



Weightage & Profit Sharing Ratio Announcement (Common Mudaraba Pool) for the Month of Oct-2019

Product / Tiers	Oct'19	Sep'19	Aug'19
Less than Rs. 1 million	1.0400	1.0000	0.9000
			1.0160
Rs. 1 million to Rs. 9.99 million	1.1000	1.0600	1.0560
			1.0960
Rs. 10 million to Rs. 49.99 million	1.3200	1.2800	1.3360
			1.3680
			1.4200
			1.4800
Rs 50 million and above	1.5000	1.4600	1.5400
			1.5600
			1.5800
Profit at Maturity Option			
1 Month - Rs. 100k to Rs. 999k	1.3400	1.3000	1.1960
			1.2160
			1.2280
1 Month - Rs. 1 million to Rs. 9.99 million	1.4400	1.4000	1.3160
			1.3960
1 Month - Rs. 10min to Rs. 99.99 min	1.5400	1.5000	1.4280
			1.4280
1 Month - Rs. 100 min and above	1.6400	1.6000	1.2160
3 Month - Rs. 100k to Rs. 999k	1.3800	1.3400	1.2360
			1.2360
3 Month - Rs. 1 million to Rs. 9.99 million	1.4800	1.4400	1.3760
			1.4000
3 Month - Rs. 10min to Rs. 99.99 min	1.5800	1.5400	1.6200
			1.6200
3 Month - Rs. 100 min and above	1.6800	1.6400	1.2560
6 Month - Rs. 100k to Rs. 999k	1.4200	1.3800	1.2760
			1.3160
6 Month - Rs. 1 million to Rs. 9.99 million	1.5200	1.4800	1.4000
			1.5800
6 Month - Rs. 10min to Rs. 99.99 min	1.6200	1.5800	1.6000
			1.6000
6 Month - Rs. 100 min and above	1.7200	1.6800	1.4601
1 year - Rs. 100k to Rs. 999k	1.7490	1.7110	1.5399
			1.5779
1 year - Rs. 1 min to Rs. 9.99 min	2.0342	1.9962	1.6160
			1.6578
1 year - Rs. 10 min and above	2.3194	2.2814	1.7833
			1.7833
2 Years	2.4144	2.3764	1.9848
			2.1863
3 Years	2.5095	2.4715	2.2662
			2.2662
5 Years	2.6996	2.6616	
7 Years	2.8897	2.8517	
Monthly Payout Option			
1 year - Rs. 100k to Rs. 999k	1.5970	1.5589	1.3156
			1.3992
1 year - Rs. 1 min to Rs. 9.99 min	1.8821	1.8441	1.4144
			1.4563
1 year - Rs. 10 min to Rs. 99.99 min	2.1673	2.1293	1.4753
			1.4753
1 year - Rs. 100 min and above	2.1673	2.1293	1.6996
			1.8631
2 Years	2.2624	2.2243	2.0038
			2.0456
3 Years	2.3574	2.3194	
5 Years	2.5475	2.5095	
7 Years	2.5665	2.5285	
Quarterly Payout Option			
1 year - Rs. 100k to Rs. 999k	1.6350	1.5970	1.3384
			1.3992
1 year - Rs. 1 min to Rs. 9.99 min	1.9202	1.8821	1.4563
			1.4753
1 year - Rs. 10 min to Rs. 99.99 min	2.2053	2.1673	1.5171
			1.5171
1 year - Rs. 100 min and above	2.2053	2.1673	1.7224
			1.8631
2 Years	2.3004	2.2624	2.0456
			2.0456
3 Years	2.3954	2.3574	2.0646
			2.0646
5 Years	2.5856	2.5475	
7 Years	2.6236	2.5856	
Half Yearly Payout Option			
1 year - Rs. 100k to Rs. 999k	1.6730	1.6350	1.3764
			1.4144
1 year - Rs. 1 min to Rs. 9.99 min	1.9582	1.9202	1.4563
			1.4981
1 year - Rs. 10 min and above	2.2433	2.2053	1.5551
			1.5551
2 Years	2.3384	2.3004	1.7414
			1.8821
3 Years	2.4335	2.3954	2.0760
			2.0760
5 Years	2.6236	2.5856	
7 Years	2.6996	2.6616	

Product / Tiers	Oct'19	Sep'19	Aug'19
Less than 500K	1.0400	1.0000	0.9000
Rs. 500K to Rs. 999.9K	1.0600	1.0200	0.9240
			0.9560
Rs. 1 million to Rs. 9.99 million	1.0800	1.0400	1.0000
			1.0720
Rs. 10 million to Rs. 49.99 million	1.1200	1.0800	1.1080
			1.2000
			1.2560
Rs 50 million and above	1.2800	1.2400	1.2760
			1.3160
			1.3240
Savings Regular (Monthly Payout)			
Rs. 1 & Above	1.0400	1.0000	0.9000
			0.9040
			0.9080
Savings Regular (Monthly Payout)			
Less than 10K	1.0400	1.0000	0.9000
Rs. 10K to Rs. 99.99K	1.6400	1.6000	1.5200
			1.6000
Rs. 100K and above	2.2400	2.2000	1.6600
Corporate Deposits (Monthly Payout)			
Saving - Less than USD 500	0.0000	0.0000	0.0000
			0.0426
Saving - USD500 and above	0.0511	0.0511	0.1064
			0.1064
3 Months - USD 2k to 99.99k	0.1064	0.1064	0.1106
			0.1660
3 Months - USD 100k and above	0.1702	0.1702	0.2383
			0.2809
6 Months - USD 2k to 99.99k	0.1277	0.1277	0.1319
			0.2085
6 Months - USD 100k and above	0.2128	0.2128	0.2681
			0.3021
1 Year - USD 2k to 99.99k	0.1702	0.1702	0.1787
			0.2468
1 Year - USD 100k and above	0.2553	0.2553	0.3021
			0.3404
Corporate Deposits (Monthly Payout)			
3 Months - 2k to 99.99k	0.1277	0.1277	0.1319
			0.1872
3 Months - 100k and above	0.1915	0.1915	0.2681
			0.3021
6 Months - 2k to 99.99k	0.1489	0.1489	0.1532
			0.2511
6 Months - 100k and above	0.2340	0.2340	0.3234
			0.3574
1 Year - 2k to 99.99k	0.1915	0.1915	0.2128
			0.2851
1 Year - 100k and above	0.2766	0.2766	0.3489
			0.3745

