



Weightage & Profit Sharing Ratio Announcement (Common Mudaraba Pool) for the Month of December-2018

Product / Tiers	Dec'18	Nov'18	Oct'18
Business Account (Semi-annual Payout)			
Rs. 1 & Above	0.0179	0.0179	0.0179
Enhanced Saving (Monthly Payout)			
Less than Rs. 1 mln	0.8000	0.8000	0.8000
Rs. 1 mln to Rs. 4.99 mln	0.8183	0.8183	0.8183
Rs. 5 mln to Rs. 9.99 mln	0.8291	0.8291	0.8291
Rs. 10 mln to Rs. 24.99 mln	0.8542	0.8542	0.8542
Rs. 25 mln to Rs. 49.99 mln	0.8919	0.8919	0.8919
Rs. 50 mln to Rs. 99.99 mln	0.9546	0.9546	0.9546
Rs. 100 mln to Rs. 250 mln	0.9726	0.9726	0.9726
Rs. 250 mln to Rs. 500 mln	0.9905	0.9905	0.9905
Rs. 500 mln to Rs. 1 bln	1.0622	1.0622	1.0622
Rs. 1 bln and above	1.1071	1.1071	1.1071
Premium Term Deposit (Profit at Maturity)			
1 Month Rs. 2.5 mln to Rs. 9.99 mln	1.7079	1.7079	1.7079
1 Month Rs. 10 mln to Rs. 19.99 mln			
1 Month Rs. 20 mln to Rs. 29.99 mln	1.7796	1.7796	1.7796
1 Month Rs. 30 mln to Rs. 39.99 mln			
1 Month Rs. 40 mln to Rs. 49.99 mln			
1 Month Rs. 50 mln to Rs. 59.99 mln			
1 Month Rs. 60 mln to Rs. 69.99 mln			
1 Month Rs. 70 mln to Rs. 79.99 mln	1.8334	1.8334	1.8334
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 Month Rs. 150 mln to Rs. 199.99 mln	1.8693	1.8693	1.8693
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	1.8693	1.8693	1.8693
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	1.7975	1.7975	1.7975
3 Month Rs. 10 mln to Rs. 19.99 mln			
3 Month Rs. 20 mln to Rs. 29.99 mln	1.8334	1.8334	1.8334
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			
3 Month Rs. 60 mln to Rs. 69.99 mln			
3 Month Rs. 70 mln to Rs. 79.99 mln	1.8693	1.8693	1.8693
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			
3 Month Rs. 150 mln to Rs. 199.99 mln	1.9231	1.9231	1.9231
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	1.9231	1.9231	1.9231
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	1.8334	1.8334	1.8334
6 Month Rs. 10 mln to Rs. 19.99 mln			
6 Month Rs. 20 mln to Rs. 29.99 mln	1.9231	1.9231	1.9231
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			
6 Month Rs. 60 mln to Rs. 69.99 mln			
6 Month Rs. 70 mln to Rs. 79.99 mln	1.9589	1.9589	1.9589
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			
6 Month Rs. 150 mln to Rs. 199.99 mln	2.0307	2.0307	2.0307
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	2.0307	2.0307	2.0307
6 Month Rs. 750 mln to Rs. 999.99 mln			
6 Month Rs. 1000 mln and above			

Product / Tiers	Dec'18	Nov'18	Oct'18
Premium Term Deposit (Profit at Maturity)			
12 Month Rs. 2.5 mln to Rs. 9.99 mln	1.8505	1.8505	1.8505
12 Month Rs. 10 mln to Rs. 19.99 mln			
12 Month Rs. 20 mln to Rs. 29.99 mln	1.8899	1.8899	1.8899
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			
12 Month Rs. 60 mln to Rs. 69.99 mln			
12 Month Rs. 70 mln to Rs. 79.99 mln	1.9581	1.9581	1.9581
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			
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	2.0299	2.0299	2.0299
12 Month Rs. 500 mln to Rs. 749.99 mln			
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	1.7787	1.7787	1.7787
12 Month Rs. 10 mln to Rs. 19.99 mln			
12 Month Rs. 20 mln to Rs. 29.99 mln	1.8325	1.8325	1.8325
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			
12 Month Rs. 60 mln to Rs. 69.99 mln			
12 Month Rs. 70 mln to Rs. 79.99 mln	1.9043	1.9043	1.9043
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			
12 Month Rs. 150 mln to Rs. 199.99 mln	1.9402	1.9402	1.9402
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	1.9402	1.9402	1.9402
12 Month Rs. 750 mln to Rs. 999.99 mln			
12 Month Rs. 1000 mln and above			

ILTFF - Textile Sector	Dec'18	Nov'18	Oct'18
Upto 3 years	1.3308	1.3308	1.3308
Over 3 years and upto 5 years	0.9506	0.9506	0.9506
Over 5 years and upto 10 years	0.7605	0.7605	0.7605

ILTFF - Non Textile Sector	Dec'18	Nov'18	Oct'18
Upto 3 years	1.3308	1.3308	1.3308
Over 3 years and upto 5 years	1.1407	1.1407	1.1407

DIB Additional Tier 1 Sukuk	Dec'18	Nov'18	Oct'18
Additional Tier 1 Sukuk (monthly)	4.4800	4.3000	3.7376

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 (available 24/7) or your respective branch.



