiers	Dec'17	Nov'17	Oct'17
Savings Special (Monthly Payout)			
Less than Rs. 500k	0.6923	0.6923	0.1930
Rs. 500k to Rs. 999k	0.8608	0.8608	0.2400
Rs. 1 mln to Rs. 4.99 mln	0.8967	0.8967	0.2500
Rs. 5 mln to Rs. 9.99 mln	0.9326	0.9326	0.2600
Rs. 10 mln to Rs. 24.99 mln	1.1478	1.1478	0.3200
Rs. 25 mln to Rs. 49.99 mln	1.1765	1.1765	0.3280
Rs 50 mln to Rs. 99.99 mln	1.2195	1.2195	0.3400
Rs. 100 mln to Rs. 249.99 mln	1.2733	1.2733	0.3550
Rs. 250 mln to Rs. 499.99 mln	1.3271	1.3271	0.3700
Rs. 500 mln to Rs. 999.99 mln	1.3451	1.3451	0.3750
Rs. 1 bln and above	1.3630	1.3630	0.3800
Regular Fixed Deposits			
Profit at Maturity Option			
1 Month - Rs.100k to Rs. 999k	1.0222	1.0222	0.2850
1 Month - Rs.1 mln to Rs.4.99 mln	1.0402	1.0402	0.2900
1 Month - Rs.5 mln to Rs.9.99 mln	1.0491	1.0491	0.2925
1 Month - Rs.10 mln to Rs.49.99 mln	1.1298	1.1298	0.3150
1 Month - Rs.50 mln to Rs.99.99 mln	1.2016	1.2016	0.3350
1 Month - Rs. 100 mln and above	1.2285	1.2285	0.3425
3 Month - Rs.100k to Rs. 999k	1.0402	1.0402	0.2900
3 Month - Rs.1mln to Rs.4.99 mln	1.0581	1.0581	0.2950
3 Month - Rs.5 mln to Rs.9.99 mln	1.0581	1.0581	0.2950
3 Month - Rs.10 mln to Rs.49.99 mln	1.1836	1.1836	0.3300
3 Month - Rs.50 mln to Rs.99.99 mln	1.2016	1.2016	0.3350
3 Month - Rs. 100 mln and above	1.3989	1.3989	0.3900
6 Month - Rs.100k to Rs. 999k	1.0760	1.0760	0.3000
6 Month - Rs.1mln to Rs.4.99 mln	1.0940	1.0940	0.3050
6 Month - Rs.5 mln to Rs.9.99 mln	1.1298	1.1298	0.3150
6 Month - Rs.10 mln to Rs.49.99 mln	1.2016	1.2016	0.3350
6 Month - Rs.50 mln to Rs.99.99 mln	1.3630	1.3630	0.3800
6 Month - Rs.100 mln to 199.99 mln	1.3809	1.3809	0.3850
6 Month - Rs. 200 mln and above	1.3809	1.3809	0.3850
1 year - Rs. 100k to Rs. 9.99 mln	1.2561	1.2561	0.3500
1 year - Rs. 10 mln to Rs. 99.99 mln	1.3279	1.3279	0.3700
1 year - Rs. 100 mln to Rs. 249.99 mln	1.3638	1.3638	0.3800
1 year - Rs. 250 mln to Rs. 499.99 mln	1.3997	1.3997	0.3900
1 year - Rs. 500 mln and above	1.4356	1.4356	0.4000
2 Years	1.5433	1.5433	0.4300
3 Years	1.7227	1.7227	0.4800
5 Years	1.9022	1.9022	0.5300
7 Years	1.9739	1.9739	0.5500
Monthly Payout Option			
1 year - Rs. 100k to Rs. 9.99 mln	1.1305	1.1305	0.3150
1 year - Rs. 10 mln to Rs. 99.99 mln	1.2023	1.2023	0.3350
1 year - Rs. 100 mln to Rs. 249.99 mln	1.2202	1.2202	0.3400
1 year - Rs. 250 mln to Rs. 499.99 mln	1.2561	1.2561	0.3500
1 year - Rs. 500 mln and above	1.2741	1.2741	0.3550
2 years	1.4715	1.4715	0.4100
3 years	1.6150	1.6150	0.4500
5 years	1.7406	1.7406	0.4850
7 years	1.7765	1.7765	0.4950
Quarterly Payout Option			
1 year - Rs. 100k to Rs. 9.99 mln	1.1485	1.1485	0.3200
1 year - Rs. 10 mln to Rs. 99.99 mln	1.2023	1.2023	0.3350
1 year - Rs. 100 mln to Rs. 249.99 mln	1.2561	1.2561	0.3500
1 year - Rs. 250 mln to Rs. 499.99 mln	1.2741	1.2741	0.3550
1 year - Rs. 500 mln and above	1.3100	1.3100	0.3650
2 years	1.4894	1.4894	0.4150
3 years	1.6150	1.6150	0.4500
5 years	1.7765	1.7765	0.4950
7 years	1.7945	1.7945	0.5000
Half Yearly Payout Option			
1 year - Rs. 100k to Rs. 9.99 mln	1.1844	1.1844	0.3300
1 year - Rs. 10 mln to Rs. 99.99 mln	1.2202	1.2202	0.3400
1 year - Rs. 100 mln to Rs. 249.99 mln	1.2561	1.2561	0.3500
1 year - Rs. 250 mln to Rs. 499.99 mln	1.2920	1.2920	0.3600
1 year - Rs. 500 mln and above	1.3459	1.3459	0.3750
2 years	1.5074	1.5074	0.4200
3 years	1.6330	1.6330	0.4550
5 years	1.8035	1.8035	0.5025
7 years	1.9022	1.9022	0.5300

