



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

Product / Tiers	Nov'19	Oct'19	Sep'19
Savings Special (Monthly Payout)			
Less than Rs. 1 million	1.0800	1.0400	1.0000
Rs. 1 million to Rs. 9.99 million	1.1400	1.1000	1.0600
Rs. 10 million to Rs. 49.99 million	1.3600	1.3200	1.2800
Rs. 50 million and above	1.5000	1.4600	1.4200
Regular Fixed Deposits	Nov'19	Oct'19	Sep'19
Profit at Maturity Option			
1 Month - Rs. 100k to Rs. 999k	1.3400	1.3400	1.3000
1 Month - Rs. 1 million to Rs. 9.99 million	1.4400	1.4400	1.4000
1 Month - Rs. 10mln to Rs. 99.99 mln	1.5400	1.5400	1.5000
1 Month - Rs. 100 mln and above	1.6400	1.6400	1.6000
3 Month - Rs. 100k to Rs. 999k	1.3800	1.3800	1.3400
3 Month - Rs. 1 million to Rs. 9.99 million	1.4800	1.4800	1.4400
3 Month - Rs. 10mln to Rs. 99.99 mln	1.5800	1.5800	1.5400
3 Month - Rs. 100 mln and above	1.6800	1.6800	1.6400
6 Month - Rs. 100k to Rs. 999k	1.4200	1.4200	1.3800
6 Month - Rs. 1 million to Rs. 9.99 million	1.5200	1.5200	1.4800
6 Month - Rs. 10mln to Rs. 99.99 mln	1.6200	1.6200	1.5800
6 Month - Rs. 100 mln and above	1.7200	1.7200	1.6800
1 year - Rs. 100k to Rs. 999k	1.7490	1.7490	1.7110
1 year - Rs. 1 mln to Rs. 9.99 mln	2.0342	2.0342	1.9962
1 year - Rs. 10 mln and above	2.3194	2.3194	2.2814
2 Years	2.4144	2.4144	2.3764
3 Years	2.5095	2.5095	2.4715
5 Years	2.6996	2.6996	2.6616
7 Years	2.8897	2.8897	2.8517
Monthly Payout Options			
1 year - Rs. 100k to Rs. 999k	1.5970	1.5970	1.5589
1 year - Rs. 1 mln to Rs. 9.99 mln	1.8821	1.8821	1.8441
1 year - Rs. 10 mln to Rs. 99.99 mln	2.1673	2.1673	2.1293
1 year - Rs. 100 mln and above	2.1673	2.1673	2.1293
2 Years	2.2624	2.2624	2.2243
3 Years	2.3574	2.3574	2.3194
5 Years	2.5475	2.5475	2.5095
7 Years	2.5665	2.5665	2.5285
Quarterly Payout Option			
1 year - Rs. 100k to Rs. 999k	1.6350	1.6350	1.5970
1 year - Rs. 1 mln to Rs. 9.99 mln	1.9202	1.9202	1.8821
1 year - Rs. 10 mln to Rs. 99.99 mln	2.2053	2.2053	2.1673
1 year - Rs. 100 mln and above	2.2053	2.2053	2.1673
2 Years	2.3004	2.3004	2.2624
3 Years	2.3954	2.3954	2.3574
5 Years	2.5856	2.5856	2.5475
7 Years	2.6236	2.6236	2.5856
Half Yearly Payout Option			
1 year - Rs. 100k to Rs. 999k	1.6730	1.6730	1.6350
1 year - Rs. 1 mln to Rs. 9.99 mln	1.9582	1.9582	1.9202
1 year - Rs. 10 mln and above	2.2433	2.2433	2.2053
2 Years	2.3384	2.3384	2.3004
3 Years	2.4335	2.4335	2.3954
5 Years	2.6236	2.6236	2.5856
7 Years	2.6996	2.6996	2.6616
Premium Term Deposit (Profit at Maturity)	Nov'19	Oct'19	Sep'19
1 Month Rs. 2.5 mln to Rs. 9.99 mln	2.0400	2.0400	2.0000
1 Month Rs. 10 mln to Rs. 99.99 mln	2.1400	2.1400	2.1000
1 Month Rs. 100 mln above	2.2400	2.2400	2.2000
3 Month Rs. 2.5 mln to Rs. 9.99 mln	2.0800	2.0800	2.0400
3 Month Rs. 10 mln to Rs. 99.99 mln	2.1800	2.1800	2.1400
3 Month Rs. 100 mln above	2.2800	2.2800	2.2400
6 Month Rs. 2.5 mln to Rs. 9.99 mln	2.1200	2.1200	2.0800
6 Month Rs. 10 mln to Rs. 99.99 mln	2.2200	2.2200	2.1800
6 Month Rs. 100 mln above	2.3200	2.3200	2.2800
12 Month Rs. 2.5 mln to Rs. 9.99 mln	2.5095	2.5095	2.4715
12 Month Rs. 10 mln to Rs. 99.99 mln	2.5475	2.5475	2.5095
12 Month Rs. 100 mln above	2.6426	2.6426	2.5665
Premium Term Deposit (Monthly Payout)	Nov'19	Oct'19	Sep'19
12 Month Rs. 2.5 mln to Rs. 9.99 mln	2.4144	2.4144	2.3764
12 Month Rs. 10 mln to Rs. 99.99 mln	2.4525	2.4525	2.4144
12 Month Rs. 100 mln above	2.5475	2.5475	2.4715