Weightage & Profit Sharing Ratio Announcement (Common Mudaraba Pool) for the Month of December-18

Product / Tiers	Dec'18	Nov'18	Oct'18
Savings Special (Monthly Payout)			
Less than Rs. 500k	0.8000	0.8000	0.8000
Rs. 500k to Rs. 999k	0.9008	0.9008	0.9008
Rs. 1 mln to Rs. 4.99 mln	0.9367	0.9367	0.9367
Rs. 5 mln to Rs. 9.99 mln	0.9726	0.9726	0.9726
Rs. 10 mln to Rs. 24.99 mln	1.1878	1.1878	1.1878
Rs. 25 mln to Rs. 49.99 mln	1.2165	1.2165	1.2165
Rs 50 mln to Rs. 99.99 mln	1.2595	1.2595	1.2595
Rs. 100 mln to Rs. 249.99 mln	1.3133	1.3133	1.3133
Rs. 250 mln to Rs. 499.99 mln	1.3671	1.3671	1.3671
Rs. 500 mln to Rs. 999.99 mln	1.3851	1.3851	1.3851
Rs. 1 bln and above	1.4030	1.4030	1.4030
Regular Fixed Deposits			
Profit at Maturity Option			
1 Month - Rs.100k to Rs. 999k	1.0622	1.0622	1.0622
1 Month - Rs.1 mln to Rs.4.99 mln	1.0802	1.0802	1.0802
1 Month - Rs.5 mln to Rs.9.99 mln	1.0891	1.0891	1.0891
1 Month - Rs.10 mln to Rs.49.99 mln	1.1698	1.1698	1.1698
1 Month - Rs.50 mln to Rs.99.99 mln	1.2416	1.2416	1.2416
1 Month - Rs. 100 mln and above	1.2685	1.2685	1.2685
3 Month - Rs.100k to Rs. 999k	1.0802	1.0802	1.0802
3 Month - Rs.1mln to Rs.4.99 mln	1.0981	1.0981	1.0981
3 Month - Rs.5 mln to Rs.9.99 mln	1.0981	1.0981	1.0981
3 Month - Rs.10 mln to Rs.49.99 mln	1.2236	1.2236	1.2236
3 Month - Rs.50 mln to Rs.99.99 mln	1.2416	1.2416	1.2416
3 Month - Rs. 100 mln and above	1.4389	1.4389	1.4389
6 Month - Rs.100k to Rs. 999k	1.1160	1.1160	1.1160
6 Month - Rs.1mln to Rs.4.99 mln	1.1340	1.1340	1.1340
6 Month - Rs.5 mln to Rs.9.99 mln	1.1698	1.1698	1.1698
6 Month - Rs.10 mln to Rs.49.99 mln	1.2416	1.2416	1.2416
6 Month - Rs.50 mln to Rs.99.99 mln	1.4030	1.4030	1.4030
6 Month - Rs.100 mln to 199.99 mln	1.4209	1.4209	1.4209
6 Month - Rs. 200 mln and above	1.4209	1.4209	1.4209
1 year - Rs. 100k to Rs. 9.99 mln	1.2942	1.2942	1.2942
1 year - Rs. 10 mln to Rs. 99.99 mln	1.3659	1.3659	1.3659
1 year - Rs. 100 mln to Rs. 249.99 mln	1.4018	1.4018	1.4018
1 year - Rs. 250 mln to Rs. 499.99 mln	1.4377	1.4377	1.4377
1 year - Rs. 500 mln and above	1.4736	1.4736	1.4736
2 Years	1.5813	1.5813	1.5813
3 Years	1.7607	1.7607	1.7607
5 Years	1.9402	1.9402	1.9402
7 Years	2.0120	2.0120	2.0120
Monthly Payout Option			
1 year - Rs. 100k to Rs. 9.99 mln	1.1685	1.1685	1.1685
1 year - Rs. 10 mln to Rs. 99.99 mln	1.2403	1.2403	1.2403
1 year - Rs. 100 mln to Rs. 249.99 mln	1.2583	1.2583	1.2583
1 year - Rs. 250 mln to Rs. 499.99 mln	1.2942	1.2942	1.2942
1 year - Rs. 500 mln and above	1.3121	1.3121	1.3121
2 years	1.5095	1.5095	1.5095
3 years	1.6531	1.6531	1.6531
5 years	1.7787	1.7787	1.7787
7 years	1.8146	1.8146	1.8146
Quarterly Payout Option			
1 year - Rs. 100k to Rs. 9.99 mln	1.1865	1.1865	1.1865
1 year - Rs. 10 mln to Rs. 99.99 mln	1.2403	1.2403	1.2403
1 year - Rs. 100 mln to Rs. 249.99 mln	1.2942	1.2942	1.2942
1 year - Rs. 250 mln to Rs. 499.99 mln	1.3121	1.3121	1.3121
1 year - Rs. 500 mln and above	1.3480	1.3480	1.3480
2 years	1.5274	1.5274	1.5274
3 years	1.6531	1.6531	1.6531
5 years	1.8146	1.8146	1.8146
7 years	1.8325	1.8325	1.8325
Half Yearly Payout Option			
1 year - Rs. 100k to Rs. 9.99 mln	1.2224	1.2224	1.2224
1 year - Rs. 10 mln to Rs. 99.99 mln	1.2583	1.2583	1.2583
1 year - Rs. 100 mln to Rs. 249.99 mln	1.2942	1.2942	1.2942
1 year - Rs. 250 mln to Rs. 499.99 mln	1.3301	1.3301	1.3301
1 year - Rs. 500 mln and above	1.3839	1.3839	1.3839
2 years	1.5454	1.5454	1.5454
3 years	1.6710	1.6710	1.6710
5 years	1.8415	1.8415	1.8415
7 years	1.9402	1.9402	1.9402