Product / Tiers	Dec'17	Nov'17	Oct'17
Savings Plus(Monthly Payout)			
Less than Rs. 500k	0.6923	0.6923	0.1930
Rs. 500k to Rs. 999k	0.7819	0.7819	0.2180
Rs. 1 mln to Rs. 4.99 mln	0.8106	0.8106	0.2260
Rs. 5 mln to Rs. 9.99 mln	0.8465	0.8465	0.2360
Rs. 10 mln to Rs. 24.99 mln	0.9111	0.9111	0.2540
Rs. 25 mln to Rs. 49.99 mln	0.9433	0.9433	0.2630
Rs 50 mln to Rs. 99.99 mln	1.0258	1.0258	0.2860
Rs. 100 mln to Rs. 249.99 mln	1.0760	1.0760	0.3000
Rs. 250 mln to Rs. 499.99 mln	1.0940	1.0940	0.3050
Rs. 500 mln to Rs. 999.99 mln	1.1298	1.1298	0.3150
Rs. 1 bln and above	1.1370	1.1370	0.3170
Savings Regular (Monthly Payout)			
Less than Rs. 100k	0.6923	0.6923	0.1930
Rs. 100k upto Rs. 499.99k	0.6958	0.6958	0.1940
Rs. 500k and above	0.6994	0.6994	0.1950
E-Savings (Quarterly Payout)			
Less than Rs. 10k	0.6923	0.6923	0.1930
Rs. 10k to Rs. 99.99k	1.3092	1.3092	0.3650
Rs. 100k to Rs. 4.99 million	1.3809	1.3809	0.3850
Rs. 5 million & above	1.4347	1.4347	0.4000
FCY Deposits - AED,USD,EUR & GBP (Monthly Payout)			
Saving - Less than 500	0.0000	0.0000	0.0000
Saving - 500 to 499.99k	0.0447	0.0447	0.0125
Saving - 500K and Above	0.1072	0.1072	0.0300
3 Months - 2k to 99.99k	0.1108	0.1108	0.0310
3 Months - 100k to 249.99k	0.1644	0.1644	0.0460
3 Months - 250k to 999.99k	0.2395	0.2395	0.0670
3 Months - 1 mln and above	0.2788	0.2788	0.0780
6 Months - 2k to 99.99k	0.1323	0.1323	0.0370
6 Months - 100k to 249.99k	0.2073	0.2073	0.0580
6 Months - 250k to 999.99k	0.2681	0.2681	0.0750
6 Months - 1 mln and above	0.3039	0.3039	0.0850
1 Year - 2k to 99.99k	0.1787	0.1787	0.0500
1 Year - 100k to 249.99k	0.2467	0.2467	0.0690
1 Year - 250k to 999.99k	0.3039	0.3039	0.0850
1 Year - 1 mln and above	0.3396	0.3396	0.0950
FCY Deposits - AED,USD,EUR & GBP (Profit Maturity)			
3 Months - 2k to 99.99k	0.1341	0.1341	0.0375
3 Months - 100k to 249.99k	0.1859	0.1859	0.0520
3 Months - 250k to 999.99k	0.2681	0.2681	0.0750
3 Months - 1 Mn and Above	0.3039	0.3039	0.0850
6 Months - 2k to 99.99k	0.1519	0.1519	0.0425
6 Months - 100k to 249.99k	0.2502	0.2502	0.0700
6 Months - 250k to 999.99k	0.3217	0.3217	0.0900
6 Months - 1 Mn and Above	0.3575	0.3575	0.1000
1 Year - 2k to 99.99k	0.2145	0.2145	0.0600
1 Year - 100k to 249.99k	0.2860	0.2860	0.0800
1 Year - 250k to 999.99k	0.3503	0.3503	0.0980
1 Year - 1 Mn and Above	0.3753	0.3753	0.1050

Profit Sharing Ratio Depositors	Dec'17	Nov'17	Oct'17
Bank (Mudarib Share)	50%	50%	50%
Customer (Rab-ul Maal Share)	50%	50%	50%

Profit Sharing Ratio Sukuk Tier II	Dec'17	Nov'17	Oct'17
Bank (Mudarib Share)	10%	10%	10%
Customer (Rab-ul Maal Share)	90%	90%	90%

Note:
Downward revision in weightage of a product/tier may lead to reduction in expected profit rates
For queries please feel free to contact Dubai Islamic Phone Banking Service :111-786-DIB (availabe 24/7) or your respective branch.