Product / Tiers	Nov'19	Oct'19	Sep'19
Savings Plus (Monthly Payout)			
Less than 500K	1.0800	1.0400	1.0000
Rs. 500K to Rs. 999.9K	1.1000	1.0800	1.0400
Rs. 1 million to Rs. 9.99 million	1.1200	1.1200	1.0800
Rs. 10 million to Rs. 49.99 million	1.1600	1.2800	1.2400
Rs. 50 million and above	1.3200	1.2800	1.2400
Savings Regular (Monthly Payout)	Nov'19	Oct'19	Sep'19
Rs. 1 & Above	1.0800	1.0400	1.0000
E-Savings (Quarterly Payout)	Nov'19	Oct'19	Sep'19
Less than 10K	1.0800	1.0400	1.0000
Rs. 10K to Rs. 99.99K	1.6400	1.6400	1.6000
Rs. 100K and above	2.2400	2.2400	2.2000
Business Account (Semi-annual Payout)	Nov'19	Oct'19	Sep'19
Rs. 1 & Above	0.0179	0.0179	0.0179
Enhanced Saving (Monthly Payout)	Nov'19	Oct'19	Sep'19
Less than Rs. 1 million	1.0800	1.0400	1.0000
Rs. 1 million to Rs. 9.99 million	1.1400	1.1000	1.0600
Rs. 10 million to Rs. 49.99 million	1.1800	1.1400	1.1000
Rs. 50 million and above	1.5800	1.5400	1.5000
FCY Deposits - AED,USD,EUR & GBP (Monthly Payout)	Nov'19	Oct'19	Sep'19
Saving - Less than 500	0.0000	0.0000	0.0000
Saving - 500 and above	0.0511	0.0511	0.0511
3 Months - 2k to 99.99k	0.1064	0.1064	0.1064
3 Months - 100k and above	0.1702	0.1702	0.1702
6 Months - 2k to 99.99k	0.1277	0.1277	0.1277
6 Months - 100k and above	0.2128	0.2128	0.2128
1 Year - 2k to 99.99k	0.1702	0.1702	0.1702
1 Year - 100k and above	0.2553	0.2553	0.2553
FCY Deposits - AED,USD,EUR & GBP (Profit Maturity)	Nov'19	Oct'19	Sep'19
3 Months - 2k to 99.99k	0.1277	0.1277	0.1277
3 Months - 100k and above	0.1915	0.1915	0.1915
6 Months - 2k to 99.99k	0.1489	0.1489	0.1489
6 Months - 100k and above	0.2340	0.2340	0.2340
1 Year - 2k to 99.99k	0.1915	0.1915	0.1915
1 Year - 100k and above	0.2766	0.2766	0.2766
ILTF - Textile Sector	Nov'19	Oct'19	Sep'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
ILTF - Non Textile Sector	Nov'19	Oct'19	Sep'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
DIB Additional Tier 1 Sukuk	Nov'19	Oct'19	Sep'19
Additional Tier 1 Sukuk (monthly)	5.9316	5.9316	5.5894
Profit Sharing Ratio - Depositors	Nov'19	Oct'19	Sep'19
Bank (Mudarib Share)	50%	50%	50%
Customer (Rab-ul Maal Share)	50%	50%	50%
Profit Sharing Ratio - Sukuk Tiers II	Nov'19	Oct'19	Sep'19
Bank (Mudarib Share)	10%	10%	10%
Customer (Rab-ul Maal Share)	90%	90%	90%
Profit Sharing Ratio - DIB Additional Tier 1 Sukuk	Nov'19	Oct'19	Sep'19
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.

For queries please feel free to contact Dubai Islamic Phone Banking Service :111-786-DIB (available 24/7) or your respective branch.

Finance Department

Sharia Compliance Department

Signature
28/10/19.