Profit Sharing Ratio Depositors	Oct'19	Sep'19	Aug'19
Bank (Mudarib Share)	50%	50%	50%
Customer (Rab-ul Maal Share)	50%	50%	50%

Profit Sharing Ratio Sukuk Tier II	Oct'19	Sep'19	Aug'19
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 (available 24/7) or your respective branch.



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Product / Tiers	Oct'19	Sep'19	Aug'19
Rs. 1 & Above	0.0179	0.0179	0.0179
Less than Rs. 1 million	1.0400	1.0000	0.9000
Rs. 1 million to Rs. 9.99 million	1.1000	1.0600	0.9200 0.9320
Rs. 10 million to Rs. 49.99 million	1.1400	1.1000	0.9600 1.0040
Rs 50 million and above	1.5400	1.5000	1.0760 1.0960 1.1160 1.1960 1.2440
1 Month Rs. 2.5 mln to Rs. 9.99 mln	2.0400	2.0000	1.9240 2.0040 2.0040 2.0040 2.0040
1 Month Rs. 10 mln to Rs. 99.99 mln	2.1400	2.1000	2.0640 2.0640 2.0640 2.0640 2.0640
1 Month Rs 100 mln above	2.2400	2.2000	2.1040 2.1040 2.1040 2.1040 2.1040 2.1040 2.1040
3 Month Rs. 2.5 mln to Rs. 9.99 mln	2.0800	2.0400	2.0240 2.0640 2.0640 2.0640 2.0640 2.1040 2.1040 2.1040 2.1040
3 Month Rs. 10 mln to Rs. 99.99 mln	2.1800	2.1400	2.1640 2.1640 2.1640 2.1640 2.1640 2.1640 2.1640 2.1640
3 Month Rs 100 mln above	2.2800	2.2400	2.1640 2.1640 2.1640 2.1640 2.1640 2.1640
6 Month Rs. 2.5 mln to Rs. 9.99 mln	2.1200	2.0800	2.0640 2.1640 2.1640 2.1640 2.1640 2.1640 2.1640 2.1640
6 Month Rs. 10 mln to Rs. 99.99 mln	2.2200	2.1800	2.2080 2.2040 2.2040 2.2040 2.2040 2.2040 2.2040
6 Month Rs 100 mln above	2.3200	2.2800	2.2600 2.2600 2.2600 2.2600 2.2600 2.2600

Product / Tiers	Oct'19	Sep'19	Aug'19
12 Month Rs. 2.5 mln to Rs. 9.99 mln	2.5095	2.4715	2.0837
12 Month Rs. 10 mln to Rs. 99.99 mln	2.5475	2.5095	2.1293 2.1293 2.1293 2.1293 2.2015 2.2015 2.2015 2.2015
12 Month Rs. 100 mln and Above	2.6426	2.5665 2.6236 2.6806 2.7376 2.7947 2.8517 2.9087	2.2624 2.2624 2.2624 2.2624 2.2624 2.2624 2.2624
12 Month Rs. 2.5 mln to Rs. 9.99 mln	2.4144	2.3764	2.0038
12 Month Rs. 10 mln to Rs. 99.99 mln	2.4525	2.4144	2.0646 2.0646 2.0608 2.0608 2.1445 2.1407 2.1407 2.1407 2.1407
1 Year - Rs 100 million to Rs. 149.99 million	2.5475	2.4715	2.1825
1 Year - Rs 150 million to Rs. 199.99 million	2.5475	2.5285	2.1825
1 Year - Rs 200 million to Rs. 299.99 million	2.5475	2.5856	2.1825
1 Year - Rs 300 million to Rs. 499.99 million	2.5475	2.6426	2.1825
1 Year - Rs 500 million to Rs. 749.99 million	2.5475	2.6996	2.1825
1 Year - Rs 750 million to Rs. 999.99 million	2.5475	2.7567	2.1825
1 Year - Rs 1000 million and above	2.5475	2.8137	2.1825

Product / Tiers	Oct'19	Sep'19	Aug'19
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

Product / Tiers	Oct'19	Sep'19	Aug'19
Over 3 years and upto 5 years	1.3308	1.3308	1.3308
Over 5 years and upto 10 years	1.1407	1.1407	1.1407

Product / Tiers	Oct'19	Sep'19	Aug'19
Additional Tier 1 Sukuk (monthly)	5.9316	5.5894	5.5894

Profit Sharing Ratio	Oct'19	Sep'19	Aug'19
DIB Additional Tier 1 Sukuk			
Bank (Mudarib Share)	50%	50%	50%
Customer (Rab-ul Maal Share)	50%	50%	50%

Note:

Downward revision in weightage of a product/tier may lead to reduction in expected profit rates

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