Finance Department

Sharia Compliance Departement

بنك دبي الإسلامي
Dubai Islamic Bank

Weightage & Profit Sharing Ratio Announcment (Common Mudaraba Pool) for the Month of Dec 2017

Product / Tiers	Dec'17	Nov'17	Oct'17
Business Account (Semi-annual Payout)			
Rs. 1 & Above	0.0179	0.0179	0.0050
Enhanced Saving (Monthly Payout)			
Less than Rs. 1 mln	0.6923	0.6923	0.1930
Rs. 1 mln to Rs. 4.99 mln	0.7783	0.7783	0.2170
Rs. 5 mln to Rs. 9.99 mln	0.7891	0.7891	0.2200
Rs. 10 mln to Rs. 24.99 mln	0.8142	0.8142	0.2270
Rs 25 mln to Rs. 49.99 mln	0.8519	0.8519	0.2375
Rs. 50 mln to Rs. 99.99 mln	0.9146	0.9146	0.2550
Rs. 100 mln to Rs. 250 mln	0.9326	0.9326	0.2600
Rs. 250 mln to Rs. 500 mln	0.9505	0.9505	0.2650
Rs. 500 mln to Rs. 1 bln	1.0222	1.0222	0.2850
Rs. 1 bln and above	1.0671	1.0671	0.2975
Premium Term Deposit (Profit at Maturity)			
1 Month Rs. 2.5 mln to Rs. 9.99 mln	1.6679	1.6679	0.4650
1 Month Rs. 10 mln to Rs. 19.99 mln	1.7396	1.7396	0.4850
1 MonthRs. 20 mln to Rs. 29.99 mln			
1 Month Rs. 30 mln to Rs. 19.99 mln			
1 Month Rs. 40 mln to Rs. 49.99 mln			
1 Month Rs 50 mln to Rs. 59.99 mln	1.7934	1.7934	0.5000
1 Month Rs 60 mln to Rs. 69.99 mln			
1 Month Rs 70 mln to Rs. 79.99 mln			
1 Month Rs 80 mln to Rs. 89.99 mln			
1 Month Rs 90 mln to Rs. 99.99 mln			
1 Month Rs 100 mln to Rs. 149.99 mln	1.8293	1.8293	0.5100
1 Month Rs 150 mln to Rs. 199.99 mln			
1 Month Rs 200 mln to Rs. 299.99 mln			
1 Month Rs 300 mln and above			
1 Month Rs 500 mln to Rs. 749.99 mln	1.8293	1.8293	0.5100
1 Month Rs 750 mln to Rs. 999.99 mln			
1 Month Rs 1000 mln and above			
3 Month Rs. 2.5 mln to Rs. 9.99 mln	1.7575	1.7575	0.4900
3 Month Rs. 10 mln to Rs. 19.99 mln	1.7934	1.7934	0.5000
3 MonthRs. 20 mln to Rs. 29.99 mln			
3 Month Rs. 30 mln to Rs. 39.99 mln			
3 Month Rs. 40 mln to Rs. 49.99 mln			
3 Month Rs 50 mln to Rs. 59.99 mln	1.8293	1.8293	0.5100
3 Month Rs 60 mln to Rs. 69.99 mln			
3 Month Rs 70 mln to Rs. 79.99 mln			
3 Month Rs 80 mln to Rs. 89.99 mln			
3 Month Rs 90 mln to Rs. 99.99 mln			
3 Month Rs 100 mln to Rs. 149.99 mln	1.8831	1.8831	0.5250
3 Month Rs 150 mln to Rs. 199.99 mln			
3 Month Rs 200 mln to Rs. 299.99 mln			
3 Month Rs 300 mln and above			
3 Month Rs 500 mln to Rs. 749.99 mln	1.8831	1.8831	0.5250
3 Month Rs 750 mln to Rs. 999.99 mln			
3 Month Rs 1000 mln and above			
6 Month Rs. 2.5 mln to Rs. 9.99 mln	1.7934	1.7934	0.5000
6 Month Rs. 10 mln to Rs. 19.99 mln	1.8831	1.8831	0.5250
6 Month Rs. 20 mln to Rs. 29.99 mln			
6 Month Rs. 30 mln to Rs. 39.99 mln			
6 Month Rs. 40 mln to Rs. 49.99 mln			
6 Month Rs 50 mln to Rs. 59.99 mln	1.9189	1.9189	0.5350
6 Month Rs 60 mln to Rs. 69.99 mln			
6 Month Rs 70 mln to Rs. 79.99 mln			
6 Month Rs 80 mln to Rs. 89.99 mln			
6 Month Rs 90 mln to Rs. 99.99 mln			
6 Month Rs 100 mln to Rs. 149.99 mln	1.9907	1.9907	0.5550
6 Month Rs 150 mln to Rs. 199.99 mln			
6 Month Rs 200 mln to Rs. 299.99 mln			
6 Month Rs 300 mln and above			
6 Month Rs 500 mln to Rs. 749.99 mln	1.9907	1.9907	0.5550
6 Month Rs 750 mln to Rs. 999.99 mln			
6 Month Rs 1000 mln and above			