Product / Tiers	Dec'18	Nov'18	Oct'18
Savings Plus(Monthly Payout)			
Less than Rs. 500k	0.8000	0.8000	0.8000
Rs. 500k to Rs. 999k	0.8219	0.8219	0.8219
Rs. 1 mln to Rs. 4.99 mln	0.8506	0.8506	0.8506
Rs. 5 mln to Rs. 9.99 mln	0.8865	0.8865	0.8865
Rs. 10 mln to Rs. 24.99 mln	0.9511	0.9511	0.9511
Rs. 25 mln to Rs. 49.99 mln	0.9833	0.9833	0.9833
Rs 50 mln to Rs. 99.99 mln	1.0658	1.0658	1.0658
Rs. 100 mln to Rs. 249.99 mln	1.1160	1.1160	1.1160
Rs. 250 mln to Rs. 499.99 mln	1.1340	1.1340	1.1340
Rs. 500 mln to Rs. 999.99 mln	1.1698	1.1698	1.1698
Rs. 1 bln and above	1.1770	1.1770	1.1770
Savings Regular (Monthly Payout)			
Less than Rs. 100k	0.8000	0.8000	0.8000
Rs. 100k upto Rs. 499.99k	0.8040	0.8040	0.8040
Rs. 500k and above	0.8080	0.8080	0.8080
E-Savings (Quarterly Payout)			
Less than Rs. 10k	0.8000	0.8000	0.8000
Rs. 10k to Rs. 99.99k	1.3492	1.3492	1.3492
Rs. 100k to Rs. 4.99 million	1.4209	1.4209	1.4209
Rs. 5 million & above	1.4747	1.4747	1.4747
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	0.0447
Saving - 500K and Above	0.1072	0.1072	0.1072
3 Months - 2k to 99.99k	0.1108	0.1108	0.1108
3 Months - 100k to 249.99k	0.1644	0.1644	0.1644
3 Months - 250k to 999.99k	0.2395	0.2395	0.2395
3 Months - 1 mln and above	0.2788	0.2788	0.2788
6 Months - 2k to 99.99k	0.1323	0.1323	0.1323
6 Months - 100k to 249.99k	0.2073	0.2073	0.2073
6 Months - 250k to 999.99k	0.2681	0.2681	0.2681
6 Months - 1 mln and above	0.3039	0.3039	0.3039
1 Year - 2k to 99.99k	0.1787	0.1787	0.1787
1 Year - 100k to 249.99k	0.2467	0.2467	0.2467
1 Year - 250k to 999.99k	0.3039	0.3039	0.3039
1 Year - 1 mln and above	0.3396	0.3396	0.3396
FCY Deposits - AED,USD,EUR & GBP (Profit Maturity)			
3 Months - 2k to 99.99k	0.1341	0.1341	0.1341
3 Months - 100k to 249.99k	0.1859	0.1859	0.1859
3 Months - 250k to 999.99k	0.2681	0.2681	0.2681
3 Months - 1 Mn and Above	0.3039	0.3039	0.3039
6 Months - 2k to 99.99k	0.1519	0.1519	0.1519
6 Months - 100k to 249.99k	0.2502	0.2502	0.2502
6 Months - 250k to 999.99k	0.3217	0.3217	0.3217
6 Months - 1 Mn and Above	0.3575	0.3575	0.3575
1 Year - 2k to 99.99k	0.2145	0.2145	0.2145
1 Year - 100k to 249.99k	0.2860	0.2860	0.2860
1 Year - 250k to 999.99k	0.3503	0.3503	0.3503
1 Year - 1 Mn and Above	0.3753	0.3753	0.3753

Profit Sharing Ratio Depositors	Dec'18	Nov'18	Oct'18
Bank (Mudarib Share)	50%	50%	50%
Customer (Rab-ul Maal Share)	50%	50%	50%

Profit Sharing Ratio Sukuk Tier II	Dec'18	Nov'18	Oct'18
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

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