Product / Tiers	Dec'17	Nov'17	Oct'17
Premium Term Deposit (Profit at Maturity)			
9 Month Rs. 2.5 mln to Rs. 9.99 mln	N/a	N/a	N/a
9 Month Rs. 10 mln to Rs. 19.99 mln			
9 Month Rs. 20 mln to Rs. 29.99 mln			
9 Month Rs. 30 mln to Rs. 39.99 mln			
9 Month Rs. 40 mln to Rs. 49.99 mln			
9 Month Rs 50 mln to Rs. 59.99 mln			
9 Month Rs 60 mln to Rs. 69.99 mln			
9 Month Rs 70 mln to Rs. 79.99 mln			
9 Month Rs 80 mln to Rs. 89.99 mln			
9 Month Rs 90 mln to Rs. 99.99 mln			
9 Month Rs 100 mln to Rs. 149.99 mln			
9 Month Rs 150 mln to Rs. 199.99 mln			
9 Month Rs 200 mln to Rs. 299.99 mln			
9 Month Rs 300 mln and above			
9 Month Rs 500 mln to Rs. 749.99 mln			
9 Month Rs 750 mln to Rs. 999.99 mln			
9 Month Rs 1000 mln and above			
12 Month Rs. 2.5 mln to Rs. 9.99 mln	1.8124	1.8124	0.5050
12 Month Rs. 10 mln to Rs. 19.99 mln	1.8519	1.8519	0.5160
12 Month Rs. 20 mln to Rs. 29.99 mln			
12 Month Rs. 30 mln to Rs. 39.99 mln			
12 Month Rs. 40 mln to Rs. 49.99 mln			
12 Month Rs 50 mln to Rs. 59.99 mln	1.9201	1.9201	0.5350
12 Month Rs 60 mln to Rs. 69.99 mln			
12 Month Rs 70 mln to Rs. 79.99 mln			
12 Month Rs 80 mln to Rs. 89.99 mln			
12 Month Rs 90 mln to Rs. 99.99 mln			
12 Month Rs 100 mln to Rs. 149.99 mln	1.9919	1.9919	0.5550
12 Month Rs 150 mln to Rs. 199.99 mln			
12 Month Rs 200 mln to Rs. 299.99 mln			
12 Month Rs 300 mln to and above			
12 Month Rs 500 mln to Rs. 749.99 mln	1.9919	1.9919	0.5550
12 Month Rs 750 mln to Rs. 999.99 mln			
12 Month Rs 1000 mln and above			
Premium Term Deposit (Monthly Payout)			
12 Month Rs. 2.5 mln to Rs. 9.99 mln	1.7406	1.7406	0.4850
12 Month Rs. 10 mln to Rs. 19.99 mln	1.7945	1.7945	0.5000
12 Month Rs. 20 mln to Rs. 29.99 mln			
12 Month Rs. 30 mln to Rs. 39.99 mln			
12 Month Rs. 40 mln to Rs. 49.99 mln			
12 Month Rs 50 mln to Rs. 59.99 mln	1.8663	1.8663	0.5200
12 Month Rs 60 mln to Rs. 69.99 mln			
12 Month Rs 70 mln to Rs. 79.99 mln			
12 Month Rs 80 mln to Rs. 89.99 mln			
12 Month Rs 90 mln to Rs. 99.99 mln			
12 Month Rs 100 mln to Rs. 149.99 mln	1.9022	1.9022	0.5300
12 Month Rs 150 mln to Rs. 199.99 mln			
12 Month Rs 200 mln to Rs. 299.99 mln			
12 Month Rs 300 mln to and above			
12 Month Rs 500 mln to Rs. 749.99 mln	1.9022	1.9022	0.5300
12 Month Rs 750 mln to Rs. 999.99 mln			
12 Month Rs 1000 mln and above